

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

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

| | | |
|-----------|--------|---------------------------|
| Board: 2 | ♠ AJ5 | The opponents are silent. |
| Dealer: N | ♥ AK64 | |
| Vul: Both | ♦ AQJ2 | You bid first. |
| HCP: 21 | ♣ Q6 | |

| | | |
|-----------|----------|---------------------------|
| Board: 3 | ♠ KQ92 | The opponents are silent. |
| Dealer: S | ♥ 1062 | |
| Vul: EW | ♦ KQ9632 | Partner bids first. |
| HCP: 10 | ♣ — | |

| | | |
|-----------|---------|---------------------------|
| Board: 4 | ♠ AK | The opponents are silent. |
| Dealer: N | ♥ AJ754 | |
| Vul: Both | ♦ AQ | You bid first. |
| HCP: 20 | ♣ Q1074 | |

| | | |
|-----------|----------|---------------------------|
| Board: 5 | ♠ AJ109 | The opponents are silent. |
| Dealer: S | ♥ — | |
| Vul: None | ♦ KJ2 | Partner bids first. |
| HCP: 12 | ♣ K97432 | |

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

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

| | | | | | | |
|----------------|--------|-----------|------------|-------|------|-----------------|
| Board: 2 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ5 | ♠ 3 | | 2NT | Pass | 3♣ ¹ |
| Vul: Both | ♥ AK64 | ♥ J875 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 21 | ♦ AQJ2 | ♦ 73 | AP | | | |
| South HCP: 8 | ♣ Q6 | ♣ AK10972 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 3 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ92 | ♠ A6 | | | | 2NT |
| Vul: EW | ♥ 1062 | ♥ AK43 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 10 | ♦ KQ9632 | ♦ J10 | Pass | 3NT | AP | |
| South HCP: 20 | ♣ — | ♣ AKJ94 | 1. Stayman | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 4 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK | ♠ 976 | | 2NT | Pass | 6♦ |
| Vul: Both | ♥ AJ754 | ♥ 3 | | | | |
| North HCP: 20 | ♦ AQ | ♦ K987632 | AP | | | |
| South HCP: 6 | ♣ Q1074 | ♣ K8 | | | | |
| Contract: 6♦ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 5 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ109 | ♠ Q84 | | | | 2NT |
| Vul: None | ♥ — | ♥ KQJ73 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 12 | ♦ KJ2 | ♦ AQ4 | Pass | 4♣ | Pass | 4♥ |
| South HCP: 20 | ♣ K97432 | ♣ AQ | Pass | 6♣ | AP | |
| Contract: 6♣ N | | | 1. Stayman | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

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

| | | |
|-----------|-----------|---------------------------|
| Board: 2 | ♠ 3 | The opponents are silent. |
| Dealer: N | ♥ J875 | |
| Vul: Both | ♦ 73 | Partner bids first. |
| HCP: 8 | ♣ AK10972 | |

| | | |
|-----------|---------|---------------------------|
| Board: 3 | ♠ A6 | The opponents are silent. |
| Dealer: S | ♥ AK43 | |
| Vul: EW | ♦ J10 | You bid first. |
| HCP: 20 | ♣ AKJ94 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 4 | ♠ 976 | The opponents are silent. |
| Dealer: N | ♥ 3 | |
| Vul: Both | ♦ K987632 | Partner bids first. |
| HCP: 6 | ♣ K8 | |

| | | |
|-----------|---------|---------------------------|
| Board: 5 | ♠ Q84 | The opponents are silent. |
| Dealer: S | ♥ KQJ73 | |
| Vul: None | ♦ AQ4 | You bid first. |
| HCP: 20 | ♣ AQ | |

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

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

| | | | | | | |
|----------------|--------|-----------|------------|-------|------|-----------------|
| Board: 2 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ5 | ♠ 3 | | 2NT | Pass | 3♣ ¹ |
| Vul: Both | ♥ AK64 | ♥ J875 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 21 | ♦ AQJ2 | ♦ 73 | AP | | | |
| South HCP: 8 | ♣ Q6 | ♣ AK10972 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 3 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KQ92 | ♠ A6 | | | | 2NT |
| Vul: EW | ♥ 1062 | ♥ AK43 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 10 | ♦ KQ9632 | ♦ J10 | Pass | 3NT | AP | |
| South HCP: 20 | ♣ — | ♣ AKJ94 | 1. Stayman | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 4 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK | ♠ 976 | | 2NT | Pass | 6♦ |
| Vul: Both | ♥ AJ754 | ♥ 3 | | | | |
| North HCP: 20 | ♦ AQ | ♦ K987632 | AP | | | |
| South HCP: 6 | ♣ Q1074 | ♣ K8 | | | | |
| Contract: 6♦ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 5 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ109 | ♠ Q84 | | | | 2NT |
| Vul: None | ♥ — | ♥ KQJ73 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 12 | ♦ KJ2 | ♦ AQ4 | Pass | 4♣ | Pass | 4♥ |
| South HCP: 20 | ♣ K97432 | ♣ AQ | Pass | 6♣ | AP | |
| Contract: 6♣ N | | | 1. Stayman | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|---------|---------------------------|
| Board: 6 | ♠ J3 | The opponents are silent. |
| Dealer: N | ♥ AKJ6 | |
| Vul: EW | ♦ AJ | You bid first. |
| HCP: 20 | ♣ KQJ73 | |

| | | |
|-----------|----------|---------------------------|
| Board: 7 | ♠ KJ102 | The opponents are silent. |
| Dealer: S | ♥ K74 | |
| Vul: Both | ♦ — | Partner bids first. |
| HCP: 11 | ♣ KJ8643 | |

| | | |
|-----------|---------|---------------------------|
| Board: 8 | ♠ K3 | The opponents are silent. |
| Dealer: N | ♥ AJ10 | |
| Vul: Both | ♦ AJ4 | You bid first. |
| HCP: 20 | ♣ AQJ74 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 9 | ♠ AQ8 | The opponents are silent. |
| Dealer: S | ♥ 10 | |
| Vul: EW | ♦ J108 | Partner bids first. |
| HCP: 10 | ♣ QJ10952 | |

| | | |
|-----------|---------|---------------------------|
| Board: 10 | ♠ AK103 | The opponents are silent. |
| Dealer: N | ♥ AQ64 | |
| Vul: EW | ♦ 52 | You bid first. |
| HCP: 20 | ♣ AK6 | |

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

Board: 6
Dealer: N
Vul: EW
North HCP: 20
South HCP: 7
Contract: 4♥ N

North:
♠ J3
♥ AKJ6
♦ AJ
♣ KQJ73

South:
♠ Q84
♥ 9853
♦ KQ8653
♣ —

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

Board: 7
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ KJ102
♥ K74
♦ —
♣ KJ8643

South:
♠ AQ
♥ QJ9
♦ AJ104
♣ AQ52

| | | | |
|---------------------|------------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♦ |
| Pass | 4NT ² | Pass | 6NT |
| AP | | | |
| 1. Stayman | | | |
| 2. Quantitative 4NT | | | |

Board: 8
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 6♦ N

North:
♠ K3
♥ AJ10
♦ AJ4
♣ AQJ74

South:
♠ A6
♥ Q964
♦ KQ10652
♣ K

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 4♦ |
| Pass | 5♦ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 9
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ AQ8
♥ 10
♦ J108
♣ QJ10952

South:
♠ KJ752
♥ AJ9
♦ AK3
♣ A6

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

Board: 10
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AK103
♥ AQ64
♦ 52
♣ AK6

South:
♠ 95
♥ J
♦ AKQ10974
♣ Q103

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|----------|---------------------------|
| Board: 6 | ♠ Q84 | The opponents are silent. |
| Dealer: N | ♥ 9853 | |
| Vul: EW | ♦ KQ8653 | Partner bids first. |
| HCP: 7 | ♣ — | |

| | | |
|-----------|---------|---------------------------|
| Board: 7 | ♠ AQ | The opponents are silent. |
| Dealer: S | ♥ QJ9 | |
| Vul: Both | ♦ AJ104 | You bid first. |
| HCP: 20 | ♣ AQ52 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 8 | ♠ A6 | The opponents are silent. |
| Dealer: N | ♥ Q964 | |
| Vul: Both | ♦ KQ10652 | Partner bids first. |
| HCP: 14 | ♣ K | |

| | | |
|-----------|---------|---------------------------|
| Board: 9 | ♠ KJ752 | The opponents are silent. |
| Dealer: S | ♥ AJ9 | |
| Vul: EW | ♦ AK3 | You bid first. |
| HCP: 20 | ♣ A6 | |

| | | |
|-----------|------------|---------------------------|
| Board: 10 | ♠ 95 | The opponents are silent. |
| Dealer: N | ♥ J | |
| Vul: EW | ♦ AKQ10974 | Partner bids first. |
| HCP: 12 | ♣ Q103 | |

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

Board: 6
Dealer: N
Vul: EW
North HCP: 20
South HCP: 7
Contract: 4♥ N

North:
♠ J3
♥ AKJ6
♦ AJ
♣ KQJ73

South:
♠ Q84
♥ 9853
♦ KQ8653
♣ —

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

Board: 7
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ KJ102
♥ K74
♦ —
♣ KJ8643

South:
♠ AQ
♥ QJ9
♦ AJ104
♣ AQ52

| | | | |
|---------------------|------------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♦ |
| Pass | 4NT ² | Pass | 6NT |
| AP | | | |
| 1. Stayman | | | |
| 2. Quantitative 4NT | | | |

Board: 8
Dealer: N
Vul: Both
North HCP: 20
South HCP: 14
Contract: 6♦ N

North:
♠ K3
♥ AJ10
♦ AJ4
♣ AQJ74

South:
♠ A6
♥ Q964
♦ KQ10652
♣ K

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 4♦ |
| Pass | 5♦ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 9
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ AQ8
♥ 10
♦ J108
♣ QJ10952

South:
♠ KJ752
♥ AJ9
♦ AK3
♣ A6

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

Board: 10
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AK103
♥ AQ64
♦ 52
♣ AK6

South:
♠ 95
♥ J
♦ AKQ10974
♣ Q103

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|---------------------------|
| Board: 11 | ♠ 52 | The opponents are silent. |
| Dealer: S | ♥ A96 | |
| Vul: None | ♦ KJ97653 | Partner bids first. |
| HCP: 8 | ♣ 7 | |

| | | |
|-----------|---------|---------------------------|
| Board: 12 | ♠ KQ | The opponents are silent. |
| Dealer: N | ♥ KQJ52 | |
| Vul: EW | ♦ K3 | You bid first. |
| HCP: 21 | ♣ AK64 | |

| | | |
|-----------|----------|---------------------------|
| Board: 13 | ♠ J | The opponents are silent. |
| Dealer: S | ♥ KQ84 | |
| Vul: Both | ♦ KQ9432 | Partner bids first. |
| HCP: 11 | ♣ 104 | |

| | | |
|-----------|---------|---------------------------|
| Board: 14 | ♠ AQJ7 | The opponents are silent. |
| Dealer: N | ♥ AK4 | |
| Vul: NS | ♦ 72 | You bid first. |
| HCP: 20 | ♣ KQJ10 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 15 | ♠ 10873 | The opponents are silent. |
| Dealer: S | ♥ 43 | |
| Vul: Both | ♦ 9 | Partner bids first. |
| HCP: 5 | ♣ KQ10983 | |

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

Board: 11

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 6♦ N

North:

♠ 52

♥ A96

♦ KJ97653

♣ 7

South:

♠ A6

♥ KQJ10

♦ AQ2

♣ KQ93

West North East South

2NT

Pass 6♦ AP

Board: 12

Dealer: N

Vul: EW

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ KQ

♥ KQJ52

♦ K3

♣ AK64

South:

♠ AJ98

♥ —

♦ A98742

♣ Q73

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4NT²

AP

1. Stayman

2. Quantitative 4NT

Board: 13

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ J

♥ KQ84

♦ KQ9432

♣ 104

South:

♠ Q852

♥ AJ52

♦ A6

♣ AKQ

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠² Pass 4NT³

Pass 5♦⁴ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

Board: 14

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6♦ S

North:

♠ AQJ7

♥ AK4

♦ 72

♣ KQJ10

South:

♠ 42

♥ Q72

♦ AKQJ106

♣ 94

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 6♦

AP

1. Gerber

2. A=2 out of 4

Board: 15

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ 10873

♥ 43

♦ 9

♣ KQ10983

South:

♠ AKJ4

♥ AJ108

♦ AQ10

♣ J6

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT Pass 4♠

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|---------|---------------------------|
| Board: 11 | ♠ A6 | The opponents are silent. |
| Dealer: S | ♥ KQJ10 | |
| Vul: None | ♦ AQ2 | You bid first. |
| HCP: 21 | ♣ KQ93 | |

| | | |
|-----------|----------|---------------------------|
| Board: 12 | ♠ AJ98 | The opponents are silent. |
| Dealer: N | ♥ — | |
| Vul: EW | ♦ A98742 | Partner bids first. |
| HCP: 11 | ♣ Q73 | |

| | | |
|-----------|--------|---------------------------|
| Board: 13 | ♠ Q852 | The opponents are silent. |
| Dealer: S | ♥ AJ52 | |
| Vul: Both | ♦ A6 | You bid first. |
| HCP: 20 | ♣ AKQ | |

| | | |
|-----------|-----------|---------------------------|
| Board: 14 | ♠ 42 | The opponents are silent. |
| Dealer: N | ♥ Q72 | |
| Vul: NS | ♦ AKQJ106 | Partner bids first. |
| HCP: 12 | ♣ 94 | |

| | | |
|-----------|---------|---------------------------|
| Board: 15 | ♠ AKJ4 | The opponents are silent. |
| Dealer: S | ♥ AJ108 | |
| Vul: Both | ♦ AQ10 | You bid first. |
| HCP: 20 | ♣ J6 | |

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

Board: 11
Dealer: S
Vul: None
North HCP: 8
South HCP: 21
Contract: 6♦ N

North:
♠ 52
♥ A96
♦ KJ97653
♣ 7

South:
♠ A6
♥ KQJ10
♦ AQ2
♣ KQ93

| West | North | East | South |
|------|-------|------|-------|
| | | | 2NT |
| Pass | 6♦ | AP | |

Board: 12
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 4N N

North:
♠ KQ
♥ KQJ52
♦ K3
♣ AK64

South:
♠ AJ98
♥ —
♦ A98742
♣ Q73

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

Board: 13
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 6♥ S

North:
♠ J
♥ KQ84
♦ KQ9432
♣ 104

South:
♠ Q852
♥ AJ52
♦ A6
♣ AKQ

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

Board: 14
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AQJ7
♥ AK4
♦ 72
♣ KQJ10

South:
♠ 42
♥ Q72
♦ AKQJ106
♣ 94

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

Board: 15

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ 10873

♥ 43

♦ 9

♣ KQ10983

South:

♠ AKJ4

♥ AJ108

♦ AQ10

♣ J6

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

2NT

| | | | |
|------|-----------------|------|----|
| Pass | 3♣ ¹ | Pass | 3♥ |
|------|-----------------|------|----|

| | | | |
|------|-----|------|----|
| Pass | 3NT | Pass | 4♠ |
|------|-----|------|----|

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|--------|---------------------------|
| Board: 16 | ♠ AK | The opponents are silent. |
| Dealer: N | ♥ AKQ9 | |
| Vul: None | ♦ Q842 | You bid first. |
| HCP: 21 | ♣ QJ2 | |

| | | |
|-----------|----------|---------------------------|
| Board: 17 | ♠ 105 | The opponents are silent. |
| Dealer: S | ♥ J64 | |
| Vul: EW | ♦ AKQ765 | Partner bids first. |
| HCP: 10 | ♣ 102 | |

| | | |
|-----------|---------|---------------------------|
| Board: 18 | ♠ QJ | The opponents are silent. |
| Dealer: N | ♥ AKQ10 | |
| Vul: Both | ♦ J983 | You bid first. |
| HCP: 20 | ♣ AK9 | |

| | | |
|-----------|------------|---------------------------|
| Board: 19 | ♠ A2 | The opponents are silent. |
| Dealer: S | ♥ 9 | |
| Vul: None | ♦ AQ109762 | Partner bids first. |
| HCP: 10 | ♣ 854 | |

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

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

Board: 16
Dealer: N
Vul: None
North HCP: 21
South HCP: 5
Contract: 3N N

North:
♠ AK
♥ AKQ9
♦ Q842
♣ QJ2

South:
♠ J1086
♥ 84
♦ 3
♣ A108653

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

Board: 17
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
♠ 105
♥ J64
♦ AKQ765
♣ 102

South:
♠ AKJ
♥ AK732
♦ 103
♣ KQJ

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

Board: 18
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ QJ
♥ AKQ10
♦ J983
♣ AK9

South:
♠ 932
♥ J
♦ KQ6
♣ QJ8732

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | 2NT | Pass | 6♣ |
| AP | | | |

Board: 19
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ A2
♥ 9
♦ AQ109762
♣ 854

South:
♠ Q84
♥ AK7
♦ K85
♣ AKJ7

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

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

North:
♠ KQJ
♥ KQ72
♦ 975
♣ AKQ

South:
♠ 987
♥ 10
♦ AKQJ83
♣ J103

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|---------------------------|
| Board: 16 | ♠ J1086 | The opponents are silent. |
| Dealer: N | ♥ 84 | |
| Vul: None | ♦ 3 | Partner bids first. |
| HCP: 5 | ♣ A108653 | |

| | | |
|-----------|---------|---------------------------|
| Board: 17 | ♠ AKJ | The opponents are silent. |
| Dealer: S | ♥ AK732 | |
| Vul: EW | ♦ 103 | You bid first. |
| HCP: 21 | ♣ KQJ | |

| | | |
|-----------|----------|---------------------------|
| Board: 18 | ♠ 932 | The opponents are silent. |
| Dealer: N | ♥ J | |
| Vul: Both | ♦ KQ6 | Partner bids first. |
| HCP: 9 | ♣ QJ8732 | |

| | | |
|-----------|--------|---------------------------|
| Board: 19 | ♠ Q84 | The opponents are silent. |
| Dealer: S | ♥ AK7 | |
| Vul: None | ♦ K85 | You bid first. |
| HCP: 20 | ♣ AKJ7 | |

| | | |
|-----------|----------|---------------------------|
| Board: 20 | ♠ 987 | The opponents are silent. |
| Dealer: N | ♥ 10 | |
| Vul: EW | ♦ AKQJ83 | Partner bids first. |
| HCP: 11 | ♣ J103 | |

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

Board: 16
Dealer: N
Vul: None
North HCP: 21
South HCP: 5
Contract: 3N N

North:
 ♠ AK
 ♥ AKQ9
 ♦ Q842
 ♣ QJ2

South:
 ♠ J1086
 ♥ 84
 ♦ 3
 ♣ A108653

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

1. Stayman

Board: 17
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
 ♠ 105
 ♥ J64
 ♦ AKQ765
 ♣ 102

South:
 ♠ AKJ
 ♥ AK732
 ♦ 103
 ♣ KQJ

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

1. Gerber
2. A=2 out of 4

Board: 18
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
 ♠ QJ
 ♥ AKQ10
 ♦ J983
 ♣ AK9

South:
 ♠ 932
 ♥ J
 ♦ KQ6
 ♣ QJ8732

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | 2NT | Pass | 6♣ |
| AP | | | |

Board: 19
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:

| | |
|---|----------|
| ♠ | A2 |
| ♥ | 9 |
| ♦ | AQ109762 |
| ♣ | 854 |

South:
 ♠ Q84
 ♥ AK7
 ♦ K85
 ♣ AKJ7

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

1. Gerber
2. A=2 out of 4

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

North:
 ♠ KQJ
 ♥ KQ72
 ♦ 975
 ♣ AKQ

South:
 ♠ 987
 ♥ 10
 ♦ AKQJ83
 ♣ J103

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|---------------------------|
| Board: 21 | ♠ 64 | The opponents are silent. |
| Dealer: S | ♥ 953 | |
| Vul: Both | ♦ AKQ1086 | Partner bids first. |
| HCP: 12 | ♣ K9 | |

| | | |
|-----------|---------|---------------------------|
| Board: 22 | ♠ AQ5 | The opponents are silent. |
| Dealer: N | ♥ KQ9 | |
| Vul: None | ♦ A9 | You bid first. |
| HCP: 21 | ♣ AQ642 | |

| | | |
|-----------|------------|---------------------------|
| Board: 23 | ♠ 6 | The opponents are silent. |
| Dealer: S | ♥ J98 | |
| Vul: NS | ♦ A2 | Partner bids first. |
| HCP: 12 | ♣ AQJ10532 | |

| | | |
|-----------|---------|---------------------------|
| Board: 24 | ♠ A4 | The opponents are silent. |
| Dealer: N | ♥ K103 | |
| Vul: Both | ♦ AQ3 | You bid first. |
| HCP: 20 | ♣ AQJ97 | |

| | | |
|-----------|----------|---------------------------|
| Board: 25 | ♠ 9542 | The opponents are silent. |
| Dealer: S | ♥ Q10 | |
| Vul: None | ♦ KJ9854 | Partner bids first. |
| HCP: 10 | ♣ A | |

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

Board: 21
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 7N S

North:
♠ 64
♥ 953
♦ AKQ1086
♣ K9

South:
♠ AK753
♥ AK4
♦ 94
♣ AQ3

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

Board: 22
Dealer: N
Vul: None
North HCP: 21
South HCP: 4
Contract: 5♦ N

North:
♠ AQ5
♥ KQ9
♦ A9
♣ AQ642

South:
♠ 8732
♥ 1072
♦ KJ10642
♣ —

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 5♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 23
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 6
♥ J98
♦ A2
♣ AQJ10532

South:
♠ AK52
♥ AKQ2
♦ J106
♣ K7

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

Board: 24
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ A4
♥ K103
♦ AQ3
♣ AQJ97

South:
♠ 7632
♥ Q2
♦ K108642
♣ 6

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

Board: 25
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
♠ 9542
♥ Q10
♦ KJ9854
♣ A

South:
♠ A3
♥ AK765
♦ AQ
♣ KJ52

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|---------|---------------------------|
| Board: 21 | ♠ AK753 | The opponents are silent. |
| Dealer: S | ♥ AK4 | |
| Vul: Both | ♦ 94 | You bid first. |
| HCP: 20 | ♣ AQ3 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 22 | ♠ 8732 | The opponents are silent. |
| Dealer: N | ♥ 1072 | |
| Vul: None | ♦ KJ10642 | Partner bids first. |
| HCP: 4 | ♣ — | |

| | | |
|-----------|--------|---------------------------|
| Board: 23 | ♠ AK52 | The opponents are silent. |
| Dealer: S | ♥ AKQ2 | |
| Vul: NS | ♦ J106 | You bid first. |
| HCP: 20 | ♣ K7 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 24 | ♠ 7632 | The opponents are silent. |
| Dealer: N | ♥ Q2 | |
| Vul: Both | ♦ K108642 | Partner bids first. |
| HCP: 5 | ♣ 6 | |

| | | |
|-----------|---------|---------------------------|
| Board: 25 | ♠ A3 | The opponents are silent. |
| Dealer: S | ♥ AK765 | |
| Vul: None | ♦ AQ | You bid first. |
| HCP: 21 | ♣ KJ52 | |

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

Board: 21
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 7N S

North:
♠ 64
♥ 953
♦ AKQ1086
♣ K9

South:
♠ AK753
♥ AK4
♦ 94
♣ AQ3

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

Board: 22
Dealer: N
Vul: None
North HCP: 21
South HCP: 4
Contract: 5♦ N

North:
♠ AQ5
♥ KQ9
♦ A9
♣ AQ642

South:
♠ 8732
♥ 1072
♦ KJ10642
♣ —

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 5♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 23
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 6
♥ J98
♦ A2
♣ AQJ10532

South:
♠ AK52
♥ AKQ2
♦ J106
♣ K7

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

Board: 24
Dealer: N
Vul: Both
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ A4
♥ K103
♦ AQ3
♣ AQJ97

South:
♠ 7632
♥ Q2
♦ K108642
♣ 6

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

Board: 25
Dealer: S
Vul: None
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
♠ 9542
♥ Q10
♦ KJ9854
♣ A

South:
♠ A3
♥ AK765
♦ AQ
♣ KJ52

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|--------|---------------------------|
| Board: 26 | ♠ AK87 | The opponents are silent. |
| Dealer: N | ♥ QJ4 | |
| Vul: NS | ♦ AKQ3 | You bid first. |
| HCP: 21 | ♣ Q10 | |

| | | |
|-----------|----------|---------------------------|
| Board: 27 | ♠ Q103 | The opponents are silent. |
| Dealer: S | ♥ 6 | |
| Vul: EW | ♦ AJ8752 | Partner bids first. |
| HCP: 7 | ♣ 1062 | |

| | | |
|-----------|---------|---------------------------|
| Board: 28 | ♠ AK108 | The opponents are silent. |
| Dealer: N | ♥ K8 | |
| Vul: None | ♦ AQ54 | You bid first. |
| HCP: 20 | ♣ A76 | |

| | | |
|-----------|----------|---------------------------|
| Board: 29 | ♠ 104 | The opponents are silent. |
| Dealer: S | ♥ A5 | |
| Vul: NS | ♦ J96 | Partner bids first. |
| HCP: 11 | ♣ AQ9876 | |

| | | |
|-----------|---------|---------------------------|
| Board: 30 | ♠ AK102 | The opponents are silent. |
| Dealer: N | ♥ AK97 | |
| Vul: EW | ♦ Q109 | You bid first. |
| HCP: 20 | ♣ A4 | |

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

| | | | | | | |
|----------------|--------|-----------|------------|-------|------|-----------------|
| Board: 26 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK87 | ♠ J1092 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ QJ4 | ♥ 108 | Pass | 3♠ | Pass | 4♠ |
| North HCP: 21 | ♦ AKQ3 | ♦ — | AP | | | |
| South HCP: 5 | ♣ Q10 | ♣ A976532 | 1. Stayman | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 27 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q103 | ♠ A8 | | | | 2NT |
| Vul: EW | ♥ 6 | ♥ AQJ32 | Pass | 6♦ | AP | |
| North HCP: 7 | ♦ AJ8752 | ♦ K93 | | | | |
| South HCP: 20 | ♣ 1062 | ♣ AQ3 | | | | |
| Contract: 6♦ N | | | | | | |

| | | | | | | |
|----------------|---------|----------|-----------------|------------------|------|-----------------|
| Board: 28 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK108 | ♠ 73 | | 2NT | Pass | 4♣ ¹ |
| Vul: None | ♥ K8 | ♥ AQ4 | Pass | 4NT ² | Pass | 6NT |
| North HCP: 20 | ♦ AQ54 | ♦ J8 | AP | | | |
| South HCP: 13 | ♣ A76 | ♣ KQJ852 | 1. Gerber | | | |
| Contract: 6N N | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|----------|---------|-----------------|-----------------|------|-----------------|
| Board: 29 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 104 | ♠ A72 | | | | 2NT |
| Vul: NS | ♥ A5 | ♥ KQ642 | Pass | 4♣ ¹ | Pass | 4♣ ² |
| North HCP: 11 | ♦ J96 | ♦ AK | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AQ9876 | ♣ KJ5 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|---------|-----------|------------|-------|------|-----------------|
| Board: 30 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK102 | ♠ QJ64 | | 2NT | Pass | 3♣ ¹ |
| Vul: EW | ♥ AK97 | ♥ 6 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 20 | ♦ Q109 | ♦ A4 | AP | | | |
| South HCP: 11 | ♣ A4 | ♣ KJ10875 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|---------------------------|
| Board: 26 | ♠ J1092 | The opponents are silent. |
| Dealer: N | ♥ 108 | |
| Vul: NS | ♦ — | |
| HCP: 5 | ♣ A976532 | Partner bids first. |

| | | |
|-----------|---------|---------------------------|
| Board: 27 | ♠ A8 | The opponents are silent. |
| Dealer: S | ♥ AQJ32 | |
| Vul: EW | ♦ K93 | You bid first. |
| HCP: 20 | ♣ AQ3 | |

| | | |
|-----------|----------|---------------------------|
| Board: 28 | ♠ 73 | The opponents are silent. |
| Dealer: N | ♥ AQ4 | |
| Vul: None | ♦ J8 | |
| HCP: 13 | ♣ KQJ852 | Partner bids first. |

| | | |
|-----------|---------|---------------------------|
| Board: 29 | ♠ A72 | The opponents are silent. |
| Dealer: S | ♥ KQ642 | |
| Vul: NS | ♦ AK | You bid first. |
| HCP: 20 | ♣ KJ5 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 30 | ♠ QJ64 | The opponents are silent. |
| Dealer: N | ♥ 6 | |
| Vul: EW | ♦ A4 | |
| HCP: 11 | ♣ KJ10875 | Partner bids first. |

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

| | | | | | | |
|----------------|--------|-----------|------------|-------|------|-----------------|
| Board: 26 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK87 | ♠ J1092 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ QJ4 | ♥ 108 | Pass | 3♠ | Pass | 4♠ |
| North HCP: 21 | ♦ AKQ3 | ♦ — | AP | | | |
| South HCP: 5 | ♣ Q10 | ♣ A976532 | 1. Stayman | | | |
| Contract: 4♠ N | | | | | | |

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 27 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q103 | ♠ A8 | | | | 2NT |
| Vul: EW | ♥ 6 | ♥ AQJ32 | Pass | 6♦ | AP | |
| North HCP: 7 | ♦ AJ8752 | ♦ K93 | | | | |
| South HCP: 20 | ♣ 1062 | ♣ AQ3 | | | | |
| Contract: 6♦ N | | | | | | |

| | | | | | | |
|----------------|---------|----------|-----------------|------------------|------|-----------------|
| Board: 28 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK108 | ♠ 73 | | 2NT | Pass | 4♣ ¹ |
| Vul: None | ♥ K8 | ♥ AQ4 | Pass | 4NT ² | Pass | 6NT |
| North HCP: 20 | ♦ AQ54 | ♦ J8 | AP | | | |
| South HCP: 13 | ♣ A76 | ♣ KQJ852 | 1. Gerber | | | |
| Contract: 6N N | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|----------|---------|-----------------|-----------------|------|-----------------|
| Board: 29 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 104 | ♠ A72 | | | | 2NT |
| Vul: NS | ♥ A5 | ♥ KQ642 | Pass | 4♣ ¹ | Pass | 4♣ ² |
| North HCP: 11 | ♦ J96 | ♦ AK | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AQ9876 | ♣ KJ5 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|---------|-----------|------------|-------|------|-----------------|
| Board: 30 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK102 | ♠ QJ64 | | 2NT | Pass | 3♣ ¹ |
| Vul: EW | ♥ AK97 | ♥ 6 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 20 | ♦ Q109 | ♦ A4 | AP | | | |
| South HCP: 11 | ♣ A4 | ♣ KJ10875 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|------------|---------------------------|
| Board: 31 | ♠ J | The opponents are silent. |
| Dealer: S | ♥ KJ94 | |
| Vul: Both | ♦ AKQ1075 | Partner bids first. |
| HCP: 14 | ♣ 109 | |
| Board: 32 | ♠ AQ10 | The opponents are silent. |
| Dealer: N | ♥ AJ98 | |
| Vul: EW | ♦ 106 | You bid first. |
| HCP: 21 | ♣ AKQJ | |
| Board: 33 | ♠ A5 | The opponents are silent. |
| Dealer: S | ♥ K3 | |
| Vul: Both | ♦ 54 | Partner bids first. |
| HCP: 10 | ♣ K1087642 | |
| Board: 34 | ♠ AK64 | The opponents are silent. |
| Dealer: N | ♥ AJ | |
| Vul: EW | ♦ 92 | You bid first. |
| HCP: 20 | ♣ AKJ62 | |
| Board: 35 | ♠ — | The opponents are silent. |
| Dealer: S | ♥ K1062 | |
| Vul: Both | ♦ K43 | Partner bids first. |
| HCP: 10 | ♣ A109654 | |

