

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 1	♠ 10976	East Doubles 3♣ if possible.
Dealer: S	♥ KQ2	
Vul: None	♦ Q1094	Partner bids first.
HCP: 7	♣ 106	

Board: 2	♠ KQ	West Doubles 3♥ if possible.
Dealer: N	♥ A5	
Vul: NS	♦ AK1054	You bid first.
HCP: 20	♣ A1052	

Board: 3	♠ Q8752	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ Q	Partner bids first.
HCP: 8	♣ A9832	

Board: 4	♠ AQ74	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ KQ9	You bid first.
HCP: 21	♣ K83	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ AKQ2				2NT
Vul: None	♥ KQ2	♥ 743	Pass	3♣ <sup>1</sup>	X	3♠
North HCP: 7	♦ Q1094	♦ AK32	Pass	4♠	AP	
South HCP: 20	♣ 106	♣ A8				
Contract: 4♠ S			1. Stayman			

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A10732		2NT	Pass	3♥
Vul: NS	♥ A5	♥ 109863	X	XX <sup>1</sup>	Pass	3♠
North HCP: 20	♦ AK1054	♦ —		AP		
South HCP: 6	♣ A1052	♣ Q83				
Contract: 3♠ S			1. artificial			

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q8752	♠ AK63				2NT
Vul: EW	♥ 109	♥ AQ85	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 8	♦ Q	♦ A102	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 20	♣ A9832	♣ K7	Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
Contract: 6♠ S			Pass	5♦ <sup>6</sup>	Pass	6♠
			AP			
			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			
			5. Blackwood 0314, for ♠			
			6. A=1/5 or 4/5			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ 1063				
Vul: Both	♥ AK8	♥ 10954				
North HCP: 21	♦ KQ9	♦ A52		2NT	AP	
South HCP: 4	♣ K83	♣ 1062				
Contract: 2N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 1	♠ AKQ2	East Doubles 3♣ if possible.
Dealer: S	♥ 743	
Vul: None	♦ AK32	You bid first.
HCP: 20	♣ A8	

Board: 2	♠ A10732	West Doubles 3♥ if possible.
Dealer: N	♥ 109863	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ Q83	

Board: 3	♠ AK63	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: EW	♦ A102	You bid first.
HCP: 20	♣ K7	

Board: 4	♠ 1063	The opponents are silent.
Dealer: N	♥ 10954	
Vul: Both	♦ A52	Partner bids first.
HCP: 4	♣ 1062	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ AKQ2				2NT
Vul: None	♥ KQ2	♥ 743	Pass	3♣ <sup>1</sup>	X	3♠
North HCP: 7	♦ Q1094	♦ AK32	Pass	4♠	AP	
South HCP: 20	♣ 106	♣ A8				
Contract: 4♠ S			1. Stayman			

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A10732		2NT	Pass	3♥
Vul: NS	♥ A5	♥ 109863	X	XX <sup>1</sup>	Pass	3♠
North HCP: 20	♦ AK1054	♦ —	AP			
South HCP: 6	♣ A1052	♣ Q83	1. artificial			
Contract: 3♠ S						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q8752	♠ AK63				2NT
Vul: EW	♥ 109	♥ AQ85	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 8	♦ Q	♦ A102	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 20	♣ A9832	♣ K7	Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
Contract: 6♠ S			Pass	5♦ <sup>6</sup>	Pass	6♠
			AP			
			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			
			5. Blackwood 0314, for ♠			
			6. A=1/5 or 4/5			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ 1063				
Vul: Both	♥ AK8	♥ 10954				
North HCP: 21	♦ KQ9	♦ A52		2NT	AP	
South HCP: 4	♣ K83	♣ 1062				
Contract: 2N N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 5	♠ 94	The opponents are silent.
Dealer: S	♥ 653	
Vul: NS	♦ J1097	Partner bids first.
HCP: 5	♣ A752	

Board: 6	♠ AK1093	The opponents are silent.
Dealer: N	♥ Q53	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ A8	

Board: 7	♠ 53	The opponents are silent.
Dealer: S	♥ QJ10862	
Vul: Both	♦ 1084	Partner bids first.
HCP: 3	♣ 106	

Board: 8	♠ AK7	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ K5	You bid first.
HCP: 21	♣ A8543	

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ A7				2NT
Vul: NS	♥ 653	♥ AK7				
North HCP: 5	♦ J1097	♦ AKQ2	Pass	3NT	AP	
South HCP: 21	♣ A752	♣ J986				
Contract: 3N S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK1093	♠ Q8765		2NT	Pass	3♥
Vul: EW	♥ Q53	♥ 64	Pass	3NT <sup>1</sup>	Pass	4♠
North HCP: 20	♦ AK7	♦ 652	AP			
South HCP: 4	♣ A8	♣ Q106	1. Extended acceptance after NT			
Contract: 4♠ S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ K976				2NT
Vul: Both	♥ QJ10862	♥ AK	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 1084	♦ KQJ3	AP			
South HCP: 20	♣ 106	♣ A72	1. Texas			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q6432		2NT	Pass	3♥
Vul: None	♥ AK3	♥ 87	Pass	3♠	Pass	3NT
North HCP: 21	♦ K5	♦ A7	Pass	4♠	AP	
South HCP: 6	♣ A8543	♣ 10976				
Contract: 4♠ N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 5	♠ A7	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ AKQ2	You bid first.
HCP: 21	♣ J986	

Board: 6	♠ Q8765	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ 652	Partner bids first.
HCP: 4	♣ Q106	

Board: 7	♠ K976	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ KQJ3	You bid first.
HCP: 20	♣ A72	

Board: 8	♠ Q6432	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ A7	Partner bids first.
HCP: 6	♣ 10976	

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ A7				2NT
Vul: NS	♥ 653	♥ AK7				
North HCP: 5	♦ J1097	♦ AKQ2	Pass	3NT	AP	
South HCP: 21	♣ A752	♣ J986				
Contract: 3N S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK1093	♠ Q8765		2NT	Pass	3♥
Vul: EW	♥ Q53	♥ 64	Pass	3NT <sup>1</sup>	Pass	4♠
North HCP: 20	♦ AK7	♦ 652	AP			
South HCP: 4	♣ A8	♣ Q106				
Contract: 4♠ S						

1. Extended acceptance after NT

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ K976				2NT
Vul: Both	♥ QJ10862	♥ AK	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 1084	♦ KQJ3	AP			
South HCP: 20	♣ 106	♣ A72				
Contract: 4♥ S						

1. Texas

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q6432		2NT	Pass	3♥
Vul: None	♥ AK3	♥ 87	Pass	3♠	Pass	3NT
North HCP: 21	♦ K5	♦ A7	Pass	4♠	AP	
South HCP: 6	♣ A8543	♣ 10976				
Contract: 4♠ N						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 9	♠ K10854	The opponents are silent.
Dealer: S	♥ AK106	
Vul: EW	♦ Q10	Partner bids first.
HCP: 13	♣ J10	

Board: 10	♠ K106	The opponents are silent.
Dealer: N	♥ AK102	
Vul: Both	♦ AQJ9	You bid first.
HCP: 21	♣ A4	

Board: 11	♠ K	The opponents are silent.
Dealer: S	♥ QJ853	
Vul: None	♦ J654	Partner bids first.
HCP: 7	♣ 1064	

Board: 12	♠ AQJ97	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ Q2	You bid first.
HCP: 21	♣ AKJ5	

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

Board: 9 Dealer: S Vul: EW 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♣ <sup>1</sup>	Pass	3♦
			Pass	3♥ <sup>2</sup>	Pass	4♠
			Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Board: 10 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4♥ S	North: ♠ K106 ♥ AK102 ♦ AQJ9 ♣ A4	South: ♠ 74 ♥ Q9753 ♦ 1083 ♣ K53	West	North	East	South
				2NT	Pass	3♦
			Pass	3NT <sup>1</sup>	Pass	4♥
			AP			
			1. Extended acceptance after NT			
Board: 11 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4♥ N	North: ♠ K ♥ QJ853 ♦ J654 ♣ 1064	South: ♠ Q964 ♥ AK42 ♦ AKQ ♣ K7	West	North	East	South
						2NT
			Pass	3♦	Pass	3NT <sup>1</sup>
			Pass	4♥	AP	
			1. Extended acceptance after NT			
Board: 12 Dealer: N Vul: NS North HCP: 21 South HCP: 4 Contract: 2N N	North: ♠ AQJ97 ♥ A2 ♦ Q2 ♣ AKJ5	South: ♠ K643 ♥ J109 ♦ 874 ♣ 1032	West	North	East	South
				2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 9	♠ A92	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ AKJ97	You bid first.
HCP: 20	♣ AK6	
Board: 10	♠ 74	The opponents are silent.
Dealer: N	♥ Q9753	
Vul: Both	♦ 1083	Partner bids first.
HCP: 5	♣ K53	
Board: 11	♠ Q964	The opponents are silent.
Dealer: S	♥ AK42	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ K7	
Board: 12	♠ K643	The opponents are silent.
Dealer: N	♥ J109	
Vul: NS	♦ 874	Partner bids first.
HCP: 4	♣ 1032	

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

Board: 9 Dealer: S Vul: EW 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♣ <sup>1</sup>	Pass	3♦
			Pass	3♥ <sup>2</sup>	Pass	4♠
			Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Board: 10 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4♥ S	North: ♠ K106 ♥ AK102 ♦ AQJ9 ♣ A4	South: ♠ 74 ♥ Q9753 ♦ 1083 ♣ K53	West	North	East	South
				2NT	Pass	3♦
			Pass	3NT <sup>1</sup>	Pass	4♥
			AP			
			1. Extended acceptance after NT			
Board: 11 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4♥ N	North: ♠ K ♥ QJ853 ♦ J654 ♣ 1064	South: ♠ Q964 ♥ AK42 ♦ AKQ ♣ K7	West	North	East	South
						2NT
			Pass	3♦	Pass	3NT <sup>1</sup>
			Pass	4♥	AP	
			1. Extended acceptance after NT			
Board: 12 Dealer: N Vul: NS North HCP: 21 South HCP: 4 Contract: 2N N	North: ♠ AQJ97 ♥ A2 ♦ Q2 ♣ AKJ5	South: ♠ K643 ♥ J109 ♦ 874 ♣ 1032	West	North	East	South
				2NT	AP	

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 13	♠ QJ9	The opponents are silent.
Dealer: S	♥ AK65	
Vul: None	♦ 1075	Partner bids first.
HCP: 13	♣ K43	

Board: 14	♠ AK5	The opponents are silent.
Dealer: N	♥ KQJ92	
Vul: EW	♦ A2	You bid first.
HCP: 21	♣ A85	

Board: 15	♠ J98762	The opponents are silent.
Dealer: S	♥ 1086	
Vul: None	♦ A10	Partner bids first.
HCP: 7	♣ Q6	

Board: 16	♠ A62	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: NS	♦ AJ	You bid first.
HCP: 21	♣ AQ43	

Board: 17	♠ 10832	The opponents are silent.
Dealer: S	♥ J76	
Vul: Both	♦ J1062	Partner bids first.
HCP: 2	♣ 107	

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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A2				2NT
Vul: None	♥ AK65	♥ Q94	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ 1075	♦ AKJ9	Pass	6NT	AP	
South HCP: 20	♣ K43	♣ AQ102				
Contract: 6N S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ7		2NT	Pass	3♦
Vul: EW	♥ KQJ92	♥ 1076543	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ A2	♦ 875	AP			
South HCP: 5	♣ A85	♣ Q	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ J98762	♠ AK				2NT
Vul: None	♥ 1086	♥ AQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ A10	♦ 842	AP			
South HCP: 20	♣ Q6	♣ AK742	1. Texas			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ Q74		2NT	Pass	3NT
Vul: NS	♥ KQJ8	♥ 762	AP			
North HCP: 21	♦ AJ	♦ KQ74				
South HCP: 7	♣ AQ43	♣ 987				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ AQ				2NT
Vul: Both	♥ J76	♥ 43				
North HCP: 2	♦ J1062	♦ KQ43	AP			
South HCP: 20	♣ 107	♣ AKQ53				
Contract: 2N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 13	♠ A2	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ AKJ9	You bid first.
HCP: 20	♣ AQ102	

Board: 14	♠ QJ7	The opponents are silent.
Dealer: N	♥ 1076543	
Vul: EW	♦ 875	Partner bids first.
HCP: 5	♣ Q	

Board: 15	♠ AK	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ 842	You bid first.
HCP: 20	♣ AK742	

Board: 16	♠ Q74	The opponents are silent.
Dealer: N	♥ 762	
Vul: NS	♦ KQ74	Partner bids first.
HCP: 7	♣ 987	

Board: 17	♠ AQ	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ KQ43	You bid first.
HCP: 20	♣ AKQ53	

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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A2				2NT
Vul: None	♥ AK65	♥ Q94	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ 1075	♦ AKJ9	Pass	6NT	AP	
South HCP: 20	♣ K43	♣ AQ102				
Contract: 6N S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ7		2NT	Pass	3♦
Vul: EW	♥ KQJ92	♥ 1076543	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ A2	♦ 875	AP			
South HCP: 5	♣ A85	♣ Q	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ J98762	♠ AK				2NT
Vul: None	♥ 1086	♥ AQ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ A10	♦ 842	AP			
South HCP: 20	♣ Q6	♣ AK742	1. Texas			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ Q74		2NT	Pass	3NT
Vul: NS	♥ KQJ8	♥ 762	AP			
North HCP: 21	♦ AJ	♦ KQ74				
South HCP: 7	♣ AQ43	♣ 987				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ AQ				2NT
Vul: Both	♥ J76	♥ 43				
North HCP: 2	♦ J1062	♦ KQ43	AP			
South HCP: 20	♣ 107	♣ AKQ53				
Contract: 2N S						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 18	♠ A9	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: NS	♦ KQ7	You bid first.
HCP: 21	♣ A862	

Board: 19	♠ AJ	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ AK10875	Partner bids first.
HCP: 16	♣ Q643	

Board: 20	♠ A1087	West Doubles 3♥ if possible.
Dealer: N	♥ KQ7	
Vul: None	♦ K54	You bid first.
HCP: 20	♣ AKJ	

Board: 21	♠ A105	The opponents are silent.
Dealer: S	♥ 965	
Vul: EW	♦ J953	Partner bids first.
HCP: 5	♣ 1053	

Board: 22	♠ 108	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ AKQ2	You bid first.
HCP: 21	♣ AKQJ3	

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

Board: 18  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 3  
Contract: 2N N

North:  
♠ A9  
♥ AKJ7  
♦ KQ7  
♣ A862

South:  
♠ 7  
♥ 10542  
♦ 108642  
♣ QJ7

West	North	East	South
	2NT	AP	

Board: 19  
Dealer: S  
Vul: EW  
North HCP: 16  
South HCP: 20  
Contract: 7N S

North:  
♠ AJ  
♥ Q  
♦ AK10875  
♣ Q643

South:  
♠ Q5  
♥ AK94  
♦ QJ2  
♣ AKJ5

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

1. Gerber  
2. A=2 out of 4

Board: 20  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 5♠ N

North:  
♠ A1087  
♥ KQ7  
♦ K54  
♣ AKJ

South:  
♠ KJ952  
♥ 8  
♦ A7  
♣ 109754

West	North	East	South
	2NT	Pass	3♥
X	3♠	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	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: 21  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 3N S

North:  
♠ A105  
♥ 965  
♦ J953  
♣ 1053

South:  
♠ KQ63  
♥ K432  
♦ A10  
♣ AKJ

West	North	East	South
			2NT
Pass	3NT	AP	

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

North:  
♠ 108  
♥ Q10  
♦ AKQ2  
♣ AKQJ3

South:  
♠ Q975  
♥ 9743  
♦ 754  
♣ 72

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 18	♠ 7	The opponents are silent.
Dealer: N	♥ 10542	
Vul: NS	♦ 108642	Partner bids first.
HCP: 3	♣ QJ7	
Board: 19	♠ Q5	The opponents are silent.
Dealer: S	♥ AK94	
Vul: EW	♦ QJ2	You bid first.
HCP: 20	♣ AKJ5	
Board: 20	♠ KJ952	West Doubles 3♥ if possible.
Dealer: N	♥ 8	
Vul: None	♦ A7	Partner bids first.
HCP: 8	♣ 109754	
Board: 21	♠ KQ63	The opponents are silent.
Dealer: S	♥ K432	
Vul: EW	♦ A10	You bid first.
HCP: 20	♣ AKJ	
Board: 22	♠ Q975	The opponents are silent.
Dealer: N	♥ 9743	
Vul: Both	♦ 754	Partner bids first.
HCP: 2	♣ 72	

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

Board: 18  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 3  
Contract: 2N N

North:  
♠ A9  
♥ AKJ7  
♦ KQ7  
♣ A862

South:  
♠ 7  
♥ 10542  
♦ 108642  
♣ QJ7

West	North	East	South
	2NT	AP	

Board: 19  
Dealer: S  
Vul: EW  
North HCP: 16  
South HCP: 20  
Contract: 7N S

North:  
♠ AJ  
♥ Q  
♦ AK10875  
♣ Q643

South:  
♠ Q5  
♥ AK94  
♦ QJ2  
♣ AKJ5

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

1. Gerber  
2. A=2 out of 4

Board: 20  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 5♠ N

North:  
♠ A1087  
♥ KQ7  
♦ K54  
♣ AKJ

South:  
♠ KJ952  
♥ 8  
♦ A7  
♣ 109754

West	North	East	South
	2NT	Pass	3♥
X	3♠	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	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: 21  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 3N S

North:  
♠ A105  
♥ 965  
♦ J953  
♣ 1053

South:  
♠ KQ63  
♥ K432  
♦ A10  
♣ AKJ

West	North	East	South
			2NT
Pass	3NT	AP	

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

North:  
♠ 108  
♥ Q10  
♦ AKQ2  
♣ AKQJ3

South:  
♠ Q975  
♥ 9743  
♦ 754  
♣ 72

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 23	♠ 109632	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ Q532	Partner bids first.
HCP: 6	♣ 5	

Board: 24	♠ AK8	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ AK109	

Board: 25	♠ 10862	The opponents are silent.
Dealer: S	♥ 9732	
Vul: None	♦ K94	Partner bids first.
HCP: 4	♣ J3	

Board: 26	♠ KJ3	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ AJ1053	

Board: 27	♠ Q1083	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 11	♣ Q42	

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

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 109632	♠ Q4				2NT
Vul: None	♥ KJ7	♥ AQ62	Pass	3♥	Pass	3♠
North HCP: 6	♦ Q532	♦ AJ86	Pass	3NT	AP	
South HCP: 21	♣ 5	♣ AKJ				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J105				
Vul: Both	♥ J43	♥ 652		2NT	Pass	3NT
North HCP: 20	♦ AJ10	♦ KQ432	AP			
South HCP: 7	♣ AK109	♣ J4				
Contract: 3N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 10862	♠ AKJ9				2NT
Vul: None	♥ 9732	♥ QJ86				
North HCP: 4	♦ K94	♦ QJ7	AP			
South HCP: 21	♣ J3	♣ AK				
Contract: 2N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 10875		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ	♥ KJ953	Pass	3♦	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ AJ5	♦ 84	Pass	3NT	AP	
South HCP: 7	♣ AJ1053	♣ K7	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ A74				2NT
Vul: EW	♥ QJ10	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ KJ4	♦ Q73	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ Q42	♣ AKJ95	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 23	♠ Q4	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: None	♦ AJ86	You bid first.
HCP: 21	♣ AKJ	

Board: 24	♠ J105	The opponents are silent.
Dealer: N	♥ 652	
Vul: Both	♦ KQ432	Partner bids first.
HCP: 7	♣ J4	

Board: 25	♠ AKJ9	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: None	♦ QJ7	You bid first.
HCP: 21	♣ AK	

Board: 26	♠ 10875	The opponents are silent.
Dealer: N	♥ KJ953	
Vul: NS	♦ 84	Partner bids first.
HCP: 7	♣ K7	

Board: 27	♠ A74	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ Q73	You bid first.
HCP: 21	♣ AKJ95	

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

Board: 23						
Dealer: S	North:	South:	West	North	East	South
Vul: None	♠ 109632	♠ Q4				2NT
North HCP: 6	♥ KJ7	♥ AQ62	Pass	3♥	Pass	3♠
South HCP: 21	♦ Q532	♦ AJ86	Pass	3NT	AP	
Contract: 3N S	♣ 5	♣ AKJ				

Board: 24	North:	South:				
Dealer: N	♠ AK8	♠ J105	West	North	East	South
Vul: Both	♥ J43	♥ 652		2NT	Pass	3NT
North HCP: 20	♦ AJ10	♦ KQ432	AP			
South HCP: 7	♣ AK109	♣ J4				
Contract: 3N N						

Board: 25	North:	South:				
Dealer: S	♠ 10862	♠ AKJ9	West	North	East	South
Vul: None	♥ 9732	♥ QJ86				2NT
North HCP: 4	♦ K94	♦ QJ7	AP			
South HCP: 21	♣ J3	♣ AK				
Contract: 2N S						

Board: 26			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♠ KJ3	♠ 10875	Pass	3♦	Pass	3♠ <sup>2</sup>
North HCP: 20	♥ AQ	♥ KJ953	Pass	3NT	AP	
South HCP: 7	♦ AJ5	♦ 84	1. Stayman			
Contract: 3N N	♣ AJ1053	♣ K7	2. SMOLEN			

			West	North	East	South
Board: 27						2NT
Dealer: S	North:	South:				
Vul: EW	♠ Q1083	♠ A74	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♥ QJ10	♥ AK	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♦ KJ4	♦ Q73	AP			
Contract: 6N S	♣ Q42	♣ AKJ95	1. Stayman			
			2. Quantitative 4NT			



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 28	♠ A94	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ AK65	

Board: 29	♠ 963	The opponents are silent.
Dealer: S	♥ 964	
Vul: NS	♦ AJ96	Partner bids first.
HCP: 9	♣ KJ3	

Board: 30	♠ AQ2	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ AJ32	You bid first.
HCP: 20	♣ KQ6	

Board: 31	♠ 1043	The opponents are silent.
Dealer: S	♥ Q1064	
Vul: Both	♦ J10	Partner bids first.
HCP: 6	♣ QJ109	

Board: 32	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: NS	♦ Q5	You bid first.
HCP: 21	♣ KJ3	

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

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KQJ102		2NT	Pass	3♥
Vul: None	♥ A92	♥ Q10	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ6	♦ 10973	Pass	7♠	AP	
South HCP: 11	♣ AK65	♣ QJ				
Contract: 7♠ N						1. Quantitative 4NT

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AJ5				2NT
Vul: NS	♥ 964	♥ AQ5				
North HCP: 9	♦ AJ96	♦ KQ52	Pass	3NT	AP	
South HCP: 20	♣ KJ3	♣ A74				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 10985		2NT	Pass	3NT
Vul: EW	♥ KJ6	♥ 1072				
North HCP: 20	♦ AJ32	♦ 1086	AP			
South HCP: 4	♣ KQ6	♣ A109				
Contract: 3N N						

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AQ8				2NT
Vul: Both	♥ Q1064	♥ A872	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J10	♦ AK3	Pass	4♥	AP	
South HCP: 21	♣ QJ109	♣ A72				
Contract: 4♥ S						1. Stayman

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J9765		2NT	Pass	3♥
Vul: NS	♥ AQ105	♥ 742	Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 21	♦ Q5	♦ A2	Pass	4♥ <sup>3</sup>	Pass	4♠
South HCP: 7	♣ KJ3	♣ Q106				
Contract: 4♠ S						

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

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 28	♠ KQJ102	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ 10973	Partner bids first.
HCP: 11	♣ QJ	

Board: 29	♠ AJ5	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ KQ52	You bid first.
HCP: 20	♣ A74	

Board: 30	♠ 10985	The opponents are silent.
Dealer: N	♥ 1072	
Vul: EW	♦ 1086	Partner bids first.
HCP: 4	♣ A109	

Board: 31	♠ AQ8	The opponents are silent.
Dealer: S	♥ A872	
Vul: Both	♦ AK3	You bid first.
HCP: 21	♣ A72	

Board: 32	♠ J9765	The opponents are silent.
Dealer: N	♥ 742	
Vul: NS	♦ A2	Partner bids first.
HCP: 7	♣ Q106	

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

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KQJ102		2NT	Pass	3♥
Vul: None	♥ A92	♥ Q10	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ6	♦ 10973	Pass	7♠	AP	
South HCP: 11	♣ AK65	♣ QJ				
Contract: 7♠ N						1. Quantitative 4NT

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AJ5				2NT
Vul: NS	♥ 964	♥ AQ5				
North HCP: 9	♦ AJ96	♦ KQ52	Pass	3NT	AP	
South HCP: 20	♣ KJ3	♣ A74				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 10985		2NT	Pass	3NT
Vul: EW	♥ KJ6	♥ 1072				
North HCP: 20	♦ AJ32	♦ 1086	AP			
South HCP: 4	♣ KQ6	♣ A109				
Contract: 3N N						

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AQ8				2NT
Vul: Both	♥ Q1064	♥ A872	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J10	♦ AK3	Pass	4♥	AP	
South HCP: 21	♣ QJ109	♣ A72				
Contract: 4♥ S						1. Stayman

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J9765		2NT	Pass	3♥
Vul: NS	♥ AQ105	♥ 742	Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 21	♦ Q5	♦ A2	Pass	4♥ <sup>3</sup>	Pass	4♠
South HCP: 7	♣ KJ3	♣ Q106				
Contract: 4♠ S						

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

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 33	♠ AK54	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ 107532	Partner bids first.
HCP: 10	♣ 82	

Board: 34	♠ AK8	The opponents are silent.
Dealer: N	♥ A1092	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ K832	

Board: 35	♠ 8	The opponents are silent.
Dealer: S	♥ K754	
Vul: EW	♦ 1063	Partner bids first.
HCP: 8	♣ KQ832	

Board: 36	♠ KQ	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ KQ97	You bid first.
HCP: 20	♣ QJ93	

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

Board: 33  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 5♠ S

North:  
♠ AK54  
♥ K9  
♦ 107532  
♣ 82

South:  
♠ 9632  
♥ A5  
♦ AKQJ  
♣ AQ6

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	Pass	5♠
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♠			
4. A=2/5 or 5/5, Q(S)=0			

Board: 34  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 7♥ N

North:  
♠ AK8  
♥ A1092  
♦ AQ  
♣ K832

South:  
♠ 62  
♥ KQ8743  
♦ K85  
♣ A5

West	North	East	South
			2NT
		Pass	4♦ <sup>1</sup>
Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

Board: 35  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ 8  
♥ K754  
♦ 1063  
♣ KQ832

South:  
♠ AKQ9  
♥ Q6  
♦ AJ82  
♣ AJ7

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	3NT	AP	
1. Stayman			

Board: 36  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 4  
Contract: 2N N

North:  
♠ KQ  
♥ AK9  
♦ KQ97  
♣ QJ93

South:  
♠ 9743  
♥ 8652  
♦ 104  
♣ A52

West	North	East	South
			2NT
		AP	

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 33	♠ 9632	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ AQ6	

Board: 34	♠ 62	The opponents are silent.
Dealer: N	♥ KQ8743	
Vul: None	♦ K85	Partner bids first.
HCP: 12	♣ A5	

Board: 35	♠ AKQ9	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ AJ82	You bid first.
HCP: 21	♣ AJ7	

Board: 36	♠ 9743	The opponents are silent.
Dealer: N	♥ 8652	
Vul: Both	♦ 104	Partner bids first.
HCP: 4	♣ A52	

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

Board: 33  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 5♠ S

North:  
♠ AK54  
♥ K9  
♦ 107532  
♣ 82

South:  
♠ 9632  
♥ A5  
♦ AKQJ  
♣ AQ6

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	Pass	5♠
AP			

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

Board: 34  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 7♥ N

North:  
♠ AK8  
♥ A1092  
♦ AQ  
♣ K832

South:  
♠ 62  
♥ KQ8743  
♦ K85  
♣ A5

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>

Pass	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	7♥
AP			

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

Board: 35  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ 8  
♥ K754  
♦ 1063  
♣ KQ832

South:  
♠ AKQ9  
♥ Q6  
♦ AJ82  
♣ AJ7

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	3NT	AP	

1. Stayman

Board: 36  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 4  
Contract: 2N N

North:  
♠ KQ  
♥ AK9  
♦ KQ97  
♣ QJ93

South:  
♠ 9743  
♥ 8652  
♦ 104  
♣ A52

West	North	East	South
	2NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 37	♠ Q1074	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ J873	Partner bids first.
HCP: 7	♣ A974	

Board: 38	♠ AQ4	The opponents are silent.
Dealer: N	♥ A1094	
Vul: Both	♦ AJ32	You bid first.
HCP: 20	♣ AJ	

Board: 39	♠ 652	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ J1083	Partner bids first.
HCP: 11	♣ A92	

Board: 40	♠ K65	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: NS	♦ QJ7	You bid first.
HCP: 20	♣ AKQ	

Board: 41	♠ J10652	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ Q64	Partner bids first.
HCP: 5	♣ 973	

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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ A92				2NT
Vul: None	♥ 10	♥ A954	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J873	♦ AK96	Pass	3NT	AP	
South HCP: 20	♣ A974	♣ KQ				
Contract: 3N S			1. Stayman			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J109753		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A1094	♥ 62	Pass	4♠	AP	
North HCP: 20	♦ AJ32	♦ K754				
South HCP: 4	♣ AJ	♣ 6	1. Texas			
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ KQ93				2NT
Vul: None	♥ AQ2	♥ KJ9	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 11	♦ J1083	♦ KQ6	Pass	4NT	AP	
South HCP: 20	♣ A92	♣ KQJ	1. Gerber			
Contract: 4N S			2. A=0/4 or 4/4			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 87		2NT	Pass	3NT
Vul: NS	♥ AJ92	♥ Q8				
North HCP: 20	♦ QJ7	♦ A952	AP			
South HCP: 6	♣ AKQ	♣ 109652				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J10652	♠ Q3				2NT
Vul: EW	♥ Q9	♥ AK76	Pass	3♥	Pass	3♠
North HCP: 5	♦ Q64	♦ A5	Pass	3NT	AP	
South HCP: 20	♣ 973	♣ AK1042				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 37	♠ A92	The opponents are silent.
Dealer: S	♥ A954	
Vul: None	♦ AK96	You bid first.
HCP: 20	♣ KQ	

Board: 38	♠ J109753	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ K754	Partner bids first.
HCP: 4	♣ 6	

Board: 39	♠ KQ93	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ KQJ	

Board: 40	♠ 87	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ A952	Partner bids first.
HCP: 6	♣ 109652	

Board: 41	♠ Q3	The opponents are silent.
Dealer: S	♥ AK76	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ AK1042	

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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ A92				2NT
Vul: None	♥ 10	♥ A954	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J873	♦ AK96	Pass	3NT	AP	
South HCP: 20	♣ A974	♣ KQ				
Contract: 3N S			1. Stayman			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ J109753		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A1094	♥ 62	Pass	4♠	AP	
North HCP: 20	♦ AJ32	♦ K754				
South HCP: 4	♣ AJ	♣ 6	1. Texas			
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ KQ93				2NT
Vul: None	♥ AQ2	♥ KJ9	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 11	♦ J1083	♦ KQ6	Pass	4NT	AP	
South HCP: 20	♣ A92	♣ KQJ	1. Gerber			
Contract: 4N S			2. A=0/4 or 4/4			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 87		2NT	Pass	3NT
Vul: NS	♥ AJ92	♥ Q8				
North HCP: 20	♦ QJ7	♦ A952	AP			
South HCP: 6	♣ AKQ	♣ 109652				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J10652	♠ Q3				2NT
Vul: EW	♥ Q9	♥ AK76	Pass	3♥	Pass	3♠
North HCP: 5	♦ Q64	♦ A5	Pass	3NT	AP	
South HCP: 20	♣ 973	♣ AK1042				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 42	♠ AQ	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ Q62	You bid first.
HCP: 21	♣ AQ543	

Board: 43	♠ 102	The opponents are silent.
Dealer: S	♥ J107	
Vul: NS	♦ QJ8763	Partner bids first.
HCP: 4	♣ 93	

Board: 44	♠ Q97	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ A7	You bid first.
HCP: 21	♣ AQ752	

Board: 45	♠ Q108	The opponents are silent.
Dealer: S	♥ 107653	
Vul: Both	♦ 964	Partner bids first.
HCP: 2	♣ 95	

Board: 46	♠ AK2	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AJ103	

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

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1076532		2NT	Pass	3♥
Vul: None	♥ AQJ	♥ K2	Pass	3♠	Pass	4♠
North HCP: 21	♦ Q62	♦ K10	AP			
South HCP: 7	♣ AQ543	♣ J86				
Contract: 4♠ N						
Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AJ5				2NT
Vul: NS	♥ J107	♥ AK985	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 4	♦ QJ8763	♦ AK2	Pass	4♦	AP	
South HCP: 20	♣ 93	♣ J10	1. Minor Suit Transfers after 2NT			
Contract: 4♦ N			2. automat			
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ 64		2NT	Pass	3♦
Vul: EW	♥ AKQ	♥ 98765	Pass	3♥	AP	
North HCP: 21	♦ A7	♦ 654				
South HCP: 4	♣ AQ752	♣ KJ8				
Contract: 3♥ N						
Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ A2				2NT
Vul: Both	♥ 107653	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 2	♦ 964	♦ AJ1072	AP			
South HCP: 20	♣ 95	♣ AQ106				
Contract: 3♥ S						
Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q1073		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ74	♥ A52	Pass	3♥	Pass	3NT
North HCP: 20	♦ A8	♦ QJ	AP			
South HCP: 9	♣ AJ103	♣ 9754	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 42	♠ 1076532	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ K10	Partner bids first.
HCP: 7	♣ J86	

Board: 43	♠ AJ5	The opponents are silent.
Dealer: S	♥ AK985	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ J10	

Board: 44	♠ 64	The opponents are silent.
Dealer: N	♥ 98765	
Vul: EW	♦ 654	Partner bids first.
HCP: 4	♣ KJ8	

Board: 45	♠ A2	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ AJ1072	You bid first.
HCP: 20	♣ AQ106	

Board: 46	♠ Q1073	The opponents are silent.
Dealer: N	♥ A52	
Vul: NS	♦ QJ	Partner bids first.
HCP: 9	♣ 9754	

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

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1076532		2NT	Pass	3♥
Vul: None	♥ AQJ	♥ K2	Pass	3♠	Pass	4♠
North HCP: 21	♦ Q62	♦ K10	AP			
South HCP: 7	♣ AQ543	♣ J86				
Contract: 4♠ N						
Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AJ5				2NT
Vul: NS	♥ J107	♥ AK985	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 4	♦ QJ8763	♦ AK2	Pass	4♦	AP	
South HCP: 20	♣ 93	♣ J10	1. Minor Suit Transfers after 2NT			
Contract: 4♦ N			2. automat			
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ 64		2NT	Pass	3♦
Vul: EW	♥ AKQ	♥ 98765	Pass	3♥	AP	
North HCP: 21	♦ A7	♦ 654				
South HCP: 4	♣ AQ752	♣ KJ8				
Contract: 3♥ N						
Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ A2				2NT
Vul: Both	♥ 107653	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 2	♦ 964	♦ AJ1072	AP			
South HCP: 20	♣ 95	♣ AQ106				
Contract: 3♥ S						
Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q1073		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ74	♥ A52	Pass	3♥	Pass	3NT
North HCP: 20	♦ A8	♦ QJ	AP			
South HCP: 9	♣ AJ103	♣ 9754	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 47	♠ Q5	The opponents are silent.
Dealer: S	♥ 862	
Vul: Both	♦ AQ109872	Partner bids first.
HCP: 8	♣ 2	

Board: 48	♠ AJ84	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ AJ8	

Board: 49	♠ A83	The opponents are silent.
Dealer: S	♥ 985	
Vul: EW	♦ QJ76	Partner bids first.
HCP: 7	♣ 752	

Board: 50	♠ KQ3	The opponents are silent.
Dealer: N	♥ AQ53	
Vul: Both	♦ K64	You bid first.
HCP: 21	♣ AK7	

Board: 51	♠ KJ9	The opponents are silent.
Dealer: S	♥ K10643	
Vul: None	♦ 8762	Partner bids first.
HCP: 7	♣ 4	

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

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ K7				2NT
Vul: Both	♥ 862	♥ K9754				
North HCP: 8	♦ AQ109872	♦ KJ	Pass	6♦	AP	
South HCP: 20	♣ 2	♣ AKQJ				
Contract: 6♦ N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AJ84	♠ —		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AQ10	♥ 832	Pass	4♣ <sup>2</sup>	AP	
North HCP: 20	♦ A62	♦ J985				
South HCP: 4	♣ AJ8	♣ K97632				
Contract: 4♣ N						

1. Minor Suit Transfers after 2NT  
2. automat

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ 72				2NT
Vul: EW	♥ 985	♥ AKQ10				
North HCP: 7	♦ QJ76	♦ AK52	Pass	3NT	AP	
South HCP: 21	♣ 752	♣ AJ10				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 984				
Vul: Both	♥ AQ53	♥ 109		2NT	AP	
North HCP: 21	♦ K64	♦ 8732				
South HCP: 2	♣ AK7	♣ Q654				
Contract: 2N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ A83				2NT
Vul: None	♥ K10643	♥ A7	Pass	3♦	Pass	3♥
North HCP: 7	♦ 8762	♦ AK1054	Pass	3NT	AP	
South HCP: 20	♣ 4	♣ KQ6				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 47	♠ K7	The opponents are silent.
Dealer: S	♥ K9754	
Vul: Both	♦ KJ	You bid first.
HCP: 20	♣ AKQJ	

Board: 48	♠ —	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ J985	Partner bids first.
HCP: 4	♣ K97632	

Board: 49	♠ 72	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: EW	♦ AK52	You bid first.
HCP: 21	♣ AJ10	

Board: 50	♠ 984	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ 8732	Partner bids first.
HCP: 2	♣ Q654	

Board: 51	♠ A83	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ AK1054	You bid first.
HCP: 20	♣ KQ6	

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

Board: 47

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ Q5

♥ 862

♦ AQ109872

♣ 2

South:

♠ K7

♥ K9754

♦ KJ

♣ AKQJ

West North East South

2NT

Pass 6♦ AP

Board: 48

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 4♣ N

North:

♠ AJ84

♥ AQ10

♦ A62

♣ AJ8

South:

♠ —

♥ 832

♦ J985

♣ K97632

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 49

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ A83

♥ 985

♦ QJ76

♣ 752

South:

♠ 72

♥ AKQ10

♦ AK52

♣ AJ10

West North East South

2NT

Pass 3NT AP

Board: 50

Dealer: N

Vul: Both

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ KQ3

♥ AQ53

♦ K64

♣ AK7

South:

♠ 984

♥ 109

♦ 8732

♣ Q654

West North East South

2NT AP

Board: 51

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ KJ9

♥ K10643

♦ 8762

♣ 4

South:

♠ A83

♥ A7

♦ AK1054

♣ KQ6

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 52	♠ AQ106	The opponents are silent.
Dealer: N	♥ AK105	
Vul: NS	♦ A6	You bid first.
HCP: 21	♣ KJ7	

Board: 53	♠ AJ1084	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ Q432	Partner bids first.
HCP: 8	♣ J62	

Board: 54	♠ AK9	The opponents are silent.
Dealer: N	♥ AK1075	
Vul: None	♦ Q96	You bid first.
HCP: 21	♣ KQ	

Board: 55	♠ J8764	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ J875	Partner bids first.
HCP: 2	♣ 107	

Board: 56	♠ KQ986	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: EW	♦ KQ3	You bid first.
HCP: 20	♣ AK	

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

Board: 52  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ AQ106  
 ♥ AK105  
 ♦ A6  
 ♣ KJ7

South:  
 ♠ J93  
 ♥ Q4  
 ♦ K109  
 ♣ 109653

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 53  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♠ N

North:  
 ♠ AJ1084  
 ♥ 3  
 ♦ Q432  
 ♣ J62

South:  
 ♠ KQ52  
 ♥ AK  
 ♦ K97  
 ♣ KQ104

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	6♠	AP	
1. Extended acceptance after NT			

Board: 54  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 13  
 Contract: 7N N

North:  
 ♠ AK9  
 ♥ AK1075  
 ♦ Q96  
 ♣ KQ

South:  
 ♠ 873  
 ♥ Q64  
 ♦ AK532  
 ♣ A2

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

Board: 55  
 Dealer: S  
 Vul: NS  
 North HCP: 2  
 South HCP: 20  
 Contract: 3♠ S

North:  
 ♠ J8764  
 ♥ 76  
 ♦ J875  
 ♣ 107

South:  
 ♠ AK9  
 ♥ K843  
 ♦ AK9  
 ♣ K96

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

Board: 56  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ KQ986  
 ♥ QJ4  
 ♦ KQ3  
 ♣ AK