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

Board: 31
 Dealer: S
 Vul: Both
 North HCP: 14
 South HCP: 20
 Contract: 6♦ S

North:
 ♠ J
 ♥ KJ94
 ♦ AKQ1075
 ♣ 109

South:
 ♠ AQ7
 ♥ A86
 ♦ J63
 ♣ AKQ7

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

1. Stayman

Board: 32
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 11
 Contract: 7♦ S

North:
 ♠ AQ10
 ♥ AJ98
 ♦ 106
 ♣ AKQJ

South:
 ♠ 52
 ♥ K102
 ♦ AKJ943
 ♣ 103

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

1. Gerber
 2. A=3 out of 4

Board: 33
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 20
 Contract: 7N S

North:
 ♠ A5
 ♥ K3
 ♦ 54
 ♣ K1087642

South:
 ♠ KJ10
 ♥ AQ4
 ♦ A1072
 ♣ AQ9

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

1. Gerber
 2. A=3 out of 4

Board: 34
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 15
 Contract: 7N N

North:
 ♠ AK64
 ♥ AJ
 ♦ 92
 ♣ AKJ62

South:
 ♠ Q98
 ♥ K7
 ♦ AKQJ86
 ♣ 85

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

1. Gerber
 2. A=3 out of 4

Board: 35
Dealer: S
Vul: Both
North HCP: 10
South HCP: 21
Contract: 7♥ S

North:
♠ —
♥ K1062
♦ K43
♣ A109654

South:
♠ A543
♥ AQ97
♦ AQ7
♣ KQ

| West | North | East | South |
|--------------------------|------------------|------|-----------------|
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 3♣ ² | Pass | 4♣ ³ |
| Pass | 4NT ⁴ | Pass | 5♣ ⁵ |
| Pass | 7♥ | AP | |
| 1. Stayman | | | |
| 2. artificial | | | |
| 3. Cue bid, a ♣ stopper | | | |
| 4. Blackwood 0314, for ♥ | | | |
| 5. A=0/5 or 3/5 | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|--------|---------------------------|
| Board: 31 | ♠ AQ7 | The opponents are silent. |
| Dealer: S | ♥ A86 | |
| Vul: Both | ♦ J63 | You bid first. |
| HCP: 20 | ♣ AKQ7 | |

| | | |
|-----------|----------|---------------------------|
| Board: 32 | ♠ 52 | The opponents are silent. |
| Dealer: N | ♥ K102 | |
| Vul: EW | ♦ AKJ943 | Partner bids first. |
| HCP: 11 | ♣ 103 | |

| | | |
|-----------|---------|---------------------------|
| Board: 33 | ♠ KJ10 | The opponents are silent. |
| Dealer: S | ♥ AQ4 | |
| Vul: Both | ♦ A1072 | You bid first. |
| HCP: 20 | ♣ AQ9 | |

| | | |
|-----------|----------|---------------------------|
| Board: 34 | ♠ Q98 | The opponents are silent. |
| Dealer: N | ♥ K7 | |
| Vul: EW | ♦ AKQJ86 | Partner bids first. |
| HCP: 15 | ♣ 85 | |

| | | |
|-----------|--------|---------------------------|
| Board: 35 | ♠ A543 | The opponents are silent. |
| Dealer: S | ♥ AQ97 | |
| Vul: Both | ♦ AQ7 | You bid first. |
| HCP: 21 | ♣ KQ | |

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

Board: 31
 Dealer: S
 Vul: Both
 North HCP: 14
 South HCP: 20
 Contract: 6♦ S

North:
 ♠ J
 ♥ KJ94
 ♦ AKQ1075
 ♣ 109

South:
 ♠ AQ7
 ♥ A86
 ♦ J63
 ♣ AKQ7

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

1. Stayman

Board: 32
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 11
 Contract: 7♦ S

North:
 ♠ AQ10
 ♥ AJ98
 ♦ 106
 ♣ AKQJ

South:
 ♠ 52
 ♥ K102
 ♦ AKJ943
 ♣ 103

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

1. Gerber
 2. A=3 out of 4

Board: 33
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 20
 Contract: 7N S

North:
 ♠ A5
 ♥ K3
 ♦ 54
 ♣ K1087642

South:
 ♠ KJ10
 ♥ AQ4
 ♦ A1072
 ♣ AQ9

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

1. Gerber
 2. A=3 out of 4

Board: 34
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 15
 Contract: 7N N

North:
 ♠ AK64
 ♥ AJ
 ♦ 92
 ♣ AKJ62

South:
 ♠ Q98
 ♥ K7
 ♦ AKQJ86
 ♣ 85

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

1. Gerber
 2. A=3 out of 4

Board: 35
Dealer: S
Vul: Both
North HCP: 10
South HCP: 21
Contract: 7♥ S

North:
♠ —
♥ K1062
♦ K43
♣ A109654

South:
♠ A543
♥ AQ97
♦ AQ7
♣ KQ

| West | North | East | South |
|--------------------------|------------------|------|-----------------|
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 3♠ ² | Pass | 4♣ ³ |
| Pass | 4NT ⁴ | Pass | 5♣ ⁵ |
| Pass | 7♥ | AP | |
| 1. Stayman | | | |
| 2. artificial | | | |
| 3. Cue bid, a ♣ stopper | | | |
| 4. Blackwood 0314, for ♥ | | | |
| 5. A=0/5 or 3/5 | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|---------|---------------------------|
| Board: 36 | ♠ AQ6 | The opponents are silent. |
| Dealer: N | ♥ AQ8 | |
| Vul: None | ♦ A104 | You bid first. |
| HCP: 21 | ♣ AJ107 | |

| | | |
|-----------|----------|---------------------------|
| Board: 37 | ♠ A4 | The opponents are silent. |
| Dealer: S | ♥ 863 | |
| Vul: NS | ♦ AQJ864 | Partner bids first. |
| HCP: 11 | ♣ 32 | |

| | | |
|-----------|--------|---------------------------|
| Board: 38 | ♠ K109 | The opponents are silent. |
| Dealer: N | ♥ AK72 | |
| Vul: EW | ♦ KQJ8 | You bid first. |
| HCP: 20 | ♣ A7 | |

| | | |
|-----------|----------|---------------------------|
| Board: 39 | ♠ K6 | The opponents are silent. |
| Dealer: S | ♥ 86 | |
| Vul: None | ♦ K97532 | Partner bids first. |
| HCP: 10 | ♣ A82 | |

| | | |
|-----------|---------|---------------------------|
| Board: 40 | ♠ J53 | The opponents are silent. |
| Dealer: N | ♥ AQ962 | |
| Vul: Both | ♦ AK2 | You bid first. |
| HCP: 20 | ♣ AQ | |

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

Board: 36
Dealer: N
Vul: None
North HCP: 21
South HCP: 10
Contract: 6♦ N

North:
♠ AQ6
♥ AQ8
♦ A104
♣ AJ107

South:
♠ 8
♥ J1052
♦ KQJ9532
♣ K

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 4♦ |
| Pass | 5♦ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 37
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 4N S

North:
♠ A4
♥ 863
♦ AQJ864
♣ 32

South:
♠ K10
♥ KQJ7
♦ K9
♣ AKQ85

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

Board: 38
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ K109
♥ AK72
♦ KQJ8
♣ A7

South:
♠ QJ
♥ Q94
♦ 76
♣ KQJ1042

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

Board: 39
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ K6
♥ 86
♦ K97532
♣ A82

South:
♠ QJ93
♥ AK
♦ AQ
♣ KJ1063

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

Board: 40
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ J53
♥ AQ962
♦ AK2
♣ AQ

South:
♠ AK9
♥ J4
♦ Q10
♣ K109732

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|---------------------------|
| Board: 36 | ♠ 8 | The opponents are silent. |
| Dealer: N | ♥ J1052 | |
| Vul: None | ♦ KQJ9532 | Partner bids first. |
| HCP: 10 | ♣ K | |

| | | |
|-----------|---------|---------------------------|
| Board: 37 | ♠ K10 | The opponents are silent. |
| Dealer: S | ♥ KQJ7 | |
| Vul: NS | ♦ K9 | You bid first. |
| HCP: 21 | ♣ AKQ85 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 38 | ♠ QJ | The opponents are silent. |
| Dealer: N | ♥ Q94 | |
| Vul: EW | ♦ 76 | Partner bids first. |
| HCP: 11 | ♣ KQJ1042 | |

| | | |
|-----------|----------|---------------------------|
| Board: 39 | ♠ QJ93 | The opponents are silent. |
| Dealer: S | ♥ AK | |
| Vul: None | ♦ AQ | You bid first. |
| HCP: 20 | ♣ KJ1063 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 40 | ♠ AK9 | The opponents are silent. |
| Dealer: N | ♥ J4 | |
| Vul: Both | ♦ Q10 | Partner bids first. |
| HCP: 13 | ♣ K109732 | |

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

Board: 36
Dealer: N
Vul: None
North HCP: 21
South HCP: 10
Contract: 6♦ N

North:
♠ AQ6
♥ AQ8
♦ A104
♣ AJ107

South:
♠ 8
♥ J1052
♦ KQJ9532
♣ K

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 4♦ |
| Pass | 5♦ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 37
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 4N S

North:
♠ A4
♥ 863
♦ AQJ864
♣ 32

South:
♠ K10
♥ KQJ7
♦ K9
♣ AKQ85

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

Board: 38
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ K109
♥ AK72
♦ KQJ8
♣ A7

South:
♠ QJ
♥ Q94
♦ 76
♣ KQJ1042

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

Board: 39
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ K6
♥ 86
♦ K97532
♣ A82

South:
♠ QJ93
♥ AK
♦ AQ
♣ KJ1063

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

Board: 40
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ J53
♥ AQ962
♦ AK2
♣ AQ

South:
♠ AK9
♥ J4
♦ Q10
♣ K109732

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|----------|---------------------------|
| Board: 41 | ♠ 532 | The opponents are silent. |
| Dealer: S | ♥ A53 | |
| Vul: NS | ♦ 6 | Partner bids first. |
| HCP: 9 | ♣ KQ8764 | |

| | | |
|-----------|----------|---------------------------|
| Board: 42 | ♠ AK | The opponents are silent. |
| Dealer: N | ♥ A10854 | |
| Vul: Both | ♦ A32 | You bid first. |
| HCP: 20 | ♣ KQ9 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 43 | ♠ A3 | The opponents are silent. |
| Dealer: S | ♥ 10 | |
| Vul: EW | ♦ 985 | Partner bids first. |
| HCP: 12 | ♣ AKJ9742 | |

| | | |
|-----------|--------|---------------------------|
| Board: 44 | ♠ AK93 | The opponents are silent. |
| Dealer: N | ♥ AK62 | |
| Vul: NS | ♦ AQJ | You bid first. |
| HCP: 21 | ♣ 86 | |

| | | |
|-----------|----------|---------------------------|
| Board: 45 | ♠ K103 | The opponents are silent. |
| Dealer: S | ♥ 7 | |
| Vul: Both | ♦ 863 | Partner bids first. |
| HCP: 7 | ♣ KJ9732 | |

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

Board: 41
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ 532
♥ A53
♦ 6
♣ KQ8764

South:
♠ AJ97
♥ QJ
♦ AK83
♣ AJ9

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

Board: 42
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ AK
♥ A10854
♦ A32
♣ KQ9

South:
♠ J1064
♥ Q2
♦ KJ9854
♣ 2

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

Board: 43
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 7N S

North:
♠ A3
♥ 10
♦ 985
♣ AKJ9742

South:
♠ K75
♥ AKQ
♦ AQ74
♣ Q105

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

Board: 44
Dealer: N
Vul: NS
North HCP: 21
South HCP: 12
Contract: 6♣ S

North:
♠ AK93
♥ AK62
♦ AQJ
♣ 86

South:
♠ Q1084
♥ —
♦ K85
♣ AK10743

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 6♣ |
| AP | | | |
| 1. Stayman | | | |

Board: 45
Dealer: S
Vul: Both
North HCP: 7
South HCP: 21
Contract: 6♣ N

North:
♠ K103
♥ 7
♦ 863
♣ KJ9732

South:
♠ AJ9
♥ KJ65
♦ AQ94
♣ AQ

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 6♣ | AP | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|--------|---------------------------|
| Board: 41 | ♠ AJ97 | The opponents are silent. |
| Dealer: S | ♥ QJ | |
| Vul: NS | ♦ AK83 | You bid first. |
| HCP: 20 | ♣ AJ9 | |

| | | |
|-----------|----------|---------------------------|
| Board: 42 | ♠ J1064 | The opponents are silent. |
| Dealer: N | ♥ Q2 | |
| Vul: Both | ♦ KJ9854 | Partner bids first. |
| HCP: 7 | ♣ 2 | |

| | | |
|-----------|--------|---------------------------|
| Board: 43 | ♠ K75 | The opponents are silent. |
| Dealer: S | ♥ AKQ | |
| Vul: EW | ♦ AQ74 | You bid first. |
| HCP: 20 | ♣ Q105 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 44 | ♠ Q1084 | The opponents are silent. |
| Dealer: N | ♥ — | |
| Vul: NS | ♦ K85 | Partner bids first. |
| HCP: 12 | ♣ AK10743 | |

| | | |
|-----------|--------|---------------------------|
| Board: 45 | ♠ AJ9 | The opponents are silent. |
| Dealer: S | ♥ KJ65 | |
| Vul: Both | ♦ AQ94 | You bid first. |
| HCP: 21 | ♣ AQ | |

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

Board: 41
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ 532
♥ A53
♦ 6
♣ KQ8764

South:
♠ AJ97
♥ QJ
♦ AK83
♣ AJ9

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

Board: 42
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ AK
♥ A10854
♦ A32
♣ KQ9

South:
♠ J1064
♥ Q2
♦ KJ9854
♣ 2

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

Board: 43
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 7N S

North:
♠ A3
♥ 10
♦ 985
♣ AKJ9742

South:
♠ K75
♥ AKQ
♦ AQ74
♣ Q105

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

Board: 44
Dealer: N
Vul: NS
North HCP: 21
South HCP: 12
Contract: 6♣ S

North:
♠ AK93
♥ AK62
♦ AQJ
♣ 86

South:
♠ Q1084
♥ —
♦ K85
♣ AK10743

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 6♣ |
| AP | | | |
| 1. Stayman | | | |

Board: 45
Dealer: S
Vul: Both
North HCP: 7
South HCP: 21
Contract: 6♣ N

North:
♠ K103
♥ 7
♦ 863
♣ KJ9732

South:
♠ AJ9
♥ KJ65
♦ AQ94
♣ AQ

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 6♣ | AP | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|--------|--------------------------------|
| Board: 46 | ♠ KQ4 | East Doubles Pass if possible. |
| Dealer: N | ♥ AKQ8 | |
| Vul: None | ♦ Q85 | You bid first. |
| HCP: 20 | ♣ A52 | |

| | | |
|-----------|-----------|-------------------------------|
| Board: 47 | ♠ 2 | East Doubles 7NT if possible. |
| Dealer: S | ♥ J85 | |
| Vul: EW | ♦ AKQ9874 | Partner bids first. |
| HCP: 12 | ♣ Q8 | |

| | | |
|-----------|--------|---------------------------|
| Board: 48 | ♠ KQ42 | The opponents are silent. |
| Dealer: N | ♥ AKJ | |
| Vul: NS | ♦ KQ9 | You bid first. |
| HCP: 20 | ♣ Q76 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 49 | ♠ Q1042 | The opponents are silent. |
| Dealer: S | ♥ Q85 | |
| Vul: Both | ♦ KQJ1098 | Partner bids first. |
| HCP: 10 | ♣ — | |

| | | |
|-----------|---------|---------------------------|
| Board: 50 | ♠ AQ97 | The opponents are silent. |
| Dealer: N | ♥ AQ | |
| Vul: Both | ♦ KQ874 | You bid first. |
| HCP: 21 | ♣ A5 | |

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

Board: 46
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 8
 Contract: 6♦X S

North:
 ♠ KQ4
 ♥ AKQ8
 ♦ Q85
 ♣ A52

South:
 ♠ A62
 ♥ 74
 ♦ KJ76432
 ♣ 3

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

Board: 47
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 20
 Contract: 7NX S

North:
 ♠ 2
 ♥ J85
 ♦ AKQ9874
 ♣ Q8

South:
 ♠ AK
 ♥ AK973
 ♦ J65
 ♣ AJ2

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

1. Gerber
 2. A=3 out of 4

Board: 48
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 13
 Contract: 4N N

North:
 ♠ KQ42
 ♥ AKJ
 ♦ KQ9
 ♣ Q76

South:
 ♠ 10
 ♥ Q82
 ♦ A106432
 ♣ AK5

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

1. Gerber
 2. A=1/4

Board: 49
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 21
 Contract: 3N S

North:
 ♠ Q1042
 ♥ Q85
 ♦ KQJ1098
 ♣ —

South:
 ♠ AK3
 ♥ K763
 ♦ A3
 ♣ AK87

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

1. Stayman

Board: 50
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 6
 Contract: 6♣ S

North:
 ♠ AQ97
 ♥ AQ
 ♦ KQ874
 ♣ A5

South:
 ♠ 43
 ♥ K72
 ♦ 9
 ♣ K1098762

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | 2NT | Pass | 6♣ |
| AP | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|--------------------------------|
| Board: 46 | ♠ A62 | East Doubles Pass if possible. |
| Dealer: N | ♥ 74 | |
| Vul: None | ♦ KJ76432 | Partner bids first. |
| HCP: 8 | ♣ 3 | |

| | | |
|-----------|---------|-------------------------------|
| Board: 47 | ♠ AK | East Doubles 7NT if possible. |
| Dealer: S | ♥ AK973 | |
| Vul: EW | ♦ J65 | You bid first. |
| HCP: 20 | ♣ AJ2 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 48 | ♠ 10 | The opponents are silent. |
| Dealer: N | ♥ Q82 | |
| Vul: NS | ♦ A106432 | Partner bids first. |
| HCP: 13 | ♣ AK5 | |

| | | |
|-----------|--------|---------------------------|
| Board: 49 | ♠ AK3 | The opponents are silent. |
| Dealer: S | ♥ K763 | |
| Vul: Both | ♦ A3 | You bid first. |
| HCP: 21 | ♣ AK87 | |

| | | |
|-----------|------------|---------------------------|
| Board: 50 | ♠ 43 | The opponents are silent. |
| Dealer: N | ♥ K72 | |
| Vul: Both | ♦ 9 | Partner bids first. |
| HCP: 6 | ♣ K1098762 | |

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

Board: 46
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 8
 Contract: 6♦X S

North:
 ♠ KQ4
 ♥ AKQ8
 ♦ Q85
 ♣ A52

South:
 ♠ A62
 ♥ 74
 ♦ KJ76432
 ♣ 3

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

Board: 47
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 20
 Contract: 7NX S

North:
 ♠ 2
 ♥ J85
 ♦ AKQ9874
 ♣ Q8

South:
 ♠ AK
 ♥ AK973
 ♦ J65
 ♣ AJ2

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

1. Gerber
 2. A=3 out of 4

Board: 48
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 13
 Contract: 4N N

North:
 ♠ KQ42
 ♥ AKJ
 ♦ KQ9
 ♣ Q76

South:
 ♠ 10
 ♥ Q82
 ♦ A106432
 ♣ AK5

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

1. Gerber
 2. A=1/4

Board: 49
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 21
 Contract: 3N S

North:
 ♠ Q1042
 ♥ Q85
 ♦ KQJ1098
 ♣ —

South:
 ♠ AK3
 ♥ K763
 ♦ A3
 ♣ AK87

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

1. Stayman

Board: 50
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 6
 Contract: 6♣ S

North:
 ♠ AQ97
 ♥ AQ
 ♦ KQ874
 ♣ A5

South:
 ♠ 43
 ♥ K72
 ♦ 9
 ♣ K1098762

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | 2NT | Pass | 6♣ |
| AP | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|----------|---------------------------|
| Board: 51 | ♠ 10954 | The opponents are silent. |
| Dealer: S | ♥ 5 | |
| Vul: Both | ♦ AQ | Partner bids first. |
| HCP: 10 | ♣ KJ9873 | |

| | | |
|-----------|--------|---------------------------|
| Board: 52 | ♠ K85 | The opponents are silent. |
| Dealer: N | ♥ KQ76 | |
| Vul: None | ♦ AQ3 | You bid first. |
| HCP: 21 | ♣ AK2 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 53 | ♠ J2 | The opponents are silent. |
| Dealer: S | ♥ AJ9 | |
| Vul: Both | ♦ KQ10974 | Partner bids first. |
| HCP: 12 | ♣ J6 | |

| | | |
|-----------|---------|---------------------------|
| Board: 54 | ♠ A93 | The opponents are silent. |
| Dealer: N | ♥ KQJ76 | |
| Vul: NS | ♦ AJ9 | You bid first. |
| HCP: 20 | ♣ AJ | |

| | | |
|-----------|-----------|---------------------------|
| Board: 55 | ♠ K10 | The opponents are silent. |
| Dealer: S | ♥ Q95 | |
| Vul: EW | ♦ AJ87652 | Partner bids first. |
| HCP: 10 | ♣ 9 | |

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

Board: 51
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ 10954
♥ 5
♦ AQ
♣ KJ9873

South:
♠ AK72
♥ KQ108
♦ KJ3
♣ A5

| | | | |
|------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 6♣ | AP | |

1. Stayman

Board: 52
Dealer: N
Vul: None
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ K85
♥ KQ76
♦ AQ3
♣ AK2

South:
♠ AQJ
♥ 103
♦ K108742
♣ Q10

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

1. Gerber
2. A=2 out of 4

Board: 53
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ J2
♥ AJ9
♦ KQ10974
♣ J6

South:
♠ A97
♥ KQ764
♦ A3
♣ AK4

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

1. Gerber
2. A=3 out of 4

Board: 54
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 3N N

North:
♠ A93
♥ KQJ76
♦ AJ9
♣ AJ

South:
♠ QJ52
♥ 8
♦ K108743
♣ Q3

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

1. Stayman

Board: 55
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 4N S

North:
♠ K10
♥ Q95
♦ AJ87652
♣ 9

South:
♠ QJ7
♥ AK74
♦ Q9
♣ AKJ10

| | | | |
|------|-----------------|------|-----------------|
| West | North | East | South |
| | | | 2NT |
| Pass | 4♣ ¹ | Pass | 4♠ ² |
| Pass | 4NT | AP | |

1. Gerber
2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|---------|---------------------------|
| Board: 51 | ♠ AK72 | The opponents are silent. |
| Dealer: S | ♥ KQ108 | |
| Vul: Both | ♦ KJ3 | You bid first. |
| HCP: 20 | ♣ A5 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 52 | ♠ AQJ | The opponents are silent. |
| Dealer: N | ♥ 103 | |
| Vul: None | ♦ K108742 | Partner bids first. |
| HCP: 12 | ♣ Q10 | |

| | | |
|-----------|---------|---------------------------|
| Board: 53 | ♠ A97 | The opponents are silent. |
| Dealer: S | ♥ KQ764 | |
| Vul: Both | ♦ A3 | You bid first. |
| HCP: 20 | ♣ AK4 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 54 | ♠ QJ52 | The opponents are silent. |
| Dealer: N | ♥ 8 | |
| Vul: NS | ♦ K108743 | Partner bids first. |
| HCP: 8 | ♣ Q3 | |

| | | |
|-----------|---------|---------------------------|
| Board: 55 | ♠ QJ7 | The opponents are silent. |
| Dealer: S | ♥ AK74 | |
| Vul: EW | ♦ Q9 | You bid first. |
| HCP: 20 | ♣ AKJ10 | |

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

Board: 51
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ 10954
♥ 5
♦ AQ
♣ KJ9873

South:
♠ AK72
♥ KQ108
♦ KJ3
♣ A5

| | | | |
|------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 6♣ | AP | |

1. Stayman

Board: 52
Dealer: N
Vul: None
North HCP: 21
South HCP: 12
Contract: 6N N

North:
♠ K85
♥ KQ76
♦ AQ3
♣ AK2

South:
♠ AQJ
♥ 103
♦ K108742
♣ Q10

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

1. Gerber
2. A=2 out of 4

Board: 53
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ J2
♥ AJ9
♦ KQ10974
♣ J6

South:
♠ A97
♥ KQ764
♦ A3
♣ AK4

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

1. Gerber
2. A=3 out of 4

Board: 54
Dealer: N
Vul: NS
North HCP: 20
South HCP: 8
Contract: 3N N

North:
♠ A93
♥ KQJ76
♦ AJ9
♣ AJ

South:
♠ QJ52
♥ 8
♦ K108743
♣ Q3

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

1. Stayman

Board: 55
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 4N S

North:
♠ K10
♥ Q95
♦ AJ87652
♣ 9

South:
♠ QJ7
♥ AK74
♦ Q9
♣ AKJ10

| | | | |
|------|-----------------|------|-----------------|
| West | North | East | South |
| | | | 2NT |
| Pass | 4♣ ¹ | Pass | 4♠ ² |
| Pass | 4NT | AP | |

1. Gerber
2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|------------|------------------------------|
| Board: 56 | ♠ K98 | The opponents are silent. |
| Dealer: N | ♥ AK98 | |
| Vul: NS | ♦ AQ3 | You bid first. |
| HCP: 20 | ♣ A104 | |
| Board: 57 | ♠ 6 | The opponents are silent. |
| Dealer: S | ♥ 94 | |
| Vul: EW | ♦ QJ109874 | Partner bids first. |
| HCP: 7 | ♣ KJ6 | |
| Board: 58 | ♠ QJ3 | East Doubles 4♠ if possible. |
| Dealer: N | ♥ AQ | |
| Vul: Both | ♦ AKQ83 | You bid first. |
| HCP: 20 | ♣ Q32 | |
| Board: 59 | ♠ AJ84 | The opponents are silent. |
| Dealer: S | ♥ 863 | |
| Vul: NS | ♦ — | Partner bids first. |
| HCP: 11 | ♣ KQJ872 | |
| Board: 60 | ♠ KQ72 | The opponents are silent. |
| Dealer: N | ♥ AKJ5 | |
| Vul: Both | ♦ A7 | You bid first. |
| HCP: 20 | ♣ K65 | |

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

| | | | | | | |
|----------------|--------|----------|------------|-------|------|-----------------|
| Board: 56 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K98 | ♠ AQ76 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ AK98 | ♥ J7 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 20 | ♦ AQ3 | ♦ 2 | AP | | | |
| South HCP: 13 | ♣ A104 | ♣ KQJ873 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|------------|--------|------|-------|------|-------|
| Board: 57 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 6 | ♠ KQ85 | | | | 2NT |
| Vul: EW | ♥ 94 | ♥ AK73 | Pass | 6♦ | AP | |
| North HCP: 7 | ♦ QJ109874 | ♦ A52 | | | | |
| South HCP: 20 | ♣ KJ6 | ♣ A7 | | | | |
| Contract: 6♦ N | | | | | | |

| | | | | | | |
|----------------|---------|-----------|-----------------|-----------------|------|-----------------|
| Board: 58 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ3 | ♠ 54 | | 2NT | Pass | 4♣ ¹ |
| Vul: Both | ♥ AQ | ♥ K94 | Pass | 4♠ ² | X | 6♣ |
| North HCP: 20 | ♦ AKQ83 | ♦ 96 | AP | | | |
| South HCP: 10 | ♣ Q32 | ♣ AK10965 | 1. Gerber | | | |
| Contract: 6♣ S | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|----------|--------|------------|-----------------|------|-------|
| Board: 59 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ84 | ♠ Q53 | | | | 2NT |
| Vul: NS | ♥ 863 | ♥ AKQ2 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 11 | ♦ — | ♦ AKQJ | Pass | 6♣ | AP | |
| South HCP: 21 | ♣ KQJ872 | ♣ 96 | 1. Stayman | | | |
| Contract: 6♣ N | | | | | | |

| | | | | | | |
|----------------|--------|----------|-----------------|-----------------|------|-----------------|
| Board: 60 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ72 | ♠ 86 | | 2NT | Pass | 4♣ ¹ |
| Vul: Both | ♥ AKJ5 | ♥ Q10 | Pass | 4♠ ² | Pass | 6♦ |
| North HCP: 20 | ♦ A7 | ♦ KQJ852 | AP | | | |
| South HCP: 12 | ♣ K65 | ♣ A109 | 1. Gerber | | | |
| Contract: 6♦ S | | | 2. A=2 out of 4 | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|------------------------------|
| Board: 56 | ♠ AQ76 | The opponents are silent. |
| Dealer: N | ♥ J7 | |
| Vul: NS | ♦ 2 | Partner bids first. |
| HCP: 13 | ♣ KQJ873 | |
| Board: 57 | ♠ KQ85 | The opponents are silent. |
| Dealer: S | ♥ AK73 | |
| Vul: EW | ♦ A52 | You bid first. |
| HCP: 20 | ♣ A7 | |
| Board: 58 | ♠ 54 | East Doubles 4♠ if possible. |
| Dealer: N | ♥ K94 | |
| Vul: Both | ♦ 96 | Partner bids first. |
| HCP: 10 | ♣ AK10965 | |
| Board: 59 | ♠ Q53 | The opponents are silent. |
| Dealer: S | ♥ AKQ2 | |
| Vul: NS | ♦ AKQJ | You bid first. |
| HCP: 21 | ♣ 96 | |
| Board: 60 | ♠ 86 | The opponents are silent. |
| Dealer: N | ♥ Q10 | |
| Vul: Both | ♦ KQJ852 | Partner bids first. |
| HCP: 12 | ♣ A109 | |

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

| | | | | | | |
|----------------|--------|----------|------------|-------|------|-----------------|
| Board: 56 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K98 | ♠ AQ76 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ AK98 | ♥ J7 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 20 | ♦ AQ3 | ♦ 2 | AP | | | |
| South HCP: 13 | ♣ A104 | ♣ KQJ873 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|------------|--------|------|-------|------|-------|
| Board: 57 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 6 | ♠ KQ85 | | | | 2NT |
| Vul: EW | ♥ 94 | ♥ AK73 | Pass | 6♦ | AP | |
| North HCP: 7 | ♦ QJ109874 | ♦ A52 | | | | |
| South HCP: 20 | ♣ KJ6 | ♣ A7 | | | | |
| Contract: 6♦ N | | | | | | |

| | | | | | | |
|----------------|---------|-----------|-----------------|-----------------|------|-----------------|
| Board: 58 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ3 | ♠ 54 | | 2NT | Pass | 4♣ ¹ |
| Vul: Both | ♥ AQ | ♥ K94 | Pass | 4♠ ² | X | 6♣ |
| North HCP: 20 | ♦ AKQ83 | ♦ 96 | AP | | | |
| South HCP: 10 | ♣ Q32 | ♣ AK10965 | 1. Gerber | | | |
| Contract: 6♣ S | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|----------|--------|------------|-----------------|------|-------|
| Board: 59 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ84 | ♠ Q53 | | | | 2NT |
| Vul: NS | ♥ 863 | ♥ AKQ2 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 11 | ♦ — | ♦ AKQJ | Pass | 6♣ | AP | |
| South HCP: 21 | ♣ KQJ872 | ♣ 96 | 1. Stayman | | | |
| Contract: 6♣ N | | | | | | |

| | | | | | | |
|----------------|--------|----------|-----------------|-----------------|------|-----------------|
| Board: 60 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ72 | ♠ 86 | | 2NT | Pass | 4♣ ¹ |
| Vul: Both | ♥ AKJ5 | ♥ Q10 | Pass | 4♠ ² | Pass | 6♦ |
| North HCP: 20 | ♦ A7 | ♦ KQJ852 | AP | | | |
| South HCP: 12 | ♣ K65 | ♣ A109 | 1. Gerber | | | |
| Contract: 6♦ S | | | 2. A=2 out of 4 | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|------------|------------------------------|
| Board: 61 | ♠ Q65 | The opponents are silent. |
| Dealer: S | ♥ AJ | |
| Vul: NS | ♦ 93 | Partner bids first. |
| HCP: 10 | ♣ K107542 | |
| Board: 62 | ♠ AQ1085 | West Doubles 3♣ if possible. |
| Dealer: N | ♥ AKQ | |
| Vul: None | ♦ Q5 | You bid first. |
| HCP: 20 | ♣ K53 | |
| Board: 63 | ♠ AK5 | The opponents are silent. |
| Dealer: S | ♥ 9 | |
| Vul: NS | ♦ K109853 | Partner bids first. |
| HCP: 10 | ♣ 973 | |
| Board: 64 | ♠ KQ8 | The opponents are silent. |
| Dealer: N | ♥ A93 | |
| Vul: Both | ♦ QJ | You bid first. |
| HCP: 20 | ♣ AKJ93 | |
| Board: 65 | ♠ J2 | The opponents are silent. |
| Dealer: S | ♥ 10732 | |
| Vul: NS | ♦ AKQJ1053 | Partner bids first. |
| HCP: 11 | ♣ — | |