South:  
 ♠ J74  
 ♥ AK1096  
 ♦ 106  
 ♣ 1098

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

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 52	♠ J93	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ K109	Partner bids first.
HCP: 6	♣ 109653	

Board: 53	♠ KQ52	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ K97	You bid first.
HCP: 20	♣ KQ104	

Board: 54	♠ 873	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ AK532	Partner bids first.
HCP: 13	♣ A2	

Board: 55	♠ AK9	The opponents are silent.
Dealer: S	♥ K843	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ K96	

Board: 56	♠ J74	The opponents are silent.
Dealer: N	♥ AK1096	
Vul: EW	♦ 106	Partner bids first.
HCP: 8	♣ 1098	

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

Board: 52  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ AQ106  
 ♥ AK105  
 ♦ A6  
 ♣ KJ7

South:  
 ♠ J93  
 ♥ Q4  
 ♦ K109  
 ♣ 109653

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 53  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♠ N

North:  
 ♠ AJ1084  
 ♥ 3  
 ♦ Q432  
 ♣ J62

South:  
 ♠ KQ52  
 ♥ AK  
 ♦ K97  
 ♣ KQ104

West	North	East	South
			2NT
Pass	3♥	Pass	3NT <sup>1</sup>
Pass	6♠	AP	

1. Extended acceptance after NT

Board: 54  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 13  
 Contract: 7N N

North:  
 ♠ AK9  
 ♥ AK1075  
 ♦ Q96  
 ♣ KQ

South:  
 ♠ 873  
 ♥ Q64  
 ♦ AK532  
 ♣ A2

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

1. Gerber  
 2. A=2 out of 4

Board: 55  
 Dealer: S  
 Vul: NS  
 North HCP: 2  
 South HCP: 20  
 Contract: 3♠ S

North:  
 ♠ J8764  
 ♥ 76  
 ♦ J875  
 ♣ 107

South:  
 ♠ AK9  
 ♥ K843  
 ♦ AK9  
 ♣ K96

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

Board: 56  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ KQ986  
 ♥ QJ4  
 ♦ KQ3  
 ♣ AK

South:  
 ♠ J74  
 ♥ AK1096  
 ♦ 106  
 ♣ 1098

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



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 57	♠ Q632	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ J8643	Partner bids first.
HCP: 7	♣ 9	

Board: 58	♠ AKJ6	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ A83	You bid first.
HCP: 21	♣ K109	

Board: 59	♠ 3	The opponents are silent.
Dealer: S	♥ J875	
Vul: EW	♦ 73	Partner bids first.
HCP: 8	♣ AK10972	

Board: 60	♠ KJ5	The opponents are silent.
Dealer: N	♥ AK53	
Vul: Both	♦ A84	You bid first.
HCP: 20	♣ AJ6	

Board: 61	♠ A743	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ J983	Partner bids first.
HCP: 11	♣ 105	

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

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q632	♠ KJ8				2NT
Vul: None	♥ A108	♥ K42	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J8643	♦ AKQ	Pass	3NT	AP	
South HCP: 20	♣ 9	♣ A754				
Contract: 3N S						1. Stayman

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 74		2NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ AQ10	♥ 3	Pass	4♣ <sup>2</sup>	AP	
North HCP: 21	♦ A83	♦ Q965				
South HCP: 3	♣ K109	♣ J87543				
Contract: 4♣ N						1. Minor Suit Transfers after 2NT 2. automat

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ5				2NT
Vul: EW	♥ J875	♥ AK64	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 73	♦ AQJ2	Pass	6♣	AP	
South HCP: 21	♣ AK10972	♣ Q6				
Contract: 6♣ N						1. Stayman

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ 86				
Vul: Both	♥ AK53	♥ 872		2NT	AP	
North HCP: 20	♦ A84	♦ J753				
South HCP: 4	♣ AJ6	♣ K987				
Contract: 2N N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ KJ52				2NT
Vul: NS	♥ AQ8	♥ 73	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ J983	♦ AKQ	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ 105	♣ AK87	Pass	5♥ <sup>4</sup>	Pass	6♠
Contract: 6♠ S				AP		
						1. Stayman 2. artificial 3. Blackwood 0314, for ♠ 4. A=2/5 or 5/5, Q(S)=0

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 57	♠ KJ8	The opponents are silent.
Dealer: S	♥ K42	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ A754	

Board: 58	♠ 74	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ Q965	Partner bids first.
HCP: 3	♣ J87543	

Board: 59	♠ AJ5	The opponents are silent.
Dealer: S	♥ AK64	
Vul: EW	♦ AQJ2	You bid first.
HCP: 21	♣ Q6	

Board: 60	♠ 86	The opponents are silent.
Dealer: N	♥ 872	
Vul: Both	♦ J753	Partner bids first.
HCP: 4	♣ K987	

Board: 61	♠ KJ52	The opponents are silent.
Dealer: S	♥ 73	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ AK87	

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

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q632	♠ KJ8				2NT
Vul: None	♥ A108	♥ K42	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J8643	♦ AKQ	Pass	3NT	AP	
South HCP: 20	♣ 9	♣ A754				
Contract: 3N S						1. Stayman

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 74		2NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ AQ10	♥ 3	Pass	4♣ <sup>2</sup>	AP	
North HCP: 21	♦ A83	♦ Q965				
South HCP: 3	♣ K109	♣ J87543				
Contract: 4♣ N						1. Minor Suit Transfers after 2NT 2. automat

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ5				2NT
Vul: EW	♥ J875	♥ AK64	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 73	♦ AQJ2	Pass	6♣	AP	
South HCP: 21	♣ AK10972	♣ Q6				
Contract: 6♣ N						1. Stayman

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ 86				
Vul: Both	♥ AK53	♥ 872		2NT	AP	
North HCP: 20	♦ A84	♦ J753				
South HCP: 4	♣ AJ6	♣ K987				
Contract: 2N N						

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ KJ52				2NT
Vul: NS	♥ AQ8	♥ 73	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ J983	♦ AKQ	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ 105	♣ AK87	Pass	5♥ <sup>4</sup>	Pass	6♠
Contract: 6♠ S				AP		
						1. Stayman 2. artificial 3. Blackwood 0314, for ♠ 4. A=2/5 or 5/5, Q(S)=0

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 62	♠ K9	The opponents are silent.
Dealer: N	♥ AJ953	
Vul: EW	♦ AQ54	You bid first.
HCP: 21	♣ AK	

Board: 63	♠ 3	The opponents are silent.
Dealer: S	♥ A1075	
Vul: Both	♦ K82	Partner bids first.
HCP: 11	♣ KJ872	

Board: 64	♠ K7	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: None	♦ AKQ73	You bid first.
HCP: 20	♣ K3	

Board: 65	♠ 9742	East Doubles 3♣ if possible.
Dealer: S	♥ 1052	
Vul: EW	♦ Q73	Partner bids first.
HCP: 5	♣ K72	

Board: 66	♠ AJ876	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ KJ10	

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

Board: 62  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 2  
Contract: 2N N

North:	South:
♠ K9	♠ Q654
♥ AJ953	♥ 10876
♦ AQ54	♦ 832
♣ AK	♣ 63

West	North	East	South
	2NT	AP	

Board: 63  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:	South:
♠ 3	♠ AQ6
♥ A1075	♥ QJ63
♦ K82	♦ AQ7
♣ KJ872	♣ AQ5

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
Pass	6♥	AP	

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5

Board: 64  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 0  
Contract: 3♠ N

North:	South:
♠ K7	♠ 98652
♥ KQ54	♥ 932
♦ AKQ73	♦ 64
♣ K3	♣ 1042

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

Board: 65  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 3N S

North:	South:
♠ 9742	♠ KQ8
♥ 1052	♥ AQ7
♦ Q73	♦ AKJ2
♣ K72	♣ J109

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	X	3♦
Pass	3NT	AP	

1. Stayman

Board: 66  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 1  
Contract: 4♦ S

North:  
♠ AJ876  
♥ AK8  
♦ A4  
♣ KJ10

South:  
♠ 1094  
♥ 743  
♦ J108532  
♣ 4

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

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 62	♠ Q654	The opponents are silent.
Dealer: N	♥ 10876	
Vul: EW	♦ 832	Partner bids first.
HCP: 2	♣ 63	

Board: 63	♠ AQ6	The opponents are silent.
Dealer: S	♥ QJ63	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ AQ5	

Board: 64	♠ 98652	The opponents are silent.
Dealer: N	♥ 932	
Vul: None	♦ 64	Partner bids first.
HCP: 0	♣ 1042	

Board: 65	♠ KQ8	East Doubles 3♣ if possible.
Dealer: S	♥ AQ7	
Vul: EW	♦ AKJ2	You bid first.
HCP: 20	♣ J109	

Board: 66	♠ 1094	The opponents are silent.
Dealer: N	♥ 743	
Vul: Both	♦ J108532	Partner bids first.
HCP: 1	♣ 4	



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

Board: 62  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 2  
Contract: 2N N

North:	South:
♠ K9	♠ Q654
♥ AJ953	♥ 10876
♦ AQ54	♦ 832
♣ AK	♣ 63

West	North	East	South
	2NT	AP	

Board: 63  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6♥ S

North:	South:
♠ 3	♠ AQ6
♥ A1075	♥ QJ63
♦ K82	♦ AQ7
♣ KJ872	♣ AQ5

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
Pass	6♥	AP	

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5

Board: 64  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 0  
Contract: 3♠ N

North:	South:
♠ K7	♠ 98652
♥ KQ54	♥ 932
♦ AKQ73	♦ 64
♣ K3	♣ 1042

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

Board: 65  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 3N S

North:	South:
♠ 9742	♠ KQ8
♥ 1052	♥ AQ7
♦ Q73	♦ AKJ2
♣ K72	♣ J109

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	X	3♦
Pass	3NT	AP	

1. Stayman

Board: 66  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 1  
Contract: 4♦ S

North:  
♠ AJ876  
♥ AK8  
♦ A4  
♣ KJ10

South:  
♠ 1094  
♥ 743  
♦ J108532  
♣ 4

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

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 67	♠ K64	The opponents are silent.
Dealer: S	♥ 9632	
Vul: None	♦ 95	Partner bids first.
HCP: 6	♣ K953	
Board: 68	♠ AQ3	The opponents are silent.
Dealer: N	♥ AK87	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ KJ74	
Board: 69	♠ 92	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: Both	♦ 982	Partner bids first.
HCP: 7	♣ K953	
Board: 70	♠ KQ72	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ AK3	You bid first.
HCP: 20	♣ 952	
Board: 71	♠ 2	West Doubles 3♠ if possible.
Dealer: S	♥ KJ632	
Vul: EW	♦ 10953	Partner bids first.
HCP: 4	♣ 643	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ A8				2NT
Vul: None	♥ 9632	♥ KQ54	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 95	♦ AK72	Pass	4♥	AP	
South HCP: 21	♣ K953	♣ AJ6				
Contract: 4♥ S			1. Stayman			

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J9864		2NT	Pass	3♥
Vul: NS	♥ AK87	♥ 6	Pass	3♠	Pass	3NT
North HCP: 21	♦ KJ	♦ 98765	Pass	4♠	AP	
South HCP: 5	♣ KJ74	♣ A3				
Contract: 4♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KQJ64				2NT
Vul: Both	♥ KJ92	♥ A10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 982	♦ KJ6	Pass	3NT	AP	
South HCP: 20	♣ K953	♣ AQ6				
Contract: 3N S			1. Stayman			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ A1063		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ 7642	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ AK3	♦ J82	Pass	4♠	AP	
South HCP: 9	♣ 952	♣ A8				
Contract: 4♠ N			1. Stayman			
			2. artificial			

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K8				2NT
Vul: EW	♥ KJ632	♥ AQ94	Pass	3♦	Pass	3♠ <sup>1</sup>
North HCP: 4	♦ 10953	♦ AK6	X	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
South HCP: 21	♣ 643	♣ AJ95	Pass	4♥	AP	
Contract: 4♥ N			1. Extended acceptance after NT			
			2. Cue bid, a ♠ stopper			
			3. Cue bid, a ♣ stopper			

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 67	♠ A8	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: None	♦ AK72	You bid first.
HCP: 21	♣ AJ6	
Board: 68	♠ J9864	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ 98765	Partner bids first.
HCP: 5	♣ A3	
Board: 69	♠ KQJ64	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ KJ6	You bid first.
HCP: 20	♣ AQ6	
Board: 70	♠ A1063	The opponents are silent.
Dealer: N	♥ 7642	
Vul: None	♦ J82	Partner bids first.
HCP: 9	♣ A8	
Board: 71	♠ K8	West Doubles 3♠ if possible.
Dealer: S	♥ AQ94	
Vul: EW	♦ AK6	You bid first.
HCP: 21	♣ AJ95	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ A8				2NT
Vul: None	♥ 9632	♥ KQ54	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 95	♦ AK72	Pass	4♥	AP	
South HCP: 21	♣ K953	♣ AJ6				
Contract: 4♥ S			1. Stayman			

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J9864		2NT	Pass	3♥
Vul: NS	♥ AK87	♥ 6	Pass	3♠	Pass	3NT
North HCP: 21	♦ KJ	♦ 98765	Pass	4♠	AP	
South HCP: 5	♣ KJ74	♣ A3				
Contract: 4♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KQJ64				2NT
Vul: Both	♥ KJ92	♥ A10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 982	♦ KJ6	Pass	3NT	AP	
South HCP: 20	♣ K953	♣ AQ6				
Contract: 3N S			1. Stayman			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ A1063		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ 7642	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ AK3	♦ J82	Pass	4♠	AP	
South HCP: 9	♣ 952	♣ A8				
Contract: 4♠ N			1. Stayman			
			2. artificial			

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K8				2NT
Vul: EW	♥ KJ632	♥ AQ94	Pass	3♦	Pass	3♠ <sup>1</sup>
North HCP: 4	♦ 10953	♦ AK6	X	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
South HCP: 21	♣ 643	♣ AJ95	Pass	4♥	AP	
Contract: 4♥ N			1. Extended acceptance after NT			
			2. Cue bid, a ♠ stopper			
			3. Cue bid, a ♣ stopper			

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 72	♠ KJ2	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ 43	You bid first.
HCP: 21	♣ AKQ104	

Board: 73	♠ Q82	The opponents are silent.
Dealer: S	♥ Q974	
Vul: NS	♦ J42	Partner bids first.
HCP: 9	♣ A76	

Board: 74	♠ AK6	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ AK1075	You bid first.
HCP: 21	♣ Q7	

Board: 75	♠ 754	The opponents are silent.
Dealer: S	♥ J1098	
Vul: NS	♦ J9873	Partner bids first.
HCP: 2	♣ 7	

Board: 76	♠ A32	The opponents are silent.
Dealer: N	♥ AK64	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ K92	

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

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q3		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ Q742	Pass	3♦	Pass	3NT
North HCP: 21	♦ 43	♦ Q7	AP			
South HCP: 7	♣ AKQ104	♣ J9863	1. Stayman			
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK943				2NT
Vul: NS	♥ Q974	♥ A5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ J42	♦ AQ95	Pass	3NT	AP	
South HCP: 21	♣ A76	♣ KJ	1. Stayman			
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 103		2NT	Pass	3♦
Vul: Both	♥ KQ4	♥ J10986	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK1075	♦ Q84	Pass	4♥	AP	
South HCP: 6	♣ Q7	♣ K95				
Contract: 4♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ AK10				2NT
Vul: NS	♥ J1098	♥ K7				
North HCP: 2	♦ J9873	♦ AQ102	AP			
South HCP: 20	♣ 7	♣ A943				
Contract: 2N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ J1075		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK64	♥ 32	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ8	♦ 963	AP			
South HCP: 5	♣ K92	♣ A653	1. Stayman			
Contract: 3N N						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 72	♠ Q3	The opponents are silent.
Dealer: N	♥ Q742	
Vul: None	♦ Q7	Partner bids first.
HCP: 7	♣ J9863	

Board: 73	♠ AK943	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ AQ95	You bid first.
HCP: 21	♣ KJ	

Board: 74	♠ 103	The opponents are silent.
Dealer: N	♥ J10986	
Vul: Both	♦ Q84	Partner bids first.
HCP: 6	♣ K95	

Board: 75	♠ AK10	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ AQ102	You bid first.
HCP: 20	♣ A943	

Board: 76	♠ J1075	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ 963	Partner bids first.
HCP: 5	♣ A653	

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

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q3		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ Q742	Pass	3♦	Pass	3NT
North HCP: 21	♦ 43	♦ Q7	AP			
South HCP: 7	♣ AKQ104	♣ J9863	1. Stayman			
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK943				2NT
Vul: NS	♥ Q974	♥ A5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ J42	♦ AQ95	Pass	3NT	AP	
South HCP: 21	♣ A76	♣ KJ	1. Stayman			
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 103		2NT	Pass	3♦
Vul: Both	♥ KQ4	♥ J10986	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK1075	♦ Q84	Pass	4♥	AP	
South HCP: 6	♣ Q7	♣ K95				
Contract: 4♥ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ AK10				2NT
Vul: NS	♥ J1098	♥ K7				
North HCP: 2	♦ J9873	♦ AQ102	AP			
South HCP: 20	♣ 7	♣ A943				
Contract: 2N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ J1075		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK64	♥ 32	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ8	♦ 963	AP			
South HCP: 5	♣ K92	♣ A653	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 77	♠ 853	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ AJ764	Partner bids first.
HCP: 12	♣ AK10	

Board: 78	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AK62	
Vul: None	♦ K6	You bid first.
HCP: 21	♣ K74	

Board: 79	♠ Q109752	The opponents are silent.
Dealer: S	♥ 94	
Vul: EW	♦ 86	Partner bids first.
HCP: 3	♣ J95	

Board: 80	♠ K1084	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ KQ7	You bid first.
HCP: 20	♣ AK3	

Board: 81	♠ J5	The opponents are silent.
Dealer: S	♥ J97	
Vul: None	♦ QJ972	Partner bids first.
HCP: 5	♣ 842	

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

Board: 77  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 21  
Contract: 6N S

North:  
♠ 853  
♥ 108  
♦ AJ764  
♣ AK10

South:  
♠ AKJ  
♥ AQ  
♦ KQ93  
♣ Q853

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

Board: 78  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 10  
Contract: 3N N

North:  
♠ AKJ5  
♥ AK62  
♦ K6  
♣ K74

South:  
♠ Q8  
♥ J93  
♦ 105  
♣ AQJ653

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 79  
Dealer: S  
Vul: EW  
North HCP: 3  
South HCP: 20  
Contract: 4♠ S

North:  
♠ Q109752  
♥ 94  
♦ 86  
♣ J95

South:  
♠ A4  
♥ KQJ8  
♦ AQ3  
♣ A1084

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 80  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 8  
Contract: 4♠ N

North:  
♠ K1084  
♥ KQ9  
♦ KQ7  
♣ AK3

South:  
♠ Q532  
♥ 64  
♦ A862  
♣ Q65

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

Board: 81  
Dealer: S  
Vul: None  
North HCP: 5  
South HCP: 21  
Contract: 3N S

North:  
♠ J5  
♥ J97  
♦ QJ972  
♣ 842

South:  
♠ AK9  
♥ AQ43  
♦ K1085  
♣ AJ

West	North	East	South
			2NT
Pass	3NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 77	♠ AKJ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KQ93	You bid first.
HCP: 21	♣ Q853	

Board: 78	♠ Q8	The opponents are silent.
Dealer: N	♥ J93	
Vul: None	♦ 105	Partner bids first.
HCP: 10	♣ AQJ653	

Board: 79	♠ A4	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: EW	♦ AQ3	You bid first.
HCP: 20	♣ A1084	

Board: 80	♠ Q532	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ A862	Partner bids first.
HCP: 8	♣ Q65	

Board: 81	♠ AK9	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: None	♦ K1085	You bid first.
HCP: 21	♣ AJ	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ AKJ				2NT
Vul: Both	♥ 108	♥ AQ	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 12	♦ AJ764	♦ KQ93	Pass	6NT	AP	
South HCP: 21	♣ AK10	♣ Q853				
Contract: 6N S						

1. Gerber  
2. A=2 out of 4

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q8				
Vul: None	♥ AK62	♥ J93		2NT	Pass	3NT
North HCP: 21	♦ K6	♦ 105	AP			
South HCP: 10	♣ K74	♣ AQJ653				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q109752	♠ A4				2NT
Vul: EW	♥ 94	♥ KQJ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♦ 86	♦ AQ3	AP			
South HCP: 20	♣ J95	♣ A1084				
Contract: 4♠ S						

1. Texas

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K1084	♠ Q532				
Vul: Both	♥ KQ9	♥ 64		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ KQ7	♦ A862	Pass	3♠	Pass	4♠
South HCP: 8	♣ AK3	♣ Q65	AP			
Contract: 4♠ N						

1. Stayman

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AK9				
Vul: None	♥ J97	♥ AQ43				2NT
North HCP: 5	♦ QJ972	♦ K1085	Pass	3NT	AP	
South HCP: 21	♣ 842	♣ AJ				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 82	♠ AK62	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: NS	♦ AK6	You bid first.
HCP: 21	♣ J3	

Board: 83	♠ K10	The opponents are silent.
Dealer: S	♥ 10982	
Vul: Both	♦ Q874	Partner bids first.
HCP: 8	♣ K62	

Board: 84	♠ KQ76	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ AQ94	You bid first.
HCP: 20	♣ K3	

Board: 85	♠ 6	The opponents are silent.
Dealer: S	♥ J876	
Vul: NS	♦ AJ	Partner bids first.
HCP: 6	♣ 965432	

Board: 86	♠ AJ94	The opponents are silent.
Dealer: N	♥ K1096	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ A3	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 109		2NT	Pass	3♦
Vul: NS	♥ KQJ2	♥ 86543	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ AK6	♦ Q8	AP			
South HCP: 2	♣ J3	♣ 9854				
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQ64				2NT
Vul: Both	♥ 10982	♥ J7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ Q874	♦ AKJ5	Pass	3NT	AP	
South HCP: 20	♣ K62	♣ AJ8				
Contract: 3N S			1. Stayman			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ A105		2NT	Pass	3♦
Vul: None	♥ AQ6	♥ J8732	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ94	♦ 872	Pass	4♥	AP	
South HCP: 5	♣ K3	♣ 107				
Contract: 4♥ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK972				2NT
Vul: NS	♥ J876	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ AJ	♦ 52	Pass	3NT	AP	
South HCP: 21	♣ 965432	♣ AKQJ				
Contract: 3N S			1. Stayman			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ Q82		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K1096	♥ A874	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ	♦ 952	AP			
South HCP: 6	♣ A3	♣ 1075				
Contract: 4♥ N			1. Stayman			



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 82	♠ 109	The opponents are silent.
Dealer: N	♥ 86543	
Vul: NS	♦ Q8	Partner bids first.
HCP: 2	♣ 9854	

Board: 83	♠ AQ64	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ AKJ5	You bid first.
HCP: 20	♣ AJ8	

Board: 84	♠ A105	The opponents are silent.
Dealer: N	♥ J8732	
Vul: None	♦ 872	Partner bids first.
HCP: 5	♣ 107	

Board: 85	♠ AK972	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ 52	You bid first.
HCP: 21	♣ AKQJ	

Board: 86	♠ Q82	The opponents are silent.
Dealer: N	♥ A874	
Vul: EW	♦ 952	Partner bids first.
HCP: 6	♣ 1075	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 109		2NT	Pass	3♦
Vul: NS	♥ KQJ2	♥ 86543	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ AK6	♦ Q8	AP			
South HCP: 2	♣ J3	♣ 9854				
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AQ64				2NT
Vul: Both	♥ 10982	♥ J7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ Q874	♦ AKJ5	Pass	3NT	AP	
South HCP: 20	♣ K62	♣ AJ8				
Contract: 3N S			1. Stayman			

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ A105		2NT	Pass	3♦
Vul: None	♥ AQ6	♥ J8732	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ94	♦ 872	Pass	4♥	AP	
South HCP: 5	♣ K3	♣ 107				
Contract: 4♥ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK972				2NT
Vul: NS	♥ J876	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ AJ	♦ 52	Pass	3NT	AP	
South HCP: 21	♣ 965432	♣ AKQJ				
Contract: 3N S			1. Stayman			

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ Q82		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K1096	♥ A874	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ	♦ 952	AP			
South HCP: 6	♣ A3	♣ 1075				
Contract: 4♥ N			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 87	♠ 1052	The opponents are silent.
Dealer: S	♥ 8653	
Vul: None	♦ AJ1073	Partner bids first.
HCP: 5	♣ 9	

Board: 88	♠ AK2	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ A10843	

Board: 89	♠ A62	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: EW	♦ 62	Partner bids first.
HCP: 7	♣ 8732	

Board: 90	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ KQ42	You bid first.
HCP: 20	♣ K94	

Board: 91	♠ —	The opponents are silent.
Dealer: S	♥ Q7632	
Vul: EW	♦ Q10532	Partner bids first.
HCP: 4	♣ 876	

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

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ AQ8				2NT
Vul: None	♥ 8653	♥ A1092	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ AJ1073	♦ K6	Pass	4♥	AP	
South HCP: 21	♣ 9	♣ AKJ5				
Contract: 4♥ S						

1. Stayman

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 107		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ Q10	♥ AK98743	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK7	♦ Q96	Pass	5♣ <sup>3</sup>	Pass	5♦
South HCP: 9	♣ A10843	♣ 5	Pass	5♠ <sup>4</sup>	Pass	6♥
Contract: 6♥ N			AP			

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

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ KQJ5				2NT
Vul: EW	♥ QJ93	♥ A872	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 62	♦ AK10	Pass	4♥	AP	
South HCP: 21	♣ 8732	♣ A5				
Contract: 4♥ S						

1. Stayman

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 752				
Vul: NS	♥ KQ6	♥ 1083		2NT	AP	
North HCP: 20	♦ KQ42	♦ J65				
South HCP: 3	♣ K94	♣ Q1053				
Contract: 2N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ10				2NT
Vul: EW	♥ Q7632	♥ A5	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q10532	♦ AKJ74	AP			
South HCP: 21	♣ 876	♣ K10				
Contract: 3♥ S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 87	♠ AQ8	The opponents are silent.
Dealer: S	♥ A1092	
Vul: None	♦ K6	You bid first.
HCP: 21	♣ AKJ5	

Board: 88	♠ 107	The opponents are silent.
Dealer: N	♥ AK98743	
Vul: NS	♦ Q96	Partner bids first.
HCP: 9	♣ 5	

Board: 89	♠ KQJ5	The opponents are silent.
Dealer: S	♥ A872	
Vul: EW	♦ AK10	You bid first.
HCP: 21	♣ A5	

Board: 90	♠ 752	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ J65	Partner bids first.
HCP: 3	♣ Q1053	

Board: 91	♠ KQJ10	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ AKJ74	You bid first.
HCP: 21	♣ K10	

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

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ AQ8				2NT
Vul: None	♥ 8653	♥ A1092	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ AJ1073	♦ K6	Pass	4♥	AP	
South HCP: 21	♣ 9	♣ AKJ5				
Contract: 4♥ S						

1. Stayman

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 107		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ Q10	♥ AK98743	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK7	♦ Q96	Pass	5♣ <sup>3</sup>	Pass	5♦
South HCP: 9	♣ A10843	♣ 5	Pass	5♠ <sup>4</sup>	Pass	6♥
Contract: 6♥ N			AP			

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

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ KQJ5				2NT
Vul: EW	♥ QJ93	♥ A872	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 62	♦ AK10	Pass	4♥	AP	
South HCP: 21	♣ 8732	♣ A5				
Contract: 4♥ S						

1. Stayman

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 752				
Vul: NS	♥ KQ6	♥ 1083		2NT	AP	
North HCP: 20	♦ KQ42	♦ J65				
South HCP: 3	♣ K94	♣ Q1053				
Contract: 2N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ10				2NT
Vul: EW	♥ Q7632	♥ A5	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q10532	♦ AKJ74	AP			
South HCP: 21	♣ 876	♣ K10				
Contract: 3♥ S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 92	♠ KQJ98	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ A6	You bid first.
HCP: 21	♣ AK96	

Board: 93	♠ KJ1092	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ A10862	Partner bids first.
HCP: 10	♣ 6	

Board: 94	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ KQ92	You bid first.
HCP: 21	♣ J7	

Board: 95	♠ 53	East Doubles 3♠ if possible.
Dealer: S	♥ 74	
Vul: Both	♦ 765	Partner bids first.
HCP: 0	♣ 876532	

Board: 96	♠ Q53	The opponents are silent.
Dealer: N	♥ A63	
Vul: None	♦ AK2	You bid first.
HCP: 21	♣ AKJ5	

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

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ KQJ98	♠ A107		2NT	Pass	3NT
Vul: Both	♥ KJ	♥ Q94				
North HCP: 21	♦ A6	♦ Q10753	AP			
South HCP: 9	♣ AK96	♣ J2				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ KJ1092	♠ A8				2NT
Vul: None	♥ Q7	♥ A865	Pass	3♥	Pass	3♠
North HCP: 10	♦ A10862	♦ K3	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AKQ104				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 10983		2NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ AQ6	♥ —	Pass	4♣ <sup>2</sup>	Pass	5♦
North HCP: 21	♦ KQ92	♦ A107643	AP			
South HCP: 4	♣ J7	♣ 1054				
Contract: 5♦ S						

1. Minor Suit Transfers after 2NT  
2. automat

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ QJ74				2NT
Vul: Both	♥ 74	♥ A32	Pass	3♠ <sup>1</sup>	X	4♣ <sup>2</sup>
North HCP: 0	♦ 765	♦ AK9	AP			
South HCP: 20	♣ 876532	♣ KQJ				
Contract: 4♣ S						

1. Minor Suit Transfers after 2NT  
2. automat

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ AJ97		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ A63	♥ J842	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK2	♦ 106	AP			
South HCP: 8	♣ AKJ5	♣ Q72				
Contract: 3N N						

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 92	♠ A107	The opponents are silent.
Dealer: N	♥ Q94	
Vul: Both	♦ Q10753	Partner bids first.
HCP: 9	♣ J2	
Board: 93	♠ A8	The opponents are silent.
Dealer: S	♥ A865	
Vul: None	♦ K3	You bid first.
HCP: 20	♣ AKQ104	
Board: 94	♠ 10983	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ A107643	Partner bids first.
HCP: 4	♣ 1054	
Board: 95	♠ QJ74	East Doubles 3♠ if possible.
Dealer: S	♥ A32	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ KQJ	
Board: 96	♠ AJ97	The opponents are silent.
Dealer: N	♥ J842	
Vul: None	♦ 106	Partner bids first.
HCP: 8	♣ Q72	

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

Board: 92 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 3N N	North: ♠ KQJ98 ♥ KJ ♦ A6 ♣ AK96	South: ♠ A107 ♥ Q94 ♦ Q10753 ♣ J2	West North East South 2NT Pass 3NT AP
Board: 93 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ KJ1092 ♥ Q7 ♦ A10862 ♣ 6	South: ♠ A8 ♥ A865 ♦ K3 ♣ AKQ104	West North East South 2NT Pass 3♥ Pass 3♠ Pass 3NT AP
Board: 94 Dealer: N Vul: EW North HCP: 21 South HCP: 4 Contract: 5♦ S	North: ♠ AKQ4 ♥ AQ6 ♦ KQ92 ♣ J7	South: ♠ 10983 ♥ — ♦ A107643 ♣ 1054	West North East South 2NT Pass 4♣ <sup>2</sup> Pass 5♦ AP 1. Minor Suit Transfers after 2NT 2. automat
Board: 95 Dealer: S Vul: Both North HCP: 0 South HCP: 20 Contract: 4♣ S	North: ♠ 53 ♥ 74 ♦ 765 ♣ 876532	South: ♠ QJ74 ♥ A32 ♦ AK9 ♣ KQJ	West North East South 2NT Pass 3♠ <sup>1</sup> X 4♣ <sup>2</sup> AP 1. Minor Suit Transfers after 2NT 2. automat
Board: 96 Dealer: N Vul: None North HCP: 21 South HCP: 8 Contract: 3N N	North: ♠ Q53 ♥ A63 ♦ AK2 ♣ AKJ5	South: ♠ AJ97 ♥ J842 ♦ 106 ♣ Q72	West North East South 2NT Pass 3♦ Pass 3NT AP 1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 97	♠ —	The opponents are silent.
Dealer: S	♥ 108763	
Vul: NS	♦ K86	Partner bids first.
HCP: 7	♣ A10872	

Board: 98	♠ AK4	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ AQ1076	

Board: 99	♠ 10962	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ AKQ32	Partner bids first.
HCP: 9	♣ 4	

Board: 100	♠ K63	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ AKQ104	

Board: 101	♠ J65	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ QJ10	Partner bids first.
HCP: 5	♣ 7653	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K6				2NT
Vul: NS	♥ 108763	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 7	♦ K86	♦ A73	Pass	3NT	Pass	4♥
South HCP: 20	♣ A10872	♣ KQJ63	AP			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 76532				
Vul: Both	♥ J4	♥ 87		2NT	Pass	3♥
North HCP: 21	♦ AK9	♦ J108753	Pass	3♠	AP	
South HCP: 1	♣ AQ1076	♣ —				
Contract: 3♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ K5				2NT
Vul: None	♥ 876	♥ AKJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ AKQ32	♦ 95	Pass	3NT	AP	
South HCP: 20	♣ 4	♣ AKQ82	1. Stayman			
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ Q97				
Vul: NS	♥ A76	♥ 8532	Pass	3♦	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ A9	♦ K54	AP			3NT
South HCP: 5	♣ AKQ104	♣ 872				
Contract: 3N N			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ A103				
Vul: EW	♥ J86	♥ KQ5				2NT
North HCP: 5	♦ QJ10	♦ A7	Pass	3NT	AP	
South HCP: 21	♣ 7653	♣ AKJ82				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 97	♠ K6	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ A73	You bid first.
HCP: 20	♣ KQJ63	

Board: 98	♠ 76532	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ J108753	Partner bids first.
HCP: 1	♣ —	

Board: 99	♠ K5	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: None	♦ 95	You bid first.
HCP: 20	♣ AKQ82	

Board: 100	♠ Q97	The opponents are silent.
Dealer: N	♥ 8532	
Vul: NS	♦ K54	Partner bids first.
HCP: 5	♣ 872	

Board: 101	♠ A103	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ A7	You bid first.
HCP: 21	♣ AKJ82	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K6				2NT
Vul: NS	♥ 108763	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 7	♦ K86	♦ A73	Pass	3NT	Pass	4♥
South HCP: 20	♣ A10872	♣ KQJ63	AP			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 76532				
Vul: Both	♥ J4	♥ 87		2NT	Pass	3♥
North HCP: 21	♦ AK9	♦ J108753	Pass	3♠	AP	
South HCP: 1	♣ AQ1076	♣ —				
Contract: 3♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ K5				2NT
Vul: None	♥ 876	♥ AKJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ AKQ32	♦ 95	Pass	3NT	AP	
South HCP: 20	♣ 4	♣ AKQ82	1. Stayman			
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ Q97				
Vul: NS	♥ A76	♥ 8532	Pass	3♦	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ A9	♦ K54	AP			3NT
South HCP: 5	♣ AKQ104	♣ 872				
Contract: 3N N			1. Stayman			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ A103				
Vul: EW	♥ J86	♥ KQ5				2NT
North HCP: 5	♦ QJ10	♦ A7	Pass	3NT	AP	
South HCP: 21	♣ 7653	♣ AKJ82				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 102	♠ AJ8	The opponents are silent.
Dealer: N	♥ AK93	
Vul: None	♦ KJ8	You bid first.
HCP: 21	♣ AJ2	

Board: 103	♠ 832	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KJ984	Partner bids first.
HCP: 5	♣ J8632	

Board: 104	♠ Q75	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AK93	You bid first.
HCP: 20	♣ AQ75	

Board: 105	♠ 107	The opponents are silent.
Dealer: S	♥ 10954	
Vul: Both	♦ 109	Partner bids first.
HCP: 5	♣ AJ1075	

Board: 106	♠ 873	The opponents are silent.
Dealer: N	♥ AK93	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ AQJ4	

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

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ KQ4		2NT	Pass	3♦
Vul: None	♥ AK93	♥ QJ1082	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ8	♦ 7532	Pass	4♥	Pass	6♥
South HCP: 8	♣ AJ2	♣ 6	AP			
Contract: 6♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AK95				2NT
Vul: NS	♥ —	♥ 62				
North HCP: 5	♦ KJ984	♦ AQ	Pass	3NT	AP	
South HCP: 20	♣ J8632	♣ AK1075				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ 1064				
Vul: EW	♥ AJ	♥ K8652		2NT	Pass	3♦
North HCP: 20	♦ AK93	♦ J742	Pass	3♥	AP	
South HCP: 4	♣ AQ75	♣ 9				
Contract: 3♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ A54				2NT
Vul: Both	♥ 10954	♥ AJ72	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 109	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ AJ1075	♣ K96				
Contract: 4♥ S						

1. Stayman

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ 4				
Vul: NS	♥ AK93	♥ 1064		2NT	AP	
North HCP: 21	♦ AK	♦ 85432				
South HCP: 0	♣ AQJ4	♣ 10963				
Contract: 2N N						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 102	♠ KQ4	The opponents are silent.
Dealer: N	♥ QJ1082	
Vul: None	♦ 7532	Partner bids first.
HCP: 8	♣ 6	

Board: 103	♠ AK95	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ AK1075	

Board: 104	♠ 1064	The opponents are silent.
Dealer: N	♥ K8652	
Vul: EW	♦ J742	Partner bids first.
HCP: 4	♣ 9	

Board: 105	♠ A54	The opponents are silent.
Dealer: S	♥ AJ72	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ K96	

Board: 106	♠ 4	The opponents are silent.
Dealer: N	♥ 1064	
Vul: NS	♦ 85432	Partner bids first.
HCP: 0	♣ 10963	

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

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ KQ4		2NT	Pass	3♦
Vul: None	♥ AK93	♥ QJ1082	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ8	♦ 7532	Pass	4♥	Pass	6♥
South HCP: 8	♣ AJ2	♣ 6	AP			
Contract: 6♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AK95				2NT
Vul: NS	♥ —	♥ 62				
North HCP: 5	♦ KJ984	♦ AQ	Pass	3NT	AP	
South HCP: 20	♣ J8632	♣ AK1075				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ 1064		2NT	Pass	3♦
Vul: EW	♥ AJ	♥ K8652				
North HCP: 20	♦ AK93	♦ J742	Pass	3♥	AP	
South HCP: 4	♣ AQ75	♣ 9				
Contract: 3♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ A54				2NT
Vul: Both	♥ 10954	♥ AJ72	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 109	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ AJ1075	♣ K96				
Contract: 4♥ S						

1. Stayman

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ 4		2NT	AP	
Vul: NS	♥ AK93	♥ 1064				
North HCP: 21	♦ AK	♦ 85432				
South HCP: 0	♣ AQJ4	♣ 10963				
Contract: 2N N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 107	♠ 543	The opponents are silent.
Dealer: S	♥ Q9742	
Vul: EW	♦ K1042	Partner bids first.
HCP: 5	♣ 3	

Board: 108	♠ AK54	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ A63	You bid first.
HCP: 20	♣ K64	

Board: 109	♠ Q76	The opponents are silent.
Dealer: S	♥ Q963	
Vul: None	♦ A10843	Partner bids first.
HCP: 8	♣ 10	

Board: 110	♠ AQ975	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ AJ4	

Board: 111	♠ AJ97	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ J5	Partner bids first.
HCP: 9	♣ K10984	

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

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AKQ				2NT
Vul: EW	♥ Q9742	♥ KJ10	Pass	3♦	Pass	3♥
North HCP: 5	♦ K1042	♦ AJ65	Pass	3NT	Pass	4♥
South HCP: 21	♣ 3	♣ K84	AP			
Contract: 4♥ S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q92		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ6	♥ 10972	Pass	3♠	Pass	3NT
North HCP: 20	♦ A63	♦ KQ4	AP			
South HCP: 9	♣ K64	♣ Q97	1. Stayman			
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A3				2NT
Vul: None	♥ Q963	♥ A752	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ A10843	♦ Q6	Pass	6♥	AP	
South HCP: 20	♣ 10	♣ AKQJ2	1. Stayman			
Contract: 6♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQ975	♠ J106		2NT	Pass	3♦
Vul: Both	♥ KQJ	♥ A86432	Pass	3♥	Pass	4♥
North HCP: 20	♦ K2	♦ Q7	AP			
South HCP: 9	♣ AJ4	♣ Q2				
Contract: 4♥ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ AJ97	♠ K4				2NT
Vul: None	♥ 98	♥ AQ106	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ J5	♦ AK732	Pass	3NT	AP	
South HCP: 20	♣ K10984	♣ A6	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 107	♠ AKQ	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: EW	♦ AJ65	You bid first.
HCP: 21	♣ K84	

Board: 108	♠ Q92	The opponents are silent.
Dealer: N	♥ 10972	
Vul: Both	♦ KQ4	Partner bids first.
HCP: 9	♣ Q97	