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

Board: 61
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ Q65
♥ AJ
♦ 93
♣ K107542

South:
♠ AK97
♥ K92
♦ AQ75
♣ A9

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

Board: 62
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 6♦ S

North:
♠ AQ1085
♥ AKQ
♦ Q5
♣ K53

South:
♠ —
♥ J1085
♦ AJ8763
♣ Q86

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| X | 3♠ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 63
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ AK5
♥ 9
♦ K109853
♣ 973

South:
♠ Q3
♥ AQ65
♦ AQJ6
♣ KQ2

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

Board: 64
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 5♦ N

North:
♠ KQ8
♥ A93
♦ QJ
♣ AKJ93

South:
♠ A765
♥ 65
♦ K107632
♣ 10

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 4♦ |
| Pass | 5♣ | Pass | 5♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 65
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6♦ S

North:
♠ J2
♥ 10732
♦ AKQJ1053
♣ —

South:
♠ AK
♥ AQ5
♦ 987
♣ AK1054

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♦ |
| Pass | 4♦ | Pass | 5♦ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|--------|---------------------------|
| Board: 61 | ♠ AK97 | The opponents are silent. |
| Dealer: S | ♥ K92 | |
| Vul: NS | ♦ AQ75 | You bid first. |
| HCP: 20 | ♣ A9 | |

| | | |
|-----------|----------|------------------------------|
| Board: 62 | ♠ — | West Doubles 3♣ if possible. |
| Dealer: N | ♥ J1085 | |
| Vul: None | ♦ AJ8763 | Partner bids first. |
| HCP: 8 | ♣ Q86 | |

| | | |
|-----------|--------|---------------------------|
| Board: 63 | ♠ Q3 | The opponents are silent. |
| Dealer: S | ♥ AQ65 | |
| Vul: NS | ♦ AQJ6 | You bid first. |
| HCP: 20 | ♣ KQ2 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 64 | ♠ A765 | The opponents are silent. |
| Dealer: N | ♥ 65 | |
| Vul: Both | ♦ K107632 | Partner bids first. |
| HCP: 7 | ♣ 10 | |

| | | |
|-----------|----------|---------------------------|
| Board: 65 | ♠ AK | The opponents are silent. |
| Dealer: S | ♥ AQ5 | |
| Vul: NS | ♦ 987 | You bid first. |
| HCP: 20 | ♣ AK1054 | |

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

Board: 61
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ Q65
♥ AJ
♦ 93
♣ K107542

South:
♠ AK97
♥ K92
♦ AQ75
♣ A9

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

Board: 62
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 6♦ S

North:
♠ AQ1085
♥ AKQ
♦ Q5
♣ K53

South:
♠ —
♥ J1085
♦ AJ8763
♣ Q86

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| X | 3♠ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 63
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ AK5
♥ 9
♦ K109853
♣ 973

South:
♠ Q3
♥ AQ65
♦ AQJ6
♣ KQ2

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

Board: 64
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 5♦ N

North:
♠ KQ8
♥ A93
♦ QJ
♣ AKJ93

South:
♠ A765
♥ 65
♦ K107632
♣ 10

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 4♦ |
| Pass | 5♣ | Pass | 5♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 65
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6♦ S

North:
♠ J2
♥ 10732
♦ AKQJ1053
♣ —

South:
♠ AK
♥ AQ5
♦ 987
♣ AK1054

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♦ |
| Pass | 4♦ | Pass | 5♦ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|--------|---------------------------|
| Board: 66 | ♠ K862 | The opponents are silent. |
| Dealer: N | ♥ AQJ | |
| Vul: EW | ♦ AQJ7 | You bid first. |
| HCP: 20 | ♣ K6 | |

| | | |
|-----------|----------|---------------------------|
| Board: 67 | ♠ Q76 | The opponents are silent. |
| Dealer: S | ♥ J43 | |
| Vul: Both | ♦ KQ9843 | Partner bids first. |
| HCP: 8 | ♣ 7 | |

| | | |
|-----------|----------|---------------------------|
| Board: 68 | ♠ KQJ109 | The opponents are silent. |
| Dealer: N | ♥ KJ | |
| Vul: None | ♦ AKQ10 | You bid first. |
| HCP: 21 | ♣ Q6 | |

| | | |
|-----------|----------|---------------------------|
| Board: 69 | ♠ 8762 | The opponents are silent. |
| Dealer: S | ♥ — | |
| Vul: Both | ♦ 985 | Partner bids first. |
| HCP: 8 | ♣ AKJ843 | |

| | | |
|-----------|--------|---------------------------|
| Board: 70 | ♠ A543 | The opponents are silent. |
| Dealer: N | ♥ AK3 | |
| Vul: NS | ♦ AQ62 | You bid first. |
| HCP: 20 | ♣ K4 | |

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

Board: 66
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 9
 Contract: 4N N

North:
 ♠ K862
 ♥ AQJ
 ♦ AQJ7
 ♣ K6

South:
 ♠ AQ
 ♥ 5
 ♦ 862
 ♣ QJ98743

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

Board: 67
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 21
 Contract: 6♦ N

North:
 ♠ Q76
 ♥ J43
 ♦ KQ9843
 ♣ 7

South:
 ♠ AJ4
 ♥ K1075
 ♦ A7
 ♣ AKQ3

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 6♦ | AP | |

Board: 68
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 8
 Contract: 6♣ S

North:
 ♠ KQJ109
 ♥ KJ
 ♦ AKQ10
 ♣ Q6

South:
 ♠ 865
 ♥ 6
 ♦ 932
 ♣ AKJ432

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | 2NT | Pass | 6♣ |
| AP | | | |

Board: 69
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ 8762
 ♥ —
 ♦ 985
 ♣ AKJ843

South:
 ♠ KQJ
 ♥ AJ53
 ♦ AKQ3
 ♣ 107

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 6♣ | AP | |
| 1. Stayman | | | |

Board: 70
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 10
 Contract: 6♣ S

North:
 ♠ A543
 ♥ AK3
 ♦ AQ62
 ♣ K4

South:
 ♠ Q72
 ♥ 10
 ♦ J9
 ♣ AQJ10987

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|---------------------------|
| Board: 66 | ♠ AQ | The opponents are silent. |
| Dealer: N | ♥ 5 | |
| Vul: EW | ♦ 862 | Partner bids first. |
| HCP: 9 | ♣ QJ98743 | |

| | | |
|-----------|---------|---------------------------|
| Board: 67 | ♠ AJ4 | The opponents are silent. |
| Dealer: S | ♥ K1075 | |
| Vul: Both | ♦ A7 | You bid first. |
| HCP: 21 | ♣ AKQ3 | |

| | | |
|-----------|----------|---------------------------|
| Board: 68 | ♠ 865 | The opponents are silent. |
| Dealer: N | ♥ 6 | |
| Vul: None | ♦ 932 | Partner bids first. |
| HCP: 8 | ♣ AKJ432 | |

| | | |
|-----------|--------|---------------------------|
| Board: 69 | ♠ KQJ | The opponents are silent. |
| Dealer: S | ♥ AJ53 | |
| Vul: Both | ♦ AKQ3 | You bid first. |
| HCP: 20 | ♣ 107 | |

| | | |
|-----------|------------|---------------------------|
| Board: 70 | ♠ Q72 | The opponents are silent. |
| Dealer: N | ♥ 10 | |
| Vul: NS | ♦ J9 | Partner bids first. |
| HCP: 10 | ♣ AQJ10987 | |

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

Board: 66
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ K862
♥ AQJ
♦ AQJ7
♣ K6

South:
♠ AQ
♥ 5
♦ 862
♣ QJ98743

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

Board: 67
Dealer: S
Vul: Both
North HCP: 8
South HCP: 21
Contract: 6♦ N

North:
♠ Q76
♥ J43
♦ KQ9843
♣ 7

South:
♠ AJ4
♥ K1075
♦ A7
♣ AKQ3

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 6♦ | AP | |

Board: 68
Dealer: N
Vul: None
North HCP: 21
South HCP: 8
Contract: 6♣ S

North:
♠ KQJ109
♥ KJ
♦ AKQ10
♣ Q6

South:
♠ 865
♥ 6
♦ 932
♣ AKJ432

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | 2NT | Pass | 6♣ |
| AP | | | |

Board: 69
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♣ N

North:
♠ 8762
♥ —
♦ 985
♣ AKJ843

South:
♠ KQJ
♥ AJ53
♦ AKQ3
♣ 107

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 6♣ | AP | |
| 1. Stayman | | | |

Board: 70
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ A543
♥ AK3
♦ AQ62
♣ K4

South:
♠ Q72
♥ 10
♦ J9
♣ AQJ10987

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|----------|---------------------------|
| Board: 71 | ♠ AK10 | The opponents are silent. |
| Dealer: S | ♥ 1063 | |
| Vul: EW | ♦ QJ7532 | Partner bids first. |
| HCP: 12 | ♣ Q | |

| | | |
|-----------|--------|---------------------------|
| Board: 72 | ♠ Q105 | The opponents are silent. |
| Dealer: N | ♥ AKJ | |
| Vul: EW | ♦ AJ97 | You bid first. |
| HCP: 20 | ♣ AJ8 | |

| | | |
|-----------|----------|---------------------------|
| Board: 73 | ♠ 103 | The opponents are silent. |
| Dealer: S | ♥ AJ107 | |
| Vul: None | ♦ QJ9752 | Partner bids first. |
| HCP: 8 | ♣ 4 | |

| | | |
|-----------|---------|---------------------------|
| Board: 74 | ♠ AKQ | The opponents are silent. |
| Dealer: N | ♥ AK10 | |
| Vul: EW | ♦ 873 | You bid first. |
| HCP: 20 | ♣ KJ108 | |

| | | |
|-----------|------------|---------------------------|
| Board: 75 | ♠ K6 | The opponents are silent. |
| Dealer: S | ♥ 76 | |
| Vul: NS | ♦ KJ107652 | Partner bids first. |
| HCP: 9 | ♣ Q7 | |

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

Board: 71
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ AK10
♥ 1063
♦ QJ7532
♣ Q

South:
♠ QJ9
♥ AK9
♦ AK10
♣ K654

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

Board: 72
Dealer: N
Vul: EW
North HCP: 20
South HCP: 7
Contract: 6♣ S

North:
♠ Q105
♥ AKJ
♦ AJ97
♣ AJ8

South:
♠ A
♥ 10943
♦ 43
♣ K95432

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 6♣ |
| AP | | | |
| 1. Stayman | | | |

Board: 73
Dealer: S
Vul: None
North HCP: 8
South HCP: 21
Contract: 6♦ S

North:
♠ 103
♥ AJ107
♦ QJ9752
♣ 4

South:
♠ KQ
♥ K32
♦ A86
♣ AKQ103

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♦ |
| Pass | 4♦ | Pass | 5♦ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

Board: 74
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AKQ
♥ AK10
♦ 873
♣ KJ108

South:
♠ 982
♥ 3
♦ AKQJ1096
♣ Q2

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

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

North:
♠ K6
♥ 76
♦ KJ107652
♣ Q7

South:
♠ AJ54
♥ AKQ8
♦ Q83
♣ A6

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|--------|---------------------------|
| Board: 71 | ♠ QJ9 | The opponents are silent. |
| Dealer: S | ♥ AK9 | |
| Vul: EW | ♦ AK10 | You bid first. |
| HCP: 20 | ♣ K654 | |

| | | |
|-----------|----------|---------------------------|
| Board: 72 | ♠ A | The opponents are silent. |
| Dealer: N | ♥ 10943 | |
| Vul: EW | ♦ 43 | Partner bids first. |
| HCP: 7 | ♣ K95432 | |

| | | |
|-----------|----------|---------------------------|
| Board: 73 | ♠ KQ | The opponents are silent. |
| Dealer: S | ♥ K32 | |
| Vul: None | ♦ A86 | You bid first. |
| HCP: 21 | ♣ AKQ103 | |

| | | |
|-----------|------------|---------------------------|
| Board: 74 | ♠ 982 | The opponents are silent. |
| Dealer: N | ♥ 3 | |
| Vul: EW | ♦ AKQJ1096 | Partner bids first. |
| HCP: 12 | ♣ Q2 | |

| | | |
|-----------|--------|---------------------------|
| Board: 75 | ♠ AJ54 | The opponents are silent. |
| Dealer: S | ♥ AKQ8 | |
| Vul: NS | ♦ Q83 | You bid first. |
| HCP: 20 | ♣ A6 | |

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

Board: 71
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ AK10
♥ 1063
♦ QJ7532
♣ Q

South:
♠ QJ9
♥ AK9
♦ AK10
♣ K654

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

Board: 72
Dealer: N
Vul: EW
North HCP: 20
South HCP: 7
Contract: 6♣ S

North:
♠ Q105
♥ AKJ
♦ AJ97
♣ AJ8

South:
♠ A
♥ 10943
♦ 43
♣ K95432

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 6♣ |
| AP | | | |
| 1. Stayman | | | |

Board: 73
Dealer: S
Vul: None
North HCP: 8
South HCP: 21
Contract: 6♦ S

North:
♠ 103
♥ AJ107
♦ QJ9752
♣ 4

South:
♠ KQ
♥ K32
♦ A86
♣ AKQ103

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♦ |
| Pass | 4♦ | Pass | 5♦ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

Board: 74
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AKQ
♥ AK10
♦ 873
♣ KJ108

South:
♠ 982
♥ 3
♦ AKQJ1096
♣ Q2

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

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

North:
♠ K6
♥ 76
♦ KJ107652
♣ Q7

South:
♠ AJ54
♥ AKQ8
♦ Q83
♣ A6

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|--------|---------------------------|
| Board: 76 | ♠ AK8 | The opponents are silent. |
| Dealer: N | ♥ AJ53 | |
| Vul: EW | ♦ K854 | You bid first. |
| HCP: 20 | ♣ AJ | |

| | | |
|-----------|-----------|---------------------------|
| Board: 77 | ♠ Q | The opponents are silent. |
| Dealer: S | ♥ K96 | |
| Vul: None | ♦ K7 | Partner bids first. |
| HCP: 11 | ♣ QJ86542 | |

| | | |
|-----------|---------|---------------------------|
| Board: 78 | ♠ AK | The opponents are silent. |
| Dealer: N | ♥ A985 | |
| Vul: EW | ♦ Q3 | You bid first. |
| HCP: 20 | ♣ AK952 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 79 | ♠ 1074 | The opponents are silent. |
| Dealer: S | ♥ J | |
| Vul: EW | ♦ J103 | Partner bids first. |
| HCP: 9 | ♣ AK10986 | |

| | | |
|-----------|---------|---------------------------|
| Board: 80 | ♠ AQJ10 | The opponents are silent. |
| Dealer: N | ♥ AKJ8 | |
| Vul: Both | ♦ KJ | You bid first. |
| HCP: 20 | ♣ J65 | |

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

Board: 76
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♦ S

North:
♠ AK8
♥ AJ53
♦ K854
♣ AJ

South:
♠ 63
♥ 62
♦ AQJ1062
♣ K109

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

Board: 77
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♣ N

North:
♠ Q
♥ K96
♦ K7
♣ QJ86542

South:
♠ A4
♥ A5
♦ AQ1092
♣ AK109

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

Board: 78
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♦ S

North:
♠ AK
♥ A985
♦ Q3
♣ AK952

South:
♠ 10632
♥ 6
♦ AK9875
♣ QJ

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 79
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ 1074
♥ J
♦ J103
♣ AK10986

South:
♠ AK92
♥ A7
♦ AKQ72
♣ 73

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

Board: 80
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6♦ S

North:
♠ AQJ10
♥ AKJ8
♦ KJ
♣ J65

South:
♠ K932
♥ —
♦ AQ10632
♣ A74

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|---------------------------|
| Board: 76 | ♠ 63 | The opponents are silent. |
| Dealer: N | ♥ 62 | |
| Vul: EW | ♦ AQJ1062 | Partner bids first. |
| HCP: 10 | ♣ K109 | |

| | | |
|-----------|----------|---------------------------|
| Board: 77 | ♠ A4 | The opponents are silent. |
| Dealer: S | ♥ A5 | |
| Vul: None | ♦ AQ1092 | You bid first. |
| HCP: 21 | ♣ AK109 | |

| | | |
|-----------|----------|---------------------------|
| Board: 78 | ♠ 10632 | The opponents are silent. |
| Dealer: N | ♥ 6 | |
| Vul: EW | ♦ AK9875 | Partner bids first. |
| HCP: 10 | ♣ QJ | |

| | | |
|-----------|---------|---------------------------|
| Board: 79 | ♠ AK92 | The opponents are silent. |
| Dealer: S | ♥ A7 | |
| Vul: EW | ♦ AKQ72 | You bid first. |
| HCP: 20 | ♣ 73 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 80 | ♠ K932 | The opponents are silent. |
| Dealer: N | ♥ — | |
| Vul: Both | ♦ AQ10632 | Partner bids first. |
| HCP: 13 | ♣ A74 | |

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

Board: 76
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♦ S

North:
♠ AK8
♥ AJ53
♦ K854
♣ AJ

South:
♠ 63
♥ 62
♦ AQJ1062
♣ K109

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

Board: 77
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♣ N

North:
♠ Q
♥ K96
♦ K7
♣ QJ86542

South:
♠ A4
♥ A5
♦ AQ1092
♣ AK109

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

Board: 78
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♦ S

North:
♠ AK
♥ A985
♦ Q3
♣ AK952

South:
♠ 10632
♥ 6
♦ AK9875
♣ QJ

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 79
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ 1074
♥ J
♦ J103
♣ AK10986

South:
♠ AK92
♥ A7
♦ AKQ72
♣ 73

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

Board: 80
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6♦ S

North:
♠ AQJ10
♥ AKJ8
♦ KJ
♣ J65

South:
♠ K932
♥ —
♦ AQ10632
♣ A74

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|------------|--------------------------------|
| Board: 81 | ♠ J | The opponents are silent. |
| Dealer: S | ♥ J | |
| Vul: Both | ♦ AKJ87643 | Partner bids first. |
| HCP: 11 | ♣ J107 | |
| Board: 82 | ♠ K9 | West Doubles 3♣ if possible. |
| Dealer: N | ♥ AK872 | |
| Vul: None | ♦ A853 | You bid first. |
| HCP: 20 | ♣ AQ | |
| Board: 83 | ♠ J1052 | The opponents are silent. |
| Dealer: S | ♥ 6 | |
| Vul: NS | ♦ 43 | Partner bids first. |
| HCP: 5 | ♣ KJ9652 | |
| Board: 84 | ♠ A96 | The opponents are silent. |
| Dealer: N | ♥ A9 | |
| Vul: EW | ♦ KQJ4 | You bid first. |
| HCP: 20 | ♣ AQ73 | |
| Board: 85 | ♠ A7 | West Doubles Pass if possible. |
| Dealer: S | ♥ 1054 | |
| Vul: NS | ♦ J10 | Partner bids first. |
| HCP: 10 | ♣ KQ10832 | |

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

Board: 81
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 7N S

North:
♠ J
♥ J
♦ AKJ87643
♣ J107

South:
♠ AK1082
♥ A3
♦ Q5
♣ AK96

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

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

North:
♠ K9
♥ AK872
♦ A853
♣ AQ

South:
♠ A752
♥ 9
♦ KQJ9642
♣ 10

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| X | 3♥ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 83
Dealer: S
Vul: NS
North HCP: 5
South HCP: 21
Contract: 3N S

North:
♠ J1052
♥ 6
♦ 43
♣ KJ9652

South:
♠ AQ8
♥ A98
♦ AKQ72
♣ Q8

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

Board: 84
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ A96
♥ A9
♦ KQJ4
♣ AQ73

South:
♠ K84
♥ 7
♦ A93
♣ KJ9654

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

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

North:
♠ A7
♥ 1054
♦ J10
♣ KQ10832

South:
♠ Q532
♥ AQ3
♦ AK4
♣ AJ6

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|--------------------------------|
| Board: 81 | ♠ AK1082 | The opponents are silent. |
| Dealer: S | ♥ A3 | |
| Vul: Both | ♦ Q5 | You bid first. |
| HCP: 20 | ♣ AK96 | |
| Board: 82 | ♠ A752 | West Doubles 3♣ if possible. |
| Dealer: N | ♥ 9 | |
| Vul: None | ♦ KQJ9642 | Partner bids first. |
| HCP: 10 | ♣ 10 | |
| Board: 83 | ♠ AQ8 | The opponents are silent. |
| Dealer: S | ♥ A98 | |
| Vul: NS | ♦ AKQ72 | You bid first. |
| HCP: 21 | ♣ Q8 | |
| Board: 84 | ♠ K84 | The opponents are silent. |
| Dealer: N | ♥ 7 | |
| Vul: EW | ♦ A93 | Partner bids first. |
| HCP: 11 | ♣ KJ9654 | |
| Board: 85 | ♠ Q532 | West Doubles Pass if possible. |
| Dealer: S | ♥ AQ3 | |
| Vul: NS | ♦ AK4 | You bid first. |
| HCP: 20 | ♣ AJ6 | |

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

Board: 81
Dealer: S
Vul: Both
North HCP: 11
South HCP: 20
Contract: 7N S

North:
♠ J
♥ J
♦ AKJ87643
♣ J107

South:
♠ AK1082
♥ A3
♦ Q5
♣ AK96

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

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

North:
♠ K9
♥ AK872
♦ A853
♣ AQ

South:
♠ A752
♥ 9
♦ KQJ9642
♣ 10

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| X | 3♥ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 83
Dealer: S
Vul: NS
North HCP: 5
South HCP: 21
Contract: 3N S

North:
♠ J1052
♥ 6
♦ 43
♣ KJ9652

South:
♠ AQ8
♥ A98
♦ AKQ72
♣ Q8

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

Board: 84
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ A96
♥ A9
♦ KQJ4
♣ AQ73

South:
♠ K84
♥ 7
♦ A93
♣ KJ9654

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

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

North:
♠ A7
♥ 1054
♦ J10
♣ KQ10832

South:
♠ Q532
♥ AQ3
♦ AK4
♣ AJ6

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|------------|-------------------------------|
| Board: 86 | ♠ KQ | The opponents are silent. |
| Dealer: N | ♥ AKJ5 | |
| Vul: EW | ♦ K2 | You bid first. |
| HCP: 20 | ♣ A8653 | |
| Board: 87 | ♠ 10864 | The opponents are silent. |
| Dealer: S | ♥ KQ3 | |
| Vul: Both | ♦ QJ10763 | Partner bids first. |
| HCP: 8 | ♣ — | |
| Board: 88 | ♠ AJ96 | The opponents are silent. |
| Dealer: N | ♥ AK | |
| Vul: None | ♦ QJ6 | You bid first. |
| HCP: 21 | ♣ AQ86 | |
| Board: 89 | ♠ AJ | East Doubles 7NT if possible. |
| Dealer: S | ♥ Q10 | |
| Vul: EW | ♦ KQ109763 | Partner bids first. |
| HCP: 12 | ♣ 86 | |
| Board: 90 | ♠ AKQ10 | The opponents are silent. |
| Dealer: N | ♥ AQ96 | |
| Vul: None | ♦ J62 | You bid first. |
| HCP: 20 | ♣ A9 | |

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

Board: 86
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 9
 Contract: 4N N

North:
 ♠ KQ
 ♥ AKJ5
 ♦ K2
 ♣ A8653

South:
 ♠ A5
 ♥ 6
 ♦ A1098763
 ♣ J74

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

Board: 87
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 21
 Contract: 5♦ S

North:
 ♠ 10864
 ♥ KQ3
 ♦ QJ10763
 ♣ —

South:
 ♠ KQ5
 ♥ AJ9
 ♦ AK95
 ♣ A109

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♦ |
| Pass | 4♦ | Pass | 5♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 88
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 11
 Contract: 7♦ S

North:
 ♠ AJ96
 ♥ AK
 ♦ QJ6
 ♣ AQ86

South:
 ♠ —
 ♥ 8432
 ♦ AK9543
 ♣ KJ5

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♠ | Pass | 7♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 89
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 20
 Contract: 7NX S

North:
 ♠ AJ
 ♥ Q10
 ♦ KQ109763
 ♣ 86

South:
 ♠ Q75
 ♥ AK53
 ♦ A2
 ♣ AK93

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

Board: 90
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 6N N

North:
 ♠ AKQ10
 ♥ AQ96
 ♦ J62
 ♣ A9

South:
 ♠ 643
 ♥ 102
 ♦ A4
 ♣ KQJ762

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|------------|-------------------------------|
| Board: 86 | ♠ A5 | The opponents are silent. |
| Dealer: N | ♥ 6 | |
| Vul: EW | ♦ A1098763 | Partner bids first. |
| HCP: 9 | ♣ J74 | |
| Board: 87 | ♠ KQ5 | The opponents are silent. |
| Dealer: S | ♥ AJ9 | |
| Vul: Both | ♦ AK95 | You bid first. |
| HCP: 21 | ♣ A109 | |
| Board: 88 | ♠ — | The opponents are silent. |
| Dealer: N | ♥ 8432 | |
| Vul: None | ♦ AK9543 | Partner bids first. |
| HCP: 11 | ♣ KJ5 | |
| Board: 89 | ♠ Q75 | East Doubles 7NT if possible. |
| Dealer: S | ♥ AK53 | |
| Vul: EW | ♦ A2 | You bid first. |
| HCP: 20 | ♣ AK93 | |
| Board: 90 | ♠ 643 | The opponents are silent. |
| Dealer: N | ♥ 102 | |
| Vul: None | ♦ A4 | Partner bids first. |
| HCP: 10 | ♣ KQJ762 | |

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

Board: 86
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 9
 Contract: 4N N

North:
 ♠ KQ
 ♥ AKJ5
 ♦ K2
 ♣ A8653

South:
 ♠ A5
 ♥ 6
 ♦ A1098763
 ♣ J74

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

Board: 87
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 21
 Contract: 5♦ S

North:
 ♠ 10864
 ♥ KQ3
 ♦ QJ10763
 ♣ —

South:
 ♠ KQ5
 ♥ AJ9
 ♦ AK95
 ♣ A109

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♦ |
| Pass | 4♦ | Pass | 5♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 88
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 11
 Contract: 7♦ S

North:
 ♠ AJ96
 ♥ AK
 ♦ QJ6
 ♣ AQ86

South:
 ♠ —
 ♥ 8432
 ♦ AK9543
 ♣ KJ5

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♠ | Pass | 7♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 89
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 20
 Contract: 7NX S

North:
 ♠ AJ
 ♥ Q10
 ♦ KQ109763
 ♣ 86

South:
 ♠ Q75
 ♥ AK53
 ♦ A2
 ♣ AK93

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

Board: 90
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 6N N

North:
 ♠ AKQ10
 ♥ AQ96
 ♦ J62
 ♣ A9

South:
 ♠ 643
 ♥ 102
 ♦ A4
 ♣ KQJ762

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|-----------|------------------------------|
| Board: 91 | ♠ K2 | The opponents are silent. |
| Dealer: S | ♥ 9743 | |
| Vul: None | ♦ Q | Partner bids first. |
| HCP: 8 | ♣ K109843 | |
| Board: 92 | ♠ AKQ8 | The opponents are silent. |
| Dealer: N | ♥ AK92 | |
| Vul: None | ♦ 943 | You bid first. |
| HCP: 20 | ♣ KJ | |
| Board: 93 | ♠ K | The opponents are silent. |
| Dealer: S | ♥ 8632 | |
| Vul: NS | ♦ K108642 | Partner bids first. |
| HCP: 6 | ♣ 53 | |
| Board: 94 | ♠ 109 | The opponents are silent. |
| Dealer: N | ♥ AQ | |
| Vul: Both | ♦ AKJ97 | You bid first. |
| HCP: 21 | ♣ AK87 | |
| Board: 95 | ♠ KJ95 | East Doubles 6♣ if possible. |
| Dealer: S | ♥ — | |
| Vul: None | ♦ 943 | Partner bids first. |
| HCP: 8 | ♣ KJ9872 | |

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

| | | | | | | |
|----------------|-----------|---------|------------|-----------------|------|-------|
| Board: 91 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K2 | ♠ Q8 | | | | 2NT |
| Vul: None | ♥ 9743 | ♥ KJ5 | Pass | 3♣ ¹ | Pass | 3♦ |
| North HCP: 8 | ♦ Q | ♦ AK943 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ K109843 | ♣ AQJ | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|----------|-----------------|-----------------|------|-----------------|
| Board: 92 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ8 | ♠ 93 | | 2NT | Pass | 4♣ ¹ |
| Vul: None | ♥ AK92 | ♥ 53 | Pass | 4♠ ² | Pass | 6♣ |
| North HCP: 20 | ♦ 943 | ♦ A108 | AP | | | |
| South HCP: 10 | ♣ KJ | ♣ AQ7643 | 1. Gerber | | | |
| Contract: 6♣ S | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|-----------|--------|------------|-----------------|------|-------|
| Board: 93 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K | ♠ AJ7 | | | | 2NT |
| Vul: NS | ♥ 8632 | ♥ KQ75 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 6 | ♦ K108642 | ♦ J3 | Pass | 6♥ | AP | |
| South HCP: 20 | ♣ 53 | ♣ AKQ8 | 1. Stayman | | | |
| Contract: 6♥ S | | | | | | |

| | | | | | | |
|----------------|---------|----------|------------|-------|------|-----------------|
| Board: 94 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 109 | ♠ AK86 | | 2NT | Pass | 3♣ ¹ |
| Vul: Both | ♥ AQ | ♥ 642 | Pass | 3♦ | Pass | 3NT |
| North HCP: 21 | ♦ AKJ97 | ♦ — | AP | | | |
| South HCP: 10 | ♣ AK87 | ♣ QJ9654 | 1. Stayman | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|------------------|----------|---------|------------|-----------------|------|-------|
| Board: 95 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ95 | ♠ AQ | | | | 2NT |
| Vul: None | ♥ — | ♥ KJ65 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 8 | ♦ 943 | ♦ AQ6 | Pass | 6♣ | X | AP |
| South HCP: 20 | ♣ KJ9872 | ♣ A1053 | 1. Stayman | | | |
| Contract: 6♣ X N | | | | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|----------|------------------------------|
| Board: 91 | ♠ Q8 | The opponents are silent. |
| Dealer: S | ♥ KJ5 | |
| Vul: None | ♦ AK943 | You bid first. |
| HCP: 20 | ♣ AQJ | |
| Board: 92 | ♠ 93 | The opponents are silent. |
| Dealer: N | ♥ 53 | |
| Vul: None | ♦ A108 | Partner bids first. |
| HCP: 10 | ♣ AQ7643 | |
| Board: 93 | ♠ AJ7 | The opponents are silent. |
| Dealer: S | ♥ KQ75 | |
| Vul: NS | ♦ J3 | You bid first. |
| HCP: 20 | ♣ AKQ8 | |
| Board: 94 | ♠ AK86 | The opponents are silent. |
| Dealer: N | ♥ 642 | |
| Vul: Both | ♦ — | Partner bids first. |
| HCP: 10 | ♣ QJ9654 | |
| Board: 95 | ♠ AQ | East Doubles 6♣ if possible. |
| Dealer: S | ♥ KJ65 | |
| Vul: None | ♦ AQ6 | You bid first. |
| HCP: 20 | ♣ A1053 | |