Board: 109	♠ A3	The opponents are silent.
Dealer: S	♥ A752	
Vul: None	♦ Q6	You bid first.
HCP: 20	♣ AKQJ2	

Board: 110	♠ J106	The opponents are silent.
Dealer: N	♥ A86432	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ Q2	

Board: 111	♠ K4	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: None	♦ AK732	You bid first.
HCP: 20	♣ A6	

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

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AKQ				2NT
Vul: EW	♥ Q9742	♥ KJ10	Pass	3♦	Pass	3♥
North HCP: 5	♦ K1042	♦ AJ65	Pass	3NT	Pass	4♥
South HCP: 21	♣ 3	♣ K84	AP			
Contract: 4♥ S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q92		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ6	♥ 10972	Pass	3♠	Pass	3NT
North HCP: 20	♦ A63	♦ KQ4	AP			
South HCP: 9	♣ K64	♣ Q97	1. Stayman			
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A3				2NT
Vul: None	♥ Q963	♥ A752	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ A10843	♦ Q6	Pass	6♥	AP	
South HCP: 20	♣ 10	♣ AKQJ2	1. Stayman			
Contract: 6♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQ975	♠ J106		2NT	Pass	3♦
Vul: Both	♥ KQJ	♥ A86432	Pass	3♥	Pass	4♥
North HCP: 20	♦ K2	♦ Q7	AP			
South HCP: 9	♣ AJ4	♣ Q2				
Contract: 4♥ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ AJ97	♠ K4				2NT
Vul: None	♥ 98	♥ AQ106	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ J5	♦ AK732	Pass	3NT	AP	
South HCP: 20	♣ K10984	♣ A6	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 112	♠ AJ85	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AK43	You bid first.
HCP: 21	♣ AQ7	

Board: 113	♠ A65	The opponents are silent.
Dealer: S	♥ 64	
Vul: Both	♦ 108654	Partner bids first.
HCP: 7	♣ K75	

Board: 114	♠ AKJ8	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ 542	You bid first.
HCP: 20	♣ AKQ4	

Board: 115	♠ J	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AJ1083	Partner bids first.
HCP: 9	♣ Q98654	

Board: 116	♠ AK742	The opponents are silent.
Dealer: N	♥ A92	
Vul: EW	♦ KQ7	You bid first.
HCP: 20	♣ A8	

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

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AJ85	♠ K73		2NT	Pass	3♦
Vul: NS	♥ K10	♥ A8754	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK43	♦ 75	AP			
South HCP: 7	♣ AQ7	♣ 1095				
Contract: 3N N						
Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ KQ108				2NT
Vul: Both	♥ 64	♥ KQ93	Pass	3NT	AP	
North HCP: 7	♦ 108654	♦ AQ7				
South HCP: 20	♣ K75	♣ A10				
Contract: 3N S						
Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ Q743		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ QJ	♥ 107	Pass	4♣ <sup>2</sup>	AP	
North HCP: 20	♦ 542	♦ 6	1. Minor Suit Transfers after 2NT			
South HCP: 3	♣ AKQ4	♣ J98653	2. automat			
Contract: 4♣ N						
Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ8				2NT
Vul: NS	♥ J	♥ Q87	Pass	4♠ <sup>1</sup>	Pass	5♣
North HCP: 9	♦ AJ1083	♦ K92	AP			
South HCP: 21	♣ Q98654	♣ AK7	1. Minors			
Contract: 5♣ S						
Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK742	♠ 1098		2NT	AP	
Vul: EW	♥ A92	♥ Q4				
North HCP: 20	♦ KQ7	♦ 10953				
South HCP: 2	♣ A8	♣ 9652				
Contract: 2N N						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 112	♠ K73	The opponents are silent.
Dealer: N	♥ A8754	
Vul: NS	♦ 75	Partner bids first.
HCP: 7	♣ 1095	

Board: 113	♠ KQ108	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: Both	♦ AQ7	You bid first.
HCP: 20	♣ A10	

Board: 114	♠ Q743	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ 6	Partner bids first.
HCP: 3	♣ J98653	

Board: 115	♠ AKQ8	The opponents are silent.
Dealer: S	♥ Q87	
Vul: NS	♦ K92	You bid first.
HCP: 21	♣ AK7	

Board: 116	♠ 1098	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ 10953	Partner bids first.
HCP: 2	♣ 9652	

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

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AJ85	♠ K73		2NT	Pass	3♦
Vul: NS	♥ K10	♥ A8754	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK43	♦ 75	AP			
South HCP: 7	♣ AQ7	♣ 1095				
Contract: 3N N						
Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ KQ108				2NT
Vul: Both	♥ 64	♥ KQ93	Pass	3NT	AP	
North HCP: 7	♦ 108654	♦ AQ7				
South HCP: 20	♣ K75	♣ A10				
Contract: 3N S						
Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ Q743		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ QJ	♥ 107	Pass	4♣ <sup>2</sup>	AP	
North HCP: 20	♦ 542	♦ 6	1. Minor Suit Transfers after 2NT			
South HCP: 3	♣ AKQ4	♣ J98653	2. automat			
Contract: 4♣ N						
Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ8				2NT
Vul: NS	♥ J	♥ Q87	Pass	4♠ <sup>1</sup>	Pass	5♣
North HCP: 9	♦ AJ1083	♦ K92	AP			
South HCP: 21	♣ Q98654	♣ AK7	1. Minors			
Contract: 5♣ S						
Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AK742	♠ 1098		2NT	AP	
Vul: EW	♥ A92	♥ Q4				
North HCP: 20	♦ KQ7	♦ 10953				
South HCP: 2	♣ A8	♣ 9652				
Contract: 2N N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 117	♠ 85	The opponents are silent.
Dealer: S	♥ Q97642	
Vul: None	♦ 97	Partner bids first.
HCP: 6	♣ A63	
Board: 118	♠ A10	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ AK652	
Board: 119	♠ 862	The opponents are silent.
Dealer: S	♥ J874	
Vul: EW	♦ Q83	Partner bids first.
HCP: 4	♣ J107	
Board: 120	♠ AK7	The opponents are silent.
Dealer: N	♥ A87	
Vul: Both	♦ K108	You bid first.
HCP: 21	♣ AQJ2	
Board: 121	♠ QJ964	East Doubles 3♥ if possible.
Dealer: S	♥ 7	
Vul: NS	♦ 94	Partner bids first.
HCP: 6	♣ QJ872	

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

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KJ72				2NT
Vul: None	♥ Q97642	♥ AK3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 97	♦ AK2	AP			
South HCP: 21	♣ A63	♣ K104	1. Texas			
Contract: 4♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 9753				
Vul: NS	♥ KJ6	♥ 98		2NT	AP	
North HCP: 20	♦ AJ5	♦ K962				
South HCP: 4	♣ AK652	♣ J94				
Contract: 2N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ AK104				
Vul: EW	♥ J874	♥ Q5				2NT
North HCP: 4	♦ Q83	♦ KJ72	AP			
South HCP: 20	♣ J107	♣ AK9				
Contract: 2N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J1063				
Vul: Both	♥ A87	♥ 65		2NT	AP	
North HCP: 21	♦ K108	♦ 92				
South HCP: 4	♣ AQJ2	♣ K9643				
Contract: 2N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ964	♠ AK82				2NT
Vul: NS	♥ 7	♥ K6	Pass	3♥	X	3NT <sup>1</sup>
North HCP: 6	♦ 94	♦ AK53	Pass	6♠	AP	
South HCP: 21	♣ QJ872	♣ A63	1. Extended acceptance after NT			
Contract: 6♠ N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 117	♠ KJ72	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ AK2	You bid first.
HCP: 21	♣ K104	
Board: 118	♠ 9753	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ K962	Partner bids first.
HCP: 4	♣ J94	
Board: 119	♠ AK104	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ KJ72	You bid first.
HCP: 20	♣ AK9	
Board: 120	♠ J1063	The opponents are silent.
Dealer: N	♥ 65	
Vul: Both	♦ 92	Partner bids first.
HCP: 4	♣ K9643	
Board: 121	♠ AK82	East Doubles 3♥ if possible.
Dealer: S	♥ K6	
Vul: NS	♦ AK53	You bid first.
HCP: 21	♣ A63	

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

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KJ72				2NT
Vul: None	♥ Q97642	♥ AK3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 97	♦ AK2	AP			
South HCP: 21	♣ A63	♣ K104				
Contract: 4♥ S			1. Texas			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 9753				
Vul: NS	♥ KJ6	♥ 98		2NT	AP	
North HCP: 20	♦ AJ5	♦ K962				
South HCP: 4	♣ AK652	♣ J94				
Contract: 2N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ AK104				2NT
Vul: EW	♥ J874	♥ Q5				
North HCP: 4	♦ Q83	♦ KJ72	AP			
South HCP: 20	♣ J107	♣ AK9				
Contract: 2N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J1063				
Vul: Both	♥ A87	♥ 65		2NT	AP	
North HCP: 21	♦ K108	♦ 92				
South HCP: 4	♣ AQJ2	♣ K9643				
Contract: 2N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ964	♠ AK82				2NT
Vul: NS	♥ 7	♥ K6	Pass	3♥	X	3NT <sup>1</sup>
North HCP: 6	♦ 94	♦ AK53	Pass	6♠	AP	
South HCP: 21	♣ QJ872	♣ A63	1. Extended acceptance after NT			
Contract: 6♠ N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 122	♠ AQ75	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ Q10	

Board: 123	♠ 108	The opponents are silent.
Dealer: S	♥ 10874	
Vul: Both	♦ QJ76	Partner bids first.
HCP: 6	♣ QJ2	

Board: 124	♠ AQ8	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ AK96	You bid first.
HCP: 20	♣ K643	

Board: 125	♠ J8	The opponents are silent.
Dealer: S	♥ K73	
Vul: EW	♦ 932	Partner bids first.
HCP: 4	♣ 109876	

Board: 126	♠ KQ	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ AKJ8	You bid first.
HCP: 20	♣ QJ85	

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

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 842		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQJ4	♥ 10985	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ9	♦ J87	AP			
South HCP: 8	♣ Q10	♣ AK6				
Contract: 4♥ N			1. Stayman			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ KJ				2NT
Vul: Both	♥ 10874	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ QJ76	♦ K104	Pass	4♥	AP	
South HCP: 21	♣ QJ2	♣ A1097				
Contract: 4♥ S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J954		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A3	♥ KJ85	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK96	♦ QJ7	Pass	6NT	AP	
South HCP: 12	♣ K643	♣ A2				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK105				2NT
Vul: EW	♥ K73	♥ A6				
North HCP: 4	♦ 932	♦ K1064	AP			
South HCP: 21	♣ 109876	♣ AK2				
Contract: 2N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J104		2NT	Pass	3♦
Vul: Both	♥ A64	♥ KQJ107	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ8	♦ Q975	AP			
South HCP: 9	♣ QJ85	♣ 2				
Contract: 4♥ N						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 122	♠ 842	The opponents are silent.
Dealer: N	♥ 10985	
Vul: EW	♦ J87	Partner bids first.
HCP: 8	♣ AK6	

Board: 123	♠ KJ	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ K104	You bid first.
HCP: 21	♣ A1097	

Board: 124	♠ J954	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: None	♦ QJ7	Partner bids first.
HCP: 12	♣ A2	

Board: 125	♠ AK105	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ K1064	You bid first.
HCP: 21	♣ AK2	

Board: 126	♠ J104	The opponents are silent.
Dealer: N	♥ KQJ107	
Vul: Both	♦ Q975	Partner bids first.
HCP: 9	♣ 2	

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

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 842		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQJ4	♥ 10985	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ9	♦ J87	AP			
South HCP: 8	♣ Q10	♣ AK6				
Contract: 4♥ N			1. Stayman			

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ KJ				2NT
Vul: Both	♥ 10874	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ QJ76	♦ K104	Pass	4♥	AP	
South HCP: 21	♣ QJ2	♣ A1097				
Contract: 4♥ S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J954		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A3	♥ KJ85	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK96	♦ QJ7	Pass	6NT	AP	
South HCP: 12	♣ K643	♣ A2				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK105				2NT
Vul: EW	♥ K73	♥ A6				
North HCP: 4	♦ 932	♦ K1064	AP			
South HCP: 21	♣ 109876	♣ AK2				
Contract: 2N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J104		2NT	Pass	3♦
Vul: Both	♥ A64	♥ KQJ107	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKJ8	♦ Q975	AP			
South HCP: 9	♣ QJ85	♣ 2				
Contract: 4♥ N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 127	♠ 764	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ 10975	Partner bids first.
HCP: 11	♣ AK9	

Board: 128	♠ Q5	The opponents are silent.
Dealer: N	♥ KQJ62	
Vul: NS	♦ AKQ9	You bid first.
HCP: 21	♣ A2	

Board: 129	♠ 976	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: Both	♦ 109532	Partner bids first.
HCP: 3	♣ 7	

Board: 130	♠ A83	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ KQ9	

Board: 131	♠ 8	The opponents are silent.
Dealer: S	♥ 862	
Vul: NS	♦ J9863	Partner bids first.
HCP: 1	♣ 9763	

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ AK				2NT
Vul: None	♥ A84	♥ K1096	Pass	4♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 11	♦ 10975	♦ AKQJ	Pass	4NT	AP	
South HCP: 21	♣ AK9	♣ J108				
Contract: 4N S						

1. Gerber  
2. A=2 out of 4

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ8		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ62	♥ 107	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKQ9	♦ 1054	AP			
South HCP: 10	♣ A2	♣ Q963				
Contract: 3N N						

1. Stayman

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AK				2NT
Vul: Both	♥ QJ62	♥ A1094				
North HCP: 3	♦ 109532	♦ AQ6	AP			
South HCP: 20	♣ 7	♣ QJ95				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ QJ106		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ42	♥ J863	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ6	♦ 92	AP			
South HCP: 5	♣ KQ9	♣ J104				
Contract: 4♥ N						

1. Stayman

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK53				2NT
Vul: NS	♥ 862	♥ K3				
North HCP: 1	♦ J9863	♦ AK52	AP			
South HCP: 20	♣ 9763	♣ QJ4				
Contract: 2N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 127	♠ AK	The opponents are silent.
Dealer: S	♥ K1096	
Vul: None	♦ AKQJ	You bid first.
HCP: 21	♣ J108	

Board: 128	♠ AKJ8	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ 1054	Partner bids first.
HCP: 10	♣ Q963	

Board: 129	♠ AK	The opponents are silent.
Dealer: S	♥ A1094	
Vul: Both	♦ AQ6	You bid first.
HCP: 20	♣ QJ95	

Board: 130	♠ QJ106	The opponents are silent.
Dealer: N	♥ J863	
Vul: None	♦ 92	Partner bids first.
HCP: 5	♣ J104	

Board: 131	♠ AK53	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ AK52	You bid first.
HCP: 20	♣ QJ4	

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ AK				2NT
Vul: None	♥ A84	♥ K1096	Pass	4♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 11	♦ 10975	♦ AKQJ	Pass	4NT	AP	
South HCP: 21	♣ AK9	♣ J108				
Contract: 4N S						

1. Gerber  
2. A=2 out of 4

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ8		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ62	♥ 107	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKQ9	♦ 1054	AP			
South HCP: 10	♣ A2	♣ Q963				
Contract: 3N N						

1. Stayman

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AK				2NT
Vul: Both	♥ QJ62	♥ A1094				
North HCP: 3	♦ 109532	♦ AQ6	AP			
South HCP: 20	♣ 7	♣ QJ95				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ QJ106		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ42	♥ J863	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ6	♦ 92	AP			
South HCP: 5	♣ KQ9	♣ J104				
Contract: 4♥ N						

1. Stayman

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK53				2NT
Vul: NS	♥ 862	♥ K3				
North HCP: 1	♦ J9863	♦ AK52	AP			
South HCP: 20	♣ 9763	♣ QJ4				
Contract: 2N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 132	♠ AKQ9	East Doubles Pass if possible.
Dealer: N	♥ AK7	
Vul: EW	♦ 10864	You bid first.
HCP: 20	♣ A5	

Board: 133	♠ J10742	The opponents are silent.
Dealer: S	♥ QJ84	
Vul: None	♦ J72	Partner bids first.
HCP: 5	♣ 10	

Board: 134	♠ AK7	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ Q94	You bid first.
HCP: 20	♣ AQ86	

Board: 135	♠ 932	The opponents are silent.
Dealer: S	♥ KJ1082	
Vul: EW	♦ 74	Partner bids first.
HCP: 4	♣ 1086	

Board: 136	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ 9653	

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

Board: 132  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 12  
 Contract: 6♣X S

North:  
 ♠ AKQ9  
 ♥ AK7  
 ♦ 10864  
 ♣ A5

South:  
 ♠ 6  
 ♥ QJ108  
 ♦ AKQ  
 ♣ 109762

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♣	Pass	4♣
Pass	5♣	Pass	6♣
Pass	Pass	X	AP

1. Stayman

Board: 133  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ J10742  
 ♥ QJ84  
 ♦ J72  
 ♣ 10

South:  
 ♠ KQ853  
 ♥ K6  
 ♦ AQ10  
 ♣ AQ6

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

1. Stayman

Board: 134  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ AK7  
 ♥ KQ7  
 ♦ Q94  
 ♣ AQ86

South:  
 ♠ J83  
 ♥ J964  
 ♦ KJ106  
 ♣ K10

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
AP			

1. Stayman

Board: 135  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 20  
 Contract: 3♥ S

North:  
 ♠ 932  
 ♥ KJ1082  
 ♦ 74  
 ♣ 1086

South:  
 ♠ KQ4  
 ♥ A97  
 ♦ AK52  
 ♣ A52

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

Board: 136  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ AQ6  
 ♥ AK6  
 ♦ AK5  
 ♣ 9653

South:  
 ♠ K5  
 ♥ Q982  
 ♦ J107  
 ♣ AK104

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	6NT
AP			

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 132	♠ 6	East Doubles Pass if possible.
Dealer: N	♥ QJ108	
Vul: EW	♦ AKQ	Partner bids first.
HCP: 12	♣ 109762	

Board: 133	♠ KQ853	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ AQ10	You bid first.
HCP: 20	♣ AQ6	

Board: 134	♠ J83	The opponents are silent.
Dealer: N	♥ J964	
Vul: NS	♦ KJ106	Partner bids first.
HCP: 9	♣ K10	

Board: 135	♠ KQ4	The opponents are silent.
Dealer: S	♥ A97	
Vul: EW	♦ AK52	You bid first.
HCP: 20	♣ A52	

Board: 136	♠ K5	The opponents are silent.
Dealer: N	♥ Q982	
Vul: Both	♦ J107	Partner bids first.
HCP: 13	♣ AK104	

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

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 6		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK7	♥ QJ108	Pass	3♠	Pass	4♣
North HCP: 20	♦ 10864	♦ AKQ	Pass	5♣	Pass	6♣
South HCP: 12	♣ A5	♣ 109762	Pass	Pass	X	AP
Contract: 6♣X S			1. Stayman			

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J10742	♠ KQ853				2NT
Vul: None	♥ QJ84	♥ K6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J72	♦ AQ10	Pass	4♠	AP	
South HCP: 20	♣ 10	♣ AQ6	1. Stayman			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J83		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ7	♥ J964	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q94	♦ KJ106	AP			
South HCP: 9	♣ AQ86	♣ K10	1. Stayman			
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ KQ4				2NT
Vul: EW	♥ KJ1082	♥ A97	Pass	3♦	Pass	3♥
North HCP: 4	♦ 74	♦ AK52	AP			
South HCP: 20	♣ 1086	♣ A52				
Contract: 3♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K5		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK6	♥ Q982	Pass	3♦	Pass	6NT
North HCP: 20	♦ AK5	♦ J107	AP			
South HCP: 13	♣ 9653	♣ AK104	1. Stayman			
Contract: 6N N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 137	♠ A6542	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ 975	Partner bids first.
HCP: 6	♣ Q72	

Board: 138	♠ A2	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ AJ986	You bid first.
HCP: 20	♣ A95	

Board: 139	♠ 9854	The opponents are silent.
Dealer: S	♥ 8654	
Vul: None	♦ K82	Partner bids first.
HCP: 4	♣ J2	

Board: 140	♠ A93	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ A72	You bid first.
HCP: 21	♣ AKJ6	

Board: 141	♠ 9	The opponents are silent.
Dealer: S	♥ K9762	
Vul: Both	♦ 863	Partner bids first.
HCP: 8	♣ KQ42	

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

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A6542	♠ KJ107				2NT
Vul: NS	♥ 76	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 6	♦ 975	♦ KJ8	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q72	♣ AJ8	AP			
Contract: 4♠ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J76				
Vul: EW	♥ AK5	♥ 43		2NT	Pass	3NT
North HCP: 20	♦ AJ986	♦ K753	AP			
South HCP: 5	♣ A95	♣ J1086				
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 9854	♠ A2				2NT
Vul: None	♥ 8654	♥ AK973				
North HCP: 4	♦ K82	♦ AQ6	AP			
South HCP: 20	♣ J2	♣ K85				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ K85				
Vul: EW	♥ KQ9	♥ 87		2NT	Pass	3NT
North HCP: 21	♦ A72	♦ QJ1095	AP			
South HCP: 6	♣ AKJ6	♣ 754				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ QJ				2NT
Vul: Both	♥ K9762	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 8	♦ 863	♦ AK1072	Pass	3NT	Pass	4♥
South HCP: 20	♣ KQ42	♣ A87	AP			
Contract: 4♥ S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 137	♠ KJ107	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ KJ8	You bid first.
HCP: 20	♣ AJ8	

Board: 138	♠ J76	The opponents are silent.
Dealer: N	♥ 43	
Vul: EW	♦ K753	Partner bids first.
HCP: 5	♣ J1086	

Board: 139	♠ A2	The opponents are silent.
Dealer: S	♥ AK973	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ K85	

Board: 140	♠ K85	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ QJ1095	Partner bids first.
HCP: 6	♣ 754	

Board: 141	♠ QJ	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ AK1072	You bid first.
HCP: 20	♣ A87	

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

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A6542	♠ KJ107				2NT
Vul: NS	♥ 76	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 6	♦ 975	♦ KJ8	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q72	♣ AJ8	AP			
Contract: 4♠ S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J76				
Vul: EW	♥ AK5	♥ 43		2NT	Pass	3NT
North HCP: 20	♦ AJ986	♦ K753	AP			
South HCP: 5	♣ A95	♣ J1086				
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 9854	♠ A2				2NT
Vul: None	♥ 8654	♥ AK973				
North HCP: 4	♦ K82	♦ AQ6	AP			
South HCP: 20	♣ J2	♣ K85				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ K85				
Vul: EW	♥ KQ9	♥ 87		2NT	Pass	3NT
North HCP: 21	♦ A72	♦ QJ1095	AP			
South HCP: 6	♣ AKJ6	♣ 754				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ QJ				2NT
Vul: Both	♥ K9762	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 8	♦ 863	♦ AK1072	Pass	3NT	Pass	4♥
South HCP: 20	♣ KQ42	♣ A87	AP			
Contract: 4♥ S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 142	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ AQ74	You bid first.
HCP: 21	♣ Q97	

Board: 143	♠ A10	The opponents are silent.
Dealer: S	♥ 109872	
Vul: NS	♦ 974	Partner bids first.
HCP: 4	♣ 984	

Board: 144	♠ AK	The opponents are silent.
Dealer: N	♥ J973	
Vul: Both	♦ AKQ10	You bid first.
HCP: 20	♣ K32	

Board: 145	♠ —	The opponents are silent.
Dealer: S	♥ J87652	
Vul: None	♦ 64	Partner bids first.
HCP: 6	♣ AJ642	

Board: 146	♠ Q3	West Bids 4♦ if possible.
Dealer: N	♥ AQ65	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ KQ763	

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

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 84		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK4	♥ Q1093	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ74	♦ J32	AP			
South HCP: 7	♣ Q97	♣ A1052	1. Stayman			
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KQ2				2NT
Vul: NS	♥ 109872	♥ AKJ3	Pass	3♦	Pass	3♥
North HCP: 4	♦ 974	♦ KQ3	AP			
South HCP: 21	♣ 984	♣ QJ5				
Contract: 3♥ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q10653		2NT	Pass	3♥
Vul: Both	♥ J973	♥ KQ8	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ10	♦ 54	AP			
South HCP: 7	♣ K32	♣ 976				
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ10				2NT
Vul: None	♥ J87652	♥ AQ10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 64	♦ K732	AP			
South HCP: 21	♣ AJ642	♣ K5	1. Texas			
Contract: 4♥ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ K107		2NT	Pass	3♦
Vul: NS	♥ AQ65	♥ K10972	4♦	Pass	Pass	X
North HCP: 20	♦ AK	♦ 532	Pass	4♥	AP	
South HCP: 6	♣ KQ763	♣ 92				
Contract: 4♥ N						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 142	♠ 84	The opponents are silent.
Dealer: N	♥ Q1093	
Vul: None	♦ J32	Partner bids first.
HCP: 7	♣ A1052	

Board: 143	♠ KQ2	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: NS	♦ KQ3	You bid first.
HCP: 21	♣ QJ5	

Board: 144	♠ Q10653	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ 54	Partner bids first.
HCP: 7	♣ 976	

Board: 145	♠ AKQ10	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ K732	You bid first.
HCP: 21	♣ K5	

Board: 146	♠ K107	West Bids 4♦ if possible.
Dealer: N	♥ K10972	
Vul: NS	♦ 532	Partner bids first.
HCP: 6	♣ 92	

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

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 84		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK4	♥ Q1093	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ74	♦ J32	AP			
South HCP: 7	♣ Q97	♣ A1052				
Contract: 3N N			1. Stayman			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KQ2				2NT
Vul: NS	♥ 109872	♥ AKJ3	Pass	3♦	Pass	3♥
North HCP: 4	♦ 974	♦ KQ3	AP			
South HCP: 21	♣ 984	♣ QJ5				
Contract: 3♥ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q10653		2NT	Pass	3♥
Vul: Both	♥ J973	♥ KQ8	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ10	♦ 54	AP			
South HCP: 7	♣ K32	♣ 976				
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ10				2NT
Vul: None	♥ J87652	♥ AQ10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 64	♦ K732	AP			
South HCP: 21	♣ AJ642	♣ K5	1. Texas			
Contract: 4♥ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ K107		2NT	Pass	3♦
Vul: NS	♥ AQ65	♥ K10972	4♦	Pass	Pass	X
North HCP: 20	♦ AK	♦ 532	Pass	4♥	AP	
South HCP: 6	♣ KQ763	♣ 92				
Contract: 4♥ N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 147	♠ 93	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ KJ62	Partner bids first.
HCP: 12	♣ K965	
Board: 148	♠ A7	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ AJ62	
Board: 149	♠ K32	The opponents are silent.
Dealer: S	♥ J104	
Vul: NS	♦ 7643	Partner bids first.
HCP: 4	♣ 543	
Board: 150	♠ AKJ8	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ QJ63	You bid first.
HCP: 20	♣ AK7	
Board: 151	♠ 86	East Doubles 4♦ if possible.
Dealer: S	♥ 987643	
Vul: Both	♦ K96	Partner bids first.
HCP: 3	♣ 106	

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

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AKQ7				2NT
Vul: EW	♥ KQ4	♥ AJ65	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 12	♦ KJ62	♦ Q4	Pass	6NT	AP	
South HCP: 21	♣ K965	♣ AJ3				
Contract: 6N S			1. Gerber			
			2. A=3 out of 4			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q109				
Vul: None	♥ KQ87	♥ 10932		2NT	AP	
North HCP: 20	♦ AQ6	♦ J853				
South HCP: 3	♣ AJ62	♣ 84				
Contract: 2N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ QJ75				2NT
Vul: NS	♥ J104	♥ AQ8				
North HCP: 4	♦ 7643	♦ AJ5	AP			
South HCP: 20	♣ 543	♣ AQ6				
Contract: 2N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 5				
Vul: EW	♥ Q10	♥ A93		2NT	Pass	3NT
North HCP: 20	♦ QJ63	♦ 108752	AP			
South HCP: 6	♣ AK7	♣ Q432				
Contract: 3N N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQJ72				2NT
Vul: Both	♥ 987643	♥ AQJ	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 3	♦ K96	♦ 74	AP			
South HCP: 20	♣ 106	♣ AQ8	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 147	♠ AKQ7	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: EW	♦ Q4	You bid first.
HCP: 21	♣ AJ3	
Board: 148	♠ Q109	The opponents are silent.
Dealer: N	♥ 10932	
Vul: None	♦ J853	Partner bids first.
HCP: 3	♣ 84	
Board: 149	♠ QJ75	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ AQ6	
Board: 150	♠ 5	The opponents are silent.
Dealer: N	♥ A93	
Vul: EW	♦ 108752	Partner bids first.
HCP: 6	♣ Q432	
Board: 151	♠ AQJ72	East Doubles 4♦ if possible.
Dealer: S	♥ AQJ	
Vul: Both	♦ 74	You bid first.
HCP: 20	♣ AQ8	

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

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AKQ7				2NT
Vul: EW	♥ KQ4	♥ AJ65	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 12	♦ KJ62	♦ Q4	Pass	6NT	AP	
South HCP: 21	♣ K965	♣ AJ3				
Contract: 6N S			1. Gerber			
			2. A=3 out of 4			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q109				
Vul: None	♥ KQ87	♥ 10932		2NT	AP	
North HCP: 20	♦ AQ6	♦ J853				
South HCP: 3	♣ AJ62	♣ 84				
Contract: 2N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ QJ75				2NT
Vul: NS	♥ J104	♥ AQ8				
North HCP: 4	♦ 7643	♦ AJ5	AP			
South HCP: 20	♣ 543	♣ AQ6				
Contract: 2N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 5				
Vul: EW	♥ Q10	♥ A93		2NT	Pass	3NT
North HCP: 20	♦ QJ63	♦ 108752	AP			
South HCP: 6	♣ AK7	♣ Q432				
Contract: 3N N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQJ72				2NT
Vul: Both	♥ 987643	♥ AQJ	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 3	♦ K96	♦ 74	AP			
South HCP: 20	♣ 106	♣ AQ8	1. Texas			
Contract: 4♥ S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 152	♠ A76	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ AK96	

Board: 153	♠ 32	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ KQ10942	Partner bids first.
HCP: 8	♣ QJ3	

Board: 154	♠ K2	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ AK42	You bid first.
HCP: 21	♣ AJ108	

Board: 155	♠ KJ987	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ 97	Partner bids first.
HCP: 8	♣ 10632	

Board: 156	♠ 8653	West Bids 4♠ if possible.
Dealer: N	♥ AKQ	
Vul: EW	♦ AQJ9	You bid first.
HCP: 20	♣ KJ	

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

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ 103		2NT	AP	
Vul: NS	♥ AJ87	♥ 9532				
North HCP: 20	♦ A4	♦ J62				
South HCP: 1	♣ AK96	♣ 10872				
Contract: 2N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ KQJ8				2NT
Vul: EW	♥ 87	♥ KJ				
North HCP: 8	♦ KQ10942	♦ A75	Pass	3NT	AP	
South HCP: 21	♣ QJ3	♣ AK54				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A876		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ6	♥ 753	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK42	♦ J8	AP			
South HCP: 8	♣ AJ108	♣ K732	1. Stayman			
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ KJ987	♠ AQ				2NT
Vul: None	♥ A4	♥ KQ832	Pass	3♥	Pass	3♠
North HCP: 8	♦ 97	♦ AQ105	Pass	3NT	AP	
South HCP: 20	♣ 10632	♣ K4				
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ 8653	♠ Q		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AKQ	♥ J76542	4♠	Pass	Pass	X
North HCP: 20	♦ AQJ9	♦ 85	Pass	5♥	AP	
South HCP: 3	♣ KJ	♣ 9872	1. Texas			
Contract: 5♥ N						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 152	♠ 103	The opponents are silent.
Dealer: N	♥ 9532	
Vul: NS	♦ J62	Partner bids first.
HCP: 1	♣ 10872	

Board: 153	♠ KQJ8	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ A75	You bid first.
HCP: 21	♣ AK54	

Board: 154	♠ A876	The opponents are silent.
Dealer: N	♥ 753	
Vul: Both	♦ J8	Partner bids first.
HCP: 8	♣ K732	

Board: 155	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ832	
Vul: None	♦ AQ105	You bid first.
HCP: 20	♣ K4	

Board: 156	♠ Q	West Bids 4♠ if possible.
Dealer: N	♥ J76542	
Vul: EW	♦ 85	Partner bids first.
HCP: 3	♣ 9872	

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

Board: 152	North:	South:	
Dealer: N	♠ A76	♠ 103	West North East South
Vul: NS	♥ AJ87	♥ 9532	2NT AP
North HCP: 20	♦ A4	♦ J62	
South HCP: 1	♣ AK96	♣ 10872	
Contract: 2N N			

Board: 153	North:	South:	
Dealer: S	♠ 32	♠ KQJ8	West North East South
Vul: EW	♥ 87	♥ KJ	2NT
North HCP: 8	♦ KQ10942	♦ A75	Pass 3NT AP
South HCP: 21	♣ QJ3	♣ AK54	
Contract: 3N S			

Board: 154	North:	South:	West North East South
Dealer: N	♠ K2	♠ A876	2NT Pass 3♣ <sup>1</sup>
Vul: Both	♥ AQ6	♥ 753	Pass 3♦ Pass 3NT
North HCP: 21	♦ AK42	♦ J8	AP
South HCP: 8	♣ AJ108	♣ K732	1. Stayman
Contract: 3N N			

Board: 155	North:	South:	West North East South
Dealer: S	♠ KJ987	♠ AQ	2NT
Vul: None	♥ A4	♥ KQ832	Pass 3♥ Pass 3♠
North HCP: 8	♦ 97	♦ AQ105	Pass 3NT AP
South HCP: 20	♣ 10632	♣ K4	
Contract: 3N S			

Board: 156	North:	South:	West North East South
Dealer: N	♠ 8653	♠ Q	2NT Pass 4♦ <sup>1</sup>
Vul: EW	♥ AKQ	♥ J76542	4♠ Pass Pass X
North HCP: 20	♦ AQJ9	♦ 85	Pass 5♥ AP
South HCP: 3	♣ KJ	♣ 9872	1. Texas
Contract: 5♥ N			

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 157	♠ 10952	The opponents are silent.
Dealer: S	♥ J86	
Vul: Both	♦ J107	Partner bids first.
HCP: 2	♣ 1032	
Board: 158	♠ KQ5	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ AJ76	You bid first.
HCP: 20	♣ AK85	
Board: 159	♠ J10943	The opponents are silent.
Dealer: S	♥ A109743	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ K7	
Board: 160	♠ 1054	The opponents are silent.
Dealer: N	♥ K43	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AKQJ5	
Board: 161	♠ 1093	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ Q1075	Partner bids first.
HCP: 7	♣ J54	

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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AK73				2NT
Vul: Both	♥ J86	♥ K1054				
North HCP: 2	♦ J107	♦ AK4	AP			
South HCP: 20	♣ 1032	♣ K9				
Contract: 2N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J1043		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K7	♥ AQ6	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ76	♦ 84	AP			
South HCP: 7	♣ AK85	♣ 10972	1. Stayman			
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J10943	♠ A2				2NT
Vul: NS	♥ A109743	♥ K6	Pass	3♦	Pass	3♥
North HCP: 8	♦ —	♦ AQ82	Pass	4♥	AP	
South HCP: 20	♣ K7	♣ AQJ109				
Contract: 4♥ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 1054	♠ A9		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ K43	♥ AQ	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AK	♦ J10976	AP			
South HCP: 11	♣ AKQJ5	♣ 8432	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 161	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						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 157	♠ AK73	The opponents are silent.
Dealer: S	♥ K1054	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ K9	

Board: 158	♠ J1043	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ 84	Partner bids first.
HCP: 7	♣ 10972	

Board: 159	♠ A2	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ AQ82	You bid first.
HCP: 20	♣ AQJ109	

Board: 160	♠ A9	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ J10976	Partner bids first.
HCP: 11	♣ 8432	

Board: 161	♠ AQ642	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ AK2	You bid first.
HCP: 21	♣ A10	

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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AK73				2NT
Vul: Both	♥ J86	♥ K1054				
North HCP: 2	♦ J107	♦ AK4	AP			
South HCP: 20	♣ 1032	♣ K9				
Contract: 2N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J1043		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K7	♥ AQ6	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ76	♦ 84	AP			
South HCP: 7	♣ AK85	♣ 10972	1. Stayman			
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J10943	♠ A2				2NT
Vul: NS	♥ A109743	♥ K6	Pass	3♦	Pass	3♥
North HCP: 8	♦ —	♦ AQ82	Pass	4♥	AP	
South HCP: 20	♣ K7	♣ AQJ109				
Contract: 4♥ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ 1054	♠ A9		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ K43	♥ AQ	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AK	♦ J10976	AP			
South HCP: 11	♣ AKQJ5	♣ 8432	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 161	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						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 162	♠ K62	The opponents are silent.
Dealer: N	♥ AQ972	
Vul: None	♦ KQ8	You bid first.
HCP: 21	♣ AK	

Board: 163	♠ 1086	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ J642	Partner bids first.
HCP: 6	♣ AJ1063	

Board: 164	♠ AQ964	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AQJ6	You bid first.
HCP: 21	♣ AJ	

Board: 165	♠ KQ974	The opponents are silent.
Dealer: S	♥ Q542	
Vul: Both	♦ 53	Partner bids first.
HCP: 10	♣ K8	

Board: 166	♠ A53	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ J52	You bid first.
HCP: 20	♣ AKJ3	

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

Board: 162  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 6♠ N

North:  
♠ K62  
♥ AQ972  
♦ KQ8  
♣ AK

South:  
♠ QJ10853  
♥ K5  
♦ A53  
♣ Q9

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

Board: 163  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ 1086  
♥ 2  
♦ J642  
♣ AJ1063

South:  
♠ A72  
♥ AK94  
♦ AQ9  
♣ K84

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 164  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ AQ964  
♥ K7  
♦ AQJ6  
♣ AJ

South:  
♠ K87  
♥ 98  
♦ K92  
♣ Q9872

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 165  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ KQ974  
♥ Q542  
♦ 53  
♣ K8

South:  
♠ A8  
♥ AJ9  
♦ AK642  
♣ A53

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

Board: 166  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ A53  
♥ AK9  
♦ J52  
♣ AKJ3

South:  
♠ KJ86  
♥ Q84  
♦ A876  
♣ 52

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



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 162	♠ QJ10853	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ A53	Partner bids first.
HCP: 12	♣ Q9	

Board: 163	♠ A72	The opponents are silent.
Dealer: S	♥ AK94	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ K84	

Board: 164	♠ K87	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ K92	Partner bids first.
HCP: 8	♣ Q9872	

Board: 165	♠ A8	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ AK642	You bid first.
HCP: 20	♣ A53	

Board: 166	♠ KJ86	The opponents are silent.
Dealer: N	♥ Q84	
Vul: NS	♦ A876	Partner bids first.
HCP: 10	♣ 52	

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

Board: 162  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 6♠ N

North:  
♠ K62  
♥ AQ972  
♦ KQ8  
♣ AK

South:  
♠ QJ10853  
♥ K5  
♦ A53  
♣ Q9

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

Board: 163  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ 1086  
♥ 2  
♦ J642  
♣ AJ1063

South:  
♠ A72  
♥ AK94  
♦ AQ9  
♣ K84

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 164  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ AQ964  
♥ K7  
♦ AQJ6  
♣ AJ

South:  
♠ K87  
♥ 98  
♦ K92  
♣ Q9872

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 165  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ KQ974  
♥ Q542  
♦ 53  
♣ K8

South:  
♠ A8  
♥ AJ9  
♦ AK642  
♣ A53

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

Board: 166  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ A53  
♥ AK9  
♦ J52  
♣ AKJ3

South:  
♠ KJ86  
♥ Q84  
♦ A876  
♣ 52

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

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 167	♠ 108762	East Doubles 3♥ if possible.
Dealer: S	♥ —	
Vul: EW	♦ K108532	Partner bids first.
HCP: 5	♣ Q3	

Board: 168	♠ AQ43	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ 72	You bid first.
HCP: 20	♣ AK9	

Board: 169	♠ J1065	The opponents are silent.
Dealer: S	♥ K642	
Vul: None	♦ 1072	Partner bids first.
HCP: 7	♣ QJ	

Board: 170	♠ AQ103	The opponents are silent.
Dealer: N	♥ K84	
Vul: EW	♦ AK87	You bid first.
HCP: 21	♣ KQ	

Board: 171	♠ 1073	The opponents are silent.
Dealer: S	♥ 632	
Vul: Both	♦ 10743	Partner bids first.
HCP: 1	♣ J54	