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

| | | | | | | |
|----------------|-----------|---------|------|-----------------|------|------------|
| Board: 91 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K2 | ♠ Q8 | | | | 2NT |
| Vul: None | ♥ 9743 | ♥ KJ5 | Pass | 3♣ ¹ | Pass | 3♦ |
| North HCP: 8 | ♦ Q | ♦ AK943 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ K109843 | ♣ AQJ | | | | |
| Contract: 6♣ N | | | | | | 1. Stayman |

| | | | | | | |
|----------------|--------|----------|------|-----------------|------|------------------------------|
| Board: 92 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ8 | ♠ 93 | | 2NT | Pass | 4♣ ¹ |
| Vul: None | ♥ AK92 | ♥ 53 | Pass | 4♠ ² | Pass | 6♣ |
| North HCP: 20 | ♦ 943 | ♦ A108 | AP | | | |
| South HCP: 10 | ♣ KJ | ♣ AQ7643 | | | | |
| Contract: 6♣ S | | | | | | 1. Gerber 2. A=2 out of 4 |

| | | | | | | |
|----------------|-----------|--------|------|-----------------|------|------------|
| Board: 93 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K | ♠ AJ7 | | | | 2NT |
| Vul: NS | ♥ 8632 | ♥ KQ75 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 6 | ♦ K108642 | ♦ J3 | Pass | 6♥ | AP | |
| South HCP: 20 | ♣ 53 | ♣ AKQ8 | | | | |
| Contract: 6♥ S | | | | | | 1. Stayman |

| | | | | | | |
|----------------|---------|----------|------|-------|------|-----------------|
| Board: 94 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 109 | ♠ AK86 | | 2NT | Pass | 3♣ ¹ |
| Vul: Both | ♥ AQ | ♥ 642 | Pass | 3♦ | Pass | 3NT |
| North HCP: 21 | ♦ AKJ97 | ♦ — | AP | | | |
| South HCP: 10 | ♣ AK87 | ♣ QJ9654 | | | | |
| Contract: 3N N | | | | | | 1. Stayman |

| | | | | | | |
|------------------|----------|---------|------|-----------------|------|------------|
| Board: 95 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ95 | ♠ AQ | | | | 2NT |
| Vul: None | ♥ — | ♥ KJ65 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 8 | ♦ 943 | ♦ AQ6 | Pass | 6♣ | X | AP |
| South HCP: 20 | ♣ KJ9872 | ♣ A1053 | | | | |
| Contract: 6♣ X N | | | | | | 1. Stayman |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|-----------|---------|---------------------------|
| Board: 96 | ♠ AQJ54 | The opponents are silent. |
| Dealer: N | ♥ AKJ | |
| Vul: NS | ♦ A85 | You bid first. |
| HCP: 20 | ♣ J4 | |

| | | |
|-----------|-----------|---------------------------|
| Board: 97 | ♠ 109 | The opponents are silent. |
| Dealer: S | ♥ J5 | |
| Vul: EW | ♦ A74 | Partner bids first. |
| HCP: 12 | ♣ AQJ1074 | |

| | | |
|-----------|--------|---------------------------|
| Board: 98 | ♠ KQJ | The opponents are silent. |
| Dealer: N | ♥ A97 | |
| Vul: NS | ♦ AQJ3 | You bid first. |
| HCP: 21 | ♣ A86 | |

| | | |
|-----------|------------|---------------------------|
| Board: 99 | ♠ Q93 | The opponents are silent. |
| Dealer: S | ♥ 95 | |
| Vul: EW | ♦ AQJ10965 | Partner bids first. |
| HCP: 9 | ♣ 5 | |

| | | |
|------------|---------|---------------------------|
| Board: 100 | ♠ AJ6 | The opponents are silent. |
| Dealer: N | ♥ AK9 | |
| Vul: NS | ♦ J7 | You bid first. |
| HCP: 20 | ♣ AK863 | |

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

Board: 96
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AQJ54
♥ AKJ
♦ A85
♣ J4

South:
♠ 98
♥ 3
♦ KQJ10643
♣ K53

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

Board: 97
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 109
♥ J5
♦ A74
♣ AQJ1074

South:
♠ AK7
♥ AQ4
♦ KJ5
♣ K862

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

Board: 98
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 6♣ S

North:
♠ KQJ
♥ A97
♦ AQJ3
♣ A86

South:
♠ 93
♥ —
♦ K7
♣ KQJ1097542

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

Board: 99
Dealer: S
Vul: EW
North HCP: 9
South HCP: 21
Contract: 4N S

North:
♠ Q93
♥ 95
♦ AQJ10965
♣ 5

South:
♠ K108
♥ AKJ
♦ 743
♣ AKQJ

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

Board: 100
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 7N N

North:
♠ AJ6
♥ AK9
♦ J7
♣ AK863

South:
♠ 8
♥ Q8
♦ AK96542
♣ J74

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------------|---------------------------|
| Board: 96 | ♠ 98 | The opponents are silent. |
| Dealer: N | ♥ 3 | |
| Vul: NS | ♦ KQJ10643 | Partner bids first. |
| HCP: 9 | ♣ K53 | |
| Board: 97 | ♠ AK7 | The opponents are silent. |
| Dealer: S | ♥ AQ4 | |
| Vul: EW | ♦ KJ5 | You bid first. |
| HCP: 20 | ♣ K862 | |
| Board: 98 | ♠ 93 | The opponents are silent. |
| Dealer: N | ♥ — | |
| Vul: NS | ♦ K7 | Partner bids first. |
| HCP: 9 | ♣ KQJ1097542 | |
| Board: 99 | ♠ K108 | The opponents are silent. |
| Dealer: S | ♥ AKJ | |
| Vul: EW | ♦ 743 | You bid first. |
| HCP: 21 | ♣ AKQJ | |
| Board: 100 | ♠ 8 | The opponents are silent. |
| Dealer: N | ♥ Q8 | |
| Vul: NS | ♦ AK96542 | Partner bids first. |
| HCP: 10 | ♣ J74 | |

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

Board: 96
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 9
 Contract: 6♦ S

North:
 ♠ AQJ54
 ♥ AKJ
 ♦ A85
 ♣ J4

South:
 ♠ 98
 ♥ 3
 ♦ KQJ10643
 ♣ K53

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

Board: 97
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ 109
 ♥ J5
 ♦ A74
 ♣ AQJ1074

South:
 ♠ AK7
 ♥ AQ4
 ♦ KJ5
 ♣ K862

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

Board: 98
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ KQJ
 ♥ A97
 ♦ AQJ3
 ♣ A86

South:
 ♠ 93
 ♥ —
 ♦ K7
 ♣ KQJ1097542

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

Board: 99
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 21
 Contract: 4N S

North:
 ♠ Q93
 ♥ 95
 ♦ AQJ10965
 ♣ 5

South:
 ♠ K108
 ♥ AKJ
 ♦ 743
 ♣ AKQJ

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

Board: 100
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 10
 Contract: 7N N

North:
 ♠ AJ6
 ♥ AK9
 ♦ J7
 ♣ AK863

South:
 ♠ 8
 ♥ Q8
 ♦ AK96542
 ♣ J74

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 101 | ♠ A9 | The opponents are silent. |
| Dealer: S | ♥ J3 | |
| Vul: None | ♦ J74 | Partner bids first. |
| HCP: 11 | ♣ KQ5432 | |
| Board: 102 | ♠ KQJ72 | The opponents are silent. |
| Dealer: N | ♥ QJ3 | |
| Vul: Both | ♦ A73 | You bid first. |
| HCP: 20 | ♣ AK | |
| Board: 103 | ♠ 87 | The opponents are silent. |
| Dealer: S | ♥ K106 | |
| Vul: NS | ♦ 8 | Partner bids first. |
| HCP: 8 | ♣ AJ87643 | |
| Board: 104 | ♠ AK652 | The opponents are silent. |
| Dealer: N | ♥ A75 | |
| Vul: None | ♦ KJ2 | You bid first. |
| HCP: 20 | ♣ AJ | |
| Board: 105 | ♠ A82 | The opponents are silent. |
| Dealer: S | ♥ KJ4 | |
| Vul: NS | ♦ KJ9643 | Partner bids first. |
| HCP: 12 | ♣ 9 | |

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

Board: 101
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♣ N

North:
♠ A9
♥ J3
♦ J74
♣ KQ5432

South:
♠ KQJ72
♥ K10
♦ AK5
♣ AJ7

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

Board: 102
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6♦ S

North:
♠ KQJ72
♥ QJ3
♦ A73
♣ AK

South:
♠ 6
♥ AK52
♦ KQJ654
♣ 64

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♠ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 103
Dealer: S
Vul: NS
North HCP: 8
South HCP: 20
Contract: 6♣ N

North:
♠ 87
♥ K106
♦ 8
♣ AJ87643

South:
♠ A10
♥ QJ54
♦ AKJ6
♣ KQ10

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 6♣ | AP | |

Board: 104
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6N N

North:
♠ AK652
♥ A75
♦ KJ2
♣ AJ

South:
♠ 87
♥ 93
♦ AQ76543
♣ K7

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

Board: 105
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ A82
♥ KJ4
♦ KJ9643
♣ 9

South:
♠ Q109
♥ Q8
♦ AQ5
♣ AKQJ3

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 101 | ♠ KQJ72 | The opponents are silent. |
| Dealer: S | ♥ K10 | |
| Vul: None | ♦ AK5 | You bid first. |
| HCP: 21 | ♣ AJ7 | |
| Board: 102 | ♠ 6 | The opponents are silent. |
| Dealer: N | ♥ AK52 | |
| Vul: Both | ♦ KQJ654 | Partner bids first. |
| HCP: 13 | ♣ 64 | |
| Board: 103 | ♠ A10 | The opponents are silent. |
| Dealer: S | ♥ QJ54 | |
| Vul: NS | ♦ AKJ6 | You bid first. |
| HCP: 20 | ♣ KQ10 | |
| Board: 104 | ♠ 87 | The opponents are silent. |
| Dealer: N | ♥ 93 | |
| Vul: None | ♦ AQ76543 | Partner bids first. |
| HCP: 9 | ♣ K7 | |
| Board: 105 | ♠ Q109 | The opponents are silent. |
| Dealer: S | ♥ Q8 | |
| Vul: NS | ♦ AQ5 | You bid first. |
| HCP: 20 | ♣ AKQJ3 | |

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

Board: 101
Dealer: S
Vul: None
North HCP: 11
South HCP: 21
Contract: 6♣ N

North:
♠ A9
♥ J3
♦ J74
♣ KQ5432

South:
♠ KQJ72
♥ K10
♦ AK5
♣ AJ7

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

Board: 102
Dealer: N
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6♦ S

North:
♠ KQJ72
♥ QJ3
♦ A73
♣ AK

South:
♠ 6
♥ AK52
♦ KQJ654
♣ 64

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♠ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 103
Dealer: S
Vul: NS
North HCP: 8
South HCP: 20
Contract: 6♣ N

North:
♠ 87
♥ K106
♦ 8
♣ AJ87643

South:
♠ A10
♥ QJ54
♦ AKJ6
♣ KQ10

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 6♣ | AP | |

Board: 104
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6N N

North:
♠ AK652
♥ A75
♦ KJ2
♣ AJ

South:
♠ 87
♥ 93
♦ AQ76543
♣ K7

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

Board: 105
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ A82
♥ KJ4
♦ KJ9643
♣ 9

South:
♠ Q109
♥ Q8
♦ AQ5
♣ AKQJ3

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|------------|-------------------------------|
| Board: 106 | ♠ A4 | The opponents are silent. |
| Dealer: N | ♥ AJ982 | |
| Vul: EW | ♦ AJ9 | You bid first. |
| HCP: 20 | ♣ AQ3 | |
| Board: 107 | ♠ Q65 | The opponents are silent. |
| Dealer: S | ♥ — | |
| Vul: EW | ♦ 973 | Partner bids first. |
| HCP: 9 | ♣ AK109853 | |
| Board: 108 | ♠ AJ92 | The opponents are silent. |
| Dealer: N | ♥ AK74 | |
| Vul: Both | ♦ AK4 | You bid first. |
| HCP: 20 | ♣ J5 | |
| Board: 109 | ♠ A3 | East Doubles 7NT if possible. |
| Dealer: S | ♥ K10 | |
| Vul: Both | ♦ J96 | Partner bids first. |
| HCP: 13 | ♣ KQ10543 | |
| Board: 110 | ♠ AK5 | The opponents are silent. |
| Dealer: N | ♥ KQ104 | |
| Vul: None | ♦ AK86 | You bid first. |
| HCP: 20 | ♣ J4 | |

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

Board: 106
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ A4
♥ AJ982
♦ AJ9
♣ AQ3

South:
♠ 7
♥ Q106
♦ KQ10764
♣ K42

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

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

North:
♠ Q65
♥ —
♦ 973
♣ AK109853

South:
♠ AKJ2
♥ AJ3
♦ AJ10
♣ Q62

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

Board: 108
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AJ92
♥ AK74
♦ AK4
♣ J5

South:
♠ Q5
♥ Q3
♦ 93
♣ KQ109862

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

Board: 109
Dealer: S
Vul: Both
North HCP: 13
South HCP: 20
Contract: 7NX S

North:
♠ A3
♥ K10
♦ J96
♣ KQ10543

South:
♠ Q9
♥ A5432
♦ AKQ8
♣ AJ

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

Board: 110
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 7N N

North:
♠ AK5
♥ KQ104
♦ AK86
♣ J4

South:
♠ 10
♥ A75
♦ Q103
♣ AK10965

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|------------|-------------------------------|
| Board: 106 | ♠ 7 | The opponents are silent. |
| Dealer: N | ♥ Q106 | |
| Vul: EW | ♦ KQ10764 | Partner bids first. |
| HCP: 10 | ♣ K42 | |
| Board: 107 | ♠ AKJ2 | The opponents are silent. |
| Dealer: S | ♥ AJ3 | |
| Vul: EW | ♦ AJ10 | You bid first. |
| HCP: 20 | ♣ Q62 | |
| Board: 108 | ♠ Q5 | The opponents are silent. |
| Dealer: N | ♥ Q3 | |
| Vul: Both | ♦ 93 | Partner bids first. |
| HCP: 9 | ♣ KQ109862 | |
| Board: 109 | ♠ Q9 | East Doubles 7NT if possible. |
| Dealer: S | ♥ A5432 | |
| Vul: Both | ♦ AKQ8 | You bid first. |
| HCP: 20 | ♣ AJ | |
| Board: 110 | ♠ 10 | The opponents are silent. |
| Dealer: N | ♥ A75 | |
| Vul: None | ♦ Q103 | Partner bids first. |
| HCP: 13 | ♣ AK10965 | |

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

Board: 106
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ A4
♥ AJ982
♦ AJ9
♣ AQ3

South:
♠ 7
♥ Q106
♦ KQ10764
♣ K42

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

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

North:
♠ Q65
♥ —
♦ 973
♣ AK109853

South:
♠ AKJ2
♥ AJ3
♦ AJ10
♣ Q62

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

Board: 108
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AJ92
♥ AK74
♦ AK4
♣ J5

South:
♠ Q5
♥ Q3
♦ 93
♣ KQ109862

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

Board: 109
Dealer: S
Vul: Both
North HCP: 13
South HCP: 20
Contract: 7NX S

North:
♠ A3
♥ K10
♦ J96
♣ KQ10543

South:
♠ Q9
♥ A5432
♦ AKQ8
♣ AJ

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

Board: 110
Dealer: N
Vul: None
North HCP: 20
South HCP: 13
Contract: 7N N

North:
♠ AK5
♥ KQ104
♦ AK86
♣ J4

South:
♠ 10
♥ A75
♦ Q103
♣ AK10965

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|--------------------------------|
| Board: 111 | ♠ Q872 | West Doubles Pass if possible. |
| Dealer: S | ♥ 5 | |
| Vul: Both | ♦ 107 | Partner bids first. |
| HCP: 5 | ♣ K107543 | |

| | | |
|------------|--------|---------------------------|
| Board: 112 | ♠ J87 | The opponents are silent. |
| Dealer: N | ♥ AKQ7 | |
| Vul: None | ♦ KQ | You bid first. |
| HCP: 21 | ♣ KQJ8 | |

| | | |
|------------|-----------|---------------------------|
| Board: 113 | ♠ J4 | The opponents are silent. |
| Dealer: S | ♥ J86 | |
| Vul: NS | ♦ J10 | Partner bids first. |
| HCP: 12 | ♣ AKQ1096 | |

| | | |
|------------|---------|---------------------------|
| Board: 114 | ♠ A1075 | The opponents are silent. |
| Dealer: N | ♥ AK8 | |
| Vul: NS | ♦ AK4 | You bid first. |
| HCP: 20 | ♣ Q54 | |

| | | |
|------------|-----------|---------------------------|
| Board: 115 | ♠ A862 | The opponents are silent. |
| Dealer: S | ♥ 5 | |
| Vul: Both | ♦ QJ10853 | Partner bids first. |
| HCP: 7 | ♣ 62 | |

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

Board: 111
 Dealer: S
 Vul: Both
 North HCP: 5
 South HCP: 20
 Contract: 6♠X S

North:
 ♠ Q872
 ♥ 5
 ♦ 107
 ♣ K107543

South:
 ♠ AK106
 ♥ AQ
 ♦ KQJ52
 ♣ J6

| | | | |
|------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♠ | Pass | Pass |
| X | AP | | |

1. Stayman

Board: 112
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 10
 Contract: 4N N

North:
 ♠ J87
 ♥ AKQ7
 ♦ KQ
 ♣ KQJ8

South:
 ♠ KQ2
 ♥ —
 ♦ AJ97653
 ♣ 965

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

1. Gerber
 2. A=1/4

Board: 113
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ J4
 ♥ J86
 ♦ J10
 ♣ AKQ1096

South:
 ♠ AKQ
 ♥ AK7
 ♦ K752
 ♣ J53

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

1. Gerber
 2. A=2 out of 4

Board: 114
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 9
 Contract: 6♦ S

North:
 ♠ A1075
 ♥ AK8
 ♦ AK4
 ♣ Q54

South:
 ♠ 3
 ♥ Q4
 ♦ QJ108765
 ♣ A86

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

1. Gerber
 2. A=3 out of 4

Board: 115
 Dealer: S
 Vul: Both
 North HCP: 7
 South HCP: 21
 Contract: 6♠ S

North:
 ♠ A862
 ♥ 5
 ♦ QJ10853
 ♣ 62

South:
 ♠ KQ109
 ♥ AQ10
 ♦ A97
 ♣ AQ3

| | | | |
|------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♠ | AP | |

1. Stayman

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|---------|--------------------------------|
| Board: 111 | ♠ AK106 | West Doubles Pass if possible. |
| Dealer: S | ♥ AQ | |
| Vul: Both | ♦ KQJ52 | You bid first. |
| HCP: 20 | ♣ J6 | |

| | | |
|------------|-----------|---------------------------|
| Board: 112 | ♠ KQ2 | The opponents are silent. |
| Dealer: N | ♥ — | |
| Vul: None | ♦ AJ97653 | Partner bids first. |
| HCP: 10 | ♣ 965 | |

| | | |
|------------|--------|---------------------------|
| Board: 113 | ♠ AKQ | The opponents are silent. |
| Dealer: S | ♥ AK7 | |
| Vul: NS | ♦ K752 | You bid first. |
| HCP: 20 | ♣ J53 | |

| | | |
|------------|------------|---------------------------|
| Board: 114 | ♠ 3 | The opponents are silent. |
| Dealer: N | ♥ Q4 | |
| Vul: NS | ♦ QJ108765 | Partner bids first. |
| HCP: 9 | ♣ A86 | |

| | | |
|------------|---------|---------------------------|
| Board: 115 | ♠ KQ109 | The opponents are silent. |
| Dealer: S | ♥ AQ10 | |
| Vul: Both | ♦ A97 | You bid first. |
| HCP: 21 | ♣ AQ3 | |

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

Board: 111
 Dealer: S
 Vul: Both
 North HCP: 5
 South HCP: 20
 Contract: 6♠X S

North:
 ♠ Q872
 ♥ 5
 ♦ 107
 ♣ K107543

South:
 ♠ AK106
 ♥ AQ
 ♦ KQJ52
 ♣ J6

| | | | |
|------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♠ | Pass | Pass |
| X | AP | | |

1. Stayman

Board: 112
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 10
 Contract: 4N N

North:
 ♠ J87
 ♥ AKQ7
 ♦ KQ
 ♣ KQJ8

South:
 ♠ KQ2
 ♥ —
 ♦ AJ97653
 ♣ 965

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

1. Gerber
 2. A=1/4

Board: 113
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ J4
 ♥ J86
 ♦ J10
 ♣ AKQ1096

South:
 ♠ AKQ
 ♥ AK7
 ♦ K752
 ♣ J53

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

1. Gerber
 2. A=2 out of 4

Board: 114
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 9
 Contract: 6♦ S

North:
 ♠ A1075
 ♥ AK8
 ♦ AK4
 ♣ Q54

South:
 ♠ 3
 ♥ Q4
 ♦ QJ108765
 ♣ A86

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

1. Gerber
 2. A=3 out of 4

Board: 115
 Dealer: S
 Vul: Both
 North HCP: 7
 South HCP: 21
 Contract: 6♠ S

North:
 ♠ A862
 ♥ 5
 ♦ QJ10853
 ♣ 62

South:
 ♠ KQ109
 ♥ AQ10
 ♦ A97
 ♣ AQ3

| | | | |
|------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♠ | AP | |

1. Stayman

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 116 | ♠ KJ10 | The opponents are silent. |
| Dealer: N | ♥ AQ65 | |
| Vul: NS | ♦ AQ5 | You bid first. |
| HCP: 20 | ♣ A65 | |

| | | |
|------------|-----------|---------------------------|
| Board: 117 | ♠ 98 | The opponents are silent. |
| Dealer: S | ♥ A9 | |
| Vul: None | ♦ K987542 | Partner bids first. |
| HCP: 9 | ♣ Q7 | |

| | | |
|------------|----------|---------------------------|
| Board: 118 | ♠ AJ8 | The opponents are silent. |
| Dealer: N | ♥ AQJ104 | |
| Vul: Both | ♦ KQ6 | You bid first. |
| HCP: 21 | ♣ A3 | |

| | | |
|------------|----------|---------------------------|
| Board: 119 | ♠ 6 | The opponents are silent. |
| Dealer: S | ♥ 10642 | |
| Vul: NS | ♦ KQ9752 | Partner bids first. |
| HCP: 10 | ♣ AJ | |

| | | |
|------------|--------|---------------------------|
| Board: 120 | ♠ AKJ4 | The opponents are silent. |
| Dealer: N | ♥ AKJ2 | |
| Vul: None | ♦ 876 | You bid first. |
| HCP: 20 | ♣ A8 | |

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

Board: 116
Dealer: N
Vul: NS
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ KJ10
♥ AQ65
♦ AQ5
♣ A65

South:
♠ A72
♥ K74
♦ K
♣ K109432

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

Board: 117
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6N S

North:
♠ 98
♥ A9
♦ K987542
♣ Q7

South:
♠ AQ4
♥ KJ3
♦ AQ1063
♣ A9

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

Board: 118
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6N N

North:
♠ AJ8
♥ AQJ104
♦ KQ6
♣ A3

South:
♠ Q6
♥ K2
♦ 975
♣ KQ9762

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

Board: 119
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♥ S

North:
♠ 6
♥ 10642
♦ KQ9752
♣ AJ

South:
♠ J94
♥ AKQ5
♦ AJ3
♣ KQ2

| | | | |
|--------------------------|------------------|------|-----------------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 3♠ ² | Pass | 3NT |
| Pass | 4NT ³ | Pass | 5♣ ⁴ |
| | Pass 6♥ | AP | |
| 1. Stayman | | | |
| 2. artificial | | | |
| 3. Blackwood 0314, for ♥ | | | |
| 4. A=0/5 or 3/5 | | | |

Board: 120

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AKJ4

♥ AKJ2

♦ 876

♣ A8

South:

♠ Q1053

♥ Q4

♦ Q

♣ KQJ762

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

| | | |
|-----|------|-----------------|
| 2NT | Pass | 3♣ ¹ |
|-----|------|-----------------|

| | | | |
|------|----|------|------------------|
| Pass | 3♥ | Pass | 4NT ² |
|------|----|------|------------------|

| | | |
|------|----|----|
| Pass | 6♠ | AP |
|------|----|----|

1. Stayman

2. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 116 | ♠ A72 | The opponents are silent. |
| Dealer: N | ♥ K74 | |
| Vul: NS | ♦ K | Partner bids first. |
| HCP: 13 | ♣ K109432 | |
| Board: 117 | ♠ AQ4 | The opponents are silent. |
| Dealer: S | ♥ KJ3 | |
| Vul: None | ♦ AQ1063 | You bid first. |
| HCP: 20 | ♣ A9 | |
| Board: 118 | ♠ Q6 | The opponents are silent. |
| Dealer: N | ♥ K2 | |
| Vul: Both | ♦ 975 | Partner bids first. |
| HCP: 10 | ♣ KQ9762 | |
| Board: 119 | ♠ J94 | The opponents are silent. |
| Dealer: S | ♥ AKQ5 | |
| Vul: NS | ♦ AJ3 | You bid first. |
| HCP: 20 | ♣ KQ2 | |
| Board: 120 | ♠ Q1053 | The opponents are silent. |
| Dealer: N | ♥ Q4 | |
| Vul: None | ♦ Q | Partner bids first. |
| HCP: 12 | ♣ KQJ762 | |

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

Board: 116
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 13
 Contract: 6N N

North:
 ♠ KJ10
 ♥ AQ65
 ♦ AQ5
 ♣ A65

South:
 ♠ A72
 ♥ K74
 ♦ K
 ♣ K109432

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

Board: 117
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 20
 Contract: 6N S

North:
 ♠ 98
 ♥ A9
 ♦ K987542
 ♣ Q7

South:
 ♠ AQ4
 ♥ KJ3
 ♦ AQ1063
 ♣ A9

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

Board: 118
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 10
 Contract: 6N N

North:
 ♠ AJ8
 ♥ AQJ104
 ♦ KQ6
 ♣ A3

South:
 ♠ Q6
 ♥ K2
 ♦ 975
 ♣ KQ9762

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

Board: 119
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 20
 Contract: 6♥ S

North:
 ♠ 6
 ♥ 10642
 ♦ KQ9752
 ♣ AJ

South:
 ♠ J94
 ♥ AKQ5
 ♦ AJ3
 ♣ KQ2

| | | | |
|--------------------------|------------------|------|-----------------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 3♠ ² | Pass | 3NT |
| Pass | 4NT ³ | Pass | 5♣ ⁴ |
| | Pass 6♥ | AP | |
| 1. Stayman | | | |
| 2. artificial | | | |
| 3. Blackwood 0314, for ♥ | | | |
| 4. A=0/5 or 3/5 | | | |

Board: 120

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AKJ4

♥ AKJ2

♦ 876

♣ A8

South:

♠ Q1053

♥ Q4

♦ Q

♣ KQJ762

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

| | | | |
|--|-----|------|-----------------|
| | 2NT | Pass | 3♣ ¹ |
|--|-----|------|-----------------|

| | | | |
|------|----|------|------------------|
| Pass | 3♥ | Pass | 4NT ² |
|------|----|------|------------------|

| | | | |
|------|----|----|--|
| Pass | 6♠ | AP | |
|------|----|----|--|

1. Stayman

2. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 121 | ♠ KJ4 | The opponents are silent. |
| Dealer: S | ♥ K6 | |
| Vul: NS | ♦ 75 | Partner bids first. |
| HCP: 13 | ♣ KQJ1084 | |
| Board: 122 | ♠ AQ | The opponents are silent. |
| Dealer: N | ♥ AK1065 | |
| Vul: EW | ♦ KJ9 | You bid first. |
| HCP: 20 | ♣ K107 | |
| Board: 123 | ♠ 532 | The opponents are silent. |
| Dealer: S | ♥ 2 | |
| Vul: NS | ♦ A103 | Partner bids first. |
| HCP: 7 | ♣ QJ8532 | |
| Board: 124 | ♠ AQ65 | The opponents are silent. |
| Dealer: N | ♥ AK | |
| Vul: EW | ♦ A75 | You bid first. |
| HCP: 20 | ♣ K1085 | |
| Board: 125 | ♠ J10 | The opponents are silent. |
| Dealer: S | ♥ Q1064 | |
| Vul: Both | ♦ K109653 | Partner bids first. |
| HCP: 6 | ♣ 5 | |

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

Board: 121
Dealer: S
Vul: NS
North HCP: 13
South HCP: 21
Contract: 7♣ N

North:
♠ KJ4
♥ K6
♦ 75
♣ KQJ1084

South:
♠ AQ7
♥ AJ97
♦ AQ
♣ A953

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

Board: 122
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 6♣ S

North:
♠ AQ
♥ AK1065
♦ KJ9
♣ K107

South:
♠ K543
♥ 9
♦ 63
♣ AJ9543

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 6♣ |
| AP | | | |
| 1. Stayman | | | |

Board: 123
Dealer: S
Vul: NS
North HCP: 7
South HCP: 20
Contract: 6♣ N

North:
♠ 532
♥ 2
♦ A103
♣ QJ8532

South:
♠ K1096
♥ AJ8
♦ KQ
♣ AK107

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 6♣ | AP | |

Board: 124
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AQ65
♥ AK
♦ A75
♣ K1085

South:
♠ K9
♥ J4
♦ KQJ10963
♣ Q9

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

Board: 125
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ J10
♥ Q1064
♦ K109653
♣ 5

South:
♠ AK2
♥ A93
♦ Q82
♣ AK106

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 121 | ♠ AQ7 | The opponents are silent. |
| Dealer: S | ♥ AJ97 | |
| Vul: NS | ♦ AQ | You bid first. |
| HCP: 21 | ♣ A953 | |

| | | |
|------------|----------|---------------------------|
| Board: 122 | ♠ K543 | The opponents are silent. |
| Dealer: N | ♥ 9 | |
| Vul: EW | ♦ 63 | Partner bids first. |
| HCP: 8 | ♣ AJ9543 | |

| | | |
|------------|---------|---------------------------|
| Board: 123 | ♠ K1096 | The opponents are silent. |
| Dealer: S | ♥ AJ8 | |
| Vul: NS | ♦ KQ | You bid first. |
| HCP: 20 | ♣ AK107 | |

| | | |
|------------|------------|---------------------------|
| Board: 124 | ♠ K9 | The opponents are silent. |
| Dealer: N | ♥ J4 | |
| Vul: EW | ♦ KQJ10963 | Partner bids first. |
| HCP: 12 | ♣ Q9 | |

| | | |
|------------|---------|---------------------------|
| Board: 125 | ♠ AK2 | The opponents are silent. |
| Dealer: S | ♥ A93 | |
| Vul: Both | ♦ Q82 | You bid first. |
| HCP: 20 | ♣ AK106 | |