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

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 108762	♠ AQ5				2NT
Vul: EW	♥ —	♥ K63	Pass	3♥	X	3♠
North HCP: 5	♦ K108532	♦ AQ9	Pass	4♠	AP	
South HCP: 20	♣ Q3	♣ AJ94				
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ K106		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK107	♥ 6	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ 72	♦ AQ43	AP			
South HCP: 11	♣ AK9	♣ Q7632	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ A74				2NT
Vul: None	♥ K642	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 1072	♦ KJ3	Pass	3NT	AP	
South HCP: 21	♣ QJ	♣ AK98	1. Stayman			
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 652				
Vul: EW	♥ K84	♥ 92		2NT	AP	
North HCP: 21	♦ AK87	♦ QJ105				
South HCP: 3	♣ KQ	♣ 9863				
Contract: 2N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ AKJ				2NT
Vul: Both	♥ 632	♥ AQ1084	AP			
North HCP: 1	♦ 10743	♦ K6				
South HCP: 20	♣ J54	♣ K98				
Contract: 2N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 167	♠ AQ5	East Doubles 3♥ if possible.
Dealer: S	♥ K63	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ AJ94	

Board: 168	♠ K106	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AQ43	Partner bids first.
HCP: 11	♣ Q7632	

Board: 169	♠ A74	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ KJ3	You bid first.
HCP: 21	♣ AK98	

Board: 170	♠ 652	The opponents are silent.
Dealer: N	♥ 92	
Vul: EW	♦ QJ105	Partner bids first.
HCP: 3	♣ 9863	

Board: 171	♠ AKJ	The opponents are silent.
Dealer: S	♥ AQ1084	
Vul: Both	♦ K6	You bid first.
HCP: 20	♣ K98	

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

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 108762	♠ AQ5				2NT
Vul: EW	♥ —	♥ K63	Pass	3♥	X	3♠
North HCP: 5	♦ K108532	♦ AQ9	Pass	4♠	AP	
South HCP: 20	♣ Q3	♣ AJ94				
Contract: 4♠ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ K106		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK107	♥ 6	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ 72	♦ AQ43	AP			
South HCP: 11	♣ AK9	♣ Q7632	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ J1065	♠ A74				2NT
Vul: None	♥ K642	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 1072	♦ KJ3	Pass	3NT	AP	
South HCP: 21	♣ QJ	♣ AK98	1. Stayman			
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 652				
Vul: EW	♥ K84	♥ 92		2NT	AP	
North HCP: 21	♦ AK87	♦ QJ105				
South HCP: 3	♣ KQ	♣ 9863				
Contract: 2N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ AKJ				2NT
Vul: Both	♥ 632	♥ AQ1084	AP			
North HCP: 1	♦ 10743	♦ K6				
South HCP: 20	♣ J54	♣ K98				
Contract: 2N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 172	♠ A87	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ K75	You bid first.
HCP: 21	♣ AJ32	

Board: 173	♠ KJ106	The opponents are silent.
Dealer: S	♥ Q96	
Vul: Both	♦ 985	Partner bids first.
HCP: 6	♣ 965	

Board: 174	♠ AQ732	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ A8	You bid first.
HCP: 20	♣ AQJ	

Board: 175	♠ J10	The opponents are silent.
Dealer: S	♥ J432	
Vul: None	♦ J432	Partner bids first.
HCP: 3	♣ 965	

Board: 176	♠ AK54	The opponents are silent.
Dealer: N	♥ 10752	
Vul: NS	♦ A3	You bid first.
HCP: 20	♣ AKQ	

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

Board: 172	North:	South:	
Dealer: N	♠ A87	♠ 52	
Vul: None	♥ AKQ	♥ J52	West North East South
North HCP: 21	♦ K75	♦ 10986	2NT AP
South HCP: 4	♣ AJ32	♣ K765	
Contract: 2N N			

Board: 173	North:	South:	West North East South
Dealer: S	♠ KJ106	♠ AQ3	
Vul: Both	♥ Q96	♥ AJ103	2NT
North HCP: 6	♦ 985	♦ A2	Pass 3♣ <sup>1</sup> Pass 3♥
South HCP: 20	♣ 965	♣ AJ32	Pass 3NT AP
Contract: 3N S			1. Stayman

Board: 174	North:	South:	West North East South
Dealer: N	♠ AQ732	♠ 9864	
Vul: None	♥ K65	♥ J10984	2NT Pass 3♦
North HCP: 20	♦ A8	♦ 5	Pass 3♥ AP
South HCP: 4	♣ AQJ	♣ K87	
Contract: 3♥ N			

Board: 175	North:	South:	West North East South
Dealer: S	♠ J10	♠ K753	
Vul: None	♥ J432	♥ AKQ	
North HCP: 3	♦ J432	♦ A1076	2NT
South HCP: 20	♣ 965	♣ A4	AP
Contract: 2N S			

Board: 176	North:	South:	West North East South
Dealer: N	♠ AK54	♠ QJ10	
Vul: NS	♥ 10752	♥ Q3	2NT Pass 3NT
North HCP: 20	♦ A3	♦ J62	AP
South HCP: 6	♣ AKQ	♣ 109876	
Contract: 3N N			



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 172	♠ 52	The opponents are silent.
Dealer: N	♥ J52	
Vul: None	♦ 10986	Partner bids first.
HCP: 4	♣ K765	

Board: 173	♠ AQ3	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AJ32	

Board: 174	♠ 9864	The opponents are silent.
Dealer: N	♥ J10984	
Vul: None	♦ 5	Partner bids first.
HCP: 4	♣ K87	

Board: 175	♠ K753	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ A1076	You bid first.
HCP: 20	♣ A4	

Board: 176	♠ QJ10	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ J62	Partner bids first.
HCP: 6	♣ 109876	

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

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ 52		2NT	AP	
Vul: None	♥ AKQ	♥ J52				
North HCP: 21	♦ K75	♦ 10986				
South HCP: 4	♣ AJ32	♣ K765				
Contract: 2N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ KJ106	♠ AQ3				2NT
Vul: Both	♥ Q96	♥ AJ103	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 985	♦ A2	Pass	3NT	AP	
South HCP: 20	♣ 965	♣ AJ32	1. Stayman			
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AQ732	♠ 9864		2NT	Pass	3♦
Vul: None	♥ K65	♥ J10984				
North HCP: 20	♦ A8	♦ 5	Pass	3♥	AP	
South HCP: 4	♣ AQJ	♣ K87				
Contract: 3♥ N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ K753				2NT
Vul: None	♥ J432	♥ AKQ				
North HCP: 3	♦ J432	♦ A1076	AP			
South HCP: 20	♣ 965	♣ A4				
Contract: 2N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ QJ10		2NT	Pass	3NT
Vul: NS	♥ 10752	♥ Q3				
North HCP: 20	♦ A3	♦ J62	AP			
South HCP: 6	♣ AKQ	♣ 109876				
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 177	♠ 962	The opponents are silent.
Dealer: S	♥ 976	
Vul: EW	♦ 105	Partner bids first.
HCP: 3	♣ K8654	

Board: 178	♠ AK10	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ K854	You bid first.
HCP: 21	♣ A103	

Board: 179	♠ KJ976	The opponents are silent.
Dealer: S	♥ 842	
Vul: NS	♦ K3	Partner bids first.
HCP: 7	♣ 1098	

Board: 180	♠ AK63	The opponents are silent.
Dealer: N	♥ A1082	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ AJ8	

Board: 181	♠ K742	The opponents are silent.
Dealer: S	♥ 1042	
Vul: None	♦ J2	Partner bids first.
HCP: 5	♣ J762	

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

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ Q1083				2NT
Vul: EW	♥ 976	♥ AK54				
North HCP: 3	♦ 105	♦ AQ4	AP			
South HCP: 21	♣ K8654	♣ AQ				
Contract: 2N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 542		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK5	♥ J1076	Pass	3♦	Pass	3NT
North HCP: 21	♦ K854	♦ A1062	AP			
South HCP: 5	♣ A103	♣ 52	1. Stayman			
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ KJ976	♠ Q8				2NT
Vul: NS	♥ 842	♥ AQJ6	Pass	3♥	Pass	3♠
North HCP: 7	♦ K3	♦ Q7	Pass	3NT	AP	
South HCP: 20	♣ 1098	♣ AKQ32				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ QJ7		2NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A1082	♥ J65	Pass	4♣ <sup>2</sup>	AP	
North HCP: 20	♦ A7	♦ 8	1. Minor Suit Transfers after 2NT			
South HCP: 4	♣ AJ8	♣ 1097542	2. automat			
Contract: 4♣ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K742	♠ AQ93				2NT
Vul: None	♥ 1042	♥ K875	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ J2	♦ AK	Pass	3NT	Pass	4♠
South HCP: 20	♣ J762	♣ A104	AP			
Contract: 4♠ S			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 177	♠ Q1083	The opponents are silent.
Dealer: S	♥ AK54	
Vul: EW	♦ AQ4	You bid first.
HCP: 21	♣ AQ	
Board: 178	♠ 542	The opponents are silent.
Dealer: N	♥ J1076	
Vul: Both	♦ A1062	Partner bids first.
HCP: 5	♣ 52	
Board: 179	♠ Q8	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: NS	♦ Q7	You bid first.
HCP: 20	♣ AKQ32	
Board: 180	♠ QJ7	The opponents are silent.
Dealer: N	♥ J65	
Vul: EW	♦ 8	Partner bids first.
HCP: 4	♣ 1097542	
Board: 181	♠ AQ93	The opponents are silent.
Dealer: S	♥ K875	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ A104	

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

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ Q1083				2NT
Vul: EW	♥ 976	♥ AK54				
North HCP: 3	♦ 105	♦ AQ4	AP			
South HCP: 21	♣ K8654	♣ AQ				
Contract: 2N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 542		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK5	♥ J1076	Pass	3♦	Pass	3NT
North HCP: 21	♦ K854	♦ A1062	AP			
South HCP: 5	♣ A103	♣ 52	1. Stayman			
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ KJ976	♠ Q8				2NT
Vul: NS	♥ 842	♥ AQJ6	Pass	3♥	Pass	3♠
North HCP: 7	♦ K3	♦ Q7	Pass	3NT	AP	
South HCP: 20	♣ 1098	♣ AKQ32				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ QJ7		2NT	Pass	3♠ <sup>1</sup>
Vul: EW	♥ A1082	♥ J65	Pass	4♣ <sup>2</sup>	AP	
North HCP: 20	♦ A7	♦ 8	1. Minor Suit Transfers after 2NT			
South HCP: 4	♣ AJ8	♣ 1097542	2. automat			
Contract: 4♣ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K742	♠ AQ93				2NT
Vul: None	♥ 1042	♥ K875	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ J2	♦ AK	Pass	3NT	Pass	4♠
South HCP: 20	♣ J762	♣ A104	AP			
Contract: 4♠ S			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 182	♠ AK5	The opponents are silent.
Dealer: N	♥ 9762	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ KQJ	
Board: 183	♠ 10	East Doubles 3♠ if possible.
Dealer: S	♥ A105	
Vul: Both	♦ 42	Partner bids first.
HCP: 4	♣ 10876532	
Board: 184	♠ AJ8	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ QJ1082	
Board: 185	♠ A972	East Bids 4♥ if possible.
Dealer: S	♥ —	
Vul: NS	♦ J8642	Partner bids first.
HCP: 8	♣ QJ64	
Board: 186	♠ A6	The opponents are silent.
Dealer: N	♥ AK43	
Vul: Both	♦ J10	You bid first.
HCP: 20	♣ AKJ94	

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

Board: 182  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 9  
 Contract: 4♥ N

North:  
 ♠ AK5  
 ♥ 9762  
 ♦ AKJ  
 ♣ KQJ

South:  
 ♠ 8  
 ♥ KQ543  
 ♦ 8543  
 ♣ A85

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

Board: 183  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 21  
 Contract: 6♣ S

North:  
 ♠ 10  
 ♥ A105  
 ♦ 42  
 ♣ 10876532

South:  
 ♠ QJ  
 ♥ K92  
 ♦ KQJ105  
 ♣ AKQ

West	North	East	South
			2NT
Pass	3♠ <sup>1</sup>	X	4♣ <sup>2</sup>
Pass	6♣	AP	

1. Minor Suit Transfers after 2NT  
 2. automat

Board: 184  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ AJ8  
 ♥ KQ5  
 ♦ AK  
 ♣ QJ1082

South:  
 ♠ K62  
 ♥ J976  
 ♦ Q2  
 ♣ K765

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
AP			

1. Stayman

Board: 185  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 4♥X E

North:  
 ♠ A972  
 ♥ —  
 ♦ J8642  
 ♣ QJ64

South:  
 ♠ J105  
 ♥ QJ  
 ♦ AKQ9  
 ♣ AK92

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

1. Stayman

Board: 186  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ A6  
 ♥ AK43  
 ♦ J10  
 ♣ AKJ94

South:  
 ♠ KQ92  
 ♥ 1062  
 ♦ KQ9632  
 ♣ —

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3NT
AP			

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 182	♠ 8	The opponents are silent.
Dealer: N	♥ KQ543	
Vul: EW	♦ 8543	Partner bids first.
HCP: 9	♣ A85	
Board: 183	♠ QJ	East Doubles 3♠ if possible.
Dealer: S	♥ K92	
Vul: Both	♦ KQJ105	You bid first.
HCP: 21	♣ AKQ	
Board: 184	♠ K62	The opponents are silent.
Dealer: N	♥ J976	
Vul: None	♦ Q2	Partner bids first.
HCP: 9	♣ K765	
Board: 185	♠ J105	East Bids 4♥ if possible.
Dealer: S	♥ QJ	
Vul: NS	♦ AKQ9	You bid first.
HCP: 20	♣ AK92	
Board: 186	♠ KQ92	The opponents are silent.
Dealer: N	♥ 1062	
Vul: Both	♦ KQ9632	Partner bids first.
HCP: 10	♣ —	

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

Board: 182  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 9  
 Contract: 4♥ N

North:  
 ♠ AK5  
 ♥ 9762  
 ♦ AKJ  
 ♣ KQJ

South:  
 ♠ 8  
 ♥ KQ543  
 ♦ 8543  
 ♣ A85

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

Board: 183  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 21  
 Contract: 6♣ S

North:  
 ♠ 10  
 ♥ A105  
 ♦ 42  
 ♣ 10876532

South:  
 ♠ QJ  
 ♥ K92  
 ♦ KQJ105  
 ♣ AKQ

West	North	East	South
			2NT
Pass	3♠ <sup>1</sup>	X	4♣ <sup>2</sup>
Pass	6♣	AP	

1. Minor Suit Transfers after 2NT  
 2. automat

Board: 184  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ AJ8  
 ♥ KQ5  
 ♦ AK  
 ♣ QJ1082

South:  
 ♠ K62  
 ♥ J976  
 ♦ Q2  
 ♣ K765

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
AP			

1. Stayman

Board: 185  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 4♥X E

North:  
 ♠ A972  
 ♥ —  
 ♦ J8642  
 ♣ QJ64

South:  
 ♠ J105  
 ♥ QJ  
 ♦ AKQ9  
 ♣ AK92

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

1. Stayman

Board: 186  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ A6  
 ♥ AK43  
 ♦ J10  
 ♣ AKJ94

South:  
 ♠ KQ92  
 ♥ 1062  
 ♦ KQ9632  
 ♣ —

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3NT
AP			

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 187	♠ Q109743	The opponents are silent.
Dealer: S	♥ 86	
Vul: None	♦ J2	Partner bids first.
HCP: 5	♣ Q87	
Board: 188	♠ AK97	The opponents are silent.
Dealer: N	♥ J95	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ KQ52	
Board: 189	♠ K105	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ 109652	Partner bids first.
HCP: 5	♣ Q9865	
Board: 190	♠ KJ5	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ KQJ	
Board: 191	♠ J1094	The opponents are silent.
Dealer: S	♥ A1096	
Vul: EW	♦ 9543	Partner bids first.
HCP: 5	♣ 8	

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ Q109743	♠ KJ85				2NT
Vul: None	♥ 86	♥ AK2	Pass	3♥	Pass	3♠
North HCP: 5	♦ J2	♦ AQ5	Pass	4♠	AP	
South HCP: 20	♣ Q87	♣ K94				
Contract: 4♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 4		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ J95	♥ AQ3	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AK	♦ QJ97	AP			
South HCP: 13	♣ KQ52	♣ A10963	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ				2NT
Vul: EW	♥ —	♥ K43	Pass	3NT	AP	
North HCP: 5	♦ 109652	♦ AKJ73				
South HCP: 21	♣ Q9865	♣ KJ10				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ 762				
Vul: None	♥ AK76	♥ J1082		2NT	AP	
North HCP: 21	♦ A106	♦ QJ97				
South HCP: 4	♣ KQJ	♣ 83				
Contract: 2N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J1094	♠ A8				2NT
Vul: EW	♥ A1096	♥ KJ732	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 9543	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ 8	♣ KJ4	1. Stayman			
Contract: 4♥ S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 187	♠ KJ85	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ K94	

Board: 188	♠ 4	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ QJ97	Partner bids first.
HCP: 13	♣ A10963	

Board: 189	♠ AQ	The opponents are silent.
Dealer: S	♥ K43	
Vul: EW	♦ AKJ73	You bid first.
HCP: 21	♣ KJ10	

Board: 190	♠ 762	The opponents are silent.
Dealer: N	♥ J1082	
Vul: None	♦ QJ97	Partner bids first.
HCP: 4	♣ 83	

Board: 191	♠ A8	The opponents are silent.
Dealer: S	♥ KJ732	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ KJ4	

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ Q109743	♠ KJ85				2NT
Vul: None	♥ 86	♥ AK2	Pass	3♥	Pass	3♠
North HCP: 5	♦ J2	♦ AQ5	Pass	4♠	AP	
South HCP: 20	♣ Q87	♣ K94				
Contract: 4♠ S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ 4		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ J95	♥ AQ3	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AK	♦ QJ97	AP			
South HCP: 13	♣ KQ52	♣ A10963	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ				2NT
Vul: EW	♥ —	♥ K43	Pass	3NT	AP	
North HCP: 5	♦ 109652	♦ AKJ73				
South HCP: 21	♣ Q9865	♣ KJ10				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ 762				
Vul: None	♥ AK76	♥ J1082		2NT	AP	
North HCP: 21	♦ A106	♦ QJ97				
South HCP: 4	♣ KQJ	♣ 83				
Contract: 2N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J1094	♠ A8				2NT
Vul: EW	♥ A1096	♥ KJ732	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 9543	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ 8	♣ KJ4	1. Stayman			
Contract: 4♥ S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 192	♠ K10	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ AQJ109	You bid first.
HCP: 21	♣ A98	

Board: 193	♠ K7	The opponents are silent.
Dealer: S	♥ 107542	
Vul: NS	♦ 1098	Partner bids first.
HCP: 5	♣ Q84	

Board: 194	♠ 9853	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ AKQ4	You bid first.
HCP: 20	♣ AK10	

Board: 195	♠ 73	The opponents are silent.
Dealer: S	♥ J1084	
Vul: Both	♦ K1093	Partner bids first.
HCP: 7	♣ K52	

Board: 196	♠ AK	The opponents are silent.
Dealer: N	♥ AJ754	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ Q1074	

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

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ J8532		2NT	Pass	3♥
Vul: Both	♥ AK7	♥ Q10	Pass	3♠	Pass	3NT
North HCP: 21	♦ AQJ109	♦ 8754	AP			
South HCP: 5	♣ A98	♣ Q6				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ1096				2NT
Vul: NS	♥ 107542	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 1098	♦ KQ4	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q84	♣ K7	AP			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ 9853	♠ J107		2NT	Pass	3♦
Vul: EW	♥ A3	♥ KJ975	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ4	♦ 7	AP			
South HCP: 6	♣ AK10	♣ J973				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AQ4				2NT
Vul: Both	♥ J1084	♥ Q973	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ K1093	♦ AQ5	Pass	4♥	AP	
South HCP: 20	♣ K52	♣ AQ8				
Contract: 4♥ S						

1. Stayman

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 976		2NT	Pass	6♦
Vul: None	♥ AJ754	♥ 3	AP			
North HCP: 20	♦ AQ	♦ K987632				
South HCP: 6	♣ Q1074	♣ K8				
Contract: 6♦ S						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 192	♠ J8532	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ 8754	Partner bids first.
HCP: 5	♣ Q6	
Board: 193	♠ AJ1096	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ KQ4	You bid first.
HCP: 20	♣ K7	
Board: 194	♠ J107	The opponents are silent.
Dealer: N	♥ KJ975	
Vul: EW	♦ 7	Partner bids first.
HCP: 6	♣ J973	
Board: 195	♠ AQ4	The opponents are silent.
Dealer: S	♥ Q973	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ AQ8	
Board: 196	♠ 976	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ K987632	Partner bids first.
HCP: 6	♣ K8	

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

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ J8532		2NT	Pass	3♥
Vul: Both	♥ AK7	♥ Q10	Pass	3♠	Pass	3NT
North HCP: 21	♦ AQJ109	♦ 8754	AP			
South HCP: 5	♣ A98	♣ Q6				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ1096				2NT
Vul: NS	♥ 107542	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 5	♦ 1098	♦ KQ4	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q84	♣ K7	AP			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ 9853	♠ J107		2NT	Pass	3♦
Vul: EW	♥ A3	♥ KJ975	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ4	♦ 7	AP			
South HCP: 6	♣ AK10	♣ J973				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AQ4				2NT
Vul: Both	♥ J1084	♥ Q973	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ K1093	♦ AQ5	Pass	4♥	AP	
South HCP: 20	♣ K52	♣ AQ8				
Contract: 4♥ S						

1. Stayman

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 976		2NT	Pass	6♦
Vul: None	♥ AJ754	♥ 3	AP			
North HCP: 20	♦ AQ	♦ K987632				
South HCP: 6	♣ Q1074	♣ K8				
Contract: 6♦ S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 197	♠ J106	The opponents are silent.
Dealer: S	♥ 7432	
Vul: EW	♦ A4	Partner bids first.
HCP: 5	♣ 10764	

Board: 198	♠ A875	The opponents are silent.
Dealer: N	♥ A952	
Vul: None	♦ A10	You bid first.
HCP: 21	♣ AKQ	

Board: 199	♠ 92	The opponents are silent.
Dealer: S	♥ J9872	
Vul: NS	♦ 63	Partner bids first.
HCP: 2	♣ J1052	

Board: 200	♠ 864	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AK42	

Board: 201	♠ 74	The opponents are silent.
Dealer: S	♥ 1074	
Vul: None	♦ AJ72	Partner bids first.
HCP: 8	♣ QJ64	

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

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ KQ9				2NT
Vul: EW	♥ 7432	♥ K8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A4	♦ K532	Pass	3NT	AP	
South HCP: 20	♣ 10764	♣ AKQ2				
Contract: 3N S			1. Stayman			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ KQ4		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A952	♥ KQJ6	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 21	♦ A10	♦ KJ83	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 15	♣ AKQ	♣ 107	Pass	5♠	Pass	6♦ <sup>5</sup>
Contract: 6♥ N			Pass	6♥	AP	
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			
			5. ♥ queen and ♦ king			

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ J1064				2NT
Vul: NS	♥ J9872	♥ AK64	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 2	♦ 63	♦ AQJ	Pass	4♥	AP	
South HCP: 20	♣ J1052	♣ KQ				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ 93		2NT	Pass	3♦
Vul: Both	♥ AKQ3	♥ 97654	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ A2	♦ Q874	AP			
South HCP: 5	♣ AK42	♣ QJ				
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ96				2NT
Vul: None	♥ 1074	♥ AK				
North HCP: 8	♦ AJ72	♦ 10653	Pass	3NT	AP	
South HCP: 20	♣ QJ64	♣ AK9				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 197	♠ KQ9	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ K532	You bid first.
HCP: 20	♣ AKQ2	

Board: 198	♠ KQ4	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ KJ83	Partner bids first.
HCP: 15	♣ 107	

Board: 199	♠ J1064	The opponents are silent.
Dealer: S	♥ AK64	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ KQ	

Board: 200	♠ 93	The opponents are silent.
Dealer: N	♥ 97654	
Vul: Both	♦ Q874	Partner bids first.
HCP: 5	♣ QJ	

Board: 201	♠ AQ96	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ 10653	You bid first.
HCP: 20	♣ AK9	

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

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ KQ9				2NT
Vul: EW	♥ 7432	♥ K8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A4	♦ K532	Pass	3NT	AP	
South HCP: 20	♣ 10764	♣ AKQ2				
Contract: 3N S			1. Stayman			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ KQ4		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A952	♥ KQJ6	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 21	♦ A10	♦ KJ83	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 15	♣ AKQ	♣ 107	Pass	5♠	Pass	6♦ <sup>5</sup>
Contract: 6♥ N			Pass	6♥	AP	
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=1/5 or 4/5			
			5. ♥ queen and ♦ king			

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ J1064				2NT
Vul: NS	♥ J9872	♥ AK64	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 2	♦ 63	♦ AQJ	Pass	4♥	AP	
South HCP: 20	♣ J1052	♣ KQ				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ 93		2NT	Pass	3♦
Vul: Both	♥ AKQ3	♥ 97654	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ A2	♦ Q874	AP			
South HCP: 5	♣ AK42	♣ QJ				
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ96				2NT
Vul: None	♥ 1074	♥ AK				
North HCP: 8	♦ AJ72	♦ 10653	Pass	3NT	AP	
South HCP: 20	♣ QJ64	♣ AK9				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 202	♠ AK987	The opponents are silent.
Dealer: N	♥ A42	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ Q7	

Board: 203	♠ 83	The opponents are silent.
Dealer: S	♥ Q109	
Vul: EW	♦ 1053	Partner bids first.
HCP: 5	♣ K10982	

Board: 204	♠ K1032	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ KJ73	

Board: 205	♠ AJ109	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KJ2	Partner bids first.
HCP: 12	♣ K97432	

Board: 206	♠ AK53	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ AKJ43	You bid first.
HCP: 20	♣ A7	

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

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AK987	♠ QJ3		2NT	Pass	3NT
Vul: NS	♥ A42	♥ K9				
North HCP: 20	♦ AK2	♦ Q10875	AP			
South HCP: 9	♣ Q7	♣ J102				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ KJ1052				2NT
Vul: EW	♥ Q109	♥ AK7				
North HCP: 5	♦ 1053	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ K10982	♣ AJ5				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ K1032	♠ J4		2NT	Pass	3♦
Vul: None	♥ AQ7	♥ J10652				
North HCP: 20	♦ AK	♦ 1064	Pass	3♥	AP	
South HCP: 2	♣ KJ73	♣ 965				
Contract: 3♥ N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ Q84				2NT
Vul: NS	♥ —	♥ KQJ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ KJ2	♦ AQ4	Pass	4♣	Pass	4♥
South HCP: 20	♣ K97432	♣ AQ	Pass	6♣	AP	
Contract: 6♣ N						

1. Stayman

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ QJ962		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J5	♥ Q842	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKJ43	♦ —	AP			
South HCP: 8	♣ A7	♣ K1063				
Contract: 4♠ N						

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 202	♠ QJ3	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ Q10875	Partner bids first.
HCP: 9	♣ J102	

Board: 203	♠ KJ1052	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ AJ5	

Board: 204	♠ J4	The opponents are silent.
Dealer: N	♥ J10652	
Vul: None	♦ 1064	Partner bids first.
HCP: 2	♣ 965	

Board: 205	♠ Q84	The opponents are silent.
Dealer: S	♥ KQJ73	
Vul: NS	♦ AQ4	You bid first.
HCP: 20	♣ AQ	

Board: 206	♠ QJ962	The opponents are silent.
Dealer: N	♥ Q842	
Vul: EW	♦ —	Partner bids first.
HCP: 8	♣ K1063	

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

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AK987	♠ QJ3		2NT	Pass	3NT
Vul: NS	♥ A42	♥ K9				
North HCP: 20	♦ AK2	♦ Q10875	AP			
South HCP: 9	♣ Q7	♣ J102				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ KJ1052				2NT
Vul: EW	♥ Q109	♥ AK7				
North HCP: 5	♦ 1053	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ K10982	♣ AJ5				
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ K1032	♠ J4		2NT	Pass	3♦
Vul: None	♥ AQ7	♥ J10652				
North HCP: 20	♦ AK	♦ 1064	Pass	3♥	AP	
South HCP: 2	♣ KJ73	♣ 965				
Contract: 3♥ N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ Q84				2NT
Vul: NS	♥ —	♥ KQJ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ KJ2	♦ AQ4	Pass	4♣	Pass	4♥
South HCP: 20	♣ K97432	♣ AQ	Pass	6♣	AP	
Contract: 6♣ N						

1. Stayman

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ QJ962		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J5	♥ Q842	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKJ43	♦ —	AP			
South HCP: 8	♣ A7	♣ K1063				
Contract: 4♠ N						

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 207	♠ J743	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ 9832	Partner bids first.
HCP: 9	♣ A82	

Board: 208	♠ Q2	The opponents are silent.
Dealer: N	♥ A53	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ AK1084	

Board: 209	♠ 9	The opponents are silent.
Dealer: S	♥ Q109754	
Vul: EW	♦ 43	Partner bids first.
HCP: 5	♣ K932	

Board: 210	♠ AQJ2	The opponents are silent.
Dealer: N	♥ KJ107	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ A8	

Board: 211	♠ Q	The opponents are silent.
Dealer: S	♥ 10876	
Vul: None	♦ Q6	Partner bids first.
HCP: 4	♣ 1098765	

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

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J743	♠ AK9				2NT
Vul: Both	♥ A6	♥ K1054	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 9832	♦ AK7	Pass	3NT	AP	
South HCP: 20	♣ A82	♣ K107				
Contract: 3N S						1. Stayman

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 863				
Vul: NS	♥ A53	♥ 10876		2NT	AP	
North HCP: 20	♦ AK4	♦ J1073				
South HCP: 1	♣ AK1084	♣ 75				
Contract: 2N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ Q10763				2NT
Vul: EW	♥ Q109754	♥ AKJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ 43	♦ AJ	Pass	6♥	AP	
South HCP: 20	♣ K932	♣ AJ4				
Contract: 6♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 1086				
Vul: Both	♥ KJ107	♥ 98653		2NT	Pass	3♦
North HCP: 20	♦ AJ10	♦ 6	Pass	3♥	AP	
South HCP: 1	♣ A8	♣ J763				
Contract: 3♥ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1053				2NT
Vul: None	♥ 10876	♥ AKQ5	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 4	♦ Q6	♦ 107	AP			
South HCP: 20	♣ 1098765	♣ AQJ				
Contract: 4♣ S						1. Minor Suit Transfers after 2NT
						2. automat

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 207	♠ AK9	The opponents are silent.
Dealer: S	♥ K1054	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ K107	

Board: 208	♠ 863	The opponents are silent.
Dealer: N	♥ 10876	
Vul: NS	♦ J1073	Partner bids first.
HCP: 1	♣ 75	

Board: 209	♠ Q10763	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AJ4	

Board: 210	♠ 1086	The opponents are silent.
Dealer: N	♥ 98653	
Vul: Both	♦ 6	Partner bids first.
HCP: 1	♣ J763	

Board: 211	♠ A1053	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: None	♦ 107	You bid first.
HCP: 20	♣ AQJ	

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

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J743	♠ AK9				2NT
Vul: Both	♥ A6	♥ K1054	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 9832	♦ AK7	Pass	3NT	AP	
South HCP: 20	♣ A82	♣ K107				
Contract: 3N S			1. Stayman			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ 863				
Vul: NS	♥ A53	♥ 10876		2NT	AP	
North HCP: 20	♦ AK4	♦ J1073				
South HCP: 1	♣ AK1084	♣ 75				
Contract: 2N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ Q10763				2NT
Vul: EW	♥ Q109754	♥ AKJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ 43	♦ AJ	Pass	6♥	AP	
South HCP: 20	♣ K932	♣ AJ4				
Contract: 6♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 1086				
Vul: Both	♥ KJ107	♥ 98653		2NT	Pass	3♦
North HCP: 20	♦ AJ10	♦ 6	Pass	3♥	AP	
South HCP: 1	♣ A8	♣ J763				
Contract: 3♥ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1053				2NT
Vul: None	♥ 10876	♥ AKQ5	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 4	♦ Q6	♦ 107	AP			
South HCP: 20	♣ 1098765	♣ AQJ				
Contract: 4♣ S			1. Minor Suit Transfers after 2NT 2. automat			

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 212	♠ J3	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ KQJ73	

Board: 213	♠ K2	The opponents are silent.
Dealer: S	♥ KJ6532	
Vul: Both	♦ AKQ	Partner bids first.
HCP: 18	♣ Q10	

Board: 214	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ AQ83	You bid first.
HCP: 21	♣ KJ3	

Board: 215	♠ J875	The opponents are silent.
Dealer: S	♥ 52	
Vul: None	♦ 10875	Partner bids first.
HCP: 2	♣ J103	

Board: 216	♠ AQ	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ A9753	You bid first.
HCP: 20	♣ K32	

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

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ Q84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKJ6	♥ 9853	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ	♦ KQ8653	AP			
South HCP: 7	♣ KQJ73	♣ —				
Contract: 4♥ N						

1. Stayman

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQJ65				2NT
Vul: Both	♥ KJ6532	♥ AQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 18	♦ AKQ	♦ 74	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ Q10	♣ AKJ5	Pass	5♦	Pass	6♣ <sup>4</sup>
Contract: 7♥ S			Pass	7♥	AP	

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

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 8763				
Vul: None	♥ AK5	♥ J2		2NT	AP	
North HCP: 21	♦ AQ83	♦ J10542				
South HCP: 4	♣ KJ3	♣ Q8				
Contract: 2N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J875	♠ A32				2NT
Vul: None	♥ 52	♥ AQJ4				
North HCP: 2	♦ 10875	♦ KQJ4				
South HCP: 21	♣ J103	♣ A7	AP			
Contract: 2N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 52		2NT	Pass	3♦
Vul: NS	♥ AK5	♥ 98432				
North HCP: 20	♦ A9753	♦ Q108	Pass	3♥	AP	
South HCP: 2	♣ K32	♣ 1094				
Contract: 3♥ N						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 212	♠ Q84	The opponents are silent.
Dealer: N	♥ 9853	
Vul: EW	♦ KQ8653	Partner bids first.
HCP: 7	♣ —	

Board: 213	♠ AQJ65	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ 74	You bid first.
HCP: 21	♣ AKJ5	

Board: 214	♠ 8763	The opponents are silent.
Dealer: N	♥ J2	
Vul: None	♦ J10542	Partner bids first.
HCP: 4	♣ Q8	

Board: 215	♠ A32	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: None	♦ KQJ4	You bid first.
HCP: 21	♣ A7	

Board: 216	♠ 52	The opponents are silent.
Dealer: N	♥ 98432	
Vul: NS	♦ Q108	Partner bids first.
HCP: 2	♣ 1094	

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

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ Q84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKJ6	♥ 9853	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ	♦ KQ8653	AP			
South HCP: 7	♣ KQJ73	♣ —				
Contract: 4♥ N						

1. Stayman

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQJ65				2NT
Vul: Both	♥ KJ6532	♥ AQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 18	♦ AKQ	♦ 74	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ Q10	♣ AKJ5	Pass	5♦	Pass	6♣ <sup>4</sup>
Contract: 7♥ S			Pass	7♥	AP	

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

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 8763				
Vul: None	♥ AK5	♥ J2		2NT	AP	
North HCP: 21	♦ AQ83	♦ J10542				
South HCP: 4	♣ KJ3	♣ Q8				
Contract: 2N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J875	♠ A32				2NT
Vul: None	♥ 52	♥ AQJ4				
North HCP: 2	♦ 10875	♦ KQJ4				
South HCP: 21	♣ J103	♣ A7	AP			
Contract: 2N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 52		2NT	Pass	3♦
Vul: NS	♥ AK5	♥ 98432				
North HCP: 20	♦ A9753	♦ Q108	Pass	3♥	AP	
South HCP: 2	♣ K32	♣ 1094				
Contract: 3♥ N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 217	♠ J10954	The opponents are silent.
Dealer: S	♥ 10932	
Vul: EW	♦ AQ	Partner bids first.
HCP: 8	♣ J6	
Board: 218	♠ AK7	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: None	♦ A64	You bid first.
HCP: 20	♣ 1073	
Board: 219	♠ A9742	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ 42	Partner bids first.
HCP: 9	♣ KQ643	
Board: 220	♠ K5	West Doubles 3♠ if possible.
Dealer: N	♥ KJ93	
Vul: EW	♦ AQ93	You bid first.
HCP: 20	♣ AK4	
Board: 221	♠ J9854	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ K4	Partner bids first.
HCP: 6	♣ 10754	

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

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ J10954	♠ A2				2NT
Vul: EW	♥ 10932	♥ AKQ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ AQ	♦ K10852	Pass	4♥	AP	
South HCP: 20	♣ J6	♣ A2				
Contract: 4♥ S						

1. Stayman

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q94				
Vul: None	♥ AKQ6	♥ 1032		2NT	Pass	3NT
North HCP: 20	♦ A64	♦ Q7	AP			
South HCP: 7	♣ 1073	♣ K9842				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ A9742	♠ KQ8				2NT
Vul: NS	♥ 6	♥ AK1098	Pass	3♥	Pass	3♠
North HCP: 9	♦ 42	♦ K97	Pass	4♠	AP	
South HCP: 20	♣ KQ643	♣ AJ				
Contract: 4♠ S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q762				2NT
Vul: EW	♥ KJ93	♥ AQ64	Pass	3♥	Pass	3♠ <sup>1</sup>
North HCP: 20	♦ AQ93	♦ K765	X	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 11	♣ AK4	♣ 5	Pass	5♥	AP	
Contract: 5♥ N						

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

Board: 221

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ N

North:

♠ J9854

♥ Q4

♦ K4

♣ 10754

South:

♠ KQ106

♥ A63

♦ Q7

♣ AKQ3

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 217	♠ A2	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ K10852	You bid first.
HCP: 20	♣ A2	

Board: 218	♠ Q94	The opponents are silent.
Dealer: N	♥ 1032	
Vul: None	♦ Q7	Partner bids first.
HCP: 7	♣ K9842	

Board: 219	♠ KQ8	The opponents are silent.
Dealer: S	♥ AK1098	
Vul: NS	♦ K97	You bid first.
HCP: 20	♣ AJ	

Board: 220	♠ Q762	West Doubles 3♠ if possible.
Dealer: N	♥ AQ64	
Vul: EW	♦ K765	Partner bids first.
HCP: 11	♣ 5	

Board: 221	♠ KQ106	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AKQ3	

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

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ J10954	♠ A2				2NT
Vul: EW	♥ 10932	♥ AKQ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ AQ	♦ K10852	Pass	4♥	AP	
South HCP: 20	♣ J6	♣ A2				
Contract: 4♥ S						

1. Stayman

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q94				
Vul: None	♥ AKQ6	♥ 1032		2NT	Pass	3NT
North HCP: 20	♦ A64	♦ Q7	AP			
South HCP: 7	♣ 1073	♣ K9842				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ A9742	♠ KQ8				2NT
Vul: NS	♥ 6	♥ AK1098	Pass	3♥	Pass	3♠
North HCP: 9	♦ 42	♦ K97	Pass	4♠	AP	
South HCP: 20	♣ KQ643	♣ AJ				
Contract: 4♠ S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ Q762				2NT
Vul: EW	♥ KJ93	♥ AQ64	Pass	3♥	Pass	3♠ <sup>1</sup>
North HCP: 20	♦ AQ93	♦ K765	X	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 11	♣ AK4	♣ 5	Pass	5♥	AP	
Contract: 5♥ N						

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

Board: 221

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ N

North:

♠ J9854

♥ Q4

♦ K4

♣ 10754

South:

♠ KQ106

♥ A63

♦ Q7

♣ AKQ3

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 222	♠ A764	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AQ832	

Board: 223	♠ J8632	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ A972	Partner bids first.
HCP: 7	♣ 98	

Board: 224	♠ AQ	The opponents are silent.
Dealer: N	♥ K752	
Vul: Both	♦ AKQ8	You bid first.
HCP: 21	♣ K92	

Board: 225	♠ J109	The opponents are silent.
Dealer: S	♥ 10963	
Vul: None	♦ 102	Partner bids first.
HCP: 1	♣ 6543	

Board: 226	♠ AQ6	The opponents are silent.
Dealer: N	♥ QJ43	
Vul: EW	♦ K3	You bid first.
HCP: 21	♣ AKQ9	

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

Board: 222  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 4  
Contract: 4♠ S

North:  
♠ A764  
♥ K5  
♦ AK  
♣ AQ832

South:  
♠ QJ982  
♥ 982  
♦ J983  
♣ 4

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

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

Board: 223  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ J8632  
♥ Q8  
♦ A972  
♣ 98

South:  
♠ AKQ  
♥ AJ52  
♦ KQ3  
♣ Q62

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

Board: 224  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ AQ  
♥ K752  
♦ AKQ8  
♣ K92

South:  
♠ 97643  
♥ 6  
♦ J1052  
♣ A64

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

Board: 225  
Dealer: S  
Vul: None  
North HCP: 1  
South HCP: 20  
Contract: 2N S