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

Board: 121
Dealer: S
Vul: NS
North HCP: 13
South HCP: 21
Contract: 7♣ N

North:
♠ KJ4
♥ K6
♦ 75
♣ KQJ1084

South:
♠ AQ7
♥ AJ97
♦ AQ
♣ A953

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

Board: 122
Dealer: N
Vul: EW
North HCP: 20
South HCP: 8
Contract: 6♣ S

North:
♠ AQ
♥ AK1065
♦ KJ9
♣ K107

South:
♠ K543
♥ 9
♦ 63
♣ AJ9543

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 6♣ |
| AP | | | |
| 1. Stayman | | | |

Board: 123
Dealer: S
Vul: NS
North HCP: 7
South HCP: 20
Contract: 6♣ N

North:
♠ 532
♥ 2
♦ A103
♣ QJ8532

South:
♠ K1096
♥ AJ8
♦ KQ
♣ AK107

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 6♣ | AP | |

Board: 124
Dealer: N
Vul: EW
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ AQ65
♥ AK
♦ A75
♣ K1085

South:
♠ K9
♥ J4
♦ KQJ10963
♣ Q9

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

Board: 125
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ J10
♥ Q1064
♦ K109653
♣ 5

South:
♠ AK2
♥ A93
♦ Q82
♣ AK106

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 126 | ♠ KQ | The opponents are silent. |
| Dealer: N | ♥ A843 | |
| Vul: None | ♦ AK97 | You bid first. |
| HCP: 20 | ♣ A32 | |

| | | |
|------------|----------|---------------------------|
| Board: 127 | ♠ A42 | The opponents are silent. |
| Dealer: S | ♥ 8 | |
| Vul: Both | ♦ J92 | Partner bids first. |
| HCP: 10 | ♣ KQ9632 | |

| | | |
|------------|---------|---------------------------|
| Board: 128 | ♠ A53 | The opponents are silent. |
| Dealer: N | ♥ KJ | |
| Vul: NS | ♦ A107 | You bid first. |
| HCP: 20 | ♣ AKJ86 | |

| | | |
|------------|----------|---------------------------|
| Board: 129 | ♠ AQJ | The opponents are silent. |
| Dealer: S | ♥ 642 | |
| Vul: None | ♦ 10 | Partner bids first. |
| HCP: 10 | ♣ K76432 | |

| | | |
|------------|---------|---------------------------|
| Board: 130 | ♠ A2 | The opponents are silent. |
| Dealer: N | ♥ KQ76 | |
| Vul: NS | ♦ Q5 | You bid first. |
| HCP: 20 | ♣ AKQ98 | |

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

| | | | | | | |
|----------------|--------|------------|------------|-------|------|-----------------|
| Board: 126 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ | ♠ A1097 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ A843 | ♥ 5 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 20 | ♦ AK97 | ♦ 5 | AP | | | |
| South HCP: 9 | ♣ A32 | ♣ KQ108654 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|----------|--------|-----------------|-----------------|------|-----------------|
| Board: 127 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A42 | ♠ K7 | | | | 2NT |
| Vul: Both | ♥ 8 | ♥ AK43 | Pass | 4♣ ¹ | Pass | 4♠ ² |
| North HCP: 10 | ♦ J92 | ♦ KQ54 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ KQ9632 | ♣ AJ7 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|---------|----------|-----------------|------------------|------|-----------------|
| Board: 128 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A53 | ♠ QJ6 | | 2NT | Pass | 4♣ ¹ |
| Vul: NS | ♥ KJ | ♥ 2 | Pass | 4NT ² | Pass | 6♦ |
| North HCP: 20 | ♦ A107 | ♦ KQ9642 | AP | | | |
| South HCP: 10 | ♣ AKJ86 | ♣ Q75 | 1. Gerber | | | |
| Contract: 6♦ S | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|----------|--------|-----------------|-----------------|------|------------------|
| Board: 129 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQJ | ♠ 65 | | | | 2NT |
| Vul: None | ♥ 642 | ♥ AQ85 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 10 | ♦ 10 | ♦ AKQ6 | Pass | 6♣ | AP | |
| South HCP: 21 | ♣ K76432 | ♣ AQ9 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|---------|-----------|-----------------|-----------------|------|-----------------|
| Board: 130 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A2 | ♠ QJ7 | | 2NT | Pass | 4♣ ¹ |
| Vul: NS | ♥ KQ76 | ♥ 43 | Pass | 4♠ ² | Pass | 6♦ |
| North HCP: 20 | ♦ Q5 | ♦ AKJ9763 | AP | | | |
| South HCP: 11 | ♣ AKQ98 | ♣ 10 | 1. Gerber | | | |
| Contract: 6♦ S | | | 2. A=2 out of 4 | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|------------|---------------------------|
| Board: 126 | ♠ A1097 | The opponents are silent. |
| Dealer: N | ♥ 5 | |
| Vul: None | ♦ 5 | Partner bids first. |
| HCP: 9 | ♣ KQ108654 | |
| Board: 127 | ♠ K7 | The opponents are silent. |
| Dealer: S | ♥ AK43 | |
| Vul: Both | ♦ KQ54 | You bid first. |
| HCP: 20 | ♣ AJ7 | |
| Board: 128 | ♠ QJ6 | The opponents are silent. |
| Dealer: N | ♥ 2 | |
| Vul: NS | ♦ KQ9642 | Partner bids first. |
| HCP: 10 | ♣ Q75 | |
| Board: 129 | ♠ 65 | The opponents are silent. |
| Dealer: S | ♥ AQ85 | |
| Vul: None | ♦ AKQ6 | You bid first. |
| HCP: 21 | ♣ AQ9 | |
| Board: 130 | ♠ QJ7 | The opponents are silent. |
| Dealer: N | ♥ 43 | |
| Vul: NS | ♦ AKJ9763 | Partner bids first. |
| HCP: 11 | ♣ 10 | |

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

| | | | | | | |
|----------------|--------|------------|------------|-------|------|-----------------|
| Board: 126 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ | ♠ A1097 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ A843 | ♥ 5 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 20 | ♦ AK97 | ♦ 5 | AP | | | |
| South HCP: 9 | ♣ A32 | ♣ KQ108654 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|----------|--------|-----------------|-----------------|------|-----------------|
| Board: 127 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A42 | ♠ K7 | | | | 2NT |
| Vul: Both | ♥ 8 | ♥ AK43 | Pass | 4♣ ¹ | Pass | 4♠ ² |
| North HCP: 10 | ♦ J92 | ♦ KQ54 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ KQ9632 | ♣ AJ7 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|---------|----------|-----------------|------------------|------|-----------------|
| Board: 128 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A53 | ♠ QJ6 | | 2NT | Pass | 4♣ ¹ |
| Vul: NS | ♥ KJ | ♥ 2 | Pass | 4NT ² | Pass | 6♦ |
| North HCP: 20 | ♦ A107 | ♦ KQ9642 | AP | | | |
| South HCP: 10 | ♣ AKJ86 | ♣ Q75 | 1. Gerber | | | |
| Contract: 6♦ S | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|----------|--------|-----------------|-----------------|------|------------------|
| Board: 129 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AQJ | ♠ 65 | | | | 2NT |
| Vul: None | ♥ 642 | ♥ AQ85 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 10 | ♦ 10 | ♦ AKQ6 | Pass | 6♣ | AP | |
| South HCP: 21 | ♣ K76432 | ♣ AQ9 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|---------|-----------|-----------------|-----------------|------|-----------------|
| Board: 130 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A2 | ♠ QJ7 | | 2NT | Pass | 4♣ ¹ |
| Vul: NS | ♥ KQ76 | ♥ 43 | Pass | 4♠ ² | Pass | 6♦ |
| North HCP: 20 | ♦ Q5 | ♦ AKJ9763 | AP | | | |
| South HCP: 11 | ♣ AKQ98 | ♣ 10 | 1. Gerber | | | |
| Contract: 6♦ S | | | 2. A=2 out of 4 | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|------------------------------|
| Board: 131 | ♠ A5 | The opponents are silent. |
| Dealer: S | ♥ 10982 | |
| Vul: EW | ♦ 9 | Partner bids first. |
| HCP: 11 | ♣ AK10875 | |
| Board: 132 | ♠ AQ | The opponents are silent. |
| Dealer: N | ♥ AKQJ | |
| Vul: NS | ♦ A9863 | You bid first. |
| HCP: 20 | ♣ 63 | |
| Board: 133 | ♠ J8 | The opponents are silent. |
| Dealer: S | ♥ KJ63 | |
| Vul: EW | ♦ KQ7632 | Partner bids first. |
| HCP: 10 | ♣ 5 | |
| Board: 134 | ♠ AJ8 | West Doubles 3♣ if possible. |
| Dealer: N | ♥ AKQ5 | |
| Vul: None | ♦ Q9 | You bid first. |
| HCP: 21 | ♣ KQ43 | |
| Board: 135 | ♠ 92 | The opponents are silent. |
| Dealer: S | ♥ Q843 | |
| Vul: Both | ♦ KQJ1095 | Partner bids first. |
| HCP: 11 | ♣ K | |

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

| | | | | | | |
|----------------|-----------|--------|------|-----------------|------|------------|
| Board: 131 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A5 | ♠ KQJ7 | | | | 2NT |
| Vul: EW | ♥ 10982 | ♥ AJ | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 11 | ♦ 9 | ♦ AK8 | Pass | 6♣ | AP | |
| South HCP: 21 | ♣ AK10875 | ♣ QJ92 | | | | |
| Contract: 6♣ N | | | | | | 1. Stayman |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-----------------|
| Board: 132 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ J52 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ AKQJ | ♥ 9542 | Pass | 3♥ | Pass | 4♥ |
| North HCP: 20 | ♦ A9863 | ♦ — | AP | | | |
| South HCP: 7 | ♣ 63 | ♣ AQ10952 | | | | |
| Contract: 4♥ N | | | | | | 1. Stayman |

| | | | | | | |
|----------------|----------|---------|------|-----------------|------|------------|
| Board: 133 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ K3 | | | | 2NT |
| Vul: EW | ♥ KJ63 | ♥ AQ8 | Pass | 3♣ ¹ | Pass | 3♦ |
| North HCP: 10 | ♦ KQ7632 | ♦ AJ10 | Pass | 4♦ | Pass | 5♦ |
| South HCP: 21 | ♣ 5 | ♣ AK876 | Pass | 6♦ | AP | |
| Contract: 6♦ S | | | | | | 1. Stayman |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-----------------|
| Board: 134 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ8 | ♠ Q974 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ AKQ5 | ♥ J | X | 3♥ | Pass | 3NT |
| North HCP: 21 | ♦ Q9 | ♦ KJ8632 | AP | | | |
| South HCP: 7 | ♣ KQ43 | ♣ 72 | | | | |
| Contract: 3N N | | | | | | 1. Stayman |

| | | | | | | |
|----------------|-----------|----------|------|-----------------|------|------------|
| Board: 135 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 92 | ♠ AK5 | | | | 2NT |
| Vul: Both | ♥ Q843 | ♥ KJ | Pass | 3♣ ¹ | Pass | 3♦ |
| North HCP: 11 | ♦ KQJ1095 | ♦ A87 | Pass | 4♦ | Pass | 5♦ |
| South HCP: 20 | ♣ K | ♣ AJ1065 | Pass | 6♦ | AP | |
| Contract: 6♦ S | | | | | | 1. Stayman |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|------------------------------|
| Board: 131 | ♠ KQJ7 | The opponents are silent. |
| Dealer: S | ♥ AJ | |
| Vul: EW | ♦ AK8 | You bid first. |
| HCP: 21 | ♣ QJ92 | |
| Board: 132 | ♠ J52 | The opponents are silent. |
| Dealer: N | ♥ 9542 | |
| Vul: NS | ♦ — | Partner bids first. |
| HCP: 7 | ♣ AQ10952 | |
| Board: 133 | ♠ K3 | The opponents are silent. |
| Dealer: S | ♥ AQ8 | |
| Vul: EW | ♦ AJ10 | You bid first. |
| HCP: 21 | ♣ AK876 | |
| Board: 134 | ♠ Q974 | West Doubles 3♣ if possible. |
| Dealer: N | ♥ J | |
| Vul: None | ♦ KJ8632 | Partner bids first. |
| HCP: 7 | ♣ 72 | |
| Board: 135 | ♠ AK5 | The opponents are silent. |
| Dealer: S | ♥ KJ | |
| Vul: Both | ♦ A87 | You bid first. |
| HCP: 20 | ♣ AJ1065 | |

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

| | | | | | | |
|----------------|-----------|--------|------|-----------------|------|------------|
| Board: 131 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A5 | ♠ KQJ7 | | | | 2NT |
| Vul: EW | ♥ 10982 | ♥ AJ | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 11 | ♦ 9 | ♦ AK8 | Pass | 6♣ | AP | |
| South HCP: 21 | ♣ AK10875 | ♣ QJ92 | | | | |
| Contract: 6♣ N | | | | | | 1. Stayman |

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-----------------|
| Board: 132 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ J52 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ AKQJ | ♥ 9542 | Pass | 3♥ | Pass | 4♥ |
| North HCP: 20 | ♦ A9863 | ♦ — | AP | | | |
| South HCP: 7 | ♣ 63 | ♣ AQ10952 | | | | |
| Contract: 4♥ N | | | | | | 1. Stayman |

| | | | | | | |
|----------------|----------|---------|------|-----------------|------|------------|
| Board: 133 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J8 | ♠ K3 | | | | 2NT |
| Vul: EW | ♥ KJ63 | ♥ AQ8 | Pass | 3♣ ¹ | Pass | 3♦ |
| North HCP: 10 | ♦ KQ7632 | ♦ AJ10 | Pass | 4♦ | Pass | 5♦ |
| South HCP: 21 | ♣ 5 | ♣ AK876 | Pass | 6♦ | AP | |
| Contract: 6♦ S | | | | | | 1. Stayman |

| | | | | | | |
|----------------|--------|----------|------|-------|------|-----------------|
| Board: 134 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ8 | ♠ Q974 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ AKQ5 | ♥ J | X | 3♥ | Pass | 3NT |
| North HCP: 21 | ♦ Q9 | ♦ KJ8632 | AP | | | |
| South HCP: 7 | ♣ KQ43 | ♣ 72 | | | | |
| Contract: 3N N | | | | | | 1. Stayman |

| | | | | | | |
|----------------|-----------|----------|------|-----------------|------|------------|
| Board: 135 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 92 | ♠ AK5 | | | | 2NT |
| Vul: Both | ♥ Q843 | ♥ KJ | Pass | 3♣ ¹ | Pass | 3♦ |
| North HCP: 11 | ♦ KQJ1095 | ♦ A87 | Pass | 4♦ | Pass | 5♦ |
| South HCP: 20 | ♣ K | ♣ AJ1065 | Pass | 6♦ | AP | |
| Contract: 6♦ S | | | | | | 1. Stayman |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|------------------------------|
| Board: 136 | ♠ A9 | The opponents are silent. |
| Dealer: N | ♥ A742 | |
| Vul: None | ♦ KQ94 | You bid first. |
| HCP: 20 | ♣ AK5 | |
| Board: 137 | ♠ A | East Doubles 6♦ if possible. |
| Dealer: S | ♥ Q84 | |
| Vul: EW | ♦ K987653 | Partner bids first. |
| HCP: 9 | ♣ 42 | |
| Board: 138 | ♠ AQ107 | The opponents are silent. |
| Dealer: N | ♥ AKQ4 | |
| Vul: Both | ♦ KQ2 | You bid first. |
| HCP: 20 | ♣ 73 | |
| Board: 139 | ♠ AJ82 | The opponents are silent. |
| Dealer: S | ♥ 76 | |
| Vul: NS | ♦ 8 | Partner bids first. |
| HCP: 11 | ♣ KQJ932 | |
| Board: 140 | ♠ AQ72 | The opponents are silent. |
| Dealer: N | ♥ AQ5 | |
| Vul: EW | ♦ A985 | You bid first. |
| HCP: 21 | ♣ AJ | |

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

Board: 136

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♣ S

North:

♠ A9

♥ A742

♦ KQ94

♣ AK5

South:

♠ J102

♥ Q

♦ J5

♣ QJ106432

West North East South

2NT Pass 6♣

AP

Board: 137

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ X N

North:

♠ A

♥ Q84

♦ K987653

♣ 42

South:

♠ KQJ82

♥ AJ2

♦ 102

♣ AKQ

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6♦ X AP

1. Gerber

2. A=2 out of 4

Board: 138

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6♦ S

North:

♠ AQ107

♥ AKQ4

♦ KQ2

♣ 73

South:

♠ KJ94

♥ 2

♦ AJ7543

♣ K10

West North East South

2NT Pass 3♠¹

Pass 3♥ Pass 6♦

AP

1. Stayman

Board: 139

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ AJ82

♥ 76

♦ 8

♣ KQJ932

South:

♠ KQ

♥ AK1053

♦ AKJ10

♣ 86

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 6♣ AP

1. Stayman

Board: 140

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ72

♥ AQ5

♦ A985

♣ AJ

South:

♠ —

♥ J1087

♦ K43

♣ K109832

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|------------|------------------------------|
| Board: 136 | ♠ J102 | The opponents are silent. |
| Dealer: N | ♥ Q | |
| Vul: None | ♦ J5 | Partner bids first. |
| HCP: 7 | ♣ QJ106432 | |
| Board: 137 | ♠ KQJ82 | East Doubles 6♦ if possible. |
| Dealer: S | ♥ AJ2 | |
| Vul: EW | ♦ 102 | You bid first. |
| HCP: 20 | ♣ AKQ | |
| Board: 138 | ♠ KJ94 | The opponents are silent. |
| Dealer: N | ♥ 2 | |
| Vul: Both | ♦ AJ7543 | Partner bids first. |
| HCP: 12 | ♣ K10 | |
| Board: 139 | ♠ KQ | The opponents are silent. |
| Dealer: S | ♥ AK1053 | |
| Vul: NS | ♦ AKJ10 | You bid first. |
| HCP: 20 | ♣ 86 | |
| Board: 140 | ♠ — | The opponents are silent. |
| Dealer: N | ♥ J1087 | |
| Vul: EW | ♦ K43 | Partner bids first. |
| HCP: 7 | ♣ K109832 | |

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

Board: 136

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 6♣ S

North:

♠ A9

♥ A742

♦ KQ94

♣ AK5

South:

♠ J102

♥ Q

♦ J5

♣ QJ106432

West North East South

2NT Pass 6♣

AP

Board: 137

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ X N

North:

♠ A

♥ Q84

♦ K987653

♣ 42

South:

♠ KQJ82

♥ AJ2

♦ 102

♣ AKQ

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6♦ X AP

1. Gerber

2. A=2 out of 4

Board: 138

Dealer: N

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6♦ S

North:

♠ AQ107

♥ AKQ4

♦ KQ2

♣ 73

South:

♠ KJ94

♥ 2

♦ AJ7543

♣ K10

West North East South

2NT Pass 3♠¹

Pass 3♥ Pass 6♦

AP

1. Stayman

Board: 139

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ AJ82

♥ 76

♦ 8

♣ KQJ932

South:

♠ KQ

♥ AK1053

♦ AKJ10

♣ 86

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 6♣ AP

1. Stayman

Board: 140

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ72

♥ AQ5

♦ A985

♣ AJ

South:

♠ —

♥ J1087

♦ K43

♣ K109832

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 141 | ♠ Q86 | The opponents are silent. |
| Dealer: S | ♥ J43 | |
| Vul: Both | ♦ QJ10986 | Partner bids first. |
| HCP: 10 | ♣ A | |
| Board: 142 | ♠ A8 | The opponents are silent. |
| Dealer: N | ♥ AK8 | |
| Vul: Both | ♦ 732 | You bid first. |
| HCP: 20 | ♣ AKQ72 | |
| Board: 143 | ♠ Q76 | The opponents are silent. |
| Dealer: S | ♥ K63 | |
| Vul: NS | ♦ J | Partner bids first. |
| HCP: 10 | ♣ KJ9852 | |
| Board: 144 | ♠ AKQ2 | The opponents are silent. |
| Dealer: N | ♥ Q2 | |
| Vul: None | ♦ Q6 | You bid first. |
| HCP: 21 | ♣ AKJ103 | |
| Board: 145 | ♠ Q3 | The opponents are silent. |
| Dealer: S | ♥ Q83 | |
| Vul: EW | ♦ AK10842 | Partner bids first. |
| HCP: 11 | ♣ 96 | |

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

Board: 141
Dealer: S
Vul: Both
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
♠ Q86
♥ J43
♦ QJ10986
♣ A

South:
♠ AKJ4
♥ A10
♦ AK4
♣ Q543

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

Board: 142
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♦ N

North:
♠ A8
♥ AK8
♦ 732
♣ AKQ72

South:
♠ QJ
♥ 10963
♦ AQJ865
♣ 9

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 4♦ |
| Pass | 5♦ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 143
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ Q76
♥ K63
♦ J
♣ KJ9852

South:
♠ AK10
♥ Q972
♦ AK106
♣ A4

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

Board: 144
Dealer: N
Vul: None
North HCP: 21
South HCP: 9
Contract: 6♦ S

North:
♠ AKQ2
♥ Q2
♦ Q6
♣ AKJ103

South:
♠ J5
♥ 1063
♦ AKJ543
♣ 42

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

Board: 145
Dealer: S
Vul: EW
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ Q3
♥ Q83
♦ AK10842
♣ 96

South:
♠ AJ92
♥ AJ106
♦ QJ
♣ AKJ

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 141 | ♠ AKJ4 | The opponents are silent. |
| Dealer: S | ♥ A10 | |
| Vul: Both | ♦ AK4 | You bid first. |
| HCP: 21 | ♣ Q543 | |

| | | |
|------------|----------|---------------------------|
| Board: 142 | ♠ QJ | The opponents are silent. |
| Dealer: N | ♥ 10963 | |
| Vul: Both | ♦ AQJ865 | Partner bids first. |
| HCP: 10 | ♣ 9 | |

| | | |
|------------|---------|---------------------------|
| Board: 143 | ♠ AK10 | The opponents are silent. |
| Dealer: S | ♥ Q972 | |
| Vul: NS | ♦ AK106 | You bid first. |
| HCP: 20 | ♣ A4 | |

| | | |
|------------|----------|---------------------------|
| Board: 144 | ♠ J5 | The opponents are silent. |
| Dealer: N | ♥ 1063 | |
| Vul: None | ♦ AKJ543 | Partner bids first. |
| HCP: 9 | ♣ 42 | |

| | | |
|------------|---------|---------------------------|
| Board: 145 | ♠ AJ92 | The opponents are silent. |
| Dealer: S | ♥ AJ106 | |
| Vul: EW | ♦ QJ | You bid first. |
| HCP: 21 | ♣ AKJ | |

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

Board: 141
Dealer: S
Vul: Both
North HCP: 10
South HCP: 21
Contract: 6♦ N

North:
♠ Q86
♥ J43
♦ QJ10986
♣ A

South:
♠ AKJ4
♥ A10
♦ AK4
♣ Q543

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

Board: 142
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♦ N

North:
♠ A8
♥ AK8
♦ 732
♣ AKQ72

South:
♠ QJ
♥ 10963
♦ AQJ865
♣ 9

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 4♦ |
| Pass | 5♦ | Pass | 6♦ |
| AP | | | |
| 1. Stayman | | | |

Board: 143
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ Q76
♥ K63
♦ J
♣ KJ9852

South:
♠ AK10
♥ Q972
♦ AK106
♣ A4

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

Board: 144
Dealer: N
Vul: None
North HCP: 21
South HCP: 9
Contract: 6♦ S

North:
♠ AKQ2
♥ Q2
♦ Q6
♣ AKJ103

South:
♠ J5
♥ 1063
♦ AKJ543
♣ 42

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

Board: 145
Dealer: S
Vul: EW
North HCP: 11
South HCP: 21
Contract: 6N S

North:
♠ Q3
♥ Q83
♦ AK10842
♣ 96

South:
♠ AJ92
♥ AJ106
♦ QJ
♣ AKJ

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 146 | ♠ AKJ3 | The opponents are silent. |
| Dealer: N | ♥ Q109 | |
| Vul: NS | ♦ AK | You bid first. |
| HCP: 21 | ♣ KJ92 | |

| | | |
|------------|----------|---------------------------|
| Board: 147 | ♠ 9 | The opponents are silent. |
| Dealer: S | ♥ KQ32 | |
| Vul: Both | ♦ 87 | Partner bids first. |
| HCP: 10 | ♣ KQ9732 | |

| | | |
|------------|----------|---------------------------|
| Board: 148 | ♠ AK1074 | The opponents are silent. |
| Dealer: N | ♥ AK | |
| Vul: NS | ♦ Q72 | You bid first. |
| HCP: 20 | ♣ A107 | |

| | | |
|------------|----------|---------------------------|
| Board: 149 | ♠ K873 | The opponents are silent. |
| Dealer: S | ♥ 5 | |
| Vul: EW | ♦ QJ9764 | Partner bids first. |
| HCP: 6 | ♣ 87 | |

| | | |
|------------|--------|---------------------------|
| Board: 150 | ♠ AK2 | The opponents are silent. |
| Dealer: N | ♥ AQ32 | |
| Vul: None | ♦ KJ42 | You bid first. |
| HCP: 20 | ♣ K4 | |

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

Board: 146
Dealer: N
Vul: NS
North HCP: 21
South HCP: 13
Contract: 6♣ S

North:
♠ AKJ3
♥ Q109
♦ AK
♣ KJ92

South:
♠ 852
♥ AK
♦ 96
♣ AQ10754

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

Board: 147
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ 9
♥ KQ32
♦ 87
♣ KQ9732

South:
♠ AKQ8
♥ 854
♦ AK4
♣ A108

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♣ | AP | |
| 1. Stayman | | | |

Board: 148
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AK1074
♥ AK
♦ Q72
♣ A107

South:
♠ J82
♥ Q108
♦ KJ10943
♣ Q

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

Board: 149
Dealer: S
Vul: EW
North HCP: 6
South HCP: 21
Contract: 3N S

North:
♠ K873
♥ 5
♦ QJ9764
♣ 87

South:
♠ A2
♥ KQ83
♦ AK
♣ KQ1065

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

Board: 150
Dealer: N
Vul: None
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AK2
♥ AQ32
♦ KJ42
♣ K4

South:
♠ 106
♥ KJ
♦ AQ9863
♣ A95

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 146 | ♠ 852 | The opponents are silent. |
| Dealer: N | ♥ AK | |
| Vul: NS | ♦ 96 | Partner bids first. |
| HCP: 13 | ♣ AQ10754 | |
| Board: 147 | ♠ AKQ8 | The opponents are silent. |
| Dealer: S | ♥ 854 | |
| Vul: Both | ♦ AK4 | You bid first. |
| HCP: 20 | ♣ A108 | |
| Board: 148 | ♠ J82 | The opponents are silent. |
| Dealer: N | ♥ Q108 | |
| Vul: NS | ♦ KJ10943 | Partner bids first. |
| HCP: 9 | ♣ Q | |
| Board: 149 | ♠ A2 | The opponents are silent. |
| Dealer: S | ♥ KQ83 | |
| Vul: EW | ♦ AK | You bid first. |
| HCP: 21 | ♣ KQ1065 | |
| Board: 150 | ♠ 106 | The opponents are silent. |
| Dealer: N | ♥ KJ | |
| Vul: None | ♦ AQ9863 | Partner bids first. |
| HCP: 14 | ♣ A95 | |

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

Board: 146
Dealer: N
Vul: NS
North HCP: 21
South HCP: 13
Contract: 6♣ S

North:
♠ AKJ3
♥ Q109
♦ AK
♣ KJ92

South:
♠ 852
♥ AK
♦ 96
♣ AQ10754

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

Board: 147
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ 9
♥ KQ32
♦ 87
♣ KQ9732

South:
♠ AKQ8
♥ 854
♦ AK4
♣ A108

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♣ | AP | |
| 1. Stayman | | | |

Board: 148
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AK1074
♥ AK
♦ Q72
♣ A107

South:
♠ J82
♥ Q108
♦ KJ10943
♣ Q

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

Board: 149
Dealer: S
Vul: EW
North HCP: 6
South HCP: 21
Contract: 3N S

North:
♠ K873
♥ 5
♦ QJ9764
♣ 87

South:
♠ A2
♥ KQ83
♦ AK
♣ KQ1065

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

Board: 150
Dealer: N
Vul: None
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AK2
♥ AQ32
♦ KJ42
♣ K4

South:
♠ 106
♥ KJ
♦ AQ9863
♣ A95

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 151 | ♠ KJ | The opponents are silent. |
| Dealer: S | ♥ Q3 | |
| Vul: None | ♦ J32 | Partner bids first. |
| HCP: 11 | ♣ KJ10854 | |

| | | |
|------------|--------|---------------------------|
| Board: 152 | ♠ AKQ3 | The opponents are silent. |
| Dealer: N | ♥ A84 | |
| Vul: NS | ♦ Q83 | You bid first. |
| HCP: 20 | ♣ AJ9 | |

| | | |
|------------|------------|---------------------------|
| Board: 153 | ♠ 102 | The opponents are silent. |
| Dealer: S | ♥ J865 | |
| Vul: None | ♦ KQ109865 | Partner bids first. |
| HCP: 6 | ♣ — | |

| | | |
|------------|---------|---------------------------|
| Board: 154 | ♠ AK854 | The opponents are silent. |
| Dealer: N | ♥ A72 | |
| Vul: NS | ♦ K43 | You bid first. |
| HCP: 20 | ♣ AQ | |

| | | |
|------------|-----------|---------------------------|
| Board: 155 | ♠ J10 | The opponents are silent. |
| Dealer: S | ♥ AQ74 | |
| Vul: NS | ♦ KQ87532 | Partner bids first. |
| HCP: 12 | ♣ — | |

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

Board: 151
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6♣ N

North:
♠ KJ
♥ Q3
♦ J32
♣ KJ10854

South:
♠ A765
♥ A109
♦ AQ9
♣ AQ7

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

Board: 152
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AKQ3
♥ A84
♦ Q83
♣ AJ9

South:
♠ 1086
♥ KQ10
♦ A76542
♣ K

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

Board: 153
Dealer: S
Vul: None
North HCP: 6
South HCP: 21
Contract: 4♥ S

North:
♠ 102
♥ J865
♦ KQ109865
♣ —

South:
♠ QJ73
♥ AK92
♦ A2
♣ AK7

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

Board: 154
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AK854
♥ A72
♦ K43
♣ AQ

South:
♠ Q9
♥ Q65
♦ AQ10865
♣ J10

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

Board: 155
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ J10
♥ AQ74
♦ KQ87532
♣ —

South:
♠ A974
♥ KJ2
♦ A4
♣ AKJ5

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 151 | ♠ A765 | The opponents are silent. |
| Dealer: S | ♥ A109 | |
| Vul: None | ♦ AQ9 | You bid first. |
| HCP: 20 | ♣ AQ7 | |

| | | |
|------------|----------|---------------------------|
| Board: 152 | ♠ 1086 | The opponents are silent. |
| Dealer: N | ♥ KQ10 | |
| Vul: NS | ♦ A76542 | Partner bids first. |
| HCP: 12 | ♣ K | |

| | | |
|------------|--------|---------------------------|
| Board: 153 | ♠ QJ73 | The opponents are silent. |
| Dealer: S | ♥ AK92 | |
| Vul: None | ♦ A2 | You bid first. |
| HCP: 21 | ♣ AK7 | |

| | | |
|------------|-----------|---------------------------|
| Board: 154 | ♠ Q9 | The opponents are silent. |
| Dealer: N | ♥ Q65 | |
| Vul: NS | ♦ AQ10865 | Partner bids first. |
| HCP: 11 | ♣ J10 | |

| | | |
|------------|--------|---------------------------|
| Board: 155 | ♠ A974 | The opponents are silent. |
| Dealer: S | ♥ KJ2 | |
| Vul: NS | ♦ A4 | You bid first. |
| HCP: 20 | ♣ AKJ5 | |