North:  
♠ J109  
♥ 10963  
♦ 102  
♣ 6543

South:  
♠ AQ3  
♥ K74  
♦ KJ74  
♣ AK10

West	North	East	South
			2NT
AP			

Board: 226  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AQ6  
♥ QJ43  
♦ K3  
♣ AKQ9

South:  
♠ KJ932  
♥ 52  
♦ J  
♣ 108762

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

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 222	♠ QJ982	The opponents are silent.
Dealer: N	♥ 982	
Vul: NS	♦ J983	Partner bids first.
HCP: 4	♣ 4	

Board: 223	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ Q62	

Board: 224	♠ 97643	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ J1052	Partner bids first.
HCP: 5	♣ A64	

Board: 225	♠ AQ3	The opponents are silent.
Dealer: S	♥ K74	
Vul: None	♦ KJ74	You bid first.
HCP: 20	♣ AK10	

Board: 226	♠ KJ932	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ J	Partner bids first.
HCP: 5	♣ 108762	

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

Board: 222  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 4  
Contract: 4♠ S

North:  
♠ A764  
♥ K5  
♦ AK  
♣ AQ832

South:  
♠ QJ982  
♥ 982  
♦ J983  
♣ 4

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

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

Board: 223  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ J8632  
♥ Q8  
♦ A972  
♣ 98

South:  
♠ AKQ  
♥ AJ52  
♦ KQ3  
♣ Q62

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

Board: 224  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ AQ  
♥ K752  
♦ AKQ8  
♣ K92

South:  
♠ 97643  
♥ 6  
♦ J1052  
♣ A64

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

Board: 225  
Dealer: S  
Vul: None  
North HCP: 1  
South HCP: 20  
Contract: 2N S

North:  
♠ J109  
♥ 10963  
♦ 102  
♣ 6543

South:  
♠ AQ3  
♥ K74  
♦ KJ74  
♣ AK10

West	North	East	South
			2NT
AP			

Board: 226  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AQ6  
♥ QJ43  
♦ K3  
♣ AKQ9

South:  
♠ KJ932  
♥ 52  
♦ J  
♣ 108762

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

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 227	♠ —	The opponents are silent.
Dealer: S	♥ AKJ543	
Vul: None	♦ 86	Partner bids first.
HCP: 9	♣ J9853	

Board: 228	♠ AK102	The opponents are silent.
Dealer: N	♥ Q932	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ AQ	

Board: 229	♠ 9	The opponents are silent.
Dealer: S	♥ KQJ654	
Vul: None	♦ Q105	Partner bids first.
HCP: 8	♣ 832	

Board: 230	♠ A42	The opponents are silent.
Dealer: N	♥ AK87	
Vul: NS	♦ AKQ10	You bid first.
HCP: 20	♣ 96	

Board: 231	♠ 2	The opponents are silent.
Dealer: S	♥ Q75	
Vul: None	♦ 76532	Partner bids first.
HCP: 5	♣ K643	

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

Board: 227

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ —

♥ AKJ543

♦ 86

♣ J9853

South:

♠ AQJ

♥ 87

♦ AK972

♣ AQ4

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 228

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AK102

♥ Q932

♦ AJ5

♣ AQ

South:

♠ J83

♥ 5

♦ Q10876

♣ 9876

West North East South

2NT AP

Board: 229

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 9

♥ KQJ654

♦ Q105

♣ 832

South:

♠ AQ85

♥ A109

♦ AJ86

♣ AJ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 230

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ A42

♥ AK87

♦ AKQ10

♣ 96

South:

♠ 98

♥ J43

♦ 653

♣ KQ743

West North East South

2NT Pass 3NT

AP

Board: 231

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 2

♥ Q75

♦ 76532

♣ K643

South:

♠ A653

♥ AK9

♦ KQ

♣ A1085

West North East South

2NT

Pass 3NT AP

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 227	♠ AQJ	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ AK972	You bid first.
HCP: 20	♣ AQ4	

Board: 228	♠ J83	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ Q10876	Partner bids first.
HCP: 3	♣ 9876	

Board: 229	♠ AQ85	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ AJ86	You bid first.
HCP: 20	♣ AJ	

Board: 230	♠ 98	The opponents are silent.
Dealer: N	♥ J43	
Vul: NS	♦ 653	Partner bids first.
HCP: 6	♣ KQ743	

Board: 231	♠ A653	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ A1085	

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

Board: 227

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ —

♥ AKJ543

♦ 86

♣ J9853

South:

♠ AQJ

♥ 87

♦ AK972

♣ AQ4

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 228

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AK102

♥ Q932

♦ AJ5

♣ AQ

South:

♠ J83

♥ 5

♦ Q10876

♣ 9876

West North East South

2NT AP

Board: 229

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 9

♥ KQJ654

♦ Q105

♣ 832

South:

♠ AQ85

♥ A109

♦ AJ86

♣ AJ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 230

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ A42

♥ AK87

♦ AKQ10

♣ 96

South:

♠ 98

♥ J43

♦ 653

♣ KQ743

West North East South

2NT Pass 3NT

AP

Board: 231

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 2

♥ Q75

♦ 76532

♣ K643

South:

♠ A653

♥ AK9

♦ KQ

♣ A1085

West North East South

2NT

Pass 3NT AP



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 232	♠ AJ	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: NS	♦ Q73	You bid first.
HCP: 20	♣ AKJ4	

Board: 233	♠ J9	The opponents are silent.
Dealer: S	♥ K104	
Vul: EW	♦ KJ43	Partner bids first.
HCP: 11	♣ K654	

Board: 234	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: Both	♦ Q75	You bid first.
HCP: 20	♣ AKQ	

Board: 235	♠ AJ106	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ 98642	Partner bids first.
HCP: 11	♣ 7	

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

Board: 232

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AJ

♥ AJ97

♦ Q73

♣ AKJ4

South:

♠ 832

♥ Q86

♦ A862

♣ 762

West North East South

2NT Pass 3NT

AP

Board: 233

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 4N S

North:

♠ J9

♥ K104

♦ KJ43

♣ K654

South:

♠ AKQ

♥ QJ

♦ A872

♣ AJ83

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT<sup>2</sup>

AP

1. Gerber

2. A=3 out of 4

Board: 234

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ KJ4

♥ KQ75

♦ Q75

♣ AKQ

South:

♠ AQ102

♥ A1098

♦ J104

♣ 102

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3♠<sup>2</sup>

Pass 3NT Pass 4NT<sup>3</sup>

Pass 5♠<sup>4</sup> Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

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

Board: 235

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ AJ106

♥ AQ9

♦ 98642

♣ 7

South:

♠ K93

♥ K105

♦ AK3

♣ AK83

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 232	♠ 832	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ A862	Partner bids first.
HCP: 6	♣ 762	

Board: 233	♠ AKQ	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ A872	You bid first.
HCP: 21	♣ AJ83	

Board: 234	♠ AQ102	The opponents are silent.
Dealer: N	♥ A1098	
Vul: Both	♦ J104	Partner bids first.
HCP: 11	♣ 102	

Board: 235	♠ K93	The opponents are silent.
Dealer: S	♥ K105	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ AK83	

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

Board: 232

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AJ

♥ AJ97

♦ Q73

♣ AKJ4

South:

♠ 832

♥ Q86

♦ A862

♣ 762

West North East South

2NT Pass 3NT

AP

Board: 233

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 4N S

North:

♠ J9

♥ K104

♦ KJ43

♣ K654

South:

♠ AKQ

♥ QJ

♦ A872

♣ AJ83

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT<sup>2</sup>

AP

1. Gerber

2. A=3 out of 4

Board: 234

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ KJ4

♥ KQ75

♦ Q75

♣ AKQ

South:

♠ AQ102

♥ A1098

♦ J104

♣ 102

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3♠<sup>2</sup>

Pass 3NT Pass 4NT<sup>3</sup>

Pass 5♠<sup>4</sup> Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

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

Board: 235

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ AJ106

♥ AQ9

♦ 98642

♣ 7

South:

♠ K93

♥ K105

♦ AK3

♣ AK83

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 236	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ Q65	

Board: 237	♠ 987	The opponents are silent.
Dealer: S	♥ 943	
Vul: Both	♦ 652	Partner bids first.
HCP: 2	♣ Q1098	

Board: 238	♠ AQJ52	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: EW	♦ KQJ	You bid first.
HCP: 21	♣ Q9	

Board: 239	♠ Q76	The opponents are silent.
Dealer: S	♥ 532	
Vul: None	♦ K109	Partner bids first.
HCP: 9	♣ A952	

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

Board: 236  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 13  
Contract: 6♥ N

North:  
♠ AKJ10  
♥ AJ93  
♦ KQ  
♣ Q65

South:  
♠ 4  
♥ KQ87  
♦ J105  
♣ AK832

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 237  
Dealer: S  
Vul: Both  
North HCP: 2  
South HCP: 20  
Contract: 2N S

North:  
♠ 987  
♥ 943  
♦ 652  
♣ Q1098

South:  
♠ KJ5  
♥ A7  
♦ AQJ  
♣ AJ432

West	North	East	South
			2NT
AP			

Board: 238  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 13  
Contract: 7♥ N

North:  
♠ AQJ52  
♥ KQJ  
♦ KQJ  
♣ Q9

South:  
♠ 6  
♥ A10873  
♦ A873  
♣ AJ8

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

Board: 239  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ Q76  
♥ 532  
♦ K109  
♣ A952

South:  
♠ AK9  
♥ AJ8  
♦ AJ6  
♣ K1064

West	North	East	South
			2NT
Pass	3NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 236	♠ 4	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: EW	♦ J105	Partner bids first.
HCP: 13	♣ AK832	

Board: 237	♠ KJ5	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ AJ432	

Board: 238	♠ 6	The opponents are silent.
Dealer: N	♥ A10873	
Vul: EW	♦ A873	Partner bids first.
HCP: 13	♣ AJ8	

Board: 239	♠ AK9	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ AJ6	You bid first.
HCP: 20	♣ K1064	

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

Board: 236  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 13  
Contract: 6♥ N

North:  
♠ AKJ10  
♥ AJ93  
♦ KQ  
♣ Q65

South:  
♠ 4  
♥ KQ87  
♦ J105  
♣ AK832

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 237  
Dealer: S  
Vul: Both  
North HCP: 2  
South HCP: 20  
Contract: 2N S

North:  
♠ 987  
♥ 943  
♦ 652  
♣ Q1098

South:  
♠ KJ5  
♥ A7  
♦ AQJ  
♣ AJ432

West	North	East	South
			2NT
AP			

Board: 238  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 13  
Contract: 7♥ N

North:  
♠ AQJ52  
♥ KQJ  
♦ KQJ  
♣ Q9

South:  
♠ 6  
♥ A10873  
♦ A873  
♣ AJ8

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

Board: 239  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ Q76  
♥ 532  
♦ K109  
♣ A952

South:  
♠ AK9  
♥ AJ8  
♦ AJ6  
♣ K1064

West	North	East	South
			2NT
Pass	3NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 240	♠ AKQ6	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ KQ8	You bid first.
HCP: 20	♣ AQ102	

Board: 241	♠ J1074	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 8	♣ 1083	

Board: 242	♠ K72	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ AQJ64	You bid first.
HCP: 20	♣ AQ5	

Board: 243	♠ 10753	The opponents are silent.
Dealer: S	♥ K98543	
Vul: NS	♦ 7	Partner bids first.
HCP: 3	♣ 98	

Board: 244	♠ AK1092	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ KQ6	

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

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J108		2NT	Pass	3NT
Vul: NS	♥ 105	♥ J96				
North HCP: 20	♦ KQ8	♦ 10654	AP			
South HCP: 5	♣ AQ102	♣ K64				
Contract: 3N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ AK96				2NT
Vul: Both	♥ KJ9	♥ A42	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ QJ8	♦ K10	Pass	4♠	AP	
South HCP: 21	♣ 1083	♣ AK96	1. Stayman			
Contract: 4♠ S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ Q108		2NT	Pass	3♦
Vul: None	♥ A7	♥ K10963	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQJ64	♦ 92	AP			
South HCP: 9	♣ AQ5	♣ KJ2				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 10753	♠ AQ6				2NT
Vul: NS	♥ K98543	♥ Q2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 7	♦ AJ832	AP			
South HCP: 20	♣ 98	♣ AQJ	1. Texas			
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK1092	♠ Q87		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ K92	♥ AQJ1054	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQ	♦ J10	Pass	5♥ <sup>3</sup>	Pass	6NT
South HCP: 10	♣ KQ6	♣ 87	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=2/5 or 5/5, Q(H)=0			

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 240	♠ J108	The opponents are silent.
Dealer: N	♥ J96	
Vul: NS	♦ 10654	Partner bids first.
HCP: 5	♣ K64	
Board: 241	♠ AK96	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ K10	You bid first.
HCP: 21	♣ AK96	
Board: 242	♠ Q108	The opponents are silent.
Dealer: N	♥ K10963	
Vul: None	♦ 92	Partner bids first.
HCP: 9	♣ KJ2	
Board: 243	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ AJ832	You bid first.
HCP: 20	♣ AQJ	
Board: 244	♠ Q87	The opponents are silent.
Dealer: N	♥ AQJ1054	
Vul: EW	♦ J10	Partner bids first.
HCP: 10	♣ 87	

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

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J108		2NT	Pass	3NT
Vul: NS	♥ 105	♥ J96				
North HCP: 20	♦ KQ8	♦ 10654	AP			
South HCP: 5	♣ AQ102	♣ K64				
Contract: 3N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ AK96				2NT
Vul: Both	♥ KJ9	♥ A42	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ QJ8	♦ K10	Pass	4♠	AP	
South HCP: 21	♣ 1083	♣ AK96	1. Stayman			
Contract: 4♠ S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ Q108		2NT	Pass	3♦
Vul: None	♥ A7	♥ K10963	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQJ64	♦ 92	AP			
South HCP: 9	♣ AQ5	♣ KJ2				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 10753	♠ AQ6				2NT
Vul: NS	♥ K98543	♥ Q2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ 7	♦ AJ832	AP			
South HCP: 20	♣ 98	♣ AQJ	1. Texas			
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK1092	♠ Q87		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ K92	♥ AQJ1054	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQ	♦ J10	Pass	5♥ <sup>3</sup>	Pass	6NT
South HCP: 10	♣ KQ6	♣ 87	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=2/5 or 5/5, Q(H)=0			

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 245	♠ 65	East Bids 5♦ if possible.
Dealer: S	♥ KQ108653	
Vul: None	♦ 6	Partner bids first.
HCP: 10	♣ KQ6	

Board: 246	♠ J1064	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ QJ	You bid first.
HCP: 20	♣ AKQ9	

Board: 247	♠ —	The opponents are silent.
Dealer: S	♥ J1098652	
Vul: EW	♦ 103	Partner bids first.
HCP: 1	♣ 7653	

Board: 248	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ1052	
Vul: Both	♦ KJ8	You bid first.
HCP: 20	♣ K8	

Board: 249	♠ 1053	The opponents are silent.
Dealer: S	♥ 10973	
Vul: NS	♦ J76	Partner bids first.
HCP: 6	♣ KQ5	

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

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQJ7				2NT
Vul: None	♥ KQ108653	♥ A2	Pass	3♦	5♦	X
North HCP: 10	♦ 6	♦ AJ	Pass	6♥	AP	
South HCP: 20	♣ KQ6	♣ A9832				
Contract: 6♥ N						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ J1064	♠ 9873				
Vul: NS	♥ AK8	♥ QJ107		2NT	AP	
North HCP: 20	♦ QJ	♦ 72				
South HCP: 3	♣ AKQ9	♣ 752				
Contract: 2N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK109				2NT
Vul: EW	♥ J1098652	♥ K3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 1	♦ 103	♦ Q9	Pass	6♥	AP	
South HCP: 20	♣ 7653	♣ AKJ92				
Contract: 6♥ S			1. Texas			

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 3		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ1052	♥ A643	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ KJ8	♦ A974	Pass	4♥	Pass	4NT <sup>3</sup>
South HCP: 10	♣ K8	♣ Q1096	Pass	5♠ <sup>4</sup>	Pass	6♥
Contract: 6♥ N			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=1			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ K6				2NT
Vul: NS	♥ 10973	♥ AK62	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J76	♦ AQ105	Pass	4♥	AP	
South HCP: 20	♣ KQ5	♣ A107				
Contract: 4♥ S			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 245	♠ AQJ7	East Bids 5♦ if possible.
Dealer: S	♥ A2	
Vul: None	♦ AJ	
HCP: 20	♣ A9832	You bid first.

Board: 246	♠ 9873	The opponents are silent.
Dealer: N	♥ QJ107	
Vul: NS	♦ 72	Partner bids first.
HCP: 3	♣ 752	

Board: 247	♠ AK109	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ Q9	You bid first.
HCP: 20	♣ AKJ92	

Board: 248	♠ 3	The opponents are silent.
Dealer: N	♥ A643	
Vul: Both	♦ A974	Partner bids first.
HCP: 10	♣ Q1096	

Board: 249	♠ K6	The opponents are silent.
Dealer: S	♥ AK62	
Vul: NS	♦ AQ105	You bid first.
HCP: 20	♣ A107	

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

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQJ7				2NT
Vul: None	♥ KQ108653	♥ A2	Pass	3♦	5♦	X
North HCP: 10	♦ 6	♦ AJ	Pass	6♥	AP	
South HCP: 20	♣ KQ6	♣ A9832				
Contract: 6♥ N						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ J1064	♠ 9873				
Vul: NS	♥ AK8	♥ QJ107		2NT	AP	
North HCP: 20	♦ QJ	♦ 72				
South HCP: 3	♣ AKQ9	♣ 752				
Contract: 2N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK109				2NT
Vul: EW	♥ J1098652	♥ K3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 1	♦ 103	♦ Q9	Pass	6♥	AP	
South HCP: 20	♣ 7653	♣ AKJ92				
Contract: 6♥ S			1. Texas			

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 3		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ1052	♥ A643	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ KJ8	♦ A974	Pass	4♥	Pass	4NT <sup>3</sup>
South HCP: 10	♣ K8	♣ Q1096	Pass	5♠ <sup>4</sup>	Pass	6♥
Contract: 6♥ N			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=1			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ K6				2NT
Vul: NS	♥ 10973	♥ AK62	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J76	♦ AQ105	Pass	4♥	AP	
South HCP: 20	♣ KQ5	♣ A107				
Contract: 4♥ S			1. Stayman			



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 250	♠ AK	West Doubles 3♣ if possible.
Dealer: N	♥ K1087	
Vul: EW	♦ AK53	You bid first.
HCP: 21	♣ KJ9	

Board: 251	♠ J10653	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AK73	Partner bids first.
HCP: 11	♣ J7	

Board: 252	♠ AK8	The opponents are silent.
Dealer: N	♥ AJ43	
Vul: None	♦ AJ93	You bid first.
HCP: 21	♣ A10	

Board: 253	♠ AJ2	The opponents are silent.
Dealer: S	♥ AJ1073	
Vul: EW	♦ 82	Partner bids first.
HCP: 12	♣ Q64	

Board: 254	♠ AK2	The opponents are silent.
Dealer: N	♥ AQJ63	
Vul: Both	♦ Q2	You bid first.
HCP: 20	♣ A95	

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

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J754		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K1087	♥ AJ4	X	3♥	Pass	3NT
North HCP: 21	♦ AK53	♦ 987	AP			
South HCP: 6	♣ KJ9	♣ 1086				
Contract: 3N N						

1. Stayman

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J10653	♠ K94				2NT
Vul: Both	♥ Q6	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 11	♦ AK73	♦ QJ82	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♣ J7	♣ AK4	AP			
Contract: 6♠ S						

1. Quantitative 4NT

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 3		2NT	Pass	3NT
Vul: None	♥ AJ43	♥ Q87				
North HCP: 21	♦ AJ93	♦ 1065	AP			
South HCP: 6	♣ A10	♣ KJ8743				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ KQ6				2NT
Vul: EW	♥ AJ1073	♥ Q92	Pass	3♦	Pass	3♥
North HCP: 12	♦ 82	♦ AQ	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ Q64	♣ AK1085	AP			
Contract: 6♥ S						

1. Quantitative 4NT

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 1074		2NT	Pass	3NT
Vul: Both	♥ AQJ63	♥ 74				
North HCP: 20	♦ Q2	♦ 8763	AP			
South HCP: 6	♣ A95	♣ KQJ3				
Contract: 3N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 250	♠ J754	West Doubles 3♣ if possible.
Dealer: N	♥ AJ4	
Vul: EW	♦ 987	Partner bids first.
HCP: 6	♣ 1086	
Board: 251	♠ K94	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ QJ82	You bid first.
HCP: 20	♣ AK4	
Board: 252	♠ 3	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ 1065	Partner bids first.
HCP: 6	♣ KJ8743	
Board: 253	♠ KQ6	The opponents are silent.
Dealer: S	♥ Q92	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ AK1085	
Board: 254	♠ 1074	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ 8763	Partner bids first.
HCP: 6	♣ KQJ3	

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

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J754		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K1087	♥ AJ4	X	3♥	Pass	3NT
North HCP: 21	♦ AK53	♦ 987	AP			
South HCP: 6	♣ KJ9	♣ 1086				
Contract: 3N N						

1. Stayman

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J10653	♠ K94				2NT
Vul: Both	♥ Q6	♥ AK9	Pass	3♥	Pass	3♠
North HCP: 11	♦ AK73	♦ QJ82	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♣ J7	♣ AK4	AP			
Contract: 6♠ S						

1. Quantitative 4NT

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 3		2NT	Pass	3NT
Vul: None	♥ AJ43	♥ Q87				
North HCP: 21	♦ AJ93	♦ 1065	AP			
South HCP: 6	♣ A10	♣ KJ8743				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ KQ6				2NT
Vul: EW	♥ AJ1073	♥ Q92	Pass	3♦	Pass	3♥
North HCP: 12	♦ 82	♦ AQ	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ Q64	♣ AK1085	AP			
Contract: 6♥ S						

1. Quantitative 4NT

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 1074		2NT	Pass	3NT
Vul: Both	♥ AQJ63	♥ 74				
North HCP: 20	♦ Q2	♦ 8763	AP			
South HCP: 6	♣ A95	♣ KQJ3				
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 255	♠ J865	The opponents are silent.
Dealer: S	♥ K1083	
Vul: None	♦ 87	Partner bids first.
HCP: 4	♣ 632	

Board: 256	♠ AK74	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ 954	You bid first.
HCP: 20	♣ AKQ	

Board: 257	♠ 7	The opponents are silent.
Dealer: S	♥ 53	
Vul: Both	♦ 10742	Partner bids first.
HCP: 3	♣ QJ10965	

Board: 258	♠ K65	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ K7	You bid first.
HCP: 21	♣ AKJ84	

Board: 259	♠ 103	The opponents are silent.
Dealer: S	♥ K10852	
Vul: NS	♦ Q74	Partner bids first.
HCP: 8	♣ K65	

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

Board: 255

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ J865

♥ K1083

♦ 87

♣ 632

South:

♠ A3

♥ Q652

♦ KQ10

♣ AKQJ

West North East South

2NT

AP

Board: 256

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 3♥ N

North:

♠ AK74

♥ A97

♦ 954

♣ AKQ

South:

♠ 85

♥ QJ643

♦ 863

♣ 1087

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 257

Dealer: S

Vul: Both

North HCP: 3

South HCP: 20

Contract: 5♣ S

North:

♠ 7

♥ 53

♦ 10742

♣ QJ10965

South:

♠ AJ642

♥ A7

♦ AK65

♣ A4

West North East South

2NT

Pass 3♠<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 5♣ AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 258

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 6♠ N

North:

♠ K65

♥ AK4

♦ K7

♣ AKJ84

South:

♠ AJ8432

♥ Q98

♦ 643

♣ Q

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 259

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 103

♥ K10852

♦ Q74

♣ K65

South:

♠ K82

♥ AQ94

♦ AJ98

♣ AQ

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 255	♠ A3	The opponents are silent.
Dealer: S	♥ Q652	
Vul: None	♦ KQ10	You bid first.
HCP: 21	♣ AKQJ	

Board: 256	♠ 85	The opponents are silent.
Dealer: N	♥ QJ643	
Vul: NS	♦ 863	Partner bids first.
HCP: 3	♣ 1087	

Board: 257	♠ AJ642	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AK65	You bid first.
HCP: 20	♣ A4	

Board: 258	♠ AJ8432	The opponents are silent.
Dealer: N	♥ Q98	
Vul: None	♦ 643	Partner bids first.
HCP: 9	♣ Q	

Board: 259	♠ K82	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: NS	♦ AJ98	You bid first.
HCP: 20	♣ AQ	

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

Board: 255

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ J865

♥ K1083

♦ 87

♣ 632

South:

♠ A3

♥ Q652

♦ KQ10

♣ AKQJ

West North East South

2NT

AP

Board: 256

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 3♥ N

North:

♠ AK74

♥ A97

♦ 954

♣ AKQ

South:

♠ 85

♥ QJ643

♦ 863

♣ 1087

West North East South

2NT Pass 3♦

Pass 3♥ AP

Board: 257

Dealer: S

Vul: Both

North HCP: 3

South HCP: 20

Contract: 5♣ S

North:

♠ 7

♥ 53

♦ 10742

♣ QJ10965

South:

♠ AJ642

♥ A7

♦ AK65

♣ A4

West North East South

2NT

Pass 3♠<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 5♣ AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 258

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 6♠ N

North:

♠ K65

♥ AK4

♦ K7

♣ AKJ84

South:

♠ AJ8432

♥ Q98

♦ 643

♣ Q

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 259

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 103

♥ K10852

♦ Q74

♣ K65

South:

♠ K82

♥ AQ94

♦ AJ98

♣ AQ

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 260	♠ A6	The opponents are silent.
Dealer: N	♥ KQ1042	
Vul: None	♦ A96	You bid first.
HCP: 21	♣ AKJ	

Board: 261	♠ 982	The opponents are silent.
Dealer: S	♥ 753	
Vul: NS	♦ A6	Partner bids first.
HCP: 8	♣ KJ853	

Board: 262	♠ Q8	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ AQJ85	

Board: 263	♠ Q75	The opponents are silent.
Dealer: S	♥ Q752	
Vul: Both	♦ 543	Partner bids first.
HCP: 6	♣ Q98	

Board: 264	♠ A5	The opponents are silent.
Dealer: N	♥ K962	
Vul: NS	♦ AKQ4	You bid first.
HCP: 21	♣ KQ8	

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

Board: 260			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♠ A6	♠ K84	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 21	♥ KQ1042	♥ A965	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 10	♦ A96	♦ K7	Pass	6♥	AP	
Contract: 6♥ N	♣ AKJ	♣ 10986				
						1. Stayman
						2. artificial
						3. Blackwood 0314, for ♥
						4. A=1/5 or 4/5

Board: 261			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 982	♠ AJ	Pass	3NT	AP	
North HCP: 8	♥ 753	♥ AKJ8				
South HCP: 20	♦ A6	♦ KQ73				
Contract: 3N S	♣ KJ853	♣ Q109				

Board: 262			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3NT
Vul: EW	♠ Q8	♠ J93	AP			
North HCP: 20	♥ KJ5	♥ Q10				
South HCP: 6	♦ AK9	♦ QJ1072				
Contract: 3N N	♣ AQJ85	♣ 1063				

Board: 263			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ Q75	♠ A1062	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♥ Q752	♥ AJ9	Pass	3NT	AP	
South HCP: 21	♦ 543	♦ AKJ8				
Contract: 3N S	♣ Q98	♣ A3				
						1. Stayman

Board: 264			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3NT
Vul: NS	♠ A5	♠ 103	AP			
North HCP: 21	♥ K962	♥ 1075				
South HCP: 5	♦ AKQ4	♦ J10965				
Contract: 3N N	♣ KQ8	♣ A62				

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 260	♠ K84	The opponents are silent.
Dealer: N	♥ A965	
Vul: None	♦ K7	Partner bids first.
HCP: 10	♣ 10986	

Board: 261	♠ AJ	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: NS	♦ KQ73	You bid first.
HCP: 20	♣ Q109	

Board: 262	♠ J93	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ QJ1072	Partner bids first.
HCP: 6	♣ 1063	

Board: 263	♠ A1062	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ AKJ8	You bid first.
HCP: 21	♣ A3	

Board: 264	♠ 103	The opponents are silent.
Dealer: N	♥ 1075	
Vul: NS	♦ J10965	Partner bids first.
HCP: 5	♣ A62	

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

Board: 260			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♠ A6	♠ K84	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 21	♥ KQ1042	♥ A965	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 10	♦ A96	♦ K7	Pass	6♥	AP	
Contract: 6♥ N	♣ AKJ	♣ 10986				
						1. Stayman
						2. artificial
						3. Blackwood 0314, for ♥
						4. A=1/5 or 4/5

Board: 261			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 982	♠ AJ				
North HCP: 8	♥ 753	♥ AKJ8				
South HCP: 20	♦ A6	♦ KQ73	Pass	3NT	AP	
Contract: 3N S	♣ KJ853	♣ Q109				

Board: 262			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ Q8	♠ J93		2NT	Pass	3NT
North HCP: 20	♥ KJ5	♥ Q10				
South HCP: 6	♦ AK9	♦ QJ1072	AP			
Contract: 3N N	♣ AQJ85	♣ 1063				

Board: 263			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ Q75	♠ A1062				
North HCP: 6	♥ Q752	♥ AJ9	Pass	3♣ <sup>1</sup>	Pass	3♠
South HCP: 21	♦ 543	♦ AKJ8	Pass	3NT	AP	
Contract: 3N S	♣ Q98	♣ A3				
						1. Stayman

Board: 264			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A5	♠ 103		2NT	Pass	3NT
North HCP: 21	♥ K962	♥ 1075				
South HCP: 5	♦ AKQ4	♦ J10965	AP			
Contract: 3N N	♣ KQ8	♣ A62				

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 265	♠ Q954	The opponents are silent.
Dealer: S	♥ Q1072	
Vul: EW	♦ 1095	Partner bids first.
HCP: 4	♣ 64	

Board: 266	♠ AKQ2	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ A1093	You bid first.
HCP: 20	♣ KJ	

Board: 267	♠ 654	The opponents are silent.
Dealer: S	♥ J73	
Vul: None	♦ 8654	Partner bids first.
HCP: 1	♣ 876	

Board: 268	♠ QJ107	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ AK8	You bid first.
HCP: 21	♣ AQ10	

Board: 269	♠ 9752	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ 10763	Partner bids first.
HCP: 0	♣ 1063	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ AJ				2NT
Vul: EW	♥ Q1072	♥ AK98				
North HCP: 4	♦ 1095	♦ J6	AP			
South HCP: 20	♣ 64	♣ AQJ72				
Contract: 2N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 964				
Vul: Both	♥ K73	♥ 954		2NT	AP	
North HCP: 20	♦ A1093	♦ 64				
South HCP: 0	♣ KJ	♣ 97542				
Contract: 2N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ AK9				2NT
Vul: None	♥ J73	♥ A2				
North HCP: 1	♦ 8654	♦ AJ1072	AP			
South HCP: 20	♣ 876	♣ KJ3				
Contract: 2N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ QJ107	♠ AK2		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ7	♥ J92	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AK8	♦ J532	AP			
South HCP: 12	♣ AQ10	♣ K87	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 9752	♠ KQ4				2NT
Vul: Both	♥ 106	♥ A7				
North HCP: 0	♦ 10763	♦ AJ82	AP			
South HCP: 21	♣ 1063	♣ AQJ4				
Contract: 2N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 265	♠ AJ	The opponents are silent.
Dealer: S	♥ AK98	
Vul: EW	♦ J6	You bid first.
HCP: 20	♣ AQJ72	

Board: 266	♠ 964	The opponents are silent.
Dealer: N	♥ 954	
Vul: Both	♦ 64	Partner bids first.
HCP: 0	♣ 97542	

Board: 267	♠ AK9	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ AJ1072	You bid first.
HCP: 20	♣ KJ3	

Board: 268	♠ AK2	The opponents are silent.
Dealer: N	♥ J92	
Vul: EW	♦ J532	Partner bids first.
HCP: 12	♣ K87	

Board: 269	♠ KQ4	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AJ82	You bid first.
HCP: 21	♣ AQJ4	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ AJ				2NT
Vul: EW	♥ Q1072	♥ AK98				
North HCP: 4	♦ 1095	♦ J6	AP			
South HCP: 20	♣ 64	♣ AQJ72				
Contract: 2N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 964				
Vul: Both	♥ K73	♥ 954				
North HCP: 20	♦ A1093	♦ 64		2NT	AP	
South HCP: 0	♣ KJ	♣ 97542				
Contract: 2N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ AK9				2NT
Vul: None	♥ J73	♥ A2				
North HCP: 1	♦ 8654	♦ AJ1072	AP			
South HCP: 20	♣ 876	♣ KJ3				
Contract: 2N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ QJ107	♠ AK2		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ7	♥ J92	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AK8	♦ J532	AP			
South HCP: 12	♣ AQ10	♣ K87	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 9752	♠ KQ4				2NT
Vul: Both	♥ 106	♥ A7				
North HCP: 0	♦ 10763	♦ AJ82	AP			
South HCP: 21	♣ 1063	♣ AQJ4				
Contract: 2N S						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 270	♠ AK9	The opponents are silent.
Dealer: N	♥ A843	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ AQ63	

Board: 271	♠ K	The opponents are silent.
Dealer: S	♥ 1042	
Vul: Both	♦ 108742	Partner bids first.
HCP: 3	♣ 10753	

Board: 272	♠ AJ74	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ A643	You bid first.
HCP: 20	♣ AQ10	

Board: 273	♠ Q98743	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ QJ1052	Partner bids first.
HCP: 6	♣ J7	

Board: 274	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: EW	♦ A4	You bid first.
HCP: 21	♣ KJ109	

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

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 72		2NT	Pass	3♦
Vul: NS	♥ A843	♥ KQJ1065	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ K4	♦ Q10865	AP			
South HCP: 8	♣ AQ63	♣ —				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ7				2NT
Vul: Both	♥ 1042	♥ KQ8				
North HCP: 3	♦ 108742	♦ AQJ6	AP			
South HCP: 20	♣ 10753	♣ K82				
Contract: 2N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ K965		2NT	AP	
Vul: None	♥ KQ	♥ 9754				
North HCP: 20	♦ A643	♦ 97				
South HCP: 3	♣ AQ10	♣ 652				
Contract: 2N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q98743	♠ AK				2NT
Vul: NS	♥ —	♥ A873	Pass	3♥	Pass	3♠
North HCP: 6	♦ QJ1052	♦ AK98				
South HCP: 21	♣ J7	♣ K62	Pass	4♠	AP	
Contract: 4♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 108764		2NT	Pass	3♥
Vul: EW	♥ KQJ3	♥ A85	Pass	3♠	Pass	3NT
North HCP: 21	♦ A4	♦ 65	Pass	4♠	AP	
South HCP: 10	♣ KJ109	♣ AQ2				
Contract: 4♠ N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 270	♠ 72	The opponents are silent.
Dealer: N	♥ KQJ1065	
Vul: NS	♦ Q10865	Partner bids first.
HCP: 8	♣ —	
Board: 271	♠ AJ7	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ AQJ6	You bid first.
HCP: 20	♣ K82	
Board: 272	♠ K965	The opponents are silent.
Dealer: N	♥ 9754	
Vul: None	♦ 97	Partner bids first.
HCP: 3	♣ 652	
Board: 273	♠ AK	The opponents are silent.
Dealer: S	♥ A873	
Vul: NS	♦ AK98	You bid first.
HCP: 21	♣ K62	
Board: 274	♠ 108764	The opponents are silent.
Dealer: N	♥ A85	
Vul: EW	♦ 65	Partner bids first.
HCP: 10	♣ AQ2	

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

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 72		2NT	Pass	3♦
Vul: NS	♥ A843	♥ KQJ1065	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ K4	♦ Q10865	AP			
South HCP: 8	♣ AQ63	♣ —				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ7				2NT
Vul: Both	♥ 1042	♥ KQ8				
North HCP: 3	♦ 108742	♦ AQJ6	AP			
South HCP: 20	♣ 10753	♣ K82				
Contract: 2N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ K965		2NT	AP	
Vul: None	♥ KQ	♥ 9754				
North HCP: 20	♦ A643	♦ 97				
South HCP: 3	♣ AQ10	♣ 652				
Contract: 2N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q98743	♠ AK				2NT
Vul: NS	♥ —	♥ A873	Pass	3♥	Pass	3♠
North HCP: 6	♦ QJ1052	♦ AK98				
South HCP: 21	♣ J7	♣ K62	Pass	4♠	AP	
Contract: 4♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 108764		2NT	Pass	3♥
Vul: EW	♥ KQJ3	♥ A85	Pass	3♠	Pass	3NT
North HCP: 21	♦ A4	♦ 65	Pass	4♠	AP	
South HCP: 10	♣ KJ109	♣ AQ2				
Contract: 4♠ N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 275	♠ 109862	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ J654	Partner bids first.
HCP: 4	♣ 5	
Board: 276	♠ AJ964	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ AK7	You bid first.
HCP: 21	♣ Q5	
Board: 277	♠ J7653	The opponents are silent.
Dealer: S	♥ 543	
Vul: EW	♦ 3	Partner bids first.
HCP: 4	♣ K843	
Board: 278	♠ AQ	West Doubles 3♥ if possible.
Dealer: N	♥ J87	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ AKQ75	
Board: 279	♠ KJ104	The opponents are silent.
Dealer: S	♥ J108	
Vul: EW	♦ J10853	Partner bids first.
HCP: 6	♣ 6	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 109862	♠ KJ3				2NT
Vul: None	♥ QJ8	♥ K105	Pass	3♥	Pass	3♠
North HCP: 4	♦ J654	♦ AK7	AP			
South HCP: 20	♣ 5	♣ AQ43				
Contract: 3♠ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AJ964	♠ 852				
Vul: NS	♥ AK10	♥ J74		2NT	AP	
North HCP: 21	♦ AK7	♦ 8542				
South HCP: 4	♣ Q5	♣ K83				
Contract: 2N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J7653	♠ AK2				2NT
Vul: EW	♥ 543	♥ AJ	Pass	3♥	Pass	3♠
North HCP: 4	♦ 3	♦ KJ42	AP			
South HCP: 20	♣ K843	♣ A1095				
Contract: 3♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ972		2NT	Pass	3♥
Vul: Both	♥ J87	♥ Q3	X	Pass <sup>1</sup>	Pass	3♠
North HCP: 21	♦ KQ8	♦ 962	AP			
South HCP: 6	♣ AKQ75	♣ 863	1. artificial			
Contract: 3♠ S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ 65				2NT
Vul: EW	♥ J108	♥ KQ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J10853	♦ AQ76	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AKQ10	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 275	♠ KJ3	The opponents are silent.
Dealer: S	♥ K105	
Vul: None	♦ AK7	You bid first.
HCP: 20	♣ AQ43	
Board: 276	♠ 852	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ 8542	Partner bids first.
HCP: 4	♣ K83	
Board: 277	♠ AK2	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ KJ42	You bid first.
HCP: 20	♣ A1095	
Board: 278	♠ KJ972	West Doubles 3♥ if possible.
Dealer: N	♥ Q3	
Vul: Both	♦ 962	Partner bids first.
HCP: 6	♣ 863	
Board: 279	♠ 65	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ AQ76	You bid first.
HCP: 20	♣ AKQ10	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 109862	♠ KJ3				2NT
Vul: None	♥ QJ8	♥ K105	Pass	3♥	Pass	3♠
North HCP: 4	♦ J654	♦ AK7	AP			
South HCP: 20	♣ 5	♣ AQ43				
Contract: 3♠ S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AJ964	♠ 852				
Vul: NS	♥ AK10	♥ J74		2NT	AP	
North HCP: 21	♦ AK7	♦ 8542				
South HCP: 4	♣ Q5	♣ K83				
Contract: 2N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J7653	♠ AK2				2NT
Vul: EW	♥ 543	♥ AJ	Pass	3♥	Pass	3♠
North HCP: 4	♦ 3	♦ KJ42	AP			
South HCP: 20	♣ K843	♣ A1095				
Contract: 3♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ972		2NT	Pass	3♥
Vul: Both	♥ J87	♥ Q3	X	Pass <sup>1</sup>	Pass	3♠
North HCP: 21	♦ KQ8	♦ 962	AP			
South HCP: 6	♣ AKQ75	♣ 863	1. artificial			
Contract: 3♠ S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ 65				2NT
Vul: EW	♥ J108	♥ KQ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J10853	♦ AQ76	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AKQ10	1. Stayman			
Contract: 3N S						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 280	♠ AJ3	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ A10	You bid first.
HCP: 20	♣ AK875	

Board: 281	♠ J7	The opponents are silent.
Dealer: S	♥ K743	
Vul: None	♦ 10872	Partner bids first.
HCP: 6	♣ Q72	

Board: 282	♠ A6	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: Both	♦ AK97	You bid first.
HCP: 21	♣ A54	