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

Board: 151
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 6♣ N

North:
♠ KJ
♥ Q3
♦ J32
♣ KJ10854

South:
♠ A765
♥ A109
♦ AQ9
♣ AQ7

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

Board: 152
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6♦ S

North:
♠ AKQ3
♥ A84
♦ Q83
♣ AJ9

South:
♠ 1086
♥ KQ10
♦ A76542
♣ K

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

Board: 153
Dealer: S
Vul: None
North HCP: 6
South HCP: 21
Contract: 4♥ S

North:
♠ 102
♥ J865
♦ KQ109865
♣ —

South:
♠ QJ73
♥ AK92
♦ A2
♣ AK7

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

Board: 154
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AK854
♥ A72
♦ K43
♣ AQ

South:
♠ Q9
♥ Q65
♦ AQ10865
♣ J10

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

Board: 155
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ J10
♥ AQ74
♦ KQ87532
♣ —

South:
♠ A974
♥ KJ2
♦ A4
♣ AKJ5

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 156 | ♠ AK8 | The opponents are silent. |
| Dealer: N | ♥ AQ98 | |
| Vul: EW | ♦ A104 | You bid first. |
| HCP: 20 | ♣ K43 | |

| | | |
|------------|----------|---------------------------|
| Board: 157 | ♠ K108 | The opponents are silent. |
| Dealer: S | ♥ 85 | |
| Vul: Both | ♦ AKQ942 | Partner bids first. |
| HCP: 16 | ♣ KJ | |

| | | |
|------------|--------|---------------------------|
| Board: 158 | ♠ KQ43 | The opponents are silent. |
| Dealer: N | ♥ AKQ | |
| Vul: Both | ♦ Q7 | You bid first. |
| HCP: 20 | ♣ KJ32 | |

| | | |
|------------|-----------|---------------------------|
| Board: 159 | ♠ Q84 | The opponents are silent. |
| Dealer: S | ♥ J8 | |
| Vul: NS | ♦ KJ10742 | Partner bids first. |
| HCP: 11 | ♣ A8 | |

| | | |
|------------|---------|---------------------------|
| Board: 160 | ♠ AK105 | The opponents are silent. |
| Dealer: N | ♥ AK108 | |
| Vul: None | ♦ J6 | You bid first. |
| HCP: 20 | ♣ AJ9 | |

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

Board: 156

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AK8

♥ AQ98

♦ A104

♣ K43

South:

♠ Q94

♥ J543

♦ —

♣ AJ9865

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 157

Dealer: S

Vul: Both

North HCP: 16

South HCP: 20

Contract: 7N S

North:

♠ K108

♥ 85

♦ AKQ942

♣ KJ

South:

♠ AQJ9

♥ AKJ

♦ J75

♣ A93

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 7NT AP

1. Gerber

2. A=3 out of 4

Board: 158

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ KQ43

♥ AKQ

♦ Q7

♣ KJ32

South:

♠ A72

♥ 7

♦ K109643

♣ A54

West North East South

2NT Pass 4♣¹

Pass 4♥² Pass 6NT

AP

1. Gerber

2. A=1/4

Board: 159

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♦ N

North:

♠ Q84

♥ J8

♦ KJ10742

♣ A8

South:

♠ AK7

♥ AQ95

♦ AQ5

♣ J76

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♦ AP

1. Gerber

2. A=3 out of 4

Board: 160
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 7♥ N

North:
♠ AK105
♥ AK108
♦ J6
♣ AJ9

South:
♠ 83
♥ Q953
♦ AKQ1042
♣ 3

| West | North | East | South |
|--------------------------|-----------------|------|------------------|
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 3♠ ² |
| Pass | 4♥ | Pass | 4NT ³ |
| Pass | 5♦ ⁴ | Pass | 7♥ |
| AP | | | |
| 1. Stayman | | | |
| 2. artificial | | | |
| 3. Blackwood 0314, for ♥ | | | |
| 4. A=1/5 or 4/5 | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|---------------------------|
| Board: 156 | ♠ Q94 | The opponents are silent. |
| Dealer: N | ♥ J543 | |
| Vul: EW | ♦ — | Partner bids first. |
| HCP: 8 | ♣ AJ9865 | |

| | | |
|------------|--------|---------------------------|
| Board: 157 | ♠ AQJ9 | The opponents are silent. |
| Dealer: S | ♥ AKJ | |
| Vul: Both | ♦ J75 | You bid first. |
| HCP: 20 | ♣ A93 | |

| | | |
|------------|-----------|---------------------------|
| Board: 158 | ♠ A72 | The opponents are silent. |
| Dealer: N | ♥ 7 | |
| Vul: Both | ♦ K109643 | Partner bids first. |
| HCP: 11 | ♣ A54 | |

| | | |
|------------|--------|---------------------------|
| Board: 159 | ♠ AK7 | The opponents are silent. |
| Dealer: S | ♥ AQ95 | |
| Vul: NS | ♦ AQ5 | You bid first. |
| HCP: 20 | ♣ J76 | |

| | | |
|------------|-----------|---------------------------|
| Board: 160 | ♠ 83 | The opponents are silent. |
| Dealer: N | ♥ Q953 | |
| Vul: None | ♦ AKQ1042 | Partner bids first. |
| HCP: 11 | ♣ 3 | |

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

Board: 156

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AK8

♥ AQ98

♦ A104

♣ K43

South:

♠ Q94

♥ J543

♦ —

♣ AJ9865

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 157

Dealer: S

Vul: Both

North HCP: 16

South HCP: 20

Contract: 7N S

North:

♠ K108

♥ 85

♦ AKQ942

♣ KJ

South:

♠ AQJ9

♥ AKJ

♦ J75

♣ A93

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 7NT AP

1. Gerber

2. A=3 out of 4

Board: 158

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ KQ43

♥ AKQ

♦ Q7

♣ KJ32

South:

♠ A72

♥ 7

♦ K109643

♣ A54

West North East South

2NT Pass 4♣¹

Pass 4♥² Pass 6NT

AP

1. Gerber

2. A=1/4

Board: 159

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♦ N

North:

♠ Q84

♥ J8

♦ KJ10742

♣ A8

South:

♠ AK7

♥ AQ95

♦ AQ5

♣ J76

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♦ AP

1. Gerber

2. A=3 out of 4

Board: 160
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 7♥ N

North:
♠ AK105
♥ AK108
♦ J6
♣ AJ9

South:
♠ 83
♥ Q953
♦ AKQ1042
♣ 3

| West | North | East | South |
|--------------------------|-----------------|------|------------------|
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♥ | Pass | 3♠ ² |
| Pass | 4♥ | Pass | 4NT ³ |
| Pass | 5♦ ⁴ | Pass | 7♥ |
| AP | | | |
| 1. Stayman | | | |
| 2. artificial | | | |
| 3. Blackwood 0314, for ♥ | | | |
| 4. A=1/5 or 4/5 | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|------------|---------------------------|
| Board: 161 | ♠ J109 | The opponents are silent. |
| Dealer: S | ♥ 106 | |
| Vul: NS | ♦ J | Partner bids first. |
| HCP: 6 | ♣ A1097632 | |

| | | |
|------------|---------|---------------------------|
| Board: 162 | ♠ QJ7 | The opponents are silent. |
| Dealer: N | ♥ A8 | |
| Vul: EW | ♦ AQ963 | You bid first. |
| HCP: 20 | ♣ AK3 | |

| | | |
|------------|----------|---------------------------|
| Board: 163 | ♠ KQJ9 | East Bids 4♥ if possible. |
| Dealer: S | ♥ — | |
| Vul: NS | ♦ AJ8754 | Partner bids first. |
| HCP: 11 | ♣ 832 | |

| | | |
|------------|---------|---------------------------|
| Board: 164 | ♠ AK10 | The opponents are silent. |
| Dealer: N | ♥ Q86 | |
| Vul: EW | ♦ AJ832 | You bid first. |
| HCP: 20 | ♣ AQ | |

| | | |
|------------|------------|---------------------------|
| Board: 165 | ♠ 4 | The opponents are silent. |
| Dealer: S | ♥ QJ6 | |
| Vul: None | ♦ KQJ10432 | Partner bids first. |
| HCP: 9 | ♣ 107 | |

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

Board: 161

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 6♣ N

North:

♠ J109

♥ 106

♦ J

♣ A1097632

South:

♠ AK42

♥ Q2

♦ AKQ96

♣ Q8

West North East South

2NT

Pass 6♣ AP

Board: 162

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ QJ7

♥ A8

♦ AQ963

♣ AK3

South:

♠ A85

♥ K76

♦ K108542

♣ 5

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 163

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 5♦ N

North:

♠ KQJ9

♥ —

♦ AJ8754

♣ 832

South:

♠ 1087

♥ AQ75

♦ KQ

♣ AKQ9

West North East South

2NT

Pass 3♣¹ 4♥ Pass

Pass 5♦ AP

1. Stayman

Board: 164

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AK10

♥ Q86

♦ AJ832

♣ AQ

South:

♠ —

♥ KJ4

♦ Q54

♣ K1087532

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

Board: 165

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 4

♥ QJ6

♦ KQJ10432

♣ 107

South:

♠ AK10

♥ 1074

♦ A8

♣ AKQ93

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♦ AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|---------|---------------------------|
| Board: 161 | ♠ AK42 | The opponents are silent. |
| Dealer: S | ♥ Q2 | |
| Vul: NS | ♦ AKQ96 | You bid first. |
| HCP: 20 | ♣ Q8 | |

| | | |
|------------|-----------|---------------------------|
| Board: 162 | ♠ A85 | The opponents are silent. |
| Dealer: N | ♥ K76 | |
| Vul: EW | ♦ K108542 | Partner bids first. |
| HCP: 10 | ♣ 5 | |

| | | |
|------------|--------|---------------------------|
| Board: 163 | ♠ 1087 | East Bids 4♥ if possible. |
| Dealer: S | ♥ AQ75 | |
| Vul: NS | ♦ KQ | You bid first. |
| HCP: 20 | ♣ AKQ9 | |

| | | |
|------------|------------|---------------------------|
| Board: 164 | ♠ — | The opponents are silent. |
| Dealer: N | ♥ KJ4 | |
| Vul: EW | ♦ Q54 | Partner bids first. |
| HCP: 9 | ♣ K1087532 | |

| | | |
|------------|---------|---------------------------|
| Board: 165 | ♠ AK10 | The opponents are silent. |
| Dealer: S | ♥ 1074 | |
| Vul: None | ♦ A8 | You bid first. |
| HCP: 20 | ♣ AKQ93 | |

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

Board: 161
Dealer: S
Vul: NS
North HCP: 6
South HCP: 20
Contract: 6♣ N

North:
♠ J109
♥ 106
♦ J
♣ A1097632

South:
♠ AK42
♥ Q2
♦ AKQ96
♣ Q8

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 6♣ | AP | |

Board: 162
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ QJ7
♥ A8
♦ AQ963
♣ AK3

South:
♠ A85
♥ K76
♦ K108542
♣ 5

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

Board: 163
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 5♦ N

North:
♠ KQJ9
♥ —
♦ AJ8754
♣ 832

South:
♠ 1087
♥ AQ75
♦ KQ
♣ AKQ9

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | 4♥ | Pass |
| Pass | 5♦ | AP | |
| 1. Stayman | | | |

Board: 164
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AK10
♥ Q86
♦ AJ832
♣ AQ

South:
♠ —
♥ KJ4
♦ Q54
♣ K1087532

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

Board: 165
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 4
♥ QJ6
♦ KQJ10432
♣ 107

South:
♠ AK10
♥ 1074
♦ A8
♣ AKQ93

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 166 | ♠ AQ63 | The opponents are silent. |
| Dealer: N | ♥ KJ7 | |
| Vul: EW | ♦ A9 | You bid first. |
| HCP: 21 | ♣ AK73 | |

| | | |
|------------|----------|---------------------------|
| Board: 167 | ♠ 7 | The opponents are silent. |
| Dealer: S | ♥ Q742 | |
| Vul: Both | ♦ AQJ983 | Partner bids first. |
| HCP: 9 | ♣ 43 | |

| | | |
|------------|---------|---------------------------|
| Board: 168 | ♠ K10 | The opponents are silent. |
| Dealer: N | ♥ KQ | |
| Vul: None | ♦ AKQ92 | You bid first. |
| HCP: 21 | ♣ A952 | |

| | | |
|------------|-----------|---------------------------|
| Board: 169 | ♠ KQ106 | The opponents are silent. |
| Dealer: S | ♥ 6 | |
| Vul: NS | ♦ A108432 | Partner bids first. |
| HCP: 9 | ♣ 107 | |

| | | |
|------------|---------|---------------------------|
| Board: 170 | ♠ A1052 | The opponents are silent. |
| Dealer: N | ♥ AK | |
| Vul: Both | ♦ A86 | You bid first. |
| HCP: 20 | ♣ AJ42 | |

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

Board: 166
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 6♦ S

North:
♠ AQ63
♥ KJ7
♦ A9
♣ AK73

South:
♠ KJ10
♥ AQ9
♦ QJ6532
♣ 2

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

Board: 167
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4♥ S

North:
♠ 7
♥ Q742
♦ AQJ983
♣ 43

South:
♠ AQ3
♥ AKJ8
♦ K7
♣ QJ82

| | | | |
|---------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 3♠ ² | Pass | 4♥ |
| AP | | | |
| 1. Stayman | | | |
| 2. artificial | | | |

Board: 168
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6♣ S

North:
♠ K10
♥ KQ
♦ AKQ92
♣ A952

South:
♠ AJ76
♥ 42
♦ 10
♣ KQJ1076

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 6♣ |
| AP | | | |
| 1. Stayman | | | |

Board: 169
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 3N S

North:
♠ KQ106
♥ 6
♦ A108432
♣ 107

South:
♠ A9
♥ AQ53
♦ KQJ6
♣ A63

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

Board: 170
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ A1052
♥ AK
♦ A86
♣ AJ42

South:
♠ —
♥ J943
♦ J93
♣ KQ8763

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|---------------------------|
| Board: 166 | ♠ KJ10 | The opponents are silent. |
| Dealer: N | ♥ AQ9 | |
| Vul: EW | ♦ QJ6532 | Partner bids first. |
| HCP: 13 | ♣ 2 | |

| | | |
|------------|--------|---------------------------|
| Board: 167 | ♠ AQ3 | The opponents are silent. |
| Dealer: S | ♥ AKJ8 | |
| Vul: Both | ♦ K7 | You bid first. |
| HCP: 20 | ♣ QJ82 | |

| | | |
|------------|-----------|---------------------------|
| Board: 168 | ♠ AJ76 | The opponents are silent. |
| Dealer: N | ♥ 42 | |
| Vul: None | ♦ 10 | Partner bids first. |
| HCP: 11 | ♣ KQJ1076 | |

| | | |
|------------|--------|---------------------------|
| Board: 169 | ♠ A9 | The opponents are silent. |
| Dealer: S | ♥ AQ53 | |
| Vul: NS | ♦ KQJ6 | You bid first. |
| HCP: 20 | ♣ A63 | |

| | | |
|------------|----------|---------------------------|
| Board: 170 | ♠ — | The opponents are silent. |
| Dealer: N | ♥ J943 | |
| Vul: Both | ♦ J93 | Partner bids first. |
| HCP: 7 | ♣ KQ8763 | |

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

Board: 166
Dealer: N
Vul: EW
North HCP: 21
South HCP: 13
Contract: 6♦ S

North:
♠ AQ63
♥ KJ7
♦ A9
♣ AK73

South:
♠ KJ10
♥ AQ9
♦ QJ6532
♣ 2

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

Board: 167
Dealer: S
Vul: Both
North HCP: 9
South HCP: 20
Contract: 4♥ S

North:
♠ 7
♥ Q742
♦ AQJ983
♣ 43

South:
♠ AQ3
♥ AKJ8
♦ K7
♣ QJ82

| | | | |
|---------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♥ |
| Pass | 3♠ ² | Pass | 4♥ |
| AP | | | |
| 1. Stayman | | | |
| 2. artificial | | | |

Board: 168
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6♣ S

North:
♠ K10
♥ KQ
♦ AKQ92
♣ A952

South:
♠ AJ76
♥ 42
♦ 10
♣ KQJ1076

| | | | |
|------------|-------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 6♣ |
| AP | | | |
| 1. Stayman | | | |

Board: 169
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 3N S

North:
♠ KQ106
♥ 6
♦ A108432
♣ 107

South:
♠ A9
♥ AQ53
♦ KQJ6
♣ A63

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

Board: 170
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ A1052
♥ AK
♦ A86
♣ AJ42

South:
♠ —
♥ J943
♦ J93
♣ KQ8763

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|------------------------------|
| Board: 171 | ♠ J543 | East Doubles 6♦ if possible. |
| Dealer: S | ♥ Q3 | |
| Vul: None | ♦ A98432 | Partner bids first. |
| HCP: 7 | ♣ 6 | |
| Board: 172 | ♠ A93 | The opponents are silent. |
| Dealer: N | ♥ AQJ | |
| Vul: NS | ♦ AJ63 | You bid first. |
| HCP: 20 | ♣ A53 | |
| Board: 173 | ♠ KQ95 | The opponents are silent. |
| Dealer: S | ♥ 97 | |
| Vul: EW | ♦ 2 | Partner bids first. |
| HCP: 12 | ♣ AQJ843 | |
| Board: 174 | ♠ AQ82 | The opponents are silent. |
| Dealer: N | ♥ K87 | |
| Vul: None | ♦ AK76 | You bid first. |
| HCP: 20 | ♣ A6 | |

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

Board: 171
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 21
 Contract: 6♦X S

North:
 ♠ J543
 ♥ Q3
 ♦ A98432
 ♣ 6

South:
 ♠ AQ7
 ♥ AK5
 ♦ QJ7
 ♣ KQ43

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

1. Stayman

Board: 172
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 6
 Contract: 6♦ N

North:
 ♠ A93
 ♥ AQJ
 ♦ AJ63
 ♣ A53

South:
 ♠ J862
 ♥ 43
 ♦ KQ9542
 ♣ 9

| West | North | East | South |
|------|-------|------|-----------------|
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 6♦ |
| AP | | | |

1. Stayman

Board: 173
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 21
 Contract: 7♠ S

North:
 ♠ KQ95
 ♥ 97
 ♦ 2
 ♣ AQJ843

South:
 ♠ AJ64
 ♥ AK
 ♦ AKQ97
 ♣ 95

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

1. Stayman
 2. artificial
 3. Blackwood 0314, for ♠
 4. A=2/5 or 5/5, Q(S)=1
 5. King ask by 5NT
 6. K=0

Board: 174
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 11
 Contract: 6N N

North:
 ♠ AQ82
 ♥ K87
 ♦ AK76
 ♣ A6

South:
 ♠ 763
 ♥ A65
 ♦ Q
 ♣ KQ10843

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

1. Gerber
 2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|------------------------------|
| Board: 171 | ♠ AQ7 | East Doubles 6♦ if possible. |
| Dealer: S | ♥ AK5 | |
| Vul: None | ♦ QJ7 | You bid first. |
| HCP: 21 | ♣ KQ43 | |

| | | |
|------------|----------|---------------------------|
| Board: 172 | ♠ J862 | The opponents are silent. |
| Dealer: N | ♥ 43 | |
| Vul: NS | ♦ KQ9542 | Partner bids first. |
| HCP: 6 | ♣ 9 | |

| | | |
|------------|---------|---------------------------|
| Board: 173 | ♠ AJ64 | The opponents are silent. |
| Dealer: S | ♥ AK | |
| Vul: EW | ♦ AKQ97 | You bid first. |
| HCP: 21 | ♣ 95 | |

| | | |
|------------|-----------|---------------------------|
| Board: 174 | ♠ 763 | The opponents are silent. |
| Dealer: N | ♥ A65 | |
| Vul: None | ♦ Q | Partner bids first. |
| HCP: 11 | ♣ KQ10843 | |

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

Board: 171
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 21
 Contract: 6♦X S

North:
 ♠ J543
 ♥ Q3
 ♦ A98432
 ♣ 6

South:
 ♠ AQ7
 ♥ AK5
 ♦ QJ7
 ♣ KQ43

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

1. Stayman

Board: 172
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 6
 Contract: 6♦ N

North:
 ♠ A93
 ♥ AQJ
 ♦ AJ63
 ♣ A53

South:
 ♠ J862
 ♥ 43
 ♦ KQ9542
 ♣ 9

| West | North | East | South |
|------|-------|------|-----------------|
| | 2NT | Pass | 3♣ ¹ |
| Pass | 3♦ | Pass | 6♦ |
| AP | | | |

1. Stayman

Board: 173
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 21
 Contract: 7♠ S

North:
 ♠ KQ95
 ♥ 97
 ♦ 2
 ♣ AQJ843

South:
 ♠ AJ64
 ♥ AK
 ♦ AKQ97
 ♣ 95

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

1. Stayman
 2. artificial
 3. Blackwood 0314, for ♠
 4. A=2/5 or 5/5, Q(S)=1
 5. King ask by 5NT
 6. K=0

Board: 174
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 11
 Contract: 6N N

North:
 ♠ AQ82
 ♥ K87
 ♦ AK76
 ♣ A6

South:
 ♠ 763
 ♥ A65
 ♦ Q
 ♣ KQ10843

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

1. Gerber
 2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|------------------------------|
| Board: 175 | ♠ 6 | The opponents are silent. |
| Dealer: S | ♥ AQJ3 | |
| Vul: NS | ♦ Q7 | Partner bids first. |
| HCP: 15 | ♣ KQJ1043 | |
| Board: 176 | ♠ QJ5 | The opponents are silent. |
| Dealer: N | ♥ Q9642 | |
| Vul: NS | ♦ AKQ | You bid first. |
| HCP: 21 | ♣ AK | |
| Board: 177 | ♠ K86 | East Doubles 6♦ if possible. |
| Dealer: S | ♥ Q2 | |
| Vul: EW | ♦ AJ6542 | Partner bids first. |
| HCP: 10 | ♣ 97 | |
| Board: 178 | ♠ AQ | The opponents are silent. |
| Dealer: N | ♥ AQ98 | |
| Vul: None | ♦ A43 | You bid first. |
| HCP: 20 | ♣ A943 | |
| Board: 179 | ♠ AJ2 | The opponents are silent. |
| Dealer: S | ♥ 3 | |
| Vul: NS | ♦ AJ5 | Partner bids first. |
| HCP: 14 | ♣ A106542 | |

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

| | | | | | | |
|----------------|-----------|---------|------------|-----------------|------|-------|
| Board: 175 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 6 | ♠ AKQ10 | | | | 2NT |
| Vul: NS | ♥ AQJ3 | ♥ K75 | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 15 | ♦ Q7 | ♦ A8 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ KQJ1043 | ♣ A987 | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|-----------|------------|-------|------|-----------------|
| Board: 176 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ5 | ♠ A743 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ Q9642 | ♥ AK | Pass | 3♥ | Pass | 6♣ |
| North HCP: 21 | ♦ AKQ | ♦ 10 | AP | | | |
| South HCP: 14 | ♣ AK | ♣ QJ10743 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|------------------|----------|----------|-----------------|-----------------|------|------------------|
| Board: 177 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K86 | ♠ AQ2 | | | | 2NT |
| Vul: EW | ♥ Q2 | ♥ AK9 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 10 | ♦ AJ6542 | ♦ 87 | Pass | 6♦ | X | AP |
| South HCP: 20 | ♣ 97 | ♣ AQJ105 | 1. Gerber | | | |
| Contract: 6♦ X N | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|--------|-----------|------------|-------|------|-----------------|
| Board: 178 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ 10874 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ AQ98 | ♥ 62 | Pass | 3♥ | Pass | 3NT |
| North HCP: 20 | ♦ A43 | ♦ 7 | AP | | | |
| South HCP: 5 | ♣ A943 | ♣ KQ10876 | 1. Stayman | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|-----------|---------|-----------|-----------------|------|-----------------|
| Board: 179 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ2 | ♠ KQ | | | | 2NT |
| Vul: NS | ♥ 3 | ♥ AQ872 | Pass | 4♣ ¹ | Pass | 4♥ ² |
| North HCP: 14 | ♦ AJ5 | ♦ KQ6 | Pass | 6♣ | AP | |
| South HCP: 21 | ♣ A106542 | ♣ KQ9 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=1/4 | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|------------------------------|
| Board: 175 | ♠ AKQ10 | The opponents are silent. |
| Dealer: S | ♥ K75 | |
| Vul: NS | ♦ A8 | You bid first. |
| HCP: 20 | ♣ A987 | |
| Board: 176 | ♠ A743 | The opponents are silent. |
| Dealer: N | ♥ AK | |
| Vul: NS | ♦ 10 | Partner bids first. |
| HCP: 14 | ♣ QJ10743 | |
| Board: 177 | ♠ AQ2 | East Doubles 6♦ if possible. |
| Dealer: S | ♥ AK9 | |
| Vul: EW | ♦ 87 | You bid first. |
| HCP: 20 | ♣ AQJ105 | |
| Board: 178 | ♠ 10874 | The opponents are silent. |
| Dealer: N | ♥ 62 | |
| Vul: None | ♦ 7 | Partner bids first. |
| HCP: 5 | ♣ KQ10876 | |
| Board: 179 | ♠ KQ | The opponents are silent. |
| Dealer: S | ♥ AQ872 | |
| Vul: NS | ♦ KQ6 | You bid first. |
| HCP: 21 | ♣ KQ9 | |

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

| | | | | | | |
|----------------|-----------|---------|------------|-----------------|------|-------|
| Board: 175 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 6 | ♠ AKQ10 | | | | 2NT |
| Vul: NS | ♥ AQJ3 | ♥ K75 | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 15 | ♦ Q7 | ♦ A8 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ KQJ1043 | ♣ A987 | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|-----------|------------|-------|------|-----------------|
| Board: 176 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ5 | ♠ A743 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ Q9642 | ♥ AK | Pass | 3♥ | Pass | 6♣ |
| North HCP: 21 | ♦ AKQ | ♦ 10 | AP | | | |
| South HCP: 14 | ♣ AK | ♣ QJ10743 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|------------------|----------|----------|-----------------|-----------------|------|------------------|
| Board: 177 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K86 | ♠ AQ2 | | | | 2NT |
| Vul: EW | ♥ Q2 | ♥ AK9 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 10 | ♦ AJ6542 | ♦ 87 | Pass | 6♦ | X | AP |
| South HCP: 20 | ♣ 97 | ♣ AQJ105 | 1. Gerber | | | |
| Contract: 6♦ X N | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|--------|-----------|------------|-------|------|-----------------|
| Board: 178 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ 10874 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ AQ98 | ♥ 62 | Pass | 3♥ | Pass | 3NT |
| North HCP: 20 | ♦ A43 | ♦ 7 | AP | | | |
| South HCP: 5 | ♣ A943 | ♣ KQ10876 | 1. Stayman | | | |
| Contract: 3N N | | | | | | |

| | | | | | | |
|----------------|-----------|---------|-----------|-----------------|------|-----------------|
| Board: 179 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ2 | ♠ KQ | | | | 2NT |
| Vul: NS | ♥ 3 | ♥ AQ872 | Pass | 4♣ ¹ | Pass | 4♥ ² |
| North HCP: 14 | ♦ AJ5 | ♦ KQ6 | Pass | 6♣ | AP | |
| South HCP: 21 | ♣ A106542 | ♣ KQ9 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=1/4 | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|---------|---------------------------|
| Board: 180 | ♠ A2 | The opponents are silent. |
| Dealer: N | ♥ KQJ3 | |
| Vul: Both | ♦ AKQ32 | You bid first. |
| HCP: 21 | ♣ Q10 | |

| | | |
|------------|----------|---------------------------|
| Board: 181 | ♠ Q97 | The opponents are silent. |
| Dealer: S | ♥ 8 | |
| Vul: None | ♦ AK9873 | Partner bids first. |
| HCP: 12 | ♣ K72 | |

| | | |
|------------|--------|---------------------------|
| Board: 182 | ♠ A9 | The opponents are silent. |
| Dealer: N | ♥ AK10 | |
| Vul: EW | ♦ K865 | You bid first. |
| HCP: 20 | ♣ AQ42 | |

| | | |
|------------|-----------|---------------------------|
| Board: 183 | ♠ A963 | The opponents are silent. |
| Dealer: S | ♥ 107 | |
| Vul: None | ♦ KQ10542 | Partner bids first. |
| HCP: 10 | ♣ J | |

| | | |
|------------|---------|---------------------------|
| Board: 184 | ♠ AKJ | The opponents are silent. |
| Dealer: N | ♥ AK106 | |
| Vul: EW | ♦ AJ75 | You bid first. |
| HCP: 21 | ♣ J3 | |

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

Board: 180

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 6♣ S

North:

♠ A2

♥ KQJ3

♦ AKQ32

♣ Q10

South:

♠ 1065

♥ 87

♦ 6

♣ A986543

West North East South

2NT Pass 6♣

AP

Board: 181

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 7N S

North:

♠ Q97

♥ 8

♦ AK9873

♣ K72

South:

♠ AK10

♥ AK1076

♦ QJ

♣ A98

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 7NT AP

1. Gerber

2. A=3 out of 4

Board: 182

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ A9

♥ AK10

♦ K865

♣ AQ42

South:

♠ J85

♥ Q

♦ QJ2

♣ KJ9875

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

Board: 183

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♦ S

North:

♠ A963

♥ 107

♦ KQ10542

♣ J

South:

♠ KQ10

♥ AK8

♦ J8

♣ AK874

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4♦ Pass 5♣

Pass 6♦ AP

1. Stayman

Board: 184

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♦ S

North:

♠ AKJ

♥ AK106

♦ AJ75

♣ J3

South:

♠ Q107

♥ 842

♦ KQ9862

♣ 4

West North East South

2NT Pass 6♦

AP

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 180 | ♠ 1065 | The opponents are silent. |
| Dealer: N | ♥ 87 | |
| Vul: Both | ♦ 6 | Partner bids first. |
| HCP: 4 | ♣ A986543 | |
| Board: 181 | ♠ AK10 | The opponents are silent. |
| Dealer: S | ♥ AK1076 | |
| Vul: None | ♦ QJ | You bid first. |
| HCP: 21 | ♣ A98 | |
| Board: 182 | ♠ J85 | The opponents are silent. |
| Dealer: N | ♥ Q | |
| Vul: EW | ♦ QJ2 | Partner bids first. |
| HCP: 10 | ♣ KJ9875 | |
| Board: 183 | ♠ KQ10 | The opponents are silent. |
| Dealer: S | ♥ AK8 | |
| Vul: None | ♦ J8 | You bid first. |
| HCP: 20 | ♣ AK874 | |
| Board: 184 | ♠ Q107 | The opponents are silent. |
| Dealer: N | ♥ 842 | |
| Vul: EW | ♦ KQ9862 | Partner bids first. |
| HCP: 7 | ♣ 4 | |

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

Board: 180

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 6♣ S

North:

♠ A2

♥ KQJ3

♦ AKQ32

♣ Q10

South:

♠ 1065

♥ 87

♦ 6

♣ A986543

West North East South

2NT Pass 6♣

AP

Board: 181

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 7N S

North:

♠ Q97

♥ 8

♦ AK9873

♣ K72

South:

♠ AK10

♥ AK1076

♦ QJ

♣ A98

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 7NT AP

1. Gerber

2. A=3 out of 4

Board: 182

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ A9

♥ AK10

♦ K865

♣ AQ42

South:

♠ J85

♥ Q

♦ QJ2

♣ KJ9875

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

Board: 183

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♦ S

North:

♠ A963

♥ 107

♦ KQ10542

♣ J

South:

♠ KQ10

♥ AK8

♦ J8

♣ AK874

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4♦ Pass 5♣

Pass 6♦ AP

1. Stayman

Board: 184

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♦ S

North:

♠ AKJ

♥ AK106

♦ AJ75

♣ J3

South:

♠ Q107

♥ 842

♦ KQ9862

♣ 4

West North East South

2NT Pass 6♦

AP

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 185 | ♠ K | The opponents are silent. |
| Dealer: S | ♥ A954 | |
| Vul: Both | ♦ 94 | Partner bids first. |
| HCP: 10 | ♣ QJ10986 | |

| | | |
|------------|--------|---------------------------|
| Board: 186 | ♠ 1052 | The opponents are silent. |
| Dealer: N | ♥ AKQ3 | |
| Vul: NS | ♦ A32 | You bid first. |
| HCP: 20 | ♣ AK9 | |

| | | |
|------------|------------|---------------------------|
| Board: 187 | ♠ 106 | The opponents are silent. |
| Dealer: S | ♥ Q5 | |
| Vul: None | ♦ Q | Partner bids first. |
| HCP: 10 | ♣ KQJ86542 | |

| | | |
|------------|--------|---------------------------|
| Board: 188 | ♠ A107 | The opponents are silent. |
| Dealer: N | ♥ AKJ4 | |
| Vul: None | ♦ K9 | You bid first. |
| HCP: 20 | ♣ AJ93 | |

| | | |
|------------|-----------|---------------------------|
| Board: 189 | ♠ Q103 | The opponents are silent. |
| Dealer: S | ♥ J6 | |
| Vul: EW | ♦ K7 | Partner bids first. |
| HCP: 14 | ♣ AKJ1032 | |

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

| | | | | | | |
|----------------|-----------|--------|------------|-----------------|------|-------|
| Board: 185 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K | ♠ A642 | | | | 2NT |
| Vul: Both | ♥ A954 | ♥ KQ8 | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 10 | ♦ 94 | ♦ A6 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ QJ10986 | ♣ AK72 | 1. Stayman | | | |
| Contract: 6♣ N | | | | | | |

| | | | | | | |
|----------------|--------|----------|---------------------|-------|------|------------------|
| Board: 186 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 1052 | ♠ AKQ6 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ AKQ3 | ♥ 985 | Pass | 3♥ | Pass | 4NT ² |
| North HCP: 20 | ♦ A32 | ♦ QJ7654 | Pass | 6NT | AP | |
| South HCP: 12 | ♣ AK9 | ♣ — | 1. Stayman | | | |
| Contract: 6N N | | | 2. Quantitative 4NT | | | |

| | | | | | | |
|----------------|------------|---------|-----------------|-----------------|------|------------------|
| Board: 187 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 106 | ♠ KQ8 | | | | 2NT |
| Vul: None | ♥ Q5 | ♥ A1092 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 10 | ♦ Q | ♦ AK95 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ KQJ86542 | ♣ A7 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|--------|------------|-----------------|------------------|------|-----------------|
| Board: 188 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A107 | ♠ Q3 | | 2NT | Pass | 4♣ ¹ |
| Vul: None | ♥ AKJ4 | ♥ 982 | Pass | 4NT ² | AP | |
| North HCP: 20 | ♦ K9 | ♦ AJ107653 | 1. Gerber | | | |
| South HCP: 9 | ♣ AJ93 | ♣ Q | 2. A=3 out of 4 | | | |
| Contract: 4N N | | | | | | |

| | | | | | | |
|----------------|-----------|--------|-----------------|-----------------|------|------------------|
| Board: 189 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q103 | ♠ AKJ | | | | 2NT |
| Vul: EW | ♥ J6 | ♥ AQ52 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 14 | ♦ K7 | ♦ A106 | Pass | 6NT | AP | |
| South HCP: 20 | ♣ AKJ1032 | ♣ Q97 | 1. Gerber | | | |
| Contract: 6N S | | | 2. A=3 out of 4 | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 185 | ♠ A642 | The opponents are silent. |
| Dealer: S | ♥ KQ8 | |
| Vul: Both | ♦ A6 | You bid first. |
| HCP: 20 | ♣ AK72 | |

| | | |
|------------|----------|---------------------------|
| Board: 186 | ♠ AKQ6 | The opponents are silent. |
| Dealer: N | ♥ 985 | |
| Vul: NS | ♦ QJ7654 | Partner bids first. |
| HCP: 12 | ♣ — | |

| | | |
|------------|---------|---------------------------|
| Board: 187 | ♠ KQ8 | The opponents are silent. |
| Dealer: S | ♥ A1092 | |
| Vul: None | ♦ AK95 | You bid first. |
| HCP: 20 | ♣ A7 | |

| | | |
|------------|------------|---------------------------|
| Board: 188 | ♠ Q3 | The opponents are silent. |
| Dealer: N | ♥ 982 | |
| Vul: None | ♦ AJ107653 | Partner bids first. |
| HCP: 9 | ♣ Q | |

| | | |
|------------|--------|---------------------------|
| Board: 189 | ♠ AKJ | The opponents are silent. |
| Dealer: S | ♥ AQ52 | |
| Vul: EW | ♦ A106 | You bid first. |
| HCP: 20 | ♣ Q97 | |

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

| | | | | | | |
|----------------|-----------|--------|------------|-----------------|------|-------|
| Board: 185 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K | ♠ A642 | | | | 2NT |
| Vul: Both | ♥ A954 | ♥ KQ8 | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 10 | ♦ 94 | ♦ A6 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ QJ10986 | ♣ AK72 | 1. Stayman | | | |
| Contract: 6♣ N | | | | | | |

| | | | | | | |
|----------------|--------|----------|---------------------|-------|------|------------------|
| Board: 186 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 1052 | ♠ AKQ6 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ AKQ3 | ♥ 985 | Pass | 3♥ | Pass | 4NT ² |
| North HCP: 20 | ♦ A32 | ♦ QJ7654 | Pass | 6NT | AP | |
| South HCP: 12 | ♣ AK9 | ♣ — | 1. Stayman | | | |
| Contract: 6N N | | | 2. Quantitative 4NT | | | |

| | | | | | | |
|----------------|------------|---------|-----------------|-----------------|------|------------------|
| Board: 187 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 106 | ♠ KQ8 | | | | 2NT |
| Vul: None | ♥ Q5 | ♥ A1092 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 10 | ♦ Q | ♦ AK95 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ KQJ86542 | ♣ A7 | 1. Gerber | | | |
| Contract: 6♣ N | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|--------|------------|-----------------|------------------|------|-----------------|
| Board: 188 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A107 | ♠ Q3 | | 2NT | Pass | 4♣ ¹ |
| Vul: None | ♥ AKJ4 | ♥ 982 | Pass | 4NT ² | AP | |
| North HCP: 20 | ♦ K9 | ♦ AJ107653 | 1. Gerber | | | |
| South HCP: 9 | ♣ AJ93 | ♣ Q | 2. A=3 out of 4 | | | |
| Contract: 4N N | | | | | | |

| | | | | | | |
|----------------|-----------|--------|-----------------|-----------------|------|------------------|
| Board: 189 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q103 | ♠ AKJ | | | | 2NT |
| Vul: EW | ♥ J6 | ♥ AQ52 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 14 | ♦ K7 | ♦ A106 | Pass | 6NT | AP | |
| South HCP: 20 | ♣ AKJ1032 | ♣ Q97 | 1. Gerber | | | |
| Contract: 6N S | | | 2. A=3 out of 4 | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|---------------------------|
| Board: 190 | ♠ AKQJ | The opponents are silent. |
| Dealer: N | ♥ K2 | |
| Vul: Both | ♦ K10864 | You bid first. |
| HCP: 20 | ♣ A9 | |

| | | |
|------------|----------|---------------------------|
| Board: 191 | ♠ K654 | The opponents are silent. |
| Dealer: S | ♥ 2 | |
| Vul: Both | ♦ 102 | Partner bids first. |
| HCP: 8 | ♣ KQ9864 | |

| | | |
|------------|---------|---------------------------|
| Board: 192 | ♠ KJ876 | The opponents are silent. |
| Dealer: N | ♥ AQJ | |
| Vul: Both | ♦ AQ | You bid first. |
| HCP: 20 | ♣ K84 | |

| | | |
|------------|----------|---------------------------|
| Board: 193 | ♠ J6 | The opponents are silent. |
| Dealer: S | ♥ Q1092 | |
| Vul: None | ♦ AQJ984 | Partner bids first. |
| HCP: 10 | ♣ 10 | |

| | | |
|------------|--------|---------------------------|
| Board: 194 | ♠ AJ7 | The opponents are silent. |
| Dealer: N | ♥ Q86 | |
| Vul: NS | ♦ AKJ2 | You bid first. |
| HCP: 20 | ♣ AJ4 | |

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

Board: 190

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ AKQJ

♥ K2

♦ K10864

♣ A9

South:

♠ —

♥ 873

♦ AQJ9752

♣ J53

West North East South

2NT Pass 6♦

AP

Board: 191

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ K654

♥ 2

♦ 102

♣ KQ9864

South:

♠ AJ109

♥ Q5

♦ AKJ

♣ AJ103

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 6♣ AP

1. Stayman

Board: 192

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 5♠ N

North:

♠ KJ876

♥ AQJ

♦ AQ

♣ K84

South:

♠ AQ94

♥ 732

♦ K106532

♣ —

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 5♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 193

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ J6

♥ Q1092

♦ AQJ984

♣ 10

South:

♠ A872

♥ AK

♦ K106

♣ AQ92

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

Board: 194

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AJ7

♥ Q86

♦ AKJ2

♣ AJ4

South:

♠ Q10

♥ 5

♦ Q7

♣ KQ976532

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 190 | ♠ — | The opponents are silent. |
| Dealer: N | ♥ 873 | |
| Vul: Both | ♦ AQJ9752 | Partner bids first. |
| HCP: 8 | ♣ J53 | |

| | | |
|------------|---------|---------------------------|
| Board: 191 | ♠ AJ109 | The opponents are silent. |
| Dealer: S | ♥ Q5 | |
| Vul: Both | ♦ AKJ | You bid first. |
| HCP: 20 | ♣ AJ103 | |

| | | |
|------------|-----------|---------------------------|
| Board: 192 | ♠ AQ94 | The opponents are silent. |
| Dealer: N | ♥ 732 | |
| Vul: Both | ♦ K106532 | Partner bids first. |
| HCP: 9 | ♣ — | |

| | | |
|------------|--------|---------------------------|
| Board: 193 | ♠ A872 | The opponents are silent. |
| Dealer: S | ♥ AK | |
| Vul: None | ♦ K106 | You bid first. |
| HCP: 20 | ♣ AQ92 | |

| | | |
|------------|------------|---------------------------|
| Board: 194 | ♠ Q10 | The opponents are silent. |
| Dealer: N | ♥ 5 | |
| Vul: NS | ♦ Q7 | Partner bids first. |
| HCP: 9 | ♣ KQ976532 | |

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

Board: 190

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ AKQJ

♥ K2

♦ K10864

♣ A9

South:

♠ —

♥ 873

♦ AQJ9752

♣ J53

West North East South

2NT Pass 6♦

AP

Board: 191

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ K654

♥ 2

♦ 102

♣ KQ9864

South:

♠ AJ109

♥ Q5

♦ AKJ

♣ AJ103

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 6♣ AP

1. Stayman

Board: 192

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 5♠ N

North:

♠ KJ876

♥ AQJ

♦ AQ

♣ K84

South:

♠ AQ94

♥ 732

♦ K106532

♣ —

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 5♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 193

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ J6

♥ Q1092

♦ AQJ984

♣ 10

South:

♠ A872

♥ AK

♦ K106

♣ AQ92

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

Board: 194

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AJ7

♥ Q86

♦ AKJ2

♣ AJ4

South:

♠ Q10

♥ 5

♦ Q7

♣ KQ976532

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♣

AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|---------------------------|
| Board: 195 | ♠ 10873 | The opponents are silent. |
| Dealer: S | ♥ 8 | |
| Vul: EW | ♦ 109 | Partner bids first. |
| HCP: 7 | ♣ AK7532 | |

| | | |
|------------|----------|---------------------------|
| Board: 196 | ♠ AQ | The opponents are silent. |
| Dealer: N | ♥ AJ8 | |
| Vul: NS | ♦ K105 | You bid first. |
| HCP: 20 | ♣ KQJ104 | |

| | | |
|------------|----------|---------------------------|
| Board: 197 | ♠ QJ32 | The opponents are silent. |
| Dealer: S | ♥ — | |
| Vul: Both | ♦ 1083 | Partner bids first. |
| HCP: 8 | ♣ AJ8752 | |

| | | |
|------------|--------|---------------------------|
| Board: 198 | ♠ AK83 | The opponents are silent. |
| Dealer: N | ♥ AK4 | |
| Vul: EW | ♦ KQ3 | You bid first. |
| HCP: 20 | ♣ J103 | |

| | | |
|------------|-----------|---------------------------|
| Board: 199 | ♠ — | The opponents are silent. |
| Dealer: S | ♥ Q982 | |
| Vul: Both | ♦ 763 | Partner bids first. |
| HCP: 9 | ♣ AK10854 | |

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

| | | | | | | |
|----------------|----------|--------|------------|-----------------|------|-------|
| Board: 195 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10873 | ♠ AKQ | | | | 2NT |
| Vul: EW | ♥ 8 | ♥ KQ96 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 7 | ♦ 109 | ♦ A76 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AK7532 | ♣ Q94 | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 196 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ K97 | | | | |
| Vul: NS | ♥ AJ8 | ♥ 53 | | 2NT | Pass | 6♦ |
| North HCP: 20 | ♦ K105 | ♦ QJ98764 | AP | | | |
| South HCP: 6 | ♣ KQJ104 | ♣ 3 | | | | |
| Contract: 6♦ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 197 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ32 | ♠ K96 | | | | 2NT |
| Vul: Both | ♥ — | ♥ AKJ10 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 8 | ♦ 1083 | ♦ KQJ6 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AJ8752 | ♣ K6 | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 198 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK83 | ♠ 974 | | | | |
| Vul: EW | ♥ AK4 | ♥ Q10 | | 2NT | Pass | 6♣ |
| North HCP: 20 | ♦ KQ3 | ♦ 2 | AP | | | |
| South HCP: 7 | ♣ J103 | ♣ KQ76542 | | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------------|-----------------|------|-------|
| Board: 199 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ AQ32 | | | | 2NT |
| Vul: Both | ♥ Q982 | ♥ A54 | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 9 | ♦ 763 | ♦ AKQ | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AK10854 | ♣ J73 | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 195 | ♠ AKQ | The opponents are silent. |
| Dealer: S | ♥ KQ96 | |
| Vul: EW | ♦ A76 | You bid first. |
| HCP: 20 | ♣ Q94 | |

| | | |
|------------|-----------|---------------------------|
| Board: 196 | ♠ K97 | The opponents are silent. |
| Dealer: N | ♥ 53 | |
| Vul: NS | ♦ QJ98764 | Partner bids first. |
| HCP: 6 | ♣ 3 | |

| | | |
|------------|---------|---------------------------|
| Board: 197 | ♠ K96 | The opponents are silent. |
| Dealer: S | ♥ AKJ10 | |
| Vul: Both | ♦ KQJ6 | You bid first. |
| HCP: 20 | ♣ K6 | |

| | | |
|------------|-----------|---------------------------|
| Board: 198 | ♠ 974 | The opponents are silent. |
| Dealer: N | ♥ Q10 | |
| Vul: EW | ♦ 2 | Partner bids first. |
| HCP: 7 | ♣ KQ76542 | |

| | | |
|------------|--------|---------------------------|
| Board: 199 | ♠ AQ32 | The opponents are silent. |
| Dealer: S | ♥ A54 | |
| Vul: Both | ♦ AKQ | You bid first. |
| HCP: 20 | ♣ J73 | |

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

| | | | | | | |
|----------------|----------|--------|------------|-----------------|------|-------|
| Board: 195 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10873 | ♠ AKQ | | | | 2NT |
| Vul: EW | ♥ 8 | ♥ KQ96 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 7 | ♦ 109 | ♦ A76 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AK7532 | ♣ Q94 | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 196 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AQ | ♠ K97 | | | | |
| Vul: NS | ♥ AJ8 | ♥ 53 | | 2NT | Pass | 6♦ |
| North HCP: 20 | ♦ K105 | ♦ QJ98764 | AP | | | |
| South HCP: 6 | ♣ KQJ104 | ♣ 3 | | | | |
| Contract: 6♦ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 197 | North: | South: | West | North | East | South |
| Dealer: S | ♠ QJ32 | ♠ K96 | | | | 2NT |
| Vul: Both | ♥ — | ♥ AKJ10 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 8 | ♦ 1083 | ♦ KQJ6 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AJ8752 | ♣ K6 | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|--------|-----------|------|-------|------|-------|
| Board: 198 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK83 | ♠ 974 | | | | |
| Vul: EW | ♥ AK4 | ♥ Q10 | | 2NT | Pass | 6♣ |
| North HCP: 20 | ♦ KQ3 | ♦ 2 | AP | | | |
| South HCP: 7 | ♣ J103 | ♣ KQ76542 | | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|-----------|--------|------------|-----------------|------|-------|
| Board: 199 | North: | South: | West | North | East | South |
| Dealer: S | ♠ — | ♠ AQ32 | | | | 2NT |
| Vul: Both | ♥ Q982 | ♥ A54 | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 9 | ♦ 763 | ♦ AKQ | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AK10854 | ♣ J73 | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 200 | ♠ AJ5 | The opponents are silent. |
| Dealer: N | ♥ AK2 | |
| Vul: None | ♦ AJ75 | You bid first. |
| HCP: 20 | ♣ K102 | |

| | | |
|------------|----------|---------------------------|
| Board: 201 | ♠ J762 | The opponents are silent. |
| Dealer: S | ♥ Q7 | |
| Vul: EW | ♦ 8 | Partner bids first. |
| HCP: 11 | ♣ AKJ952 | |

| | | |
|------------|---------|---------------------------|
| Board: 202 | ♠ AK104 | The opponents are silent. |
| Dealer: N | ♥ AK | |
| Vul: EW | ♦ 854 | You bid first. |
| HCP: 20 | ♣ AQ62 | |

| | | |
|------------|-----------|---------------------------|
| Board: 203 | ♠ J862 | The opponents are silent. |
| Dealer: S | ♥ 102 | |
| Vul: NS | ♦ KJ98732 | Partner bids first. |
| HCP: 5 | ♣ — | |

| | | |
|------------|---------|---------------------------|
| Board: 204 | ♠ AK108 | The opponents are silent. |
| Dealer: N | ♥ K53 | |
| Vul: Both | ♦ J102 | You bid first. |
| HCP: 20 | ♣ AKQ | |

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

| | | | | | | |
|----------------|--------|----------|------|-------|------|-----------------|
| Board: 200 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ5 | ♠ 10432 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ AK2 | ♥ 54 | Pass | 3♦ | Pass | 6♣ |
| North HCP: 20 | ♦ AJ75 | ♦ 4 | AP | | | |
| South HCP: 5 | ♣ K102 | ♣ AJ9653 | | | | |
| Contract: 6♣ S | | | | | | |

1. Stayman

| | | | | | | |
|----------------|----------|---------|------|-----------------|------|-------|
| Board: 201 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J762 | ♠ AK | | | | 2NT |
| Vul: EW | ♥ Q7 | ♥ AJ854 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 11 | ♦ 8 | ♦ AQ2 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AKJ952 | ♣ Q104 | | | | |
| Contract: 6♣ N | | | | | | |

1. Stayman

| | | | | | | |
|----------------|---------|-----------|------|------------------|------|-----------------|
| Board: 202 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK104 | ♠ 2 | | 2NT | Pass | 4♣ ¹ |
| Vul: EW | ♥ AK | ♥ Q94 | Pass | 4NT ² | Pass | 7NT |
| North HCP: 20 | ♦ 854 | ♦ AKJ9763 | AP | | | |
| South HCP: 14 | ♣ AQ62 | ♣ KJ | | | | |
| Contract: 7N N | | | | | | |

1. Gerber
2. A=3 out of 4

| | | | | | | |
|----------------|-----------|----------|------|-----------------|------|-------|
| Board: 203 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J862 | ♠ AK | | | | 2NT |
| Vul: NS | ♥ 102 | ♥ AK63 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 5 | ♦ KJ98732 | ♦ Q6 | Pass | 3NT | AP | |
| South HCP: 20 | ♣ — | ♣ KJ1042 | | | | |
| Contract: 3N S | | | | | | |

1. Stayman

| | | | | | | |
|----------------|---------|-----------|------|-----------------|------|-----------------|
| Board: 204 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK108 | ♠ 92 | | 2NT | Pass | 4♣ ¹ |
| Vul: Both | ♥ K53 | ♥ 102 | Pass | 4♠ ² | Pass | 6♦ |
| North HCP: 20 | ♦ J102 | ♦ AKQ6543 | AP | | | |
| South HCP: 9 | ♣ AKQ | ♣ 72 | | | | |
| Contract: 6♦ S | | | | | | |

1. Gerber
2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|---------------------------|
| Board: 200 | ♠ 10432 | The opponents are silent. |
| Dealer: N | ♥ 54 | |
| Vul: None | ♦ 4 | Partner bids first. |
| HCP: 5 | ♣ AJ9653 | |

| | | |
|------------|---------|---------------------------|
| Board: 201 | ♠ AK | The opponents are silent. |
| Dealer: S | ♥ AJ854 | |
| Vul: EW | ♦ AQ2 | You bid first. |
| HCP: 20 | ♣ Q104 | |

| | | |
|------------|-----------|---------------------------|
| Board: 202 | ♠ 2 | The opponents are silent. |
| Dealer: N | ♥ Q94 | |
| Vul: EW | ♦ AKJ9763 | Partner bids first. |
| HCP: 14 | ♣ KJ | |

| | | |
|------------|----------|---------------------------|
| Board: 203 | ♠ AK | The opponents are silent. |
| Dealer: S | ♥ AK63 | |
| Vul: NS | ♦ Q6 | You bid first. |
| HCP: 20 | ♣ KJ1042 | |

| | | |
|------------|-----------|---------------------------|
| Board: 204 | ♠ 92 | The opponents are silent. |
| Dealer: N | ♥ 102 | |
| Vul: Both | ♦ AKQ6543 | Partner bids first. |
| HCP: 9 | ♣ 72 | |

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

| | | | | | | |
|----------------|--------|----------|------------|-------|------|-----------------|
| Board: 200 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ5 | ♠ 10432 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ AK2 | ♥ 54 | Pass | 3♦ | Pass | 6♣ |
| North HCP: 20 | ♦ AJ75 | ♦ 4 | AP | | | |
| South HCP: 5 | ♣ K102 | ♣ AJ9653 | | | | |
| Contract: 6♣ S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|---------|------------|-----------------|------|-------|
| Board: 201 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J762 | ♠ AK | | | | 2NT |
| Vul: EW | ♥ Q7 | ♥ AJ854 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 11 | ♦ 8 | ♦ AQ2 | Pass | 6♣ | AP | |
| South HCP: 20 | ♣ AKJ952 | ♣ Q104 | | | | |
| Contract: 6♣ N | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|-----------|-----------------|------------------|------|-----------------|
| Board: 202 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK104 | ♠ 2 | | 2NT | Pass | 4♣ ¹ |
| Vul: EW | ♥ AK | ♥ Q94 | Pass | 4NT ² | Pass | 7NT |
| North HCP: 20 | ♦ 854 | ♦ AKJ9763 | AP | | | |
| South HCP: 14 | ♣ AQ62 | ♣ KJ | 1. Gerber | | | |
| Contract: 7N N | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|-----------|----------|------------|-----------------|------|-------|
| Board: 203 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J862 | ♠ AK | | | | 2NT |
| Vul: NS | ♥ 102 | ♥ AK63 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 5 | ♦ KJ98732 | ♦ Q6 | Pass | 3NT | AP | |
| South HCP: 20 | ♣ — | ♣ KJ1042 | | | | |
| Contract: 3N S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|---------|-----------|-----------------|-----------------|------|-----------------|
| Board: 204 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK108 | ♠ 92 | | 2NT | Pass | 4♣ ¹ |
| Vul: Both | ♥ K53 | ♥ 102 | Pass | 4♠ ² | Pass | 6♦ |
| North HCP: 20 | ♦ J102 | ♦ AKQ6543 | AP | | | |
| South HCP: 9 | ♣ AKQ | ♣ 72 | 1. Gerber | | | |
| Contract: 6♦ S | | | 2. A=2 out of 4 | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|---------------------------|
| Board: 205 | ♠ KJ82 | The opponents are silent. |
| Dealer: S | ♥ Q53 | |
| Vul: None | ♦ K98532 | Partner bids first. |
| HCP: 9 | ♣ — | |

| | | |
|------------|---------|---------------------------|
| Board: 206 | ♠ AK7 | The opponents are silent. |
| Dealer: N | ♥ AQJ | |
| Vul: None | ♦ Q1097 | You bid first. |
| HCP: 20 | ♣ A109 | |

| | | |
|------------|----------|---------------------------|
| Board: 207 | ♠ 75 | The opponents are silent. |
| Dealer: S | ♥ 8762 | |
| Vul: NS | ♦ AQJ986 | Partner bids first. |
| HCP: 10 | ♣ K | |

| | | |
|------------|---------|---------------------------|
| Board: 208 | ♠ A75 | The opponents are silent. |
| Dealer: N | ♥ AK842 | |
| Vul: EW | ♦ AJ3 | You bid first. |
| HCP: 20 | ♣ A5 | |

| | | |
|------------|----------|---------------------------|
| Board: 209 | ♠ K9 | The opponents are silent. |
| Dealer: S | ♥ A85 | |
| Vul: None | ♦ J7 | Partner bids first. |
| HCP: 12 | ♣ A98643 | |

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

| | | | | | | |
|----------------|----------|---------|------|-----------------|------|------------|
| Board: 205 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ82 | ♠ AQ | | | | 2NT |
| Vul: None | ♥ Q53 | ♥ AK106 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 9 | ♦ K98532 | ♦ AJ76 | Pass | 3NT | AP | |
| South HCP: 20 | ♣ — | ♣ Q94 | | | | |
| Contract: 3N S | | | | | | 1. Stayman |

| | | | | | | |
|----------------|---------|-----------|------|------------------|------|------------------------------|
| Board: 206 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK7 | ♠ J5 | | 2NT | Pass | 4♣ ¹ |
| Vul: None | ♥ AQJ | ♥ 9 | Pass | 4NT ² | Pass | 7♣ |
| North HCP: 20 | ♦ Q1097 | ♦ A53 | AP | | | |
| South HCP: 9 | ♣ A109 | ♣ KJ87632 | | | | |
| Contract: 7♣ S | | | | | | 1. Gerber 2. A=3 out of 4 |

| | | | | | | |
|----------------|----------|--------|------|-----------------|------|------------|
| Board: 207 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 75 | ♠ KQJ8 | | | | 2NT |
| Vul: NS | ♥ 8762 | ♥ A95 | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 10 | ♦ AQJ986 | ♦ K10 | Pass | 6♦ | AP | |
| South HCP: 20 | ♣ K | ♣ AQJ6 | | | | |
| Contract: 6♦ N | | | | | | 1. Stayman |

| | | | | | | |
|----------------|---------|-----------|------|------------------|------|--|
| Board: 208 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A75 | ♠ Q | | 2NT | Pass | 3♣ ¹ |
| Vul: EW | ♥ AK842 | ♥ J953 | Pass | 3♥ | Pass | 3♠ ² |
| North HCP: 20 | ♦ AJ3 | ♦ Q7 | Pass | 4NT ³ | Pass | 5♣ ⁴ |
| South HCP: 10 | ♣ A5 | ♣ KQ10843 | Pass | 6♥ | AP | |
| Contract: 6♥ N | | | | | | 1. Stayman 2. artificial 3. Blackwood 0314, for ♥ 4. A=0/5 or 3/5 |

| | | | | | | |
|----------------|----------|---------|------|-----------------|------|------------------------------|
| Board: 209 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K9 | ♠ AQJ | | | | 2NT |
| Vul: None | ♥ A85 | ♥ K62 | Pass | 4♣ ¹ | Pass | 4♠ ² |
| North HCP: 12 | ♦ J7 | ♦ AK543 | Pass | 6NT | AP | |
| South HCP: 20 | ♣ A98643 | ♣ K10 | | | | |
| Contract: 6N S | | | | | | 1. Gerber 2. A=2 out of 4 |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|---------|---------------------------|
| Board: 205 | ♠ AQ | The opponents are silent. |
| Dealer: S | ♥ AK106 | |
| Vul: None | ♦ AJ76 | You bid first. |
| HCP: 20 | ♣ Q94 | |

| | | |
|------------|-----------|---------------------------|
| Board: 206 | ♠ J5 | The opponents are silent. |
| Dealer: N | ♥ 9 | |
| Vul: None | ♦ A53 | Partner bids first. |
| HCP: 9 | ♣ KJ87632 | |

| | | |
|------------|--------|---------------------------|
| Board: 207 | ♠ KQJ8 | The opponents are silent. |
| Dealer: S | ♥ A95 | |
| Vul: NS | ♦ K10 | You bid first. |
| HCP: 20 | ♣ AQJ6 | |

| | | |
|------------|-----------|---------------------------|
| Board: 208 | ♠ Q | The opponents are silent. |
| Dealer: N | ♥ J953 | |
| Vul: EW | ♦ Q7 | Partner bids first. |
| HCP: 10 | ♣ KQ10843 | |

| | | |
|------------|---------|---------------------------|
| Board: 209 | ♠ AQJ | The opponents are silent. |
| Dealer: S | ♥ K62 | |
| Vul: None | ♦ AK543 | You bid first. |
| HCP: 20 | ♣ K10 | |

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

| | | | | | | |
|----------------|----------|---------|------|-----------------|------|------------|
| Board: 205 | North: | South: | West | North | East | South |
| Dealer: S | ♠ KJ82 | ♠ AQ | | | | 2NT |
| Vul: None | ♥ Q53 | ♥ AK106 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 9 | ♦ K98532 | ♦ AJ76 | Pass | 3NT | AP | |
| South HCP: 20 | ♣ — | ♣ Q94 | | | | |
| Contract: 3N S | | | | | | 1. Stayman |

| | | | | | | |
|----------------|---------|-----------|------|------------------|------|------------------------------|
| Board: 206 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK7 | ♠ J5 | | 2NT | Pass | 4♣ ¹ |
| Vul: None | ♥ AQJ | ♥ 9 | Pass | 4NT ² | Pass | 7♣ |
| North HCP: 20 | ♦ Q1097 | ♦ A53 | AP | | | |
| South HCP: 9 | ♣ A109 | ♣ KJ87632 | | | | |
| Contract: 7♣ S | | | | | | 1. Gerber 2. A=3 out of 4 |

| | | | | | | |
|----------------|----------|--------|------|-----------------|------|------------|
| Board: 207 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 75 | ♠ KQJ8 | | | | 2NT |
| Vul: NS | ♥ 8762 | ♥ A95 | Pass | 3♣ ¹ | Pass | 3♠ |
| North HCP: 10 | ♦ AQJ986 | ♦ K10 | Pass | 6♦ | AP | |
| South HCP: 20 | ♣ K | ♣ AQJ6 | | | | |
| Contract: 6♦ N | | | | | | 1. Stayman |

| | | | | | | |
|----------------|---------|-----------|------|------------------|------|--|
| Board: 208 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A75 | ♠ Q | | 2NT | Pass | 3♣ ¹ |
| Vul: EW | ♥ AK842 | ♥ J953 | Pass | 3♥ | Pass | 3♠ ² |
| North HCP: 20 | ♦ AJ3 | ♦ Q7 | Pass | 4NT ³ | Pass | 5♣ ⁴ |
| South HCP: 10 | ♣ A5 | ♣ KQ10843 | Pass | 6♥ | AP | |
| Contract: 6♥ N | | | | | | 1. Stayman 2. artificial 3. Blackwood 0314, for ♥ 4. A=0/5 or 3/5 |

| | | | | | | |
|----------------|----------|---------|------|-----------------|------|------------------------------|
| Board: 209 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K9 | ♠ AQJ | | | | 2NT |
| Vul: None | ♥ A85 | ♥ K62 | Pass | 4♣ ¹ | Pass | 4♠ ² |
| North HCP: 12 | ♦ J7 | ♦ AK543 | Pass | 6NT | AP | |
| South HCP: 20 | ♣ A98643 | ♣ K10 | | | | |
| Contract: 6N S | | | | | | 1. Gerber 2. A=2 out of 4 |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|--------------------------------|
| Board: 210 | ♠ A97 | The opponents are silent. |
| Dealer: N | ♥ AK2 | |
| Vul: EW | ♦ KQJ102 | You bid first. |
| HCP: 21 | ♣ A4 | |
| Board: 211 | ♠ K98 | East Doubles Pass if possible. |
| Dealer: S | ♥ QJ | |
| Vul: NS | ♦ 53 | Partner bids first. |
| HCP: 12 | ♣ KQJ742 | |
| Board: 212 | ♠ AQJ53 | The opponents are silent. |
| Dealer: N | ♥ AKJ | |
| Vul: EW | ♦ Q74 | You bid first. |
| HCP: 20 | ♣ K5 | |
| Board: 213 | ♠ 94 | The opponents are silent. |
| Dealer: S | ♥ KQ5 | |
| Vul: None | ♦ A108642 | Partner bids first. |
| HCP: 10 | ♣ J5 | |
| Board: 214 | ♠ AKJ10 | The opponents are silent. |
| Dealer: N | ♥ K1074 | |
| Vul: EW | ♦ K2 | You bid first. |
| HCP: 20 | ♣ AQ5 | |