Board: 283	♠ 1094	The opponents are silent.
Dealer: S	♥ AQJ52	
Vul: None	♦ 862	Partner bids first.
HCP: 7	♣ 75	

Board: 284	♠ AKQ6	The opponents are silent.
Dealer: N	♥ A432	
Vul: NS	♦ 53	You bid first.
HCP: 20	♣ AK7	

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

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ642		2NT	Pass	3♥
Vul: Both	♥ A82	♥ KQ6	Pass	3♠	Pass	3NT
North HCP: 20	♦ A10	♦ 953	Pass	4♠	AP	
South HCP: 10	♣ AK875	♣ 104				
Contract: 4♠ N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ KQ93				2NT
Vul: None	♥ K743	♥ AJ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 10872	♦ AK9	Pass	3NT	AP	
South HCP: 20	♣ Q72	♣ K86	1. Stayman			
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q7432		2NT	Pass	3♥
Vul: Both	♥ AQ83	♥ J2	Pass	3♠	AP	
North HCP: 21	♦ AK97	♦ 83				
South HCP: 3	♣ A54	♣ 9863				
Contract: 3♠ N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ A8				2NT
Vul: None	♥ AQJ52	♥ 63	Pass	3♦	Pass	3♥
North HCP: 7	♦ 862	♦ AK103	Pass	3NT	AP	
South HCP: 20	♣ 75	♣ AKQ82				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 974		2NT	Pass	3NT
Vul: NS	♥ A432	♥ 1065	AP			
North HCP: 20	♦ 53	♦ K2				
South HCP: 6	♣ AK7	♣ QJ1052				
Contract: 3N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 280	♠ KQ642	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ 953	Partner bids first.
HCP: 10	♣ 104	

Board: 281	♠ KQ93	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ K86	

Board: 282	♠ Q7432	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ 83	Partner bids first.
HCP: 3	♣ 9863	

Board: 283	♠ A8	The opponents are silent.
Dealer: S	♥ 63	
Vul: None	♦ AK103	You bid first.
HCP: 20	♣ AKQ82	

Board: 284	♠ 974	The opponents are silent.
Dealer: N	♥ 1065	
Vul: NS	♦ K2	Partner bids first.
HCP: 6	♣ QJ1052	

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

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ642		2NT	Pass	3♥
Vul: Both	♥ A82	♥ KQ6	Pass	3♠	Pass	3NT
North HCP: 20	♦ A10	♦ 953	Pass	4♠	AP	
South HCP: 10	♣ AK875	♣ 104				
Contract: 4♠ N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ KQ93				2NT
Vul: None	♥ K743	♥ AJ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 10872	♦ AK9	Pass	3NT	AP	
South HCP: 20	♣ Q72	♣ K86	1. Stayman			
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q7432		2NT	Pass	3♥
Vul: Both	♥ AQ83	♥ J2	Pass	3♠	AP	
North HCP: 21	♦ AK97	♦ 83				
South HCP: 3	♣ A54	♣ 9863				
Contract: 3♠ N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ A8				2NT
Vul: None	♥ AQJ52	♥ 63	Pass	3♦	Pass	3♥
North HCP: 7	♦ 862	♦ AK103	Pass	3NT	AP	
South HCP: 20	♣ 75	♣ AKQ82				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 974		2NT	Pass	3NT
Vul: NS	♥ A432	♥ 1065	AP			
North HCP: 20	♦ 53	♦ K2				
South HCP: 6	♣ AK7	♣ QJ1052				
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 285	♠ AK54	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ A9862	Partner bids first.
HCP: 14	♣ 762	

Board: 286	♠ AQJ104	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ AKJ	You bid first.
HCP: 21	♣ A103	

Board: 287	♠ Q87	The opponents are silent.
Dealer: S	♥ K8632	
Vul: NS	♦ A107	Partner bids first.
HCP: 12	♣ K6	

Board: 288	♠ KJ5	The opponents are silent.
Dealer: N	♥ AK954	
Vul: EW	♦ Q5	You bid first.
HCP: 20	♣ AK6	

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

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ AK54	♠ 97				2NT
Vul: Both	♥ K	♥ AQ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ A9862	♦ KQ73	Pass	6NT	AP	
South HCP: 20	♣ 762	♣ AKQ8				
Contract: 6N S			1. Stayman			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQJ104	♠ 52		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q6	♥ AJ108743	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ	♦ 82	Pass	5♣ <sup>3</sup>	Pass	5♥
South HCP: 7	♣ A103	♣ Q5	AP			
Contract: 5♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AK9				2NT
Vul: NS	♥ K8632	♥ AJ4	Pass	3♦	Pass	3♥
North HCP: 12	♦ A107	♦ KJ984	Pass	6NT	AP	
South HCP: 20	♣ K6	♣ A4				
Contract: 6N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q94		2NT	Pass	3NT
Vul: EW	♥ AK954	♥ QJ	AP			
North HCP: 20	♦ Q5	♦ A10				
South HCP: 10	♣ AK6	♣ J98732				
Contract: 3N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 285	♠ 97	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ KQ73	You bid first.
HCP: 20	♣ AKQ8	

Board: 286	♠ 52	The opponents are silent.
Dealer: N	♥ AJ108743	
Vul: None	♦ 82	Partner bids first.
HCP: 7	♣ Q5	

Board: 287	♠ AK9	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ KJ984	You bid first.
HCP: 20	♣ A4	

Board: 288	♠ Q94	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ A10	Partner bids first.
HCP: 10	♣ J98732	

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

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ AK54	♠ 97				2NT
Vul: Both	♥ K	♥ AQ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ A9862	♦ KQ73	Pass	6NT	AP	
South HCP: 20	♣ 762	♣ AKQ8				
Contract: 6N S						

1. Stayman

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQJ104	♠ 52		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ Q6	♥ AJ108743	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ	♦ 82	Pass	5♣ <sup>3</sup>	Pass	5♥
South HCP: 7	♣ A103	♣ Q5	AP			
Contract: 5♥ N						

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

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AK9				2NT
Vul: NS	♥ K8632	♥ AJ4	Pass	3♦	Pass	3♥
North HCP: 12	♦ A107	♦ KJ984	Pass	6NT	AP	
South HCP: 20	♣ K6	♣ A4				
Contract: 6N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q94		2NT	Pass	3NT
Vul: EW	♥ AK954	♥ QJ	AP			
North HCP: 20	♦ Q5	♦ A10				
South HCP: 10	♣ AK6	♣ J98732				
Contract: 3N N						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 289	♠ J9653	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KQJ3	Partner bids first.
HCP: 14	♣ AK85	
Board: 290	♠ AJ75	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ AJ10	You bid first.
HCP: 21	♣ AK96	
Board: 291	♠ J1074	The opponents are silent.
Dealer: S	♥ QJ104	
Vul: Both	♦ 106	Partner bids first.
HCP: 8	♣ KJ6	
Board: 292	♠ AQ2	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ KJ742	You bid first.
HCP: 21	♣ AQ	
Board: 293	♠ 2	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ K865	Partner bids first.
HCP: 6	♣ Q109843	

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

Board: 289

Dealer: S

Vul: NS

North HCP: 14

South HCP: 20

Contract: 7♠ N

North:

♠ J9653

♥ —

♦ KQJ3

♣ AK85

South:

♠ AK42

♥ AQJ2

♦ A8

♣ Q74

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

2NT

Pass	3♥	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
------	------------------	------	-----------------

Pass	7♠	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

Board: 290

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AJ75

♥ A9

♦ AJ10

♣ AK96

South:

♠ 106

♥ 10653

♦ K9432

♣ J8

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

2NT AP

Board: 291

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ J1074

♥ QJ104

♦ 106

♣ KJ6

South:

♠ KQ5

♥ AK5

♦ Q7

♣ AQ1083

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

2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

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

1. Stayman

Board: 292

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AQ2

♥ AJ9

♦ KJ742

♣ AQ

South:

♠ J65

♥ Q1076

♦ 103

♣ J752

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

2NT AP

Board: 293

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 6♣ N

North:

♠ 2

♥ J4

♦ K865

♣ Q109843

South:

♠ AKQ9

♥ A5

♦ 1042

♣ AK76

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

2NT

Pass	6♣	AP	
------	----	----	--



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 289	♠ AK42	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ Q74	

Board: 290	♠ 106	The opponents are silent.
Dealer: N	♥ 10653	
Vul: EW	♦ K9432	Partner bids first.
HCP: 4	♣ J8	

Board: 291	♠ KQ5	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AQ1083	

Board: 292	♠ J65	The opponents are silent.
Dealer: N	♥ Q1076	
Vul: NS	♦ 103	Partner bids first.
HCP: 4	♣ J752	

Board: 293	♠ AKQ9	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ 1042	You bid first.
HCP: 20	♣ AK76	

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

Board: 289

Dealer: S

Vul: NS

North HCP: 14

South HCP: 20

Contract: 7♠ N

North:

♠ J9653

♥ —

♦ KQJ3

♣ AK85

South:

♠ AK42

♥ AQJ2

♦ A8

♣ Q74

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

2NT

Pass	3♥	Pass	3NT <sup>1</sup>
------	----	------	------------------

Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
------	------------------	------	-----------------

Pass	7♠	AP	
------	----	----	--

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=1/5 or 4/5

Board: 290

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AJ75

♥ A9

♦ AJ10

♣ AK96

South:

♠ 106

♥ 10653

♦ K9432

♣ J8

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

2NT AP

Board: 291

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ J1074

♥ QJ104

♦ 106

♣ KJ6

South:

♠ KQ5

♥ AK5

♦ Q7

♣ AQ1083

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

2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

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

1. Stayman

Board: 292

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AQ2

♥ AJ9

♦ KJ742

♣ AQ

South:

♠ J65

♥ Q1076

♦ 103

♣ J752

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

2NT AP

Board: 293

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 6♣ N

North:

♠ 2

♥ J4

♦ K865

♣ Q109843

South:

♠ AKQ9

♥ A5

♦ 1042

♣ AK76

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

2NT

Pass	6♣	AP	
------	----	----	--



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 294	♠ A7	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ AKJ9	You bid first.
HCP: 20	♣ Q642	

Board: 295	♠ Q98654	The opponents are silent.
Dealer: S	♥ 75	
Vul: None	♦ K32	Partner bids first.
HCP: 5	♣ 65	

Board: 296	♠ AQ64	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ J107	You bid first.
HCP: 20	♣ AQ5	

Board: 297	♠ 1086432	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ Q104	Partner bids first.
HCP: 4	♣ J2	

Board: 298	♠ AQ54	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ KJ2	You bid first.
HCP: 20	♣ AQ98	

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

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J98642		2NT	Pass	3♥
Vul: Both	♥ AQ4	♥ K97	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKJ9	♦ 832	AP			
South HCP: 7	♣ Q642	♣ K				
Contract: 4♠ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q98654	♠ AJ				2NT
Vul: None	♥ 75	♥ AQ98	Pass	3♥	Pass	3♠
North HCP: 5	♦ K32	♦ AQ96	Pass	4♠	AP	
South HCP: 21	♣ 65	♣ A74				
Contract: 4♠ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K97		2NT	Pass	3♦
Vul: EW	♥ AQJ	♥ 97652	Pass	3♥	Pass	3NT
North HCP: 20	♦ J107	♦ Q	Pass	4♥	AP	
South HCP: 5	♣ AQ5	♣ 9643				
Contract: 4♥ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 1086432	♠ AJ5				2NT
Vul: Both	♥ J10	♥ AKQ	Pass	3♥	Pass	3♠
North HCP: 4	♦ Q104	♦ J852	AP			
South HCP: 21	♣ J2	♣ AQ10				
Contract: 3♠ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ J10973		2NT	Pass	3♥
Vul: None	♥ A4	♥ 10	Pass	3NT <sup>1</sup>	Pass	4♠
North HCP: 20	♦ KJ2	♦ 98543	AP			
South HCP: 2	♣ AQ98	♣ J2				
Contract: 4♠ S						

1. Extended acceptance after NT



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 294	♠ J98642	The opponents are silent.
Dealer: N	♥ K97	
Vul: Both	♦ 832	Partner bids first.
HCP: 7	♣ K	

Board: 295	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: None	♦ AQ96	You bid first.
HCP: 21	♣ A74	

Board: 296	♠ K97	The opponents are silent.
Dealer: N	♥ 97652	
Vul: EW	♦ Q	Partner bids first.
HCP: 5	♣ 9643	

Board: 297	♠ AJ5	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ J852	You bid first.
HCP: 21	♣ AQ10	

Board: 298	♠ J10973	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ 98543	Partner bids first.
HCP: 2	♣ J2	

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

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J98642		2NT	Pass	3♥
Vul: Both	♥ AQ4	♥ K97	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKJ9	♦ 832	AP			
South HCP: 7	♣ Q642	♣ K				
Contract: 4♠ N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q98654	♠ AJ				2NT
Vul: None	♥ 75	♥ AQ98	Pass	3♥	Pass	3♠
North HCP: 5	♦ K32	♦ AQ96	Pass	4♠	AP	
South HCP: 21	♣ 65	♣ A74				
Contract: 4♠ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K97		2NT	Pass	3♦
Vul: EW	♥ AQJ	♥ 97652	Pass	3♥	Pass	3NT
North HCP: 20	♦ J107	♦ Q	Pass	4♥	AP	
South HCP: 5	♣ AQ5	♣ 9643				
Contract: 4♥ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 1086432	♠ AJ5				2NT
Vul: Both	♥ J10	♥ AKQ	Pass	3♥	Pass	3♠
North HCP: 4	♦ Q104	♦ J852	AP			
South HCP: 21	♣ J2	♣ AQ10				
Contract: 3♠ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ J10973		2NT	Pass	3♥
Vul: None	♥ A4	♥ 10	Pass	3NT <sup>1</sup>	Pass	4♠
North HCP: 20	♦ KJ2	♦ 98543	AP			
South HCP: 2	♣ AQ98	♣ J2				
Contract: 4♠ S						

1. Extended acceptance after NT

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 299	♠ KQ9864	The opponents are silent.
Dealer: S	♥ 109	
Vul: NS	♦ 975	Partner bids first.
HCP: 12	♣ AK	

Board: 300	♠ A104	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ AK84	You bid first.
HCP: 21	♣ AK3	

Board: 301	♠ AJ6	The opponents are silent.
Dealer: S	♥ 10952	
Vul: None	♦ 1095	Partner bids first.
HCP: 8	♣ QJ9	

Board: 302	♠ K2	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ K10863	You bid first.
HCP: 20	♣ AK4	

Board: 303	♠ 9	The opponents are silent.
Dealer: S	♥ KJ643	
Vul: None	♦ 876	Partner bids first.
HCP: 4	♣ 9862	

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

Board: 299

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQ9864

♥ 109

♦ 975

♣ AK

South:

♠ A5

♥ AQJ

♦ KQJ8

♣ QJ32

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 300

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ A104

♥ K75

♦ AK84

♣ AK3

South:

♠ K

♥ AQ32

♦ J95

♣ Q9842

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 301

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 4♥ S

North:

♠ AJ6

♥ 10952

♦ 1095

♣ QJ9

South:

♠ KQ4

♥ AK87

♦ KQ86

♣ A10

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. Stayman

Board: 302

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K2

♥ AK6

♦ K10863

♣ AK4

South:

♠ 975

♥ Q10

♦ AJ54

♣ J985

West North East South

2NT Pass 3NT

AP

Board: 303

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 3♥ S

North:

♠ 9

♥ KJ643

♦ 876

♣ 9862

South:

♠ KJ106

♥ A82

♦ AQ2

♣ AK10

West North East South

2NT

Pass 3♦ Pass 3♥

AP

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 299	♠ A5	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ KQJ8	You bid first.
HCP: 20	♣ QJ32	

Board: 300	♠ K	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: Both	♦ J95	Partner bids first.
HCP: 12	♣ Q9842	

Board: 301	♠ KQ4	The opponents are silent.
Dealer: S	♥ AK87	
Vul: None	♦ KQ86	You bid first.
HCP: 21	♣ A10	

Board: 302	♠ 975	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ AJ54	Partner bids first.
HCP: 8	♣ J985	

Board: 303	♠ KJ106	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ AQ2	You bid first.
HCP: 21	♣ AK10	

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

Board: 299

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6♠ S

North:

♠ KQ9864

♥ 109

♦ 975

♣ AK

South:

♠ A5

♥ AQJ

♦ KQJ8

♣ QJ32

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

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

Board: 300

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ A104

♥ K75

♦ AK84

♣ AK3

South:

♠ K

♥ AQ32

♦ J95

♣ Q9842

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 301

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 4♥ S

North:

♠ AJ6

♥ 10952

♦ 1095

♣ QJ9

South:

♠ KQ4

♥ AK87

♦ KQ86

♣ A10

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. Stayman

Board: 302

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K2

♥ AK6

♦ K10863

♣ AK4

South:

♠ 975

♥ Q10

♦ AJ54

♣ J985

West North East South

2NT Pass 3NT

AP

Board: 303

Dealer: S

Vul: None

North HCP: 4

South HCP: 21

Contract: 3♥ S

North:

♠ 9

♥ KJ643

♦ 876

♣ 9862

South:

♠ KJ106

♥ A82

♦ AQ2

♣ AK10

West North East South

2NT

Pass 3♦ Pass 3♥

AP

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 304	♠ A43	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ A3	You bid first.
HCP: 21	♣ AJ86	

Board: 305	♠ Q52	The opponents are silent.
Dealer: S	♥ A96	
Vul: Both	♦ 9632	Partner bids first.
HCP: 6	♣ 763	

Board: 306	♠ KQJ	The opponents are silent.
Dealer: N	♥ A762	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ KQ87	

Board: 307	♠ J83	The opponents are silent.
Dealer: S	♥ Q65	
Vul: EW	♦ J874	Partner bids first.
HCP: 4	♣ 876	

Board: 308	♠ K7432	West Bids 3♦ if possible.
Dealer: N	♥ A3	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AQ65	

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

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ J		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ5	♥ 10964	Pass	3♥	Pass	4♥
North HCP: 21	♦ A3	♦ Q975	AP			
South HCP: 6	♣ AJ86	♣ K1052	1. Stayman			
Contract: 4♥ N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ K6				2NT
Vul: Both	♥ A96	♥ KJ4	Pass	3NT	AP	
North HCP: 6	♦ 9632	♦ AKQJ5				
South HCP: 21	♣ 763	♣ A104				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1096432		2NT	Pass	3♥
Vul: NS	♥ A762	♥ 104	Pass	3♠	AP	
North HCP: 21	♦ AQ	♦ J72				
South HCP: 1	♣ KQ87	♣ 104				
Contract: 3♠ N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AKQ				2NT
Vul: EW	♥ Q65	♥ 983	AP			
North HCP: 4	♦ J874	♦ AK6				
South HCP: 20	♣ 876	♣ A1043				
Contract: 2N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ K7432	♠ 1085		2NT	Pass	Pass
Vul: Both	♥ A3	♥ 985	3♦	4♠	AP	
North HCP: 20	♦ AK	♦ 82				
South HCP: 1	♣ AQ65	♣ J10972				
Contract: 4♠ N						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 304	♠ J	The opponents are silent.
Dealer: N	♥ 10964	
Vul: NS	♦ Q975	Partner bids first.
HCP: 6	♣ K1052	

Board: 305	♠ K6	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ AKQJ5	You bid first.
HCP: 21	♣ A104	

Board: 306	♠ 1096432	The opponents are silent.
Dealer: N	♥ 104	
Vul: NS	♦ J72	Partner bids first.
HCP: 1	♣ 104	

Board: 307	♠ AKQ	The opponents are silent.
Dealer: S	♥ 983	
Vul: EW	♦ AK6	You bid first.
HCP: 20	♣ A1043	

Board: 308	♠ 1085	West Bids 3♦ if possible.
Dealer: N	♥ 985	
Vul: Both	♦ 82	Partner bids first.
HCP: 1	♣ J10972	

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

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ J		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ5	♥ 10964	Pass	3♥	Pass	4♥
North HCP: 21	♦ A3	♦ Q975	AP			
South HCP: 6	♣ AJ86	♣ K1052	1. Stayman			
Contract: 4♥ N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ K6				2NT
Vul: Both	♥ A96	♥ KJ4	Pass	3NT	AP	
North HCP: 6	♦ 9632	♦ AKQJ5				
South HCP: 21	♣ 763	♣ A104				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1096432		2NT	Pass	3♥
Vul: NS	♥ A762	♥ 104	Pass	3♠	AP	
North HCP: 21	♦ AQ	♦ J72				
South HCP: 1	♣ KQ87	♣ 104				
Contract: 3♠ N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AKQ				2NT
Vul: EW	♥ Q65	♥ 983	AP			
North HCP: 4	♦ J874	♦ AK6				
South HCP: 20	♣ 876	♣ A1043				
Contract: 2N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ K7432	♠ 1085		2NT	Pass	Pass
Vul: Both	♥ A3	♥ 985	3♦	4♠	AP	
North HCP: 20	♦ AK	♦ 82				
South HCP: 1	♣ AQ65	♣ J10972				
Contract: 4♠ N						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 309	♠ 10987	The opponents are silent.
Dealer: S	♥ J1076	
Vul: None	♦ 64	Partner bids first.
HCP: 3	♣ Q42	

Board: 310	♠ K42	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ AKQ10	You bid first.
HCP: 20	♣ KJ54	

Board: 311	♠ QJ3	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ Q2	Partner bids first.
HCP: 10	♣ KJ652	

Board: 312	♠ QJ9	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ KJ43	You bid first.
HCP: 20	♣ AQJ	

Board: 313	♠ 109874	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ 5	Partner bids first.
HCP: 3	♣ J9842	

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

Board: 309

Dealer: S

Vul: None

North HCP: 3

South HCP: 20

Contract: 2N S

North:

♠ 10987

♥ J1076

♦ 64

♣ Q42

South:

♠ AKQ

♥ KQ5

♦ Q982

♣ A63

West North East South

2NT

AP

Board: 310

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ K42

♥ A3

♦ AKQ10

♣ KJ54

South:

♠ AJ9753

♥ K108

♦ 98

♣ A2

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♦

Pass 5♠<sup>4</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 311

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ QJ3

♥ J98

♦ Q2

♣ KJ652

South:

♠ AK

♥ A1064

♦ AK105

♣ Q74

West North East South

2NT

Pass 3NT AP

Board: 312

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ QJ9

♥ AQ6

♦ KJ43

♣ AQJ

South:

♠ AK107

♥ K982

♦ A75

♣ 104

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 313

Dealer: S

Vul: Both

North HCP: 3

South HCP: 21

Contract: 4♠ N

North:

♠ 109874

♥ Q8

♦ 5

♣ J9842

South:

♠ AK65

♥ 109

♦ AKJ

♣ AQ76

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♠ AP

1. Extended acceptance after NT

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 309	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ Q982	You bid first.
HCP: 20	♣ A63	

Board: 310	♠ AJ9753	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ 98	Partner bids first.
HCP: 12	♣ A2	

Board: 311	♠ AK	The opponents are silent.
Dealer: S	♥ A1064	
Vul: Both	♦ AK105	You bid first.
HCP: 20	♣ Q74	

Board: 312	♠ AK107	The opponents are silent.
Dealer: N	♥ K982	
Vul: NS	♦ A75	Partner bids first.
HCP: 14	♣ 104	

Board: 313	♠ AK65	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ AQ76	

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

Board: 309

Dealer: S

Vul: None

North HCP: 3

South HCP: 20

Contract: 2N S

North:

♠ 10987

♥ J1076

♦ 64

♣ Q42

South:

♠ AKQ

♥ KQ5

♦ Q982

♣ A63

West North East South

2NT

AP

Board: 310

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ K42

♥ A3

♦ AKQ10

♣ KJ54

South:

♠ AJ9753

♥ K108

♦ 98

♣ A2

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♦

Pass 5♠<sup>4</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 311

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ QJ3

♥ J98

♦ Q2

♣ KJ652

South:

♠ AK

♥ A1064

♦ AK105

♣ Q74

West North East South

2NT

Pass 3NT AP

Board: 312

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ QJ9

♥ AQ6

♦ KJ43

♣ AQJ

South:

♠ AK107

♥ K982

♦ A75

♣ 104

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

AP

1. Stayman

Board: 313

Dealer: S

Vul: Both

North HCP: 3

South HCP: 21

Contract: 4♠ N

North:

♠ 109874

♥ Q8

♦ 5

♣ J9842

South:

♠ AK65

♥ 109

♦ AKJ

♣ AQ76

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♠ AP

1. Extended acceptance after NT

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 314	♠ KQ5	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ QJ5	

Board: 315	♠ K984	The opponents are silent.
Dealer: S	♥ Q1043	
Vul: NS	♦ 862	Partner bids first.
HCP: 9	♣ KJ	

Board: 316	♠ AK10	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ QJ54	You bid first.
HCP: 21	♣ Q102	

Board: 317	♠ 875	East Doubles 3♣ if possible.
Dealer: S	♥ A864	
Vul: None	♦ 965	Partner bids first.
HCP: 8	♣ A63	

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

Board: 314

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ KQ5

♥ QJ92

♦ AKQ

♣ QJ5

South:

♠ 4

♥ 7543

♦ 6532

♣ A1098

West	North	East	South
	2NT	AP	

Board: 315

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ K984

♥ Q1043

♦ 862

♣ KJ

South:

♠ 63

♥ AK976

♦ AKQ4

♣ A4

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4♥	Pass	4NT <sup>4</sup>
------	----	------	------------------

Pass	5♣ <sup>5</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5

Board: 316

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AK10

♥ AKQ

♦ QJ54

♣ Q102

South:

♠ J865

♥ 102

♦ 87

♣ A7653

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

Pass	3♦	Pass	3NT
------	----	------	-----

AP

1. Stayman

Board: 317

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 875

♥ A864

♦ 965

♣ A63

South:

♠ AJ

♥ KQJ32

♦ AKQ2

♣ 84

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	X	3♥
------	-----------------	---	----

Pass	4♥	AP	
------	----	----	--

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 314	♠ 4	The opponents are silent.
Dealer: N	♥ 7543	
Vul: None	♦ 6532	Partner bids first.
HCP: 4	♣ A1098	
Board: 315	♠ 63	The opponents are silent.
Dealer: S	♥ AK976	
Vul: NS	♦ AKQ4	You bid first.
HCP: 20	♣ A4	
Board: 316	♠ J865	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ 87	Partner bids first.
HCP: 5	♣ A7653	
Board: 317	♠ AJ	East Doubles 3♣ if possible.
Dealer: S	♥ KQJ32	
Vul: None	♦ AKQ2	You bid first.
HCP: 20	♣ 84	

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

Board: 314

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ KQ5

♥ QJ92

♦ AKQ

♣ QJ5

South:

♠ 4

♥ 7543

♦ 6532

♣ A1098

West	North	East	South
	2NT	AP	

Board: 315

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ K984

♥ Q1043

♦ 862

♣ KJ

South:

♠ 63

♥ AK976

♦ AKQ4

♣ A4

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4♥	Pass	4NT <sup>4</sup>
------	----	------	------------------

Pass	5♣ <sup>5</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5

Board: 316

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AK10

♥ AKQ

♦ QJ54

♣ Q102

South:

♠ J865

♥ 102

♦ 87

♣ A7653

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

Pass	3♦	Pass	3NT
------	----	------	-----

AP

1. Stayman

Board: 317

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 875

♥ A864

♦ 965

♣ A63

South:

♠ AJ

♥ KQJ32

♦ AKQ2

♣ 84

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	X	3♥
------	-----------------	---	----

Pass	4♥	AP	
------	----	----	--

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 318	♠ AKJ	The opponents are silent.
Dealer: N	♥ 1065	
Vul: EW	♦ AKJ3	You bid first.
HCP: 21	♣ KQ9	
Board: 319	♠ J6	The opponents are silent.
Dealer: S	♥ QJ52	
Vul: Both	♦ A872	Partner bids first.
HCP: 9	♣ J86	
Board: 320	♠ AKQ	West Doubles 3♥ if possible.
Dealer: N	♥ 852	
Vul: NS	♦ AK63	You bid first.
HCP: 20	♣ A87	
Board: 321	♠ 10542	The opponents are silent.
Dealer: S	♥ J62	
Vul: EW	♦ K63	Partner bids first.
HCP: 5	♣ J106	
Board: 322	♠ Q87	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ AKJ109	You bid first.
HCP: 20	♣ AK	

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

Board: 318  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 4  
Contract: 2N N

North:  
♠ AKJ  
♥ 1065  
♦ AKJ3  
♣ KQ9

South:  
♠ Q5  
♥ Q983  
♦ 1095  
♣ 10874

West	North	East	South
	2NT	AP	

Board: 319  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 21  
Contract: 3N S

North:  
♠ J6  
♥ QJ52  
♦ A872  
♣ J86

South:  
♠ AKQ10  
♥ A10  
♦ J9  
♣ AK1032

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

1. Stayman

Board: 320  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AKQ  
♥ 852  
♦ AK63  
♣ A87

South:  
♠ 108653  
♥ 43  
♦ Q104  
♣ K43

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

Board: 321  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 3N S

North:  
♠ 10542  
♥ J62  
♦ K63  
♣ J106

South:  
♠ AKJ  
♥ A10854  
♦ A105  
♣ A7

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3NT	AP	

1. Stayman

Board: 322  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 17  
Contract: 7♠ N

North:  
♠ Q87  
♥ K42  
♦ AKJ109  
♣ AK

South:  
♠ AK10532  
♥ AQ7  
♦ Q5  
♣ Q3

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♠ <sup>3</sup>	Pass	7♠
AP			

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

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 318	♠ Q5	The opponents are silent.
Dealer: N	♥ Q983	
Vul: EW	♦ 1095	Partner bids first.
HCP: 4	♣ 10874	
Board: 319	♠ AKQ10	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ J9	You bid first.
HCP: 21	♣ AK1032	
Board: 320	♠ 108653	West Doubles 3♥ if possible.
Dealer: N	♥ 43	
Vul: NS	♦ Q104	Partner bids first.
HCP: 5	♣ K43	
Board: 321	♠ AKJ	The opponents are silent.
Dealer: S	♥ A10854	
Vul: EW	♦ A105	You bid first.
HCP: 20	♣ A7	
Board: 322	♠ AK10532	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ Q5	Partner bids first.
HCP: 17	♣ Q3	

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

Board: 318  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 4  
Contract: 2N N

North:  
♠ AKJ  
♥ 1065  
♦ AKJ3  
♣ KQ9

South:  
♠ Q5  
♥ Q983  
♦ 1095  
♣ 10874

West	North	East	South
	2NT	AP	

Board: 319  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 21  
Contract: 3N S

North:  
♠ J6  
♥ QJ52  
♦ A872  
♣ J86

South:  
♠ AKQ10  
♥ A10  
♦ J9  
♣ AK1032

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

1. Stayman

Board: 320  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AKQ  
♥ 852  
♦ AK63  
♣ A87

South:  
♠ 108653  
♥ 43  
♦ Q104  
♣ K43

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

Board: 321  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 20  
Contract: 3N S

North:  
♠ 10542  
♥ J62  
♦ K63  
♣ J106

South:  
♠ AKJ  
♥ A10854  
♦ A105  
♣ A7

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3NT	AP	

1. Stayman

Board: 322  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 17  
Contract: 7♠ N

North:  
♠ Q87  
♥ K42  
♦ AKJ109  
♣ AK

South:  
♠ AK10532  
♥ AQ7  
♦ Q5  
♣ Q3

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♠ <sup>3</sup>	Pass	7♠
AP			

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

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 323	♠ K52	The opponents are silent.
Dealer: S	♥ AJ8432	
Vul: None	♦ 1053	Partner bids first.
HCP: 8	♣ 2	

Board: 324	♠ KJ4	The opponents are silent.
Dealer: N	♥ AQ1098	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ AK2	

Board: 325	♠ QJ982	The opponents are silent.
Dealer: S	♥ Q987	
Vul: Both	♦ 84	Partner bids first.
HCP: 5	♣ 43	

Board: 326	♠ A5	The opponents are silent.
Dealer: N	♥ AK93	
Vul: None	♦ AJ986	You bid first.
HCP: 21	♣ KQ	

Board: 327	♠ 75	The opponents are silent.
Dealer: S	♥ Q102	
Vul: NS	♦ 8762	Partner bids first.
HCP: 6	♣ A1096	

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

Board: 323

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 6♥ S

North:

♠ K52

♥ AJ8432

♦ 1053

♣ 2

South:

♠ A4

♥ Q107

♦ AQ2

♣ AKQ106

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 324

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ KJ4

♥ AQ1098

♦ K2

♣ AK2

South:

♠ AQ86

♥ KJ4

♦ A1087

♣ 53

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

AP

1. Stayman

Board: 325

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 4♥ S

North:

♠ QJ982

♥ Q987

♦ 84

♣ 43

South:

♠ K1076

♥ AKJ3

♦ K76

♣ AK

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. Stayman

Board: 326

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ A5

♥ AK93

♦ AJ986

♣ KQ

South:

♠ Q2

♥ 8765

♦ Q74

♣ J1083

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 327

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



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 323	♠ A4	The opponents are silent.
Dealer: S	♥ Q107	
Vul: None	♦ AQ2	You bid first.
HCP: 21	♣ AKQ106	
Board: 324	♠ AQ86	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ A1087	Partner bids first.
HCP: 14	♣ 53	
Board: 325	♠ K1076	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: Both	♦ K76	You bid first.
HCP: 21	♣ AK	
Board: 326	♠ Q2	The opponents are silent.
Dealer: N	♥ 8765	
Vul: None	♦ Q74	Partner bids first.
HCP: 5	♣ J1083	
Board: 327	♠ AJ3	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ AQ105	You bid first.
HCP: 21	♣ KQ7	

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

Board: 323

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 6♥ S

North:

♠ K52

♥ AJ8432

♦ 1053

♣ 2

South:

♠ A4

♥ Q107

♦ AQ2

♣ AKQ106

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 324

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ KJ4

♥ AQ1098

♦ K2

♣ AK2

South:

♠ AQ86

♥ KJ4

♦ A1087

♣ 53

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

AP

1. Stayman

Board: 325

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 4♥ S

North:

♠ QJ982

♥ Q987

♦ 84

♣ 43

South:

♠ K1076

♥ AKJ3

♦ K76

♣ AK

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. Stayman

Board: 326

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ A5

♥ AK93

♦ AJ986

♣ KQ

South:

♠ Q2

♥ 8765

♦ Q74

♣ J1083

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 327

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

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 328	♠ J8	The opponents are silent.
Dealer: N	♥ A87	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ AK105	

Board: 329	♠ Q105	The opponents are silent.
Dealer: S	♥ K87	
Vul: None	♦ Q42	Partner bids first.
HCP: 9	♣ Q1084	

Board: 330	♠ AKJ	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ Q83	You bid first.
HCP: 20	♣ AQJ4	

Board: 331	♠ AK93	The opponents are silent.
Dealer: S	♥ KJ54	
Vul: EW	♦ K	Partner bids first.
HCP: 14	♣ 10862	

Board: 332	♠ KQ64	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ K107	You bid first.
HCP: 20	♣ AQ98	

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

Board: 328  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ J8  
♥ A87  
♦ AKJ8  
♣ AK105

South:  
♠ KQ2  
♥ KJ1042  
♦ 4  
♣ J862

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

Board: 329  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ Q105  
♥ K87  
♦ Q42  
♣ Q1084

South:  
♠ K6  
♥ A5  
♦ AJ109  
♣ AKJ97

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 330  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 4♥ N

North:  
♠ AKJ  
♥ K84  
♦ Q83  
♣ AQJ4

South:  
♠ Q86  
♥ QJ963  
♦ J52  
♣ K3

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

Board: 331  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 21  
Contract: 6N S

North:  
♠ AK93  
♥ KJ54  
♦ K  
♣ 10862

South:  
♠ Q107  
♥ AQ3  
♦ AQ2  
♣ AK73

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	AP	
1. Stayman			

Board: 332  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ KQ64  
♥ AQ  
♦ K107  
♣ AQ98

South:  
♠ 852  
♥ K10862  
♦ 943  
♣ K2

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

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 328	♠ KQ2	The opponents are silent.
Dealer: N	♥ KJ1042	
Vul: EW	♦ 4	Partner bids first.
HCP: 10	♣ J862	

Board: 329	♠ K6	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ AJ109	You bid first.
HCP: 20	♣ AKJ97	

Board: 330	♠ Q86	The opponents are silent.
Dealer: N	♥ QJ963	
Vul: NS	♦ J52	Partner bids first.
HCP: 9	♣ K3	

Board: 331	♠ Q107	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ AQ2	You bid first.
HCP: 21	♣ AK73	

Board: 332	♠ 852	The opponents are silent.
Dealer: N	♥ K10862	
Vul: Both	♦ 943	Partner bids first.
HCP: 6	♣ K2	

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

Board: 328  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ J8  
♥ A87  
♦ AKJ8  
♣ AK105

South:  
♠ KQ2  
♥ KJ1042  
♦ 4  
♣ J862

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

Board: 329  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ Q105  
♥ K87  
♦ Q42  
♣ Q1084

South:  
♠ K6  
♥ A5  
♦ AJ109  
♣ AKJ97

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 330  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 4♥ N

North:  
♠ AKJ  
♥ K84  
♦ Q83  
♣ AQJ4

South:  
♠ Q86  
♥ QJ963  
♦ J52  
♣ K3

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

Board: 331  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 21  
Contract: 6N S

North:  
♠ AK93  
♥ KJ54  
♦ K  
♣ 10862

South:  
♠ Q107  
♥ AQ3  
♦ AQ2  
♣ AK73

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	AP	
1. Stayman			

Board: 332  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ KQ64  
♥ AQ  
♦ K107  
♣ AQ98

South:  
♠ 852  
♥ K10862  
♦ 943  
♣ K2

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

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 333	♠ —	The opponents are silent.
Dealer: S	♥ J7532	
Vul: NS	♦ 10652	Partner bids first.
HCP: 1	♣ 9765	
Board: 334	♠ AK1073	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ K9	You bid first.
HCP: 21	♣ KJ82	
Board: 335	♠ KJ7	West Doubles 3♦ if possible.
Dealer: S	♥ K765	
Vul: Both	♦ J83	Partner bids first.
HCP: 8	♣ 752	
Board: 336	♠ AJ102	The opponents are silent.
Dealer: N	♥ K62	
Vul: None	♦ AK10	You bid first.
HCP: 21	♣ AQ10	
Board: 337	♠ 7632	East Doubles 3♣ if possible.
Dealer: S	♥ K8632	
Vul: NS	♦ K752	Partner bids first.
HCP: 6	♣ —	

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

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ10				2NT
Vul: NS	♥ J7532	♥ KQ8	Pass	3♦	Pass	3♥
North HCP: 1	♦ 10652	♦ KQJ9	AP			
South HCP: 20	♣ 9765	♣ 32				
Contract: 3♥ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AK1073	♠ 5		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK	♥ 10965432	Pass	4♥	AP	
North HCP: 21	♦ K9	♦ 83	1. Texas			
South HCP: 0	♣ KJ82	♣ 653				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A64				2NT
Vul: Both	♥ K765	♥ A109	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ J83	♦ A1076	X	3NT	AP	
South HCP: 21	♣ 752	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ Q743		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K62	♥ A1098753	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK10	♦ J4	Pass	5♦ <sup>3</sup>	Pass	6♥
South HCP: 7	♣ AQ10	♣ —	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ KQ8				2NT
Vul: NS	♥ K8632	♥ A5	Pass	3♣ <sup>1</sup>	X	3♦
North HCP: 6	♦ K752	♦ AQJ8	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 21	♣ —	♣ KQ92	Pass	6♦	AP	
Contract: 6♦ S			1. Stayman			
			2. SMOLEN			



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 333	♠ AKQ10	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: NS	♦ KQJ9	You bid first.
HCP: 20	♣ 32	
Board: 334	♠ 5	The opponents are silent.
Dealer: N	♥ 10965432	
Vul: Both	♦ 83	Partner bids first.
HCP: 0	♣ 653	
Board: 335	♠ A64	West Doubles 3♦ if possible.
Dealer: S	♥ A109	
Vul: Both	♦ A1076	You bid first.
HCP: 21	♣ AKQ	
Board: 336	♠ Q743	The opponents are silent.
Dealer: N	♥ A1098753	
Vul: None	♦ J4	Partner bids first.
HCP: 7	♣ —	
Board: 337	♠ KQ8	East Doubles 3♣ if possible.
Dealer: S	♥ A5	
Vul: NS	♦ AQJ8	You bid first.
HCP: 21	♣ KQ92	

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

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ10				2NT
Vul: NS	♥ J7532	♥ KQ8	Pass	3♦	Pass	3♥
North HCP: 1	♦ 10652	♦ KQJ9	AP			
South HCP: 20	♣ 9765	♣ 32				
Contract: 3♥ S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AK1073	♠ 5		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK	♥ 10965432	Pass	4♥	AP	
North HCP: 21	♦ K9	♦ 83	1. Texas			
South HCP: 0	♣ KJ82	♣ 653				
Contract: 4♥ N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A64				2NT
Vul: Both	♥ K765	♥ A109	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ J83	♦ A1076	X	3NT	AP	
South HCP: 21	♣ 752	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ Q743		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K62	♥ A1098753	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK10	♦ J4	Pass	5♦ <sup>3</sup>	Pass	6♥
South HCP: 7	♣ AQ10	♣ —	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 7632	♠ KQ8				2NT
Vul: NS	♥ K8632	♥ A5	Pass	3♣ <sup>1</sup>	X	3♦
North HCP: 6	♦ K752	♦ AQJ8	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 21	♣ —	♣ KQ92	Pass	6♦	AP	
Contract: 6♦ S			1. Stayman			
			2. SMOLEN			

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 338	♠ A9	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ AQ1098	You bid first.
HCP: 20	♣ J9	

Board: 339	♠ J102	The opponents are silent.
Dealer: S	♥ KJ1084	
Vul: None	♦ J	Partner bids first.
HCP: 9	♣ K1032	

Board: 340	♠ 63	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ KQ86	You bid first.
HCP: 20	♣ AQ87	

Board: 341	♠ 754	The opponents are silent.
Dealer: S	♥ J63	
Vul: EW	♦ 97	Partner bids first.
HCP: 2	♣ J9732	

Board: 342	♠ K7	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: None	♦ KQ96	You bid first.
HCP: 20	♣ QJ2	

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

Board: 338

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ A9

♥ AKQ7

♦ AQ1098

♣ J9

South:

♠ J73

♥ 965

♦ J75

♣ K752

West North East South

2NT Pass 3NT

AP

Board: 339

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ J102

♥ KJ1084

♦ J

♣ K1032

South:

♠ 975

♥ AQ96

♦ AKQ2

♣ AJ

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥

Pass 4NT<sup>3</sup> Pass 5♣<sup>4</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 340

Dealer: N

Vul: NS

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♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 341

Dealer: S

Vul: EW

North HCP: 2

South HCP: 20

Contract: 2N S

North:

♠ 754

♥ J63

♦ 97

♣ J9732

South:

♠ A109

♥ AQ7

♦ AKJ10

♣ Q84

West North East South

2NT

AP

Board: 342

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ K7

♥ AKQ10

♦ KQ96

♣ QJ2

South:

♠ A92

♥ 962

♦ A2

♣ AK964

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♥<sup>2</sup> Pass 7NT

AP

1. Gerber

2. A=1/4

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 338	♠ J73	The opponents are silent.
Dealer: N	♥ 965	
Vul: Both	♦ J75	Partner bids first.
HCP: 5	♣ K752	

Board: 339	♠ 975	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: None	♦ AKQ2	You bid first.
HCP: 20	♣ AJ	

Board: 340	♠ Q4	The opponents are silent.
Dealer: N	♥ 8743	
Vul: NS	♦ J73	Partner bids first.
HCP: 7	♣ KJ96	

Board: 341	♠ A109	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ AKJ10	You bid first.
HCP: 20	♣ Q84	

Board: 342	♠ A92	The opponents are silent.
Dealer: N	♥ 962	
Vul: None	♦ A2	Partner bids first.
HCP: 15	♣ AK964	

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

Board: 338

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ A9

♥ AKQ7

♦ AQ1098

♣ J9

South:

♠ J73

♥ 965

♦ J75

♣ K752

West North East South

2NT Pass 3NT

AP

Board: 339

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ J102

♥ KJ1084

♦ J

♣ K1032

South:

♠ 975

♥ AQ96

♦ AKQ2

♣ AJ

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥

Pass 4NT<sup>3</sup> Pass 5♣<sup>4</sup>

Pass 6♥ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 340

Dealer: N

Vul: NS

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♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 341

Dealer: S

Vul: EW

North HCP: 2

South HCP: 20

Contract: 2N S

North:

♠ 754

♥ J63

♦ 97

♣ J9732

South:

♠ A109

♥ AQ7

♦ AKJ10

♣ Q84

West North East South

2NT

AP

Board: 342

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ K7

♥ AKQ10

♦ KQ96

♣ QJ2

South:

♠ A92

♥ 962

♦ A2

♣ AK964

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♥<sup>2</sup> Pass 7NT

AP

1. Gerber

2. A=1/4

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 343	♠ Q9632	The opponents are silent.
Dealer: S	♥ Q73	
Vul: NS	♦ AK9	Partner bids first.
HCP: 11	♣ 63	

Board: 344	♠ KQJ107	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ Q7	You bid first.
HCP: 21	♣ AQ10	

Board: 345	♠ A1053	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ Q9	Partner bids first.
HCP: 7	♣ J10954	

Board: 346	♠ A9	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ AKJ7	You bid first.
HCP: 20	♣ QJ98	

Board: 347	♠ 765	The opponents are silent.
Dealer: S	♥ 986543	
Vul: EW	♦ J	Partner bids first.
HCP: 5	♣ KJ2	

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

Board: 343  
Dealer: S  
Vul: NS  
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 <sup>1</sup>	Pass	6NT
AP			
1. Quantitative 4NT			

Board: 344  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ KQJ107  
♥ AQJ  
♦ Q7  
♣ AQ10

South:  
♠ A54  
♥ 865  
♦ AJ83  
♣ KJ3

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

Board: 345  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ A1053  
♥ 75  
♦ Q9  
♣ J10954

South:  
♠ KQ  
♥ A943  
♦ A75  
♣ AK83

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3NT	AP	
1. Stayman			

Board: 346  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 2  
Contract: 2N N

North:  
♠ A9  
♥ AJ8  
♦ AKJ7  
♣ QJ98

South:  
♠ Q853  
♥ 1072  
♦ 1082  
♣ 1053

West	North	East	South
	2NT	AP	

Board: 347  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 765  
♥ 986543  
♦ J  
♣ KJ2

South:  
♠ AK8  
♥ QJ72  
♦ AK4  
♣ A84

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



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 343	♠ AK	The opponents are silent.
Dealer: S	♥ AK1054	
Vul: NS	♦ 106	You bid first.
HCP: 21	♣ AK105	

Board: 344	♠ A54	The opponents are silent.
Dealer: N	♥ 865	
Vul: EW	♦ AJ83	Partner bids first.
HCP: 13	♣ KJ3	

Board: 345	♠ KQ	The opponents are silent.
Dealer: S	♥ A943	
Vul: Both	♦ A75	You bid first.
HCP: 20	♣ AK83	

Board: 346	♠ Q853	The opponents are silent.
Dealer: N	♥ 1072	
Vul: NS	♦ 1082	Partner bids first.
HCP: 2	♣ 1053	

Board: 347	♠ AK8	The opponents are silent.
Dealer: S	♥ QJ72	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ A84	

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

Board: 343  
Dealer: S  
Vul: NS  
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 <sup>1</sup>	Pass	6NT
AP			
1. Quantitative 4NT			

Board: 344  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ KQJ107  
♥ AQJ  
♦ Q7  
♣ AQ10

South:  
♠ A54  
♥ 865  
♦ AJ83  
♣ KJ3

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

Board: 345  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ A1053  
♥ 75  
♦ Q9  
♣ J10954

South:  
♠ KQ  
♥ A943  
♦ A75  
♣ AK83

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3NT	AP	
1. Stayman			

Board: 346  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 2  
Contract: 2N N

North:  
♠ A9  
♥ AJ8  
♦ AKJ7  
♣ QJ98

South:  
♠ Q853  
♥ 1072  
♦ 1082  
♣ 1053

West	North	East	South
	2NT	AP	

Board: 347  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 765  
♥ 986543  
♦ J  
♣ KJ2

South:  
♠ AK8  
♥ QJ72  
♦ AK4  
♣ A84

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

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 348	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK94	
Vul: Both	♦ 82	You bid first.
HCP: 20	♣ AKQ9	

Board: 349	♠ K53	The opponents are silent.
Dealer: S	♥ K8653	
Vul: None	♦ 102	Partner bids first.
HCP: 9	♣ K103	

Board: 350	♠ AK9	The opponents are silent.
Dealer: N	♥ K1085	
Vul: EW	♦ A32	You bid first.
HCP: 21	♣ AK4	

Board: 351	♠ 7	The opponents are silent.
Dealer: S	♥ 1086432	
Vul: Both	♦ J53	Partner bids first.
HCP: 1	♣ 942	

Board: 352	♠ AKJ	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ AJ6	You bid first.
HCP: 20	♣ KJ72	

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

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 1097		2NT	AP	
Vul: Both	♥ AK94	♥ 8652				
North HCP: 20	♦ 82	♦ K10				
South HCP: 4	♣ AKQ9	♣ J873				
Contract: 2N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ A74				2NT
Vul: None	♥ K8653	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 9	♦ 102	♦ AKQ43	Pass	3NT	AP	
South HCP: 20	♣ K103	♣ J72				
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 752		2NT	AP	
Vul: EW	♥ K1085	♥ 97				
North HCP: 21	♦ A32	♦ Q874				
South HCP: 3	♣ AK4	♣ J652				
Contract: 2N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K85				2NT
Vul: Both	♥ 1086432	♥ AK	Pass	3♦	Pass	3♥
North HCP: 1	♦ J53	♦ KQ2	AP			
South HCP: 21	♣ 942	♣ AQ1087				
Contract: 3♥ S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 432		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K85	♥ AQ63	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ6	♦ 42	AP			
South HCP: 8	♣ KJ72	♣ Q954	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 348	♠ 1097	The opponents are silent.
Dealer: N	♥ 8652	
Vul: Both	♦ K10	Partner bids first.
HCP: 4	♣ J873	

Board: 349	♠ A74	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AKQ43	You bid first.
HCP: 20	♣ J72	

Board: 350	♠ 752	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ Q874	Partner bids first.
HCP: 3	♣ J652	

Board: 351	♠ K85	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ KQ2	You bid first.
HCP: 21	♣ AQ1087	

Board: 352	♠ 432	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: None	♦ 42	Partner bids first.
HCP: 8	♣ Q954	

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

Board: 348	North:	South:	
Dealer: N	♠ KJ4	♠ 1097	
Vul: Both	♥ AK94	♥ 8652	West North East South
North HCP: 20	♦ 82	♦ K10	2NT AP
South HCP: 4	♣ AKQ9	♣ J873	
Contract: 2N N			

Board: 349	North:	South:	
Dealer: S	♠ K53	♠ A74	West North East South
Vul: None	♥ K8653	♥ AQ	2NT
North HCP: 9	♦ 102	♦ AKQ43	Pass 3♦ Pass 3♥
South HCP: 20	♣ K103	♣ J72	Pass 3NT AP
Contract: 3N S			

Board: 350	North:	South:	
Dealer: N	♠ AK9	♠ 752	West North East South
Vul: EW	♥ K1085	♥ 97	2NT AP
North HCP: 21	♦ A32	♦ Q874	
South HCP: 3	♣ AK4	♣ J652	
Contract: 2N N			

Board: 351	North:	South:	
Dealer: S	♠ 7	♠ K85	West North East South
Vul: Both	♥ 1086432	♥ AK	2NT
North HCP: 1	♦ J53	♦ KQ2	Pass 3♦ Pass 3♥
South HCP: 21	♣ 942	♣ AQ1087	AP
Contract: 3♥ S			

Board: 352	North:	South:	
Dealer: N	♠ AKJ	♠ 432	West North East South
Vul: None	♥ K85	♥ AQ63	2NT Pass 3♣ <sup>1</sup>
North HCP: 20	♦ AJ6	♦ 42	Pass 3♦ Pass 3NT
South HCP: 8	♣ KJ72	♣ Q954	AP
Contract: 3N N			1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 353	♠ A653	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ 1064	Partner bids first.
HCP: 5	♣ J942	

Board: 354	♠ KJ62	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: Both	♦ A94	You bid first.
HCP: 20	♣ AK	

Board: 355	♠ J62	The opponents are silent.
Dealer: S	♥ 9542	
Vul: None	♦ J874	Partner bids first.
HCP: 4	♣ Q4	

Board: 356	♠ AJ1097	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ AQ10	You bid first.
HCP: 20	♣ K10	

Board: 357	♠ Q52	The opponents are silent.
Dealer: S	♥ Q53	
Vul: EW	♦ J5	Partner bids first.
HCP: 10	♣ AJ876	

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

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ A653	♠ KQ987				2NT
Vul: NS	♥ 83	♥ K52	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 1064	♦ AKQ	Pass	4♠	AP	
South HCP: 20	♣ J942	♣ K6				
Contract: 4♠ S			1. Stayman			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ KJ62	♠ 54				
Vul: Both	♥ KQ97	♥ 632		2NT	AP	
North HCP: 20	♦ A94	♦ 7652				
South HCP: 2	♣ AK	♣ Q984				
Contract: 2N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ A10				2NT
Vul: None	♥ 9542	♥ AQ108				
North HCP: 4	♦ J874	♦ A53	AP			
South HCP: 21	♣ Q4	♣ AK106				
Contract: 2N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AJ1097	♠ 82		2NT	Pass	3♦
Vul: NS	♥ AQ9	♥ 87542	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ10	♦ KJ82	Pass	4♥	AP	
South HCP: 6	♣ K10	♣ Q2				
Contract: 4♥ N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AK943				2NT
Vul: EW	♥ Q53	♥ AK				
North HCP: 10	♦ J5	♦ K972	Pass	3NT	AP	
South HCP: 20	♣ AJ876	♣ K3				
Contract: 3N S						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 353	♠ KQ987	The opponents are silent.
Dealer: S	♥ K52	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ K6	

Board: 354	♠ 54	The opponents are silent.
Dealer: N	♥ 632	
Vul: Both	♦ 7652	Partner bids first.
HCP: 2	♣ Q984	

Board: 355	♠ A10	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: None	♦ A53	You bid first.
HCP: 21	♣ AK106	

Board: 356	♠ 82	The opponents are silent.
Dealer: N	♥ 87542	
Vul: NS	♦ KJ82	Partner bids first.
HCP: 6	♣ Q2	

Board: 357	♠ AK943	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ K972	You bid first.
HCP: 20	♣ K3	

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

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ A653	♠ KQ987				2NT
Vul: NS	♥ 83	♥ K52	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 1064	♦ AKQ	Pass	4♠	AP	
South HCP: 20	♣ J942	♣ K6				
Contract: 4♠ S			1. Stayman			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ KJ62	♠ 54				
Vul: Both	♥ KQ97	♥ 632		2NT	AP	
North HCP: 20	♦ A94	♦ 7652				
South HCP: 2	♣ AK	♣ Q984				
Contract: 2N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ A10				2NT
Vul: None	♥ 9542	♥ AQ108				
North HCP: 4	♦ J874	♦ A53	AP			
South HCP: 21	♣ Q4	♣ AK106				
Contract: 2N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AJ1097	♠ 82		2NT	Pass	3♦
Vul: NS	♥ AQ9	♥ 87542	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ10	♦ KJ82	Pass	4♥	AP	
South HCP: 6	♣ K10	♣ Q2				
Contract: 4♥ N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AK943				2NT
Vul: EW	♥ Q53	♥ AK				
North HCP: 10	♦ J5	♦ K972	Pass	3NT	AP	
South HCP: 20	♣ AJ876	♣ K3				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 358	♠ AK9	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ KQJ8	You bid first.
HCP: 20	♣ A83	

Board: 359	♠ KQ62	The opponents are silent.
Dealer: S	♥ QJ83	
Vul: NS	♦ 62	Partner bids first.
HCP: 9	♣ J63	

Board: 360	♠ KQJ	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ AK1097	You bid first.
HCP: 21	♣ AKJ	

Board: 361	♠ Q52	The opponents are silent.
Dealer: S	♥ J107	
Vul: Both	♦ A532	Partner bids first.
HCP: 7	♣ 1052	

Board: 362	♠ 108	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ AK108	You bid first.
HCP: 20	♣ AQ73	

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

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 8764		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K85	♥ 732	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQJ8	♦ 2	AP			
South HCP: 5	♣ A83	♣ KQ954				
Contract: 3N N			1. Stayman			

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ A8				2NT
Vul: NS	♥ QJ83	♥ AK952	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 62	♦ AK8	Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ J63	♣ Q102	Pass	5♣ <sup>4</sup>	Pass	5♥
Contract: 5♥ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=0/5 or 3/5			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 42				
Vul: EW	♥ 102	♥ J985		2NT	AP	
North HCP: 21	♦ AK1097	♦ Q652				
South HCP: 3	♣ AKJ	♣ 762				
Contract: 2N N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ KJ97				2NT
Vul: Both	♥ J107	♥ AKQ				
North HCP: 7	♦ A532	♦ 974	Pass	3NT	AP	
South HCP: 20	♣ 1052	♣ AQJ				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ AK63		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK5	♥ 10743	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK108	♦ 3	AP			
South HCP: 10	♣ AQ73	♣ K542				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 358	♠ 8764	The opponents are silent.
Dealer: N	♥ 732	
Vul: None	♦ 2	Partner bids first.
HCP: 5	♣ KQ954	

Board: 359	♠ A8	The opponents are silent.
Dealer: S	♥ AK952	
Vul: NS	♦ AK8	You bid first.
HCP: 20	♣ Q102	

Board: 360	♠ 42	The opponents are silent.
Dealer: N	♥ J985	
Vul: EW	♦ Q652	Partner bids first.
HCP: 3	♣ 762	

Board: 361	♠ KJ97	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ 974	You bid first.
HCP: 20	♣ AQJ	

Board: 362	♠ AK63	The opponents are silent.
Dealer: N	♥ 10743	
Vul: NS	♦ 3	Partner bids first.
HCP: 10	♣ K542	

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

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 8764		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K85	♥ 732	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQJ8	♦ 2	AP			
South HCP: 5	♣ A83	♣ KQ954				
Contract: 3N N			1. Stayman			

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ A8				2NT
Vul: NS	♥ QJ83	♥ AK952	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 62	♦ AK8	Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ J63	♣ Q102	Pass	5♣ <sup>4</sup>	Pass	5♥
Contract: 5♥ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=0/5 or 3/5			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 42				
Vul: EW	♥ 102	♥ J985		2NT	AP	
North HCP: 21	♦ AK1097	♦ Q652				
South HCP: 3	♣ AKJ	♣ 762				
Contract: 2N N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ KJ97				2NT
Vul: Both	♥ J107	♥ AKQ				
North HCP: 7	♦ A532	♦ 974	Pass	3NT	AP	
South HCP: 20	♣ 1052	♣ AQJ				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ AK63		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK5	♥ 10743	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK108	♦ 3	AP			
South HCP: 10	♣ AQ73	♣ K542				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 363	♠ J10543	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ 985	Partner bids first.
HCP: 1	♣ 1073	

Board: 364	♠ K6	The opponents are silent.
Dealer: N	♥ AK32	
Vul: Both	♦ QJ6	You bid first.
HCP: 20	♣ AK105	

Board: 365	♠ 74	The opponents are silent.
Dealer: S	♥ 10953	
Vul: None	♦ J852	Partner bids first.
HCP: 3	♣ Q85	

Board: 366	♠ AJ9	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ K10972	You bid first.
HCP: 21	♣ AK	

Board: 367	♠ 95	The opponents are silent.
Dealer: S	♥ 98654	
Vul: Both	♦ A8	Partner bids first.
HCP: 4	♣ 9642	

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

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ J10543	♠ Q7				2NT
Vul: EW	♥ 87	♥ AQ63	Pass	3♥	Pass	3♠
North HCP: 1	♦ 985	♦ AQ104	AP			
South HCP: 20	♣ 1073	♣ AQ4				
Contract: 3♠ S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AJ42		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK32	♥ Q104	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ QJ6	♦ K1084	AP			
South HCP: 12	♣ AK105	♣ Q9	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK52				2NT
Vul: None	♥ 10953	♥ AK7	AP			
North HCP: 3	♦ J852	♦ Q4				
South HCP: 20	♣ Q85	♣ A1042				
Contract: 2N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q875		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ K932	Pass	3♦	Pass	3NT
North HCP: 21	♦ K10972	♦ J3	AP			
South HCP: 7	♣ AK	♣ J72	1. Stayman			
Contract: 3N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AQJ8				2NT
Vul: Both	♥ 98654	♥ KQ	Pass	3♦	Pass	3♥
North HCP: 4	♦ A8	♦ QJ96	AP			
South HCP: 20	♣ 9642	♣ KQ3				
Contract: 3♥ S						



## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 363	♠ Q7	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ AQ4	

Board: 364	♠ AJ42	The opponents are silent.
Dealer: N	♥ Q104	
Vul: Both	♦ K1084	Partner bids first.
HCP: 12	♣ Q9	

Board: 365	♠ AK52	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ Q4	You bid first.
HCP: 20	♣ A1042	

Board: 366	♠ Q875	The opponents are silent.
Dealer: N	♥ K932	
Vul: EW	♦ J3	Partner bids first.
HCP: 7	♣ J72	

Board: 367	♠ AQJ8	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ QJ96	You bid first.
HCP: 20	♣ KQ3	

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

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ J10543	♠ Q7				2NT
Vul: EW	♥ 87	♥ AQ63	Pass	3♥	Pass	3♠
North HCP: 1	♦ 985	♦ AQ104	AP			
South HCP: 20	♣ 1073	♣ AQ4				
Contract: 3♠ S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AJ42		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK32	♥ Q104	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ QJ6	♦ K1084	AP			
South HCP: 12	♣ AK105	♣ Q9	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK52				2NT
Vul: None	♥ 10953	♥ AK7	AP			
North HCP: 3	♦ J852	♦ Q4				
South HCP: 20	♣ Q85	♣ A1042				
Contract: 2N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q875		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ K932	Pass	3♦	Pass	3NT
North HCP: 21	♦ K10972	♦ J3	AP			
South HCP: 7	♣ AK	♣ J72	1. Stayman			
Contract: 3N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AQJ8				2NT
Vul: Both	♥ 98654	♥ KQ	Pass	3♦	Pass	3♥
North HCP: 4	♦ A8	♦ QJ96	AP			
South HCP: 20	♣ 9642	♣ KQ3				
Contract: 3♥ S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 368	♠ 98	The opponents are silent.
Dealer: N	♥ AK953	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ AQ6	

Board: 369	♠ Q4	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: NS	♦ Q965	Partner bids first.
HCP: 10	♣ QJ3	

Board: 370	♠ KQ	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ AK1073	You bid first.
HCP: 20	♣ A43	

Board: 371	♠ K83	The opponents are silent.
Dealer: S	♥ Q865	
Vul: None	♦ —	Partner bids first.
HCP: 9	♣ KJ6543	

Board: 372	♠ KQ6	The opponents are silent.
Dealer: N	♥ AK98	
Vul: NS	♦ K98	You bid first.
HCP: 20	♣ AJ6	

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

Board: 368

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ 98

♥ AK953

♦ AK8

♣ AQ6

South:

♠ KJ73

♥ J74

♦ J3

♣ KJ105

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

AP

1. Stayman

Board: 369

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 5♥ S

North:

♠ Q4

♥ QJ64

♦ Q965

♣ QJ3

South:

♠ K103

♥ AK1093

♦ K2

♣ AK9

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♣<sup>4</sup> Pass 5♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 370

Dealer: N

Vul: Both

North HCP: 20

South HCP: 0

Contract: 3♠ N

North:

♠ KQ

♥ A73

♦ AK1073

♣ A43

South:

♠ 98754

♥ 96

♦ 864

♣ 652

West North East South

2NT Pass 3♥

Pass 3♠ AP

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠<sup>2</sup> Pass 4♥

AP

1. Stayman

2. artificial

Board: 371

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ K83

♥ Q865

♦ —

♣ KJ6543

South:

♠ AQ

♥ AKJ4

♦ 7542

♣ AQ2

Board: 372

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ KQ6

♥ AK98

♦ K98

♣ AJ6

South:

♠ A84

♥ 10

♦ 752

♣ K108753

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 368	♠ KJ73	The opponents are silent.
Dealer: N	♥ J74	
Vul: None	♦ J3	Partner bids first.
HCP: 10	♣ KJ105	
Board: 369	♠ K103	The opponents are silent.
Dealer: S	♥ AK1093	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ AK9	
Board: 370	♠ 98754	The opponents are silent.
Dealer: N	♥ 96	
Vul: Both	♦ 864	Partner bids first.
HCP: 0	♣ 652	
Board: 371	♠ AQ	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: None	♦ 7542	You bid first.
HCP: 20	♣ AQ2	
Board: 372	♠ A84	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ 752	Partner bids first.
HCP: 7	♣ K108753	

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

Board: 368

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ 98

♥ AK953

♦ AK8

♣ AQ6

South:

♠ KJ73

♥ J74

♦ J3

♣ KJ105

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

AP

1. Stayman

Board: 369

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 5♥ S

North:

♠ Q4

♥ QJ64

♦ Q965

♣ QJ3

South:

♠ K103

♥ AK1093

♦ K2

♣ AK9

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♣<sup>4</sup> Pass 5♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 370

Dealer: N

Vul: Both

North HCP: 20

South HCP: 0

Contract: 3♠ N

North:

♠ KQ

♥ A73

♦ AK1073

♣ A43

South:

♠ 98754

♥ 96

♦ 864

♣ 652

West North East South

2NT Pass 3♥

Pass 3♠ AP

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠<sup>2</sup> Pass 4♥

AP

1. Stayman

2. artificial

Board: 371

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 4♥ S

North:

♠ K83

♥ Q865

♦ —

♣ KJ6543

South:

♠ AQ

♥ AKJ4

♦ 7542

♣ AQ2

Board: 372

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ KQ6

♥ AK98

♦ K98

♣ AJ6

South:

♠ A84

♥ 10

♦ 752

♣ K108753

West	North	East	South
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	2NT	Pass	3NT
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AP



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 373	♠ KQJ10	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ 876543	Partner bids first.
HCP: 6	♣ 104	

Board: 374	♠ K43	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: None	♦ A6	You bid first.
HCP: 21	♣ AKQ10	

Board: 375	♠ AJ3	The opponents are silent.
Dealer: S	♥ J874	
Vul: NS	♦ Q1096	Partner bids first.
HCP: 8	♣ 85	

Board: 376	♠ A74	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ A103	You bid first.
HCP: 20	♣ AQJ54	

Board: 377	♠ KQ632	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ K53	Partner bids first.
HCP: 12	♣ 987	

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

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10	♠ A942				2NT
Vul: EW	♥ 2	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 876543	♦ KQ	Pass	6♠	AP	
South HCP: 21	♣ 104	♣ QJ87	1. Stayman			
Contract: 6♠ S						
Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ 972		2NT	Pass	3♦
Vul: None	♥ KQ109	♥ AJ875	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ A6	♦ QJ9	AP			
South HCP: 8	♣ AKQ10	♣ 63	1. Extended acceptance after NT			
Contract: 4♥ S						
Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ KQ				2NT
Vul: NS	♥ J874	♥ 105	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ Q1096	♦ AK874	Pass	3NT	AP	
South HCP: 20	♣ 85	♣ AKJ10	1. Stayman			
Contract: 3N S						
Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ Q862				
Vul: EW	♥ KQ	♥ J854		2NT	AP	
North HCP: 20	♦ A103	♦ —				
South HCP: 3	♣ AQJ54	♣ 109632				
Contract: 2N N						
Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ A10				2NT
Vul: Both	♥ A3	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 12	♦ K53	♦ AJ1092	Pass	6NT	AP	
South HCP: 20	♣ 987	♣ AKJ				
Contract: 6N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 373	♠ A942	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ KQ	You bid first.
HCP: 21	♣ QJ87	

Board: 374	♠ 972	The opponents are silent.
Dealer: N	♥ AJ875	
Vul: None	♦ QJ9	Partner bids first.
HCP: 8	♣ 63	

Board: 375	♠ KQ	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ AK874	You bid first.
HCP: 20	♣ AKJ10	

Board: 376	♠ Q862	The opponents are silent.
Dealer: N	♥ J854	
Vul: EW	♦ —	Partner bids first.
HCP: 3	♣ 109632	

Board: 377	♠ A10	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: Both	♦ AJ1092	You bid first.
HCP: 20	♣ AKJ	

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

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10	♠ A942				2NT
Vul: EW	♥ 2	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 876543	♦ KQ	Pass	6♠	AP	
South HCP: 21	♣ 104	♣ QJ87	1. Stayman			
Contract: 6♠ S						
Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ 972		2NT	Pass	3♦
Vul: None	♥ KQ109	♥ AJ875	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ A6	♦ QJ9	AP			
South HCP: 8	♣ AKQ10	♣ 63	1. Extended acceptance after NT			
Contract: 4♥ S						
Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ KQ				2NT
Vul: NS	♥ J874	♥ 105	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ Q1096	♦ AK874	Pass	3NT	AP	
South HCP: 20	♣ 85	♣ AKJ10	1. Stayman			
Contract: 3N S						
Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ Q862				
Vul: EW	♥ KQ	♥ J854		2NT	AP	
North HCP: 20	♦ A103	♦ —				
South HCP: 3	♣ AQJ54	♣ 109632				
Contract: 2N N						
Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ A10				2NT
Vul: Both	♥ A3	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 12	♦ K53	♦ AJ1092	Pass	6NT	AP	
South HCP: 20	♣ 987	♣ AKJ				
Contract: 6N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 378	♠ Q104	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ AKQ8	You bid first.
HCP: 20	♣ K62	

Board: 379	♠ J5	The opponents are silent.
Dealer: S	♥ 97543	
Vul: Both	♦ AQ107	Partner bids first.
HCP: 7	♣ 75	

Board: 380	♠ Q1042	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ Q74	You bid first.
HCP: 20	♣ AK9	

Board: 381	♠ K842	East Doubles 3♣ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ QJ10654	Partner bids first.
HCP: 6	♣ 64	

Board: 382	♠ AK986	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ K9	You bid first.
HCP: 21	♣ AK6	

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

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ 872		2NT	AP	
Vul: NS	♥ AQ7	♥ KJ105				
North HCP: 20	♦ AKQ8	♦ 7532				
South HCP: 4	♣ K62	♣ 94				
Contract: 2N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ32				2NT
Vul: Both	♥ 97543	♥ AK8	Pass	3♦	Pass	3♥
North HCP: 7	♦ AQ107	♦ K943	Pass	3NT	Pass	4♥
South HCP: 20	♣ 75	♣ A3	AP			
Contract: 4♥ S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ Q1042	♠ J5		2NT	Pass	3NT
Vul: None	♥ AKQ	♥ 1064				
North HCP: 20	♦ Q74	♦ A985	AP			
South HCP: 7	♣ AK9	♣ Q1042				
Contract: 3N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ K842	♠ Q76				2NT
Vul: EW	♥ 10	♥ AKJ8	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 6	♦ QJ10654	♦ AK7	Pass	6♦	AP	
South HCP: 21	♣ 64	♣ A109	1. Stayman			
Contract: 6♦ N						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AK986	♠ Q732		2NT	AP	
Vul: None	♥ KJ6	♥ 982				
North HCP: 21	♦ K9	♦ 4				
South HCP: 3	♣ AK6	♣ J10952				
Contract: 2N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 378	♠ 872	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: NS	♦ 7532	Partner bids first.
HCP: 4	♣ 94	
Board: 379	♠ AQ32	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ K943	You bid first.
HCP: 20	♣ A3	
Board: 380	♠ J5	The opponents are silent.
Dealer: N	♥ 1064	
Vul: None	♦ A985	Partner bids first.
HCP: 7	♣ Q1042	
Board: 381	♠ Q76	East Doubles 3♣ if possible.
Dealer: S	♥ AKJ8	
Vul: EW	♦ AK7	You bid first.
HCP: 21	♣ A109	
Board: 382	♠ Q732	The opponents are silent.
Dealer: N	♥ 982	
Vul: None	♦ 4	Partner bids first.
HCP: 3	♣ J10952	

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

Board: 378	North:	South:	
Dealer: N	♠ Q104	♠ 872	West North East South
Vul: NS	♥ AQ7	♥ KJ105	2NT AP
North HCP: 20	♦ AKQ8	♦ 7532	
South HCP: 4	♣ K62	♣ 94	
Contract: 2N N			

Board: 379	North:	South:	West North East South
Dealer: S	♠ J5	♠ AQ32	2NT
Vul: Both	♥ 97543	♥ AK8	Pass 3♦ Pass 3♥
North HCP: 7	♦ AQ107	♦ K943	Pass 3NT Pass 4♥
South HCP: 20	♣ 75	♣ A3	AP
Contract: 4♥ S			

Board: 380	North:	South:	West North East South
Dealer: N	♠ Q1042	♠ J5	2NT Pass 3NT
Vul: None	♥ AKQ	♥ 1064	AP
North HCP: 20	♦ Q74	♦ A985	
South HCP: 7	♣ AK9	♣ Q1042	
Contract: 3N N			

Board: 381	North:	South:	West North East South
Dealer: S	♠ K842	♠ Q76	2NT
Vul: EW	♥ 10	♥ AKJ8	Pass 3♣ <sup>1</sup> X 3♥
North HCP: 6	♦ QJ10654	♦ AK7	Pass 6♦ AP
South HCP: 21	♣ 64	♣ A109	1. Stayman
Contract: 6♦ N			

Board: 382	North:	South:	West North East South
Dealer: N	♠ AK986	♠ Q732	2NT AP
Vul: None	♥ KJ6	♥ 982	
North HCP: 21	♦ K9	♦ 4	
South HCP: 3	♣ AK6	♣ J10952	
Contract: 2N N			



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 383	♠ KQ105	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ Q1096	Partner bids first.
HCP: 7	♣ 8632	
Board: 384	♠ AQ54	The opponents are silent.
Dealer: N	♥ Q52	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ KJ9	
Board: 385	♠ 3	The opponents are silent.
Dealer: S	♥ 109765	
Vul: None	♦ Q763	Partner bids first.
HCP: 4	♣ Q84	
Board: 386	♠ A86	The opponents are silent.
Dealer: N	♥ AK102	
Vul: NS	♦ AK62	You bid first.
HCP: 21	♣ K7	
Board: 387	♠ 9874	East Doubles 3♣ if possible.
Dealer: S	♥ A52	
Vul: EW	♦ Q1095	Partner bids first.
HCP: 6	♣ 95	

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

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A6				2NT
Vul: NS	♥ 5	♥ K109	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ Q1096	♦ AKJ7	Pass	3NT	AP	
South HCP: 20	♣ 8632	♣ KQ95				
Contract: 3N S			1. Stayman			

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ 10832		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q52	♥ 87	Pass	3♠	Pass	4♠
North HCP: 21	♦ AKQ	♦ J5	AP			
South HCP: 5	♣ KJ9	♣ A10752	1. Stayman			
Contract: 4♠ N						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ72				2NT
Vul: None	♥ 109765	♥ KQ	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q763	♦ AKJ8	AP			
South HCP: 20	♣ Q84	♣ J65				
Contract: 3♥ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ Q10753		2NT	Pass	3♥
Vul: NS	♥ AK102	♥ 98	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK62	♦ Q954	Pass	4♠	AP	
South HCP: 5	♣ K7	♣ J4				
Contract: 4♠ N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AQ103				2NT
Vul: EW	♥ A52	♥ K7	Pass	3♣ <sup>1</sup>	X	3♠
North HCP: 6	♦ Q1095	♦ AKJ86	Pass	4♠	AP	
South HCP: 20	♣ 95	♣ K10	1. Stayman			
Contract: 4♠ S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 383	♠ A6	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ AKJ7	You bid first.
HCP: 20	♣ KQ95	
Board: 384	♠ 10832	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ J5	Partner bids first.
HCP: 5	♣ A10752	
Board: 385	♠ AQ72	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ J65	
Board: 386	♠ Q10753	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ Q954	Partner bids first.
HCP: 5	♣ J4	
Board: 387	♠ AQ103	East Doubles 3♣ if possible.
Dealer: S	♥ K7	
Vul: EW	♦ AKJ86	You bid first.
HCP: 20	♣ K10	

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

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A6				2NT
Vul: NS	♥ 5	♥ K109	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ Q1096	♦ AKJ7	Pass	3NT	AP	
South HCP: 20	♣ 8632	♣ KQ95				
Contract: 3N S						1. Stayman

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ 10832		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q52	♥ 87	Pass	3♠	Pass	4♠
North HCP: 21	♦ AKQ	♦ J5	AP			
South HCP: 5	♣ KJ9	♣ A10752				
Contract: 4♠ N						1. Stayman

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ72				2NT
Vul: None	♥ 109765	♥ KQ	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q763	♦ AKJ8	AP			
South HCP: 20	♣ Q84	♣ J65				
Contract: 3♥ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ Q10753		2NT	Pass	3♥
Vul: NS	♥ AK102	♥ 98	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK62	♦ Q954	Pass	4♠	AP	
South HCP: 5	♣ K7	♣ J4				
Contract: 4♠ N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ AQ103				2NT
Vul: EW	♥ A52	♥ K7	Pass	3♣ <sup>1</sup>	X	3♠
North HCP: 6	♦ Q1095	♦ AKJ86	Pass	4♠	AP	
South HCP: 20	♣ 95	♣ K10				
Contract: 4♠ S						1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 388	♠ AQ6	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ 9743	You bid first.
HCP: 20	♣ KQ4	

Board: 389	♠ Q107	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ Q8753	Partner bids first.
HCP: 13	♣ AK6	

Board: 390	♠ AQ3	The opponents are silent.
Dealer: N	♥ AK543	
Vul: EW	♦ A6	You bid first.
HCP: 20	♣ K107	

Board: 391	♠ J62	The opponents are silent.
Dealer: S	♥ J10752	
Vul: Both	♦ 52	Partner bids first.
HCP: 4	♣ Q32	

Board: 392	♠ AQ93	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ AKQ3	You bid first.
HCP: 21	♣ Q32	

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

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 1098543		2NT	Pass	3♥
Vul: None	♥ AKQ	♥ 8754				
North HCP: 20	♦ 9743	♦ —	Pass	3♠	AP	
South HCP: 0	♣ KQ4	♣ 1092				
Contract: 3♠ N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ AK983				2NT
Vul: NS	♥ Q5	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 13	♦ Q8753	♦ A2	Pass	6NT	AP	
South HCP: 20	♣ AK6	♣ Q98				
Contract: 6N S			1. Gerber			
			2. A=3 out of 4			

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J10985		2NT	Pass	3♥
Vul: EW	♥ AK543	♥ Q987				
North HCP: 20	♦ A6	♦ 53	Pass	3♠	AP	
South HCP: 3	♣ K107	♣ 95				
Contract: 3♠ N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AQ				2NT
Vul: Both	♥ J10752	♥ KQ83	Pass	3♦	Pass	3♥
North HCP: 4	♦ 52	♦ AKQ98	AP			
South HCP: 20	♣ Q32	♣ 105				
Contract: 3♥ S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ 10542		2NT	AP	
Vul: NS	♥ A10	♥ J962				
North HCP: 21	♦ AKQ3	♦ 1092				
South HCP: 1	♣ Q32	♣ 87				
Contract: 2N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 388	♠ 1098543	The opponents are silent.
Dealer: N	♥ 8754	
Vul: None	♦ —	Partner bids first.
HCP: 0	♣ 1092	

Board: 389	♠ AK983	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ Q98	

Board: 390	♠ J10985	The opponents are silent.
Dealer: N	♥ Q987	
Vul: EW	♦ 53	Partner bids first.
HCP: 3	♣ 95	

Board: 391	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: Both	♦ AKQ98	You bid first.
HCP: 20	♣ 105	

Board: 392	♠ 10542	The opponents are silent.
Dealer: N	♥ J962	
Vul: NS	♦ 1092	Partner bids first.
HCP: 1	♣ 87	

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

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 1098543		2NT	Pass	3♥
Vul: None	♥ AKQ	♥ 8754	Pass	3♠	AP	
North HCP: 20	♦ 9743	♦ —				
South HCP: 0	♣ KQ4	♣ 1092				
Contract: 3♠ N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ AK983				2NT
Vul: NS	♥ Q5	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 13	♦ Q8753	♦ A2	Pass	6NT	AP	
South HCP: 20	♣ AK6	♣ Q98				
Contract: 6N S			1. Gerber			
			2. A=3 out of 4			

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J10985		2NT	Pass	3♥
Vul: EW	♥ AK543	♥ Q987	Pass	3♠	AP	
North HCP: 20	♦ A6	♦ 53				
South HCP: 3	♣ K107	♣ 95				
Contract: 3♠ N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AQ				2NT
Vul: Both	♥ J10752	♥ KQ83	Pass	3♦	Pass	3♥
North HCP: 4	♦ 52	♦ AKQ98	AP			
South HCP: 20	♣ Q32	♣ 105				
Contract: 3♥ S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ 10542		2NT	AP	
Vul: NS	♥ A10	♥ J962				
North HCP: 21	♦ AKQ3	♦ 1092				
South HCP: 1	♣ Q32	♣ 87				
Contract: 2N N						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 393	♠ J1076	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ Q1084	Partner bids first.
HCP: 6	♣ 72	

Board: 394	♠ Q3	The opponents are silent.
Dealer: N	♥ A743	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ AK96	

Board: 395	♠ 764	The opponents are silent.
Dealer: S	♥ 108643	
Vul: None	♦ 983	Partner bids first.
HCP: 1	♣ J10	

Board: 396	♠ AQJ8	The opponents are silent.
Dealer: N	♥ A52	
Vul: EW	♦ KQJ	You bid first.
HCP: 21	♣ A52	

Board: 397	♠ 8532	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 12	♣ KQJ6	

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

Board: 393 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4♠ S	North: ♠ J1076 ♥ K108 ♦ Q1084 ♣ 72	South: ♠ AK85 ♥ Q652 ♦ AK ♣ AJ10	West Pass Pass AP 1. Stayman	North 3♣ <sup>1</sup> 3NT AP	East Pass Pass AP	South 2NT 3♥ 4♠
Board: 394 Dealer: N Vul: Both North HCP: 20 South HCP: 3 Contract: 2N N	North: ♠ Q3 ♥ A743 ♦ AK3 ♣ AK96	South: ♠ J1075 ♥ 8 ♦ J10965 ♣ J32	West AP	North 2NT	East AP	South
Board: 395 Dealer: S Vul: None North HCP: 1 South HCP: 21 Contract: 4♥ N	North: ♠ 764 ♥ 108643 ♦ 983 ♣ J10	South: ♠ KQ ♥ AQ75 ♦ KQJ7 ♣ A53	West Pass Pass 1. Extended acceptance after NT	North 3♦ 4♥	East Pass AP	South 2NT 3NT <sup>1</sup>
Board: 396 Dealer: N Vul: EW North HCP: 21 South HCP: 1 Contract: 3♥ N	North: ♠ AQJ8 ♥ A52 ♦ KQJ ♣ A52	South: ♠ 10963 ♥ J8763 ♦ 7 ♣ 874	West Pass	North 2NT 3♥	East Pass AP	South 3♦
Board: 397 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ 8532 ♥ QJ ♦ QJ7 ♣ KQJ6	South: ♠ AKQ ♥ AK92 ♦ A52 ♣ 1085	West Pass Pass AP 1. Stayman 2. Quantitative 4NT	North 3♣ <sup>1</sup> 4NT <sup>2</sup> AP	East Pass Pass	South 2NT 3♥ 6NT

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 393	♠ AK85	The opponents are silent.
Dealer: S	♥ Q652	
Vul: EW	♦ AK	You bid first.
HCP: 21	♣ AJ10	

Board: 394	♠ J1075	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ J10965	Partner bids first.
HCP: 3	♣ J32	

Board: 395	♠ KQ	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: None	♦ KQJ7	You bid first.
HCP: 21	♣ A53	

Board: 396	♠ 10963	The opponents are silent.
Dealer: N	♥ J8763	
Vul: EW	♦ 7	Partner bids first.
HCP: 1	♣ 874	

Board: 397	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ A52	You bid first.
HCP: 20	♣ 1085	

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

Board: 393 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4♠ S	North: ♠ J1076 ♥ K108 ♦ Q1084 ♣ 72	South: ♠ AK85 ♥ Q652 ♦ AK ♣ AJ10	West Pass Pass AP 1. Stayman	North 3♣ <sup>1</sup> 3NT AP	East Pass Pass AP	South 2NT 3♥ 4♠
Board: 394 Dealer: N Vul: Both North HCP: 20 South HCP: 3 Contract: 2N N	North: ♠ Q3 ♥ A743 ♦ AK3 ♣ AK96	South: ♠ J1075 ♥ 8 ♦ J10965 ♣ J32	West AP	North 2NT	East AP	South
Board: 395 Dealer: S Vul: None North HCP: 1 South HCP: 21 Contract: 4♥ N	North: ♠ 764 ♥ 108643 ♦ 983 ♣ J10	South: ♠ KQ ♥ AQ75 ♦ KQJ7 ♣ A53	West Pass Pass 1. Extended acceptance after NT	North 3♦ 4♥	East Pass AP	South 2NT 3NT <sup>1</sup>
Board: 396 Dealer: N Vul: EW North HCP: 21 South HCP: 1 Contract: 3♥ N	North: ♠ AQJ8 ♥ A52 ♦ KQJ ♣ A52	South: ♠ 10963 ♥ J8763 ♦ 7 ♣ 874	West Pass	North 2NT 3♥	East Pass AP	South 3♦
Board: 397 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ 8532 ♥ QJ ♦ QJ7 ♣ KQJ6	South: ♠ AKQ ♥ AK92 ♦ A52 ♣ 1085	West Pass Pass AP 1. Stayman 2. Quantitative 4NT	North 3♣ <sup>1</sup> 4NT <sup>2</sup> AP	East Pass Pass	South 2NT 3♥ 6NT

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 398	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ KQ53	You bid first.
HCP: 21	♣ A53	

Board: 399	♠ Q1085	The opponents are silent.
Dealer: S	♥ K532	
Vul: NS	♦ 1076	Partner bids first.
HCP: 7	♣ Q4	

Board: 400	♠ A3	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ AQ105	You bid first.
HCP: 20	♣ AQ98	

Board: 401	♠ 63	The opponents are silent.
Dealer: S	♥ 10976	
Vul: None	♦ K9864	Partner bids first.
HCP: 7	♣ A8	

Board: 402	♠ KJ1096	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ 964	

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

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 106		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KQ7	♥ AJ9853	Pass	4♥	AP	
North HCP: 21	♦ KQ53	♦ 1076	1. Texas			
South HCP: 5	♣ A53	♣ 107				
Contract: 4♥ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ Q1085	♠ KJ72				2NT
Vul: NS	♥ K532	♥ A8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 1076	♦ KJ2	Pass	4♠	AP	
South HCP: 20	♣ Q4	♣ AKJ2	1. Stayman			
Contract: 4♠ S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J942		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ5	♥ 42	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ105	♦ K62	AP			
South HCP: 8	♣ AQ98	♣ KJ72	1. Stayman			
Contract: 3N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AQJ5				2NT
Vul: None	♥ 10976	♥ AK53	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ K9864	♦ A107	Pass	4♥	AP	
South HCP: 21	♣ A8	♣ K2	1. Stayman			
Contract: 4♥ S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ KJ1096	♠ A5		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK	♥ Q752	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ	♦ 1087	AP			
South HCP: 6	♣ 964	♣ 8752	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 398	♠ 106	The opponents are silent.
Dealer: N	♥ AJ9853	
Vul: None	♦ 1076	Partner bids first.
HCP: 5	♣ 107	

Board: 399	♠ KJ72	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ KJ2	You bid first.
HCP: 20	♣ AKJ2	

Board: 400	♠ J942	The opponents are silent.
Dealer: N	♥ 42	
Vul: Both	♦ K62	Partner bids first.
HCP: 8	♣ KJ72	

Board: 401	♠ AQJ5	The opponents are silent.
Dealer: S	♥ AK53	
Vul: None	♦ A107	You bid first.
HCP: 21	♣ K2	

Board: 402	♠ A5	The opponents are silent.
Dealer: N	♥ Q752	
Vul: EW	♦ 1087	Partner bids first.
HCP: 6	♣ 8752	

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

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 106		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KQ7	♥ AJ9853	Pass	4♥	AP	
North HCP: 21	♦ KQ53	♦ 1076	1. Texas			
South HCP: 5	♣ A53	♣ 107				
Contract: 4♥ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ Q1085	♠ KJ72				2NT
Vul: NS	♥ K532	♥ A8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 1076	♦ KJ2	Pass	4♠	AP	
South HCP: 20	♣ Q4	♣ AKJ2	1. Stayman			
Contract: 4♠ S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J942		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ5	♥ 42	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ105	♦ K62	AP			
South HCP: 8	♣ AQ98	♣ KJ72	1. Stayman			
Contract: 3N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AQJ5				2NT
Vul: None	♥ 10976	♥ AK53	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ K9864	♦ A107	Pass	4♥	AP	
South HCP: 21	♣ A8	♣ K2	1. Stayman			
Contract: 4♥ S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ KJ1096	♠ A5		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK	♥ Q752	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ	♦ 1087	AP			
South HCP: 6	♣ 964	♣ 8752	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 403	♠ 8752	The opponents are silent.
Dealer: S	♥ KQJ42	
Vul: NS	♦ Q42	Partner bids first.
HCP: 8	♣ 9	

Board: 404	♠ K6432	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ K9	You bid first.
HCP: 20	♣ AK4	

Board: 405	♠ 1094	The opponents are silent.
Dealer: S	♥ 832	
Vul: NS	♦ KJ964	Partner bids first.
HCP: 5	♣ J6	

Board: 406	♠ KJ75	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ QJ95	You bid first.
HCP: 20	♣ AQ7	

Board: 407	♠ K63	The opponents are silent.
Dealer: S	♥ 109865	
Vul: Both	♦ Q9652	Partner bids first.
HCP: 5	♣ —	

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

Board: 403  
 Dealer: S  
 Vul: NS  
 North HCP: 8  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 8752  
 ♥ KQJ42  
 ♦ Q42  
 ♣ 9

South:  
 ♠ K10  
 ♥ A9  
 ♦ AK1085  
 ♣ KQJ5

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3♠ <sup>2</sup>	Pass	3NT
AP			
1. Stayman			
2. SMOLEN			

Board: 404  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 7  
 Contract: 3N N

North:  
 ♠ K6432  
 ♥ AK7  
 ♦ K9  
 ♣ AK4

South:  
 ♠ AQ9  
 ♥ 432  
 ♦ 7542  
 ♣ J98

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 405  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 1094  
 ♥ 832  
 ♦ KJ964  
 ♣ J6

South:  
 ♠ AJ7  
 ♥ AKJ5  
 ♦ A72  
 ♣ K83

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 406  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 3  
 Contract: 2N N

North:  
 ♠ KJ75  
 ♥ AK  
 ♦ QJ95  
 ♣ AQ7

South:  
 ♠ 643  
 ♥ Q98  
 ♦ 842  
 ♣ J1042

West	North	East	South
	2NT	AP	

Board: 407  
 Dealer: S  
 Vul: Both  
 North HCP: 5  
 South HCP: 21  
 Contract: 4♥ S

North:  
 ♠ K63  
 ♥ 109865  
 ♦ Q9652  
 ♣ —

South:  
 ♠ 1054  
 ♥ AKJ  
 ♦ A104  
 ♣ AKQ6

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

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 403	♠ K10	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ AK1085	You bid first.
HCP: 20	♣ KQJ5	

Board: 404	♠ AQ9	The opponents are silent.
Dealer: N	♥ 432	
Vul: EW	♦ 7542	Partner bids first.
HCP: 7	♣ J98	

Board: 405	♠ AJ7	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ K83	

Board: 406	♠ 643	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ 842	Partner bids first.
HCP: 3	♣ J1042	

Board: 407	♠ 1054	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ A104	You bid first.
HCP: 21	♣ AKQ6	

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

Board: 403  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 20  
Contract: 3N S

North:  
♠ 8752  
♥ KQJ42  
♦ Q42  
♣ 9

South:  
♠ K10  
♥ A9  
♦ AK1085  
♣ KQJ5

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3♠ <sup>2</sup>	Pass	3NT
AP			
1. Stayman			
2. SMOLEN			

Board: 404  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ K6432  
♥ AK7  
♦ K9  
♣ AK4

South:  
♠ AQ9  
♥ 432  
♦ 7542  
♣ J98

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 405  
Dealer: S  
Vul: NS  
North HCP: 5  
South HCP: 20  
Contract: 3N S

North:  
♠ 1094  
♥ 832  
♦ KJ964  
♣ J6

South:  
♠ AJ7  
♥ AKJ5  
♦ A72  
♣ K83

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 406  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 3  
Contract: 2N N

North:  
♠ KJ75  
♥ AK  
♦ QJ95  
♣ AQ7

South:  
♠ 643  
♥ Q98  
♦ 842  
♣ J1042

West	North	East	South
	2NT	AP	

Board: 407  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 21  
Contract: 4♥ S

North:  
♠ K63  
♥ 109865  
♦ Q9652  
♣ —

South:  
♠ 1054  
♥ AKJ  
♦ A104  
♣ AKQ6

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

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 408	♠ A32	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ AQ8	You bid first.
HCP: 21	♣ Q86	

Board: 409	♠ J5	The opponents are silent.
Dealer: S	♥ 1092	
Vul: EW	♦ 98752	Partner bids first.
HCP: 1	♣ 963	

Board: 410	♠ A92	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ AJ95	

Board: 411	♠ J2	The opponents are silent.
Dealer: S	♥ Q987	
Vul: None	♦ K742	Partner bids first.
HCP: 10	♣ A76	

Board: 412	♠ AK9	The opponents are silent.
Dealer: N	♥ K62	
Vul: NS	♦ AK53	You bid first.
HCP: 21	♣ A74	

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

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ Q8		2NT	Pass	3♦
Vul: None	♥ AKQ8	♥ J76542	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ8	♦ 72	AP			
South HCP: 8	♣ Q86	♣ AJ7				
Contract: 4♥ N						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ				2NT
Vul: EW	♥ 1092	♥ AK75	AP			
North HCP: 1	♦ 98752	♦ Q3				
South HCP: 20	♣ 963	♣ KQ754				
Contract: 2N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 86		2NT	Pass	3♦
Vul: Both	♥ AQ6	♥ 109543	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ8	♦ K1076	Pass	4♥	AP	
South HCP: 5	♣ AJ95	♣ Q7				
Contract: 4♥ N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ KQ5				2NT
Vul: None	♥ Q987	♥ AJ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ K742	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ A76	♣ KQJ4	1. Stayman			
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J10765		2NT	Pass	3♥
Vul: NS	♥ K62	♥ J1075	Pass	3♠	AP	
North HCP: 21	♦ AK53	♦ J8				
South HCP: 3	♣ A74	♣ 105				
Contract: 3♠ N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 408	♠ Q8	The opponents are silent.
Dealer: N	♥ J76542	
Vul: None	♦ 72	Partner bids first.
HCP: 8	♣ AJ7	

Board: 409	♠ AQ	The opponents are silent.
Dealer: S	♥ AK75	
Vul: EW	♦ Q3	You bid first.
HCP: 20	♣ KQ754	

Board: 410	♠ 86	The opponents are silent.
Dealer: N	♥ 109543	
Vul: Both	♦ K1076	Partner bids first.
HCP: 5	♣ Q7	

Board: 411	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ A83	You bid first.
HCP: 20	♣ KQJ4	

Board: 412	♠ J10765	The opponents are silent.
Dealer: N	♥ J1075	
Vul: NS	♦ J8	Partner bids first.
HCP: 3	♣ 105	

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

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ Q8		2NT	Pass	3♦
Vul: None	♥ AKQ8	♥ J76542	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ8	♦ 72	AP			
South HCP: 8	♣ Q86	♣ AJ7				
Contract: 4♥ N						

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AQ				2NT
Vul: EW	♥ 1092	♥ AK75	AP			
North HCP: 1	♦ 98752	♦ Q3				
South HCP: 20	♣ 963	♣ KQ754				
Contract: 2N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 86		2NT	Pass	3♦
Vul: Both	♥ AQ6	♥ 109543	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ8	♦ K1076	Pass	4♥	AP	
South HCP: 5	♣ AJ95	♣ Q7				
Contract: 4♥ N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ KQ5				2NT
Vul: None	♥ Q987	♥ AJ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ K742	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ A76	♣ KQJ4	1. Stayman			
Contract: 3N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J10765		2NT	Pass	3♥
Vul: NS	♥ K62	♥ J1075	Pass	3♠	AP	
North HCP: 21	♦ AK53	♦ J8				
South HCP: 3	♣ A74	♣ 105				
Contract: 3♠ N						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 413	♠ 962	The opponents are silent.
Dealer: S	♥ 98642	
Vul: Both	♦ K2	Partner bids first.
HCP: 3	♣ 1076	
Board: 414	♠ AQ6	West Doubles 4♥ if possible.
Dealer: N	♥ K3	
Vul: None	♦ KQ542	You bid first.
HCP: 20	♣ AQ7	
Board: 415	♠ J962	The opponents are silent.
Dealer: S	♥ KJ6432	
Vul: EW	♦ 7	Partner bids first.
HCP: 5	♣ 104	
Board: 416	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ1097	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ A62	
Board: 417	♠ 32	The opponents are silent.
Dealer: S	♥ K83	
Vul: NS	♦ KJ32	Partner bids first.
HCP: 7	♣ 9763	

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

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ AQ7				2NT
Vul: Both	♥ 98642	♥ KQJ7	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 3	♦ K2	♦ A10	Pass	4♥	AP	
South HCP: 20	♣ 1076	♣ A832				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J1097532				
Vul: None	♥ K3	♥ 74		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♦ KQ542	♦ 7	X	4♠	AP	
South HCP: 1	♣ AQ7	♣ 1082				
Contract: 4♠ N			1. Texas			

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ AK10				2NT
Vul: EW	♥ KJ6432	♥ A7	Pass	3♦	Pass	3♥
North HCP: 5	♦ 7	♦ K8652	Pass	4♥	AP	
South HCP: 20	♣ 104	♣ AQ9				
Contract: 4♥ S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 1085432				
Vul: None	♥ AJ1097	♥ —		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♦ AQ7	♦ J865	Pass	4♠	AP	
South HCP: 3	♣ A62	♣ Q103				
Contract: 4♠ N			1. Texas			

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ KQJ				
Vul: NS	♥ K83	♥ AQJ5				2NT
North HCP: 7	♦ KJ32	♦ A7	Pass	3NT	AP	
South HCP: 21	♣ 9763	♣ KJ42				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 413	♠ AQ7	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: Both	♦ A10	You bid first.
HCP: 20	♣ A832	
Board: 414	♠ J1097532	West Doubles 4♥ if possible.
Dealer: N	♥ 74	
Vul: None	♦ 7	Partner bids first.
HCP: 1	♣ 1082	
Board: 415	♠ AK10	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ K8652	You bid first.
HCP: 20	♣ AQ9	
Board: 416	♠ 1085432	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ J865	Partner bids first.
HCP: 3	♣ Q103	
Board: 417	♠ KQJ	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: NS	♦ A7	You bid first.
HCP: 21	♣ KJ42	

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

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ AQ7				2NT
Vul: Both	♥ 98642	♥ KQJ7	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 3	♦ K2	♦ A10	Pass	4♥	AP	
South HCP: 20	♣ 1076	♣ A832				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J1097532				
Vul: None	♥ K3	♥ 74		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♦ KQ542	♦ 7	X	4♠	AP	
South HCP: 1	♣ AQ7	♣ 1082				
Contract: 4♠ N			1. Texas			

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ AK10				2NT
Vul: EW	♥ KJ6432	♥ A7	Pass	3♦	Pass	3♥
North HCP: 5	♦ 7	♦ K8652	Pass	4♥	AP	
South HCP: 20	♣ 104	♣ AQ9				
Contract: 4♥ S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 1085432				
Vul: None	♥ AJ1097	♥ —		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♦ AQ7	♦ J865	Pass	4♠	AP	
South HCP: 3	♣ A62	♣ Q103				
Contract: 4♠ N			1. Texas			

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ KQJ				
Vul: NS	♥ K83	♥ AQJ5				2NT
North HCP: 7	♦ KJ32	♦ A7	Pass	3NT	AP	
South HCP: 21	♣ 9763	♣ KJ42				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 418	♠ A2	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: EW	♦ K5	You bid first.
HCP: 20	♣ AKJ43	

Board: 419	♠ Q94	The opponents are silent.
Dealer: S	♥ J1076	
Vul: NS	♦ Q10	Partner bids first.
HCP: 5	♣ 7532	

Board: 420	♠ K8	The opponents are silent.
Dealer: N	♥ AQJ95	
Vul: Both	♦ AJ53	You bid first.
HCP: 20	♣ KQ	

Board: 421	♠ QJ97643	The opponents are silent.
Dealer: S	♥ Q98	
Vul: None	♦ Q	Partner bids first.
HCP: 10	♣ QJ	

Board: 422	♠ KQ9	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ AKQJ4	You bid first.
HCP: 20	♣ AJ2	

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

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J86		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ73	♥ K986	Pass	3♥	Pass	4♥
North HCP: 20	♦ K5	♦ QJ986	AP			
South HCP: 9	♣ AKJ43	♣ Q				
Contract: 4♥ N						

1. Stayman

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ K2				2NT
Vul: NS	♥ J1076	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q10	♦ A632	Pass	3NT	AP	
South HCP: 20	♣ 7532	♣ AQJ84				
Contract: 3N S						

1. Stayman

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ Q65		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQJ95	♥ K1083	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ AJ53	♦ Q862	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 11	♣ KQ	♣ A3	Pass	6♥	AP	
Contract: 6♥ N						

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: None	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A854		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 95	♥ J82	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ4	♦ 2	AP			
South HCP: 7	♣ AJ2	♣ Q10654				
Contract: 3N N						

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 418	♠ J86	The opponents are silent.
Dealer: N	♥ K986	
Vul: EW	♦ QJ986	Partner bids first.
HCP: 9	♣ Q	

Board: 419	♠ K2	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ A632	You bid first.
HCP: 20	♣ AQJ84	

Board: 420	♠ Q65	The opponents are silent.
Dealer: N	♥ K1083	
Vul: Both	♦ Q862	Partner bids first.
HCP: 11	♣ A3	

Board: 421	♠ A10	The opponents are silent.
Dealer: S	♥ A54	
Vul: None	♦ AJ8	You bid first.
HCP: 20	♣ AK1075	

Board: 422	♠ A854	The opponents are silent.
Dealer: N	♥ J82	
Vul: EW	♦ 2	Partner bids first.
HCP: 7	♣ Q10654	

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

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J86		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ73	♥ K986	Pass	3♥	Pass	4♥
North HCP: 20	♦ K5	♦ QJ986	AP			
South HCP: 9	♣ AKJ43	♣ Q				
Contract: 4♥ N						

1. Stayman

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ K2				2NT
Vul: NS	♥ J1076	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q10	♦ A632	Pass	3NT	AP	
South HCP: 20	♣ 7532	♣ AQJ84				
Contract: 3N S						

1. Stayman

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ Q65		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQJ95	♥ K1083	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ AJ53	♦ Q862	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 11	♣ KQ	♣ A3	Pass	6♥	AP	
Contract: 6♥ N						

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: None	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A854		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 95	♥ J82	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQJ4	♦ 2	AP			
South HCP: 7	♣ AJ2	♣ Q10654				
Contract: 3N N						

1. Stayman



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 423	♠ 874	The opponents are silent.
Dealer: S	♥ 74	
Vul: Both	♦ AQ1092	Partner bids first.
HCP: 12	♣ AQ5	

Board: 424	♠ KQ62	The opponents are silent.
Dealer: N	♥ J63	
Vul: None	♦ AQJ7	You bid first.
HCP: 20	♣ AK	

Board: 425	♠ Q10	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ 9743	Partner bids first.
HCP: 9	♣ K653	

Board: 426	♠ A10	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ K984	You bid first.
HCP: 20	♣ AKQJ6	

Board: 427	♠ 76543	The opponents are silent.
Dealer: S	♥ Q85	
Vul: None	♦ 875	Partner bids first.
HCP: 2	♣ 43	

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

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKQ2				2NT
Vul: Both	♥ 74	♥ KQ5	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 12	♦ AQ1092	♦ K3	Pass	6NT	AP	
South HCP: 20	♣ AQ5	♣ K1096				
Contract: 6N S			1. Gerber			
			2. A=1/4			

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A93		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ J63	♥ 10852	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQJ7	♦ K9852	AP			
South HCP: 7	♣ AK	♣ 5				
Contract: 3N N			1. Stayman			

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K53				2NT
Vul: NS	♥ A74	♥ KQJ	Pass	3NT	AP	
North HCP: 9	♦ 9743	♦ AK62				
South HCP: 20	♣ K653	♣ A82				
Contract: 3N S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 9842		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K4	♥ A753	Pass	3♦	Pass	3NT
North HCP: 20	♦ K984	♦ QJ2	AP			
South HCP: 7	♣ AKQJ6	♣ 103				
Contract: 3N N			1. Stayman			

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 76543	♠ AQJ				2NT
Vul: None	♥ Q85	♥ AJ	Pass	3♥	Pass	3♠
North HCP: 2	♦ 875	♦ K943	AP			
South HCP: 21	♣ 43	♣ KQJ2				
Contract: 3♠ S						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 423	♠ AKQ2	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ K3	You bid first.
HCP: 20	♣ K1096	

Board: 424	♠ A93	The opponents are silent.
Dealer: N	♥ 10852	
Vul: None	♦ K9852	Partner bids first.
HCP: 7	♣ 5	

Board: 425	♠ K53	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ AK62	You bid first.
HCP: 20	♣ A82	

Board: 426	♠ 9842	The opponents are silent.
Dealer: N	♥ A753	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 7	♣ 103	

Board: 427	♠ AQJ	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K943	You bid first.
HCP: 21	♣ KQJ2	

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

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKQ2				2NT
Vul: Both	♥ 74	♥ KQ5	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 12	♦ AQ1092	♦ K3	Pass	6NT	AP	
South HCP: 20	♣ AQ5	♣ K1096				
Contract: 6N S			1. Gerber			
			2. A=1/4			

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A93		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ J63	♥ 10852	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQJ7	♦ K9852	AP			
South HCP: 7	♣ AK	♣ 5				
Contract: 3N N			1. Stayman			

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ K53				2NT
Vul: NS	♥ A74	♥ KQJ	Pass	3NT	AP	
North HCP: 9	♦ 9743	♦ AK62				
South HCP: 20	♣ K653	♣ A82				
Contract: 3N S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 9842		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K4	♥ A753	Pass	3♦	Pass	3NT
North HCP: 20	♦ K984	♦ QJ2	AP			
South HCP: 7	♣ AKQJ6	♣ 103				
Contract: 3N N			1. Stayman			

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 76543	♠ AQJ				2NT
Vul: None	♥ Q85	♥ AJ	Pass	3♥	Pass	3♠
North HCP: 2	♦ 875	♦ K943	AP			
South HCP: 21	♣ 43	♣ KQJ2				
Contract: 3♠ S						

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 428	♠ KQ	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ AK43	You bid first.
HCP: 20	♣ AJ87	
Board: 429	♠ K94	The opponents are silent.
Dealer: S	♥ 10742	
Vul: EW	♦ 65	Partner bids first.
HCP: 4	♣ J982	
Board: 430	♠ AK754	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ AK4	You bid first.
HCP: 21	♣ K84	
Board: 431	♠ KQ95	The opponents are silent.
Dealer: S	♥ 104	
Vul: NS	♦ J54	Partner bids first.
HCP: 7	♣ J532	
Board: 432	♠ AQJ9	East Doubles Pass if possible.
Dealer: N	♥ J4	
Vul: EW	♦ AQ843	You bid first.
HCP: 20	♣ AQ	

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

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A107542		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K82	♥ J10965	Pass	4♠	AP	
North HCP: 20	♦ AK43	♦ Q	1. Texas			
South HCP: 9	♣ AJ87	♣ Q				
Contract: 4♠ N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AQ5				2NT
Vul: EW	♥ 10742	♥ KJ8	AP			
North HCP: 4	♦ 65	♦ AJ984				
South HCP: 21	♣ J982	♣ AQ				
Contract: 2N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AK754	♠ Q10		2NT	Pass	3♦
Vul: None	♥ A8	♥ KQJ76	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AK4	♦ J72	Pass	6NT	AP	
South HCP: 11	♣ K84	♣ Q53	1. Quantitative		4NT	
Contract: 6N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ KQ95	♠ AJ82				2NT
Vul: NS	♥ 104	♥ K73	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J54	♦ K83	Pass	4♠	AP	
South HCP: 20	♣ J532	♣ AKQ	1. Stayman			
Contract: 4♠ S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ 7653		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J4	♥ AQ1086	Pass	3♠	Pass	6♠
North HCP: 20	♦ AQ843	♦ 1072	Pass	Pass	X	AP
South HCP: 6	♣ AQ	♣ 4	1. Stayman			
Contract: 6♠X N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 428	♠ A107542	The opponents are silent.
Dealer: N	♥ J10965	
Vul: NS	♦ Q	Partner bids first.
HCP: 9	♣ Q	
Board: 429	♠ AQ5	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ AJ984	You bid first.
HCP: 21	♣ AQ	
Board: 430	♠ Q10	The opponents are silent.
Dealer: N	♥ KQJ76	
Vul: None	♦ J72	Partner bids first.
HCP: 11	♣ Q53	
Board: 431	♠ AJ82	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ K83	You bid first.
HCP: 20	♣ AKQ	
Board: 432	♠ 7653	East Doubles Pass if possible.
Dealer: N	♥ AQ1086	
Vul: EW	♦ 1072	Partner bids first.
HCP: 6	♣ 4	

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

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A107542		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K82	♥ J10965				
North HCP: 20	♦ AK43	♦ Q	Pass	4♠	AP	
South HCP: 9	♣ AJ87	♣ Q	1. Texas			
Contract: 4♠ N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AQ5				2NT
Vul: EW	♥ 10742	♥ KJ8				
North HCP: 4	♦ 65	♦ AJ984	AP			
South HCP: 21	♣ J982	♣ AQ				
Contract: 2N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AK754	♠ Q10		2NT	Pass	3♦
Vul: None	♥ A8	♥ KQJ76	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AK4	♦ J72	Pass	6NT	AP	
South HCP: 11	♣ K84	♣ Q53	1. Quantitative		4NT	
Contract: 6N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ KQ95	♠ AJ82				2NT
Vul: NS	♥ 104	♥ K73	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J54	♦ K83	Pass	4♠	AP	
South HCP: 20	♣ J532	♣ AKQ	1. Stayman			
Contract: 4♠ S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ 7653		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J4	♥ AQ1086	Pass	3♠	Pass	6♠
North HCP: 20	♦ AQ843	♦ 1072	Pass	Pass	X	AP
South HCP: 6	♣ AQ	♣ 4	1. Stayman			
Contract: 6♠X N						



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 433	♠ Q2	The opponents are silent.
Dealer: S	♥ A93	
Vul: Both	♦ A65	Partner bids first.
HCP: 11	♣ J7432	
Board: 434	♠ KQ86	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ KJ95	
Board: 435	♠ QJ4	The opponents are silent.
Dealer: S	♥ K10982	
Vul: Both	♦ A94	Partner bids first.
HCP: 10	♣ 94	
Board: 436	♠ A10975	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ Q7	You bid first.
HCP: 20	♣ AK9	
Board: 437	♠ 8	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ 10842	Partner bids first.
HCP: 0	♣ 1098643	

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

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K6				2NT
Vul: Both	♥ A93	♥ QJ6	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 11	♦ A65	♦ KQ103	Pass	6NT	AP	
South HCP: 20	♣ J7432	♣ AKQ6	1. Gerber			
Contract: 6N S			2. A=1/4			

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ 10		2NT	Pass	3♦
Vul: NS	♥ AQ6	♥ J9853	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ	♦ A10854	AP			
South HCP: 9	♣ KJ95	♣ A8				
Contract: 4♥ N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK987				2NT
Vul: Both	♥ K10982	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 10	♦ A94	♦ Q7	Pass	3NT	AP	
South HCP: 20	♣ 94	♣ AKJ2				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ A10975	♠ J64		2NT	Pass	3♦
Vul: None	♥ AK7	♥ 109863	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q7	♦ K64	Pass	4♥	AP	
South HCP: 5	♣ AK9	♣ J8				
Contract: 4♥ N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQ3				2NT
Vul: EW	♥ 87	♥ AJ109	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 0	♦ 10842	♦ K3	AP			
South HCP: 20	♣ 1098643	♣ K72	1. Minor Suit Transfers after 2NT			
Contract: 4♣ S			2. automat			

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 433	♠ K6	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ KQ103	You bid first.
HCP: 20	♣ AKQ6	

Board: 434	♠ 10	The opponents are silent.
Dealer: N	♥ J9853	
Vul: NS	♦ A10854	Partner bids first.
HCP: 9	♣ A8	

Board: 435	♠ AK987	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AKJ2	

Board: 436	♠ J64	The opponents are silent.
Dealer: N	♥ 109863	
Vul: None	♦ K64	Partner bids first.
HCP: 5	♣ J8	

Board: 437	♠ AKQ3	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ K72	

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

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K6				2NT
Vul: Both	♥ A93	♥ QJ6	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 11	♦ A65	♦ KQ103	Pass	6NT	AP	
South HCP: 20	♣ J7432	♣ AKQ6	1. Gerber			
Contract: 6N S			2. A=1/4			

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ 10		2NT	Pass	3♦
Vul: NS	♥ AQ6	♥ J9853	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ	♦ A10854	AP			
South HCP: 9	♣ KJ95	♣ A8				
Contract: 4♥ N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK987				2NT
Vul: Both	♥ K10982	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 10	♦ A94	♦ Q7	Pass	3NT	AP	
South HCP: 20	♣ 94	♣ AKJ2				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ A10975	♠ J64		2NT	Pass	3♦
Vul: None	♥ AK7	♥ 109863	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q7	♦ K64	Pass	4♥	AP	
South HCP: 5	♣ AK9	♣ J8				
Contract: 4♥ N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQ3				2NT
Vul: EW	♥ 87	♥ AJ109	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 0	♦ 10842	♦ K3	AP			
South HCP: 20	♣ 1098643	♣ K72	1. Minor Suit Transfers after 2NT			
Contract: 4♣ S			2. automat			

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 438	♠ A32	The opponents are silent.
Dealer: N	♥ A65	
Vul: Both	♦ AQJ93	You bid first.
HCP: 20	♣ KQ	
Board: 439	♠ AQJ1095	The opponents are silent.
Dealer: S	♥ J106542	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ 2	
Board: 440	♠ AK	The opponents are silent.
Dealer: N	♥ J1074	
Vul: NS	♦ KJ10	You bid first.
HCP: 21	♣ AKQ4	
Board: 441	♠ 84	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ 87632	Partner bids first.
HCP: 6	♣ A863	
Board: 442	♠ 1085	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: None	♦ AK32	You bid first.
HCP: 20	♣ K7	

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

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ QJ1095		2NT	Pass	3♥
Vul: Both	♥ A65	♥ J73	Pass	3♠	AP	
North HCP: 20	♦ AQJ93	♦ 106				
South HCP: 4	♣ KQ	♣ 942				
Contract: 3♠ N						

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ AQJ1095	♠ K7				2NT
Vul: None	♥ J106542	♥ K3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ —	♦ AK105	AP			
South HCP: 21	♣ 2	♣ AKJ74	1. Texas			
Contract: 4♠ S						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q863		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ J1074	♥ A83	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ10	♦ A876	AP			
South HCP: 10	♣ AKQ4	♣ 105	1. Stayman			
Contract: 3N N						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ KJ75				2NT
Vul: Both	♥ Q10	♥ AK75				
North HCP: 6	♦ 87632	♦ AQJ	Pass	3NT	AP	
South HCP: 20	♣ A863	♣ Q2				
Contract: 3N S						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ 1085	♠ AKJ9762		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKQJ	♥ 9853	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK32	♦ 4	Pass	5♥ <sup>3</sup>	Pass	6♠
South HCP: 8	♣ K7	♣ 8	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 438	♠ QJ1095	The opponents are silent.
Dealer: N	♥ J73	
Vul: Both	♦ 106	Partner bids first.
HCP: 4	♣ 942	

Board: 439	♠ K7	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AK105	You bid first.
HCP: 21	♣ AKJ74	

Board: 440	♠ Q863	The opponents are silent.
Dealer: N	♥ A83	
Vul: NS	♦ A876	Partner bids first.
HCP: 10	♣ 105	

Board: 441	♠ KJ75	The opponents are silent.
Dealer: S	♥ AK75	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ Q2	

Board: 442	♠ AKJ9762	The opponents are silent.
Dealer: N	♥ 9853	
Vul: None	♦ 4	Partner bids first.
HCP: 8	♣ 8	

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

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ QJ1095		2NT	Pass	3♥
Vul: Both	♥ A65	♥ J73				
North HCP: 20	♦ AQJ93	♦ 106	Pass	3♠	AP	
South HCP: 4	♣ KQ	♣ 942				
Contract: 3♠ N						

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ AQJ1095	♠ K7				2NT
Vul: None	♥ J106542	♥ K3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ —	♦ AK105	AP			
South HCP: 21	♣ 2	♣ AKJ74	1. Texas			
Contract: 4♠ S						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q863		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ J1074	♥ A83	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ10	♦ A876	AP			
South HCP: 10	♣ AKQ4	♣ 105	1. Stayman			
Contract: 3N N						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ KJ75				2NT
Vul: Both	♥ Q10	♥ AK75				
North HCP: 6	♦ 87632	♦ AQJ	Pass	3NT	AP	
South HCP: 20	♣ A863	♣ Q2				
Contract: 3N S						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ 1085	♠ AKJ9762		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKQJ	♥ 9853	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK32	♦ 4	Pass	5♥ <sup>3</sup>	Pass	6♠
South HCP: 8	♣ K7	♣ 8	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			



## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 443	♠ AQJ76	The opponents are silent.
Dealer: S	♥ 10974	
Vul: NS	♦ K	Partner bids first.
HCP: 10	♣ 543	

Board: 444	♠ A86	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ KQJ43	You bid first.
HCP: 20	♣ K107	

Board: 445	♠ 10	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ 9742	Partner bids first.
HCP: 10	♣ AQ964	

Board: 446	♠ A72	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ AKQ42	You bid first.
HCP: 21	♣ AJ7	

Board: 447	♠ Q874	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ K75	Partner bids first.
HCP: 8	♣ 7542	

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

Board: 443

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ AQJ76

♥ 10974

♦ K

♣ 543

South:

♠ 42

♥ A52

♦ AQJ6

♣ AKQ7

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3♥<sup>2</sup> Pass 3NT

AP

1. Stayman

2. SMOLEN

Board: 444

Dealer: N

Vul: EW

North HCP: 20

South HCP: 1

Contract: 4♣ N

North:

♠ A86

♥ AK

♦ KQJ43

♣ K107

South:

♠ 732

♥ 84

♦ 8

♣ J965432

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 445

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ 10

♥ A52

♦ 9742

♣ AQ964

South:

♠ AK7

♥ K8

♦ KQJ10

♣ KJ87

West North East South

2NT

Pass 3NT AP

Board: 446

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ A72

♥ K3

♦ AKQ42

♣ AJ7

South:

♠ Q6543

♥ J8

♦ J109

♣ 1063

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 447

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 4♠ S

North:

♠ Q874

♥ QJ

♦ K75

♣ 7542

South:

♠ AJ1053

♥ A104

♦ AQ

♣ KQJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 443	♠ 42	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ AQJ6	You bid first.
HCP: 20	♣ AKQ7	

Board: 444	♠ 732	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ 8	Partner bids first.
HCP: 1	♣ J965432	

Board: 445	♠ AK7	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ KQJ10	You bid first.
HCP: 20	♣ KJ87	

Board: 446	♠ Q6543	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ J109	Partner bids first.
HCP: 4	♣ 1063	

Board: 447	♠ AJ1053	The opponents are silent.
Dealer: S	♥ A104	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ KQJ	

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

Board: 443

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ AQJ76

♥ 10974

♦ K

♣ 543

South:

♠ 42

♥ A52

♦ AQJ6

♣ AKQ7

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3♥<sup>2</sup> Pass 3NT

AP

1. Stayman

2. SMOLEN

Board: 444

Dealer: N

Vul: EW

North HCP: 20

South HCP: 1

Contract: 4♣ N

North:

♠ A86

♥ AK

♦ KQJ43

♣ K107

South:

♠ 732

♥ 84

♦ 8

♣ J965432

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 445

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ 10

♥ A52

♦ 9742

♣ AQ964

South:

♠ AK7

♥ K8

♦ KQJ10

♣ KJ87

West North East South

2NT

Pass 3NT AP

Board: 446

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ A72

♥ K3

♦ AKQ42

♣ AJ7

South:

♠ Q6543

♥ J8

♦ J109

♣ 1063

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 447

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 4♠ S

North:

♠ Q874

♥ QJ

♦ K75

♣ 7542

South:

♠ AJ1053

♥ A104

♦ AQ

♣ KQJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any response.

Board: 448

Dealer: N

Vul: Both

HCP: 20

♠ A64

♥ AQ4

♦ K95

♣ AK95

The opponents are silent.

You bid first.

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

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ 873		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ4	♥ KJ105	Pass	3♦	Pass	3NT
North HCP: 20	♦ K95	♦ J1076	AP			
South HCP: 5	♣ AK95	♣ 107	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

### 20-21 Notrump and any response.

Board: 448

Dealer: N

Vul: Both

HCP: 5

♠ 873

♥ KJ105

♦ J1076

♣ 107

The opponents are silent.

Partner bids first.

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

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ 873		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ4	♥ KJ105	Pass	3♦	Pass	3NT
North HCP: 20	♦ K95	♦ J1076	AP			
South HCP: 5	♣ AK95	♣ 107	1. Stayman			
Contract: 3N N						