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

Board: 210
Dealer: N
Vul: EW
North HCP: 21
South HCP: 10
Contract: 7N N

North:
♠ A97
♥ AK2
♦ KQJ102
♣ A4

South:
♠ 1085
♥ 43
♦ A5
♣ KQJ1098

| | | | |
|-----------------|------------------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 4♣ ¹ |
| Pass | 4NT ² | Pass | 6NT |
| Pass | 7♦ | Pass | 7NT |
| AP | | | |
| 1. Gerber | | | |
| 2. A=3 out of 4 | | | |

Board: 211
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 7♦ X S

North:
♠ K98
♥ QJ
♦ 53
♣ KQJ742

South:
♠ A62
♥ AK6
♦ KQJ64
♣ A8

| | | | |
|-----------------|-----------------|------|------------------|
| West | North | East | South |
| | | | 2NT |
| Pass | 4♣ ¹ | Pass | 4NT ² |
| Pass | 6NT | Pass | 7♦ |
| Pass | Pass | X | AP |
| 1. Gerber | | | |
| 2. A=3 out of 4 | | | |

Board: 212
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 4N N

North:
♠ AQJ53
♥ AKJ
♦ Q74
♣ K5

South:
♠ K76
♥ 87
♦ K
♣ AQJ7632

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

Board: 213
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 94
♥ KQ5
♦ A108642
♣ J5

South:
♠ AKQ2
♥ A1064
♦ QJ9
♣ A10

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

Board: 214
Dealer: N
Vul: EW
North HCP: 20
South HCP: 14
Contract: 7N N

North:
♠ AKJ10
♥ K1074
♦ K2
♣ AQ5

South:
♠ Q72
♥ A8
♦ A9
♣ KJ7432

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|--------------------------------|
| Board: 210 | ♠ 1085 | The opponents are silent. |
| Dealer: N | ♥ 43 | |
| Vul: EW | ♦ A5 | Partner bids first. |
| HCP: 10 | ♣ KQJ1098 | |
| Board: 211 | ♠ A62 | East Doubles Pass if possible. |
| Dealer: S | ♥ AK6 | |
| Vul: NS | ♦ KQJ64 | You bid first. |
| HCP: 21 | ♣ A8 | |
| Board: 212 | ♠ K76 | The opponents are silent. |
| Dealer: N | ♥ 87 | |
| Vul: EW | ♦ K | Partner bids first. |
| HCP: 13 | ♣ AQJ7632 | |
| Board: 213 | ♠ AKQ2 | The opponents are silent. |
| Dealer: S | ♥ A1064 | |
| Vul: None | ♦ QJ9 | You bid first. |
| HCP: 20 | ♣ A10 | |
| Board: 214 | ♠ Q72 | The opponents are silent. |
| Dealer: N | ♥ A8 | |
| Vul: EW | ♦ A9 | Partner bids first. |
| HCP: 14 | ♣ KJ7432 | |

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

Board: 210
Dealer: N
Vul: EW
North HCP: 21
South HCP: 10
Contract: 7N N

North:
♠ A97
♥ AK2
♦ KQJ102
♣ A4

South:
♠ 1085
♥ 43
♦ A5
♣ KQJ1098

| | | | |
|-----------------|------------------|------|-----------------|
| West | North | East | South |
| | 2NT | Pass | 4♣ ¹ |
| Pass | 4NT ² | Pass | 6NT |
| Pass | 7♦ | Pass | 7NT |
| AP | | | |
| 1. Gerber | | | |
| 2. A=3 out of 4 | | | |

Board: 211
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 7♦ X S

North:
♠ K98
♥ QJ
♦ 53
♣ KQJ742

South:
♠ A62
♥ AK6
♦ KQJ64
♣ A8

| | | | |
|-----------------|-----------------|------|------------------|
| West | North | East | South |
| | | | 2NT |
| Pass | 4♣ ¹ | Pass | 4NT ² |
| Pass | 6NT | Pass | 7♦ |
| Pass | Pass | X | AP |
| 1. Gerber | | | |
| 2. A=3 out of 4 | | | |

Board: 212
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 4N N

North:
♠ AQJ53
♥ AKJ
♦ Q74
♣ K5

South:
♠ K76
♥ 87
♦ K
♣ AQJ7632

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

Board: 213
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 94
♥ KQ5
♦ A108642
♣ J5

South:
♠ AKQ2
♥ A1064
♦ QJ9
♣ A10

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

Board: 214
Dealer: N
Vul: EW
North HCP: 20
South HCP: 14
Contract: 7N N

North:
♠ AKJ10
♥ K1074
♦ K2
♣ AQ5

South:
♠ Q72
♥ A8
♦ A9
♣ KJ7432

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|------------------------------|
| Board: 215 | ♠ Q | The opponents are silent. |
| Dealer: S | ♥ Q107 | |
| Vul: NS | ♦ AKJ643 | Partner bids first. |
| HCP: 16 | ♣ KJ10 | |
| Board: 216 | ♠ AK3 | The opponents are silent. |
| Dealer: N | ♥ AQ9 | |
| Vul: Both | ♦ 853 | You bid first. |
| HCP: 21 | ♣ AKJ2 | |
| Board: 217 | ♠ KQJ | The opponents are silent. |
| Dealer: S | ♥ QJ4 | |
| Vul: None | ♦ 3 | Partner bids first. |
| HCP: 13 | ♣ A75432 | |
| Board: 218 | ♠ J7 | The opponents are silent. |
| Dealer: N | ♥ AK107 | |
| Vul: NS | ♦ AK9 | You bid first. |
| HCP: 20 | ♣ AJ107 | |
| Board: 219 | ♠ QJ4 | East Doubles 4♣ if possible. |
| Dealer: S | ♥ Q105 | |
| Vul: EW | ♦ KJ10986 | Partner bids first. |
| HCP: 11 | ♣ Q | |

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

Board: 215
Dealer: S
Vul: NS
North HCP: 16
South HCP: 21
Contract: 7N S

North:
♠ Q
♥ Q107
♦ AKJ643
♣ KJ10

South:
♠ AK3
♥ AKJ2
♦ 97
♣ AQ63

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

Board: 216
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AK3
♥ AQ9
♦ 853
♣ AKJ2

South:
♠ J65
♥ J103
♦ AK10972
♣ Q

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

Board: 217
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 4N S

North:
♠ KQJ
♥ QJ4
♦ 3
♣ A75432

South:
♠ 1062
♥ AK
♦ AKJ42
♣ KQ9

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

Board: 218
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ J7
♥ AK107
♦ AK9
♣ AJ107

South:
♠ A3
♥ J2
♦ Q42
♣ KQ8643

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

Board: 219
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ QJ4
♥ Q105
♦ KJ10986
♣ Q

South:
♠ A5
♥ AK842
♦ AQ2
♣ K108

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|------------------------------|
| Board: 215 | ♠ AK3 | The opponents are silent. |
| Dealer: S | ♥ AKJ2 | |
| Vul: NS | ♦ 97 | You bid first. |
| HCP: 21 | ♣ AQ63 | |
| Board: 216 | ♠ J65 | The opponents are silent. |
| Dealer: N | ♥ J103 | |
| Vul: Both | ♦ AK10972 | Partner bids first. |
| HCP: 11 | ♣ Q | |
| Board: 217 | ♠ 1062 | The opponents are silent. |
| Dealer: S | ♥ AK | |
| Vul: None | ♦ AKJ42 | You bid first. |
| HCP: 20 | ♣ KQ9 | |
| Board: 218 | ♠ A3 | The opponents are silent. |
| Dealer: N | ♥ J2 | |
| Vul: NS | ♦ Q42 | Partner bids first. |
| HCP: 12 | ♣ KQ8643 | |
| Board: 219 | ♠ A5 | East Doubles 4♣ if possible. |
| Dealer: S | ♥ AK842 | |
| Vul: EW | ♦ AQ2 | You bid first. |
| HCP: 20 | ♣ K108 | |

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

Board: 215
Dealer: S
Vul: NS
North HCP: 16
South HCP: 21
Contract: 7N S

North:
♠ Q
♥ Q107
♦ AKJ643
♣ KJ10

South:
♠ AK3
♥ AKJ2
♦ 97
♣ AQ63

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

Board: 216
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AK3
♥ AQ9
♦ 853
♣ AKJ2

South:
♠ J65
♥ J103
♦ AK10972
♣ Q

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

Board: 217
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 4N S

North:
♠ KQJ
♥ QJ4
♦ 3
♣ A75432

South:
♠ 1062
♥ AK
♦ AKJ42
♣ KQ9

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

Board: 218
Dealer: N
Vul: NS
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ J7
♥ AK107
♦ AK9
♣ AJ107

South:
♠ A3
♥ J2
♦ Q42
♣ KQ8643

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

Board: 219
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ QJ4
♥ Q105
♦ KJ10986
♣ Q

South:
♠ A5
♥ AK842
♦ AQ2
♣ K108

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|--------------------------------|
| Board: 220 | ♠ AK5 | The opponents are silent. |
| Dealer: N | ♥ AJ83 | |
| Vul: NS | ♦ AKQ3 | You bid first. |
| HCP: 21 | ♣ 106 | |
| Board: 221 | ♠ K2 | West Doubles Pass if possible. |
| Dealer: S | ♥ AJ85 | |
| Vul: NS | ♦ 6 | Partner bids first. |
| HCP: 11 | ♣ QJ7652 | |
| Board: 222 | ♠ AQ10 | The opponents are silent. |
| Dealer: N | ♥ K4 | |
| Vul: Both | ♦ KJ953 | You bid first. |
| HCP: 20 | ♣ AK6 | |
| Board: 223 | ♠ J | West Doubles Pass if possible. |
| Dealer: S | ♥ QJ7 | |
| Vul: NS | ♦ QJ9865 | Partner bids first. |
| HCP: 10 | ♣ QJ9 | |

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

Board: 220

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ AK5

♥ AJ83

♦ AKQ3

♣ 106

South:

♠ Q

♥ 9542

♦ J

♣ AQJ8532

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4♦³ Pass 4NT⁴

Pass 5♣⁵ Pass 6♥

AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

Board: 221

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♣X N

North:

♠ K2

♥ AJ85

♦ 6

♣ QJ7652

South:

♠ AJ3

♥ KQ7

♦ AKQJ5

♣ 93

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6♣ Pass Pass

X AP

1. Stayman

Board: 222

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6♦ N

North:

♠ AQ10

♥ K4

♦ KJ953

♣ AK6

South:

♠ KJ62

♥ A7

♦ AQ10872

♣ 7

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 223

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♦X N

North:

♠ J

♥ QJ7

♦ QJ9865

♣ QJ9

South:

♠ AQ5

♥ AK84

♦ 10732

♣ AK

West North East South

2NT

Pass 6♦ Pass Pass

X AP

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|--------------------------------|
| Board: 220 | ♠ Q | The opponents are silent. |
| Dealer: N | ♥ 9542 | |
| Vul: NS | ♦ J | Partner bids first. |
| HCP: 10 | ♣ AQJ8532 | |
| Board: 221 | ♠ AJ3 | West Doubles Pass if possible. |
| Dealer: S | ♥ KQ7 | |
| Vul: NS | ♦ AKQJ5 | You bid first. |
| HCP: 20 | ♣ 93 | |
| Board: 222 | ♠ KJ62 | The opponents are silent. |
| Dealer: N | ♥ A7 | |
| Vul: Both | ♦ AQ10872 | Partner bids first. |
| HCP: 14 | ♣ 7 | |
| Board: 223 | ♠ AQ5 | West Doubles Pass if possible. |
| Dealer: S | ♥ AK84 | |
| Vul: NS | ♦ 10732 | You bid first. |
| HCP: 20 | ♣ AK | |

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

Board: 220

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ AK5

♥ AJ83

♦ AKQ3

♣ 106

South:

♠ Q

♥ 9542

♦ J

♣ AQJ8532

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4♦³ Pass 4NT⁴

Pass 5♣⁵ Pass 6♥

AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

Board: 221

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♣X N

North:

♠ K2

♥ AJ85

♦ 6

♣ QJ7652

South:

♠ AJ3

♥ KQ7

♦ AKQJ5

♣ 93

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 6♣ Pass Pass

X AP

1. Stayman

Board: 222

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6♦ N

North:

♠ AQ10

♥ K4

♦ KJ953

♣ AK6

South:

♠ KJ62

♥ A7

♦ AQ10872

♣ 7

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 223

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6♦X N

North:

♠ J

♥ QJ7

♦ QJ9865

♣ QJ9

South:

♠ AQ5

♥ AK84

♦ 10732

♣ AK

West North East South

2NT

Pass 6♦ Pass Pass

X AP

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|---------|---------------------------|
| Board: 224 | ♠ AQJ10 | The opponents are silent. |
| Dealer: N | ♥ KQ4 | |
| Vul: EW | ♦ 96 | You bid first. |
| HCP: 20 | ♣ AKJ3 | |

| | | |
|------------|-----------|---------------------------|
| Board: 225 | ♠ 10 | The opponents are silent. |
| Dealer: S | ♥ KJ6 | |
| Vul: None | ♦ 942 | Partner bids first. |
| HCP: 9 | ♣ KQ10632 | |

| | | |
|------------|---------|---------------------------|
| Board: 226 | ♠ A9543 | The opponents are silent. |
| Dealer: N | ♥ AK8 | |
| Vul: EW | ♦ A2 | You bid first. |
| HCP: 21 | ♣ AQ2 | |

| | | |
|------------|-----------|---------------------------|
| Board: 227 | ♠ KQ10 | The opponents are silent. |
| Dealer: S | ♥ 106 | |
| Vul: Both | ♦ AJ10973 | Partner bids first. |
| HCP: 11 | ♣ J6 | |

| | | |
|------------|---------|---------------------------|
| Board: 228 | ♠ A7 | The opponents are silent. |
| Dealer: N | ♥ KQJ | |
| Vul: NS | ♦ K8763 | You bid first. |
| HCP: 20 | ♣ AK2 | |

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

Board: 224

Dealer: N

Vul: EW

North HCP: 20

South HCP: 15

Contract: 7♠ N

North:

♠ AQJ10

♥ KQ4

♦ 96

♣ AKJ3

South:

♠ K964

♥ A9

♦ AQ7532

♣ Q

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4♠ Pass 4NT³

Pass 5♠⁴ Pass 7♠

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

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

Board: 225

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ 10

♥ KJ6

♦ 942

♣ KQ10632

South:

♠ AK93

♥ A5

♦ AJ863

♣ A5

West North East South

2NT

Pass 4♣¹ Pass 4♦²

Pass 6♣ AP

1. Gerber

2. A=0/4 or 4/4

Board: 226

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ A9543

♥ AK8

♦ A2

♣ AQ2

South:

♠ K

♥ Q742

♦ K109853

♣ 74

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

AP

1. Stayman

Board: 227

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ KQ10

♥ 106

♦ AJ10973

♣ J6

South:

♠ 64

♥ AKJ7

♦ KQ2

♣ AK85

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 228

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4N N

North:

♠ A7

♥ KQJ

♦ K8763

♣ AK2

South:

♠ K

♥ 543

♦ AQ10952

♣ J103

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

| | | | |
|--|-----|------|-----------------|
| | 2NT | Pass | 4♣ ¹ |
|--|-----|------|-----------------|

| | | | |
|------|-----------------|------|-----|
| Pass | 4♠ ² | Pass | 4NT |
|------|-----------------|------|-----|

AP

1. Gerber

2. A=2 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 224 | ♠ K964 | The opponents are silent. |
| Dealer: N | ♥ A9 | |
| Vul: EW | ♦ AQ7532 | Partner bids first. |
| HCP: 15 | ♣ Q | |
| Board: 225 | ♠ AK93 | The opponents are silent. |
| Dealer: S | ♥ A5 | |
| Vul: None | ♦ AJ863 | You bid first. |
| HCP: 20 | ♣ A5 | |
| Board: 226 | ♠ K | The opponents are silent. |
| Dealer: N | ♥ Q742 | |
| Vul: EW | ♦ K109853 | Partner bids first. |
| HCP: 8 | ♣ 74 | |
| Board: 227 | ♠ 64 | The opponents are silent. |
| Dealer: S | ♥ AKJ7 | |
| Vul: Both | ♦ KQ2 | You bid first. |
| HCP: 20 | ♣ AK85 | |
| Board: 228 | ♠ K | The opponents are silent. |
| Dealer: N | ♥ 543 | |
| Vul: NS | ♦ AQ10952 | Partner bids first. |
| HCP: 10 | ♣ J103 | |

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

Board: 224

Dealer: N

Vul: EW

North HCP: 20

South HCP: 15

Contract: 7♠ N

North:

♠ AQJ10

♥ KQ4

♦ 96

♣ AKJ3

South:

♠ K964

♥ A9

♦ AQ7532

♣ Q

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4♠ Pass 4NT³

Pass 5♠⁴ Pass 7♠

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

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

Board: 225

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ 10

♥ KJ6

♦ 942

♣ KQ10632

South:

♠ AK93

♥ A5

♦ AJ863

♣ A5

West North East South

2NT

Pass 4♣¹ Pass 4♦²

Pass 6♣ AP

1. Gerber

2. A=0/4 or 4/4

Board: 226

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ A9543

♥ AK8

♦ A2

♣ AQ2

South:

♠ K

♥ Q742

♦ K109853

♣ 74

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 3NT

AP

1. Stayman

Board: 227

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ KQ10

♥ 106

♦ AJ10973

♣ J6

South:

♠ 64

♥ AKJ7

♦ KQ2

♣ AK85

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 228

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4N N

North:

♠ A7

♥ KQJ

♦ K8763

♣ AK2

South:

♠ K

♥ 543

♦ AQ10952

♣ J103

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

| | | | |
|--|-----|------|-----------------|
| | 2NT | Pass | 4♣ ¹ |
|--|-----|------|-----------------|

| | | | |
|------|-----------------|------|-----|
| Pass | 4♠ ² | Pass | 4NT |
|------|-----------------|------|-----|

AP

1. Gerber

2. A=2 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|---------------------------|
| Board: 229 | ♠ 92 | The opponents are silent. |
| Dealer: S | ♥ J5 | |
| Vul: Both | ♦ KQJ643 | Partner bids first. |
| HCP: 13 | ♣ AQ2 | |

| | | |
|------------|----------|---------------------------|
| Board: 230 | ♠ AK1097 | The opponents are silent. |
| Dealer: N | ♥ A10 | |
| Vul: Both | ♦ AK7 | You bid first. |
| HCP: 20 | ♣ Q106 | |

| | | |
|------------|----------|---------------------------|
| Board: 231 | ♠ J63 | The opponents are silent. |
| Dealer: S | ♥ K872 | |
| Vul: None | ♦ AQJ853 | Partner bids first. |
| HCP: 11 | ♣ — | |

| | | |
|------------|--------|---------------------------|
| Board: 232 | ♠ AKQ4 | The opponents are silent. |
| Dealer: N | ♥ AQ72 | |
| Vul: NS | ♦ KQ3 | You bid first. |
| HCP: 20 | ♣ 106 | |

| | | |
|------------|-----------|---------------------------|
| Board: 233 | ♠ 653 | The opponents are silent. |
| Dealer: S | ♥ 9 | |
| Vul: None | ♦ QJ10872 | Partner bids first. |
| HCP: 7 | ♣ A107 | |

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

| | | | | | | |
|----------------|----------|---------|-----------------|-----------------|------|------------------|
| Board: 229 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 92 | ♠ AQ10 | | | | 2NT |
| Vul: Both | ♥ J5 | ♥ AK108 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 13 | ♦ KQJ643 | ♦ A98 | Pass | 6NT | AP | |
| South HCP: 20 | ♣ AQ2 | ♣ K96 | | | | |
| Contract: 6N S | | | | | | |
| | | | 1. Gerber | | | |
| | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|----------|----------|------------|-------|------|-----------------|
| Board: 230 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK1097 | ♠ 3 | | 2NT | Pass | 3♣ ¹ |
| Vul: Both | ♥ A10 | ♥ QJ95 | Pass | 3♠ | Pass | 6♣ |
| North HCP: 20 | ♦ AK7 | ♦ J4 | AP | | | |
| South HCP: 11 | ♣ Q106 | ♣ AK9842 | | | | |
| Contract: 6♣ S | | | 1. Stayman | | | |

| | | | | | | |
|----------------|----------|---------|---------------------|------------------|------|-------|
| Board: 231 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J63 | ♠ K94 | | | | 2NT |
| Vul: None | ♥ K872 | ♥ AQJ | Pass | 3♣ ¹ | Pass | 3♦ |
| North HCP: 11 | ♦ AQJ853 | ♦ K76 | Pass | 4NT ² | AP | |
| South HCP: 20 | ♣ — | ♣ AK102 | | | | |
| Contract: 4N S | | | 1. Stayman | | | |
| | | | 2. Quantitative 4NT | | | |

| | | | | | | |
|----------------|--------|-----------|------------|-------|------|-----------------|
| Board: 232 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ4 | ♠ J765 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ AQ72 | ♥ 103 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 20 | ♦ KQ3 | ♦ — | AP | | | |
| South HCP: 10 | ♣ 106 | ♣ AKQ9752 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 233 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 653 | ♠ AQ7 | | | | 2NT |
| Vul: None | ♥ 9 | ♥ AK875 | | | | |
| North HCP: 7 | ♦ QJ10872 | ♦ K43 | Pass | 6♦ | AP | |
| South HCP: 20 | ♣ A107 | ♣ KJ | | | | |
| Contract: 6♦ N | | | | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|---------|---------------------------|
| Board: 229 | ♠ AQ10 | The opponents are silent. |
| Dealer: S | ♥ AK108 | |
| Vul: Both | ♦ A98 | You bid first. |
| HCP: 20 | ♣ K96 | |

| | | |
|------------|----------|---------------------------|
| Board: 230 | ♠ 3 | The opponents are silent. |
| Dealer: N | ♥ QJ95 | |
| Vul: Both | ♦ J4 | Partner bids first. |
| HCP: 11 | ♣ AK9842 | |

| | | |
|------------|---------|---------------------------|
| Board: 231 | ♠ K94 | The opponents are silent. |
| Dealer: S | ♥ AQJ | |
| Vul: None | ♦ K76 | You bid first. |
| HCP: 20 | ♣ AK102 | |

| | | |
|------------|-----------|---------------------------|
| Board: 232 | ♠ J765 | The opponents are silent. |
| Dealer: N | ♥ 103 | |
| Vul: NS | ♦ — | Partner bids first. |
| HCP: 10 | ♣ AKQ9752 | |

| | | |
|------------|---------|---------------------------|
| Board: 233 | ♠ AQ7 | The opponents are silent. |
| Dealer: S | ♥ AK875 | |
| Vul: None | ♦ K43 | You bid first. |
| HCP: 20 | ♣ KJ | |

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

| | | | | | | |
|----------------|----------|---------|-----------------|-----------------|------|------------------|
| Board: 229 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 92 | ♠ AQ10 | | | | 2NT |
| Vul: Both | ♥ J5 | ♥ AK108 | Pass | 4♣ ¹ | Pass | 4NT ² |
| North HCP: 13 | ♦ KQJ643 | ♦ A98 | Pass | 6NT | AP | |
| South HCP: 20 | ♣ AQ2 | ♣ K96 | | | | |
| Contract: 6N S | | | 1. Gerber | | | |
| | | | 2. A=3 out of 4 | | | |

| | | | | | | |
|----------------|----------|----------|------------|-------|------|-----------------|
| Board: 230 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK1097 | ♠ 3 | | 2NT | Pass | 3♣ ¹ |
| Vul: Both | ♥ A10 | ♥ QJ95 | Pass | 3♠ | Pass | 6♣ |
| North HCP: 20 | ♦ AK7 | ♦ J4 | AP | | | |
| South HCP: 11 | ♣ Q106 | ♣ AK9842 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|----------|---------|---------------------|------------------|------|-------|
| Board: 231 | North: | South: | West | North | East | South |
| Dealer: S | ♠ J63 | ♠ K94 | | | | 2NT |
| Vul: None | ♥ K872 | ♥ AQJ | Pass | 3♣ ¹ | Pass | 3♦ |
| North HCP: 11 | ♦ AQJ853 | ♦ K76 | Pass | 4NT ² | AP | |
| South HCP: 20 | ♣ — | ♣ AK102 | 1. Stayman | | | |
| Contract: 4N S | | | 2. Quantitative 4NT | | | |

| | | | | | | |
|----------------|--------|-----------|------------|-------|------|-----------------|
| Board: 232 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AKQ4 | ♠ J765 | | 2NT | Pass | 3♣ ¹ |
| Vul: NS | ♥ AQ72 | ♥ 103 | Pass | 3♥ | Pass | 6♣ |
| North HCP: 20 | ♦ KQ3 | ♦ — | AP | | | |
| South HCP: 10 | ♣ 106 | ♣ AKQ9752 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------|-------|------|-------|
| Board: 233 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 653 | ♠ AQ7 | | | | 2NT |
| Vul: None | ♥ 9 | ♥ AK875 | | | | |
| North HCP: 7 | ♦ QJ10872 | ♦ K43 | Pass | 6♦ | AP | |
| South HCP: 20 | ♣ A107 | ♣ KJ | | | | |
| Contract: 6♦ N | | | | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|------------|---------------------------|
| Board: 234 | ♠ KQJ3 | The opponents are silent. |
| Dealer: N | ♥ K3 | |
| Vul: NS | ♦ KQ1096 | You bid first. |
| HCP: 21 | ♣ AK | |
| Board: 235 | ♠ 873 | The opponents are silent. |
| Dealer: S | ♥ A98 | |
| Vul: EW | ♦ Q | Partner bids first. |
| HCP: 12 | ♣ KQJ863 | |
| Board: 236 | ♠ KQ8 | The opponents are silent. |
| Dealer: N | ♥ A654 | |
| Vul: None | ♦ AQJ7 | You bid first. |
| HCP: 20 | ♣ A8 | |
| Board: 237 | ♠ K2 | The opponents are silent. |
| Dealer: S | ♥ 10873 | |
| Vul: NS | ♦ — | Partner bids first. |
| HCP: 9 | ♣ AQ108543 | |

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

Board: 234

Dealer: N

Vul: NS

North HCP: 21

South HCP: 14

Contract: 6♦ S

North:

♠ KQJ3

♥ K3

♦ KQ1096

♣ AK

South:

♠ A10

♥ A108

♦ A875432

♣ Q

West North East South

2NT Pass 4♣¹

Pass 4♥² Pass 6♦

AP

1. Gerber

2. A=1/4

Board: 235

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♣ N

North:

♠ 873

♥ A98

♦ Q

♣ KQJ863

South:

♠ KQJ

♥ K104

♦ AK984

♣ A4

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6♣ AP

1. Gerber

2. A=2 out of 4

Board: 236

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ KQ8

♥ A654

♦ AQJ7

♣ A8

South:

♠ AJ9

♥ J1083

♦ —

♣ KQ10942

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4♥ Pass 4NT³

Pass 5♣⁴ Pass 5♦

Pass 5♥⁵ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. no ♥ queen

Board: 237

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 5♥ S

North:

♠ K2

♥ 10873

♦ —

♣ AQ108543

South:

♠ A9

♥ AQJ2

♦ KQ1074

♣ KJ

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

| | | | |
|------|-----------------|------|----|
| Pass | 3♣ ¹ | Pass | 3♥ |
|------|-----------------|------|----|

| | | | |
|------|-----------------|------|------------------|
| Pass | 3♠ ² | Pass | 4NT ³ |
|------|-----------------|------|------------------|

| | | | |
|------|-----------------|------|----|
| Pass | 5♦ ⁴ | Pass | 5♥ |
|------|-----------------|------|----|

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 234 | ♠ A10 | The opponents are silent. |
| Dealer: N | ♥ A108 | |
| Vul: NS | ♦ A875432 | Partner bids first. |
| HCP: 14 | ♣ Q | |
| Board: 235 | ♠ KQJ | The opponents are silent. |
| Dealer: S | ♥ K104 | |
| Vul: EW | ♦ AK984 | You bid first. |
| HCP: 20 | ♣ A4 | |
| Board: 236 | ♠ AJ9 | The opponents are silent. |
| Dealer: N | ♥ J1083 | |
| Vul: None | ♦ — | Partner bids first. |
| HCP: 11 | ♣ KQ10942 | |
| Board: 237 | ♠ A9 | The opponents are silent. |
| Dealer: S | ♥ AQJ2 | |
| Vul: NS | ♦ KQ1074 | You bid first. |
| HCP: 20 | ♣ KJ | |

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

Board: 234

Dealer: N

Vul: NS

North HCP: 21

South HCP: 14

Contract: 6♦ S

North:

♠ KQJ3

♥ K3

♦ KQ1096

♣ AK

South:

♠ A10

♥ A108

♦ A875432

♣ Q

West North East South

2NT Pass 4♣¹

Pass 4♥² Pass 6♦

AP

1. Gerber

2. A=1/4

Board: 235

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6♣ N

North:

♠ 873

♥ A98

♦ Q

♣ KQJ863

South:

♠ KQJ

♥ K104

♦ AK984

♣ A4

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6♣ AP

1. Gerber

2. A=2 out of 4

Board: 236

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ KQ8

♥ A654

♦ AQJ7

♣ A8

South:

♠ AJ9

♥ J1083

♦ —

♣ KQ10942

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

Pass 4♥ Pass 4NT³

Pass 5♣⁴ Pass 5♦

Pass 5♥⁵ Pass 6♥

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. no ♥ queen

Board: 237

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 5♥ S

North:

♠ K2

♥ 10873

♦ —

♣ AQ108543

South:

♠ A9

♥ AQJ2

♦ KQ1074

♣ KJ

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

| | | | |
|------|-----------------|------|----|
| Pass | 3♣ ¹ | Pass | 3♥ |
|------|-----------------|------|----|

| | | | |
|------|-----------------|------|------------------|
| Pass | 3♠ ² | Pass | 4NT ³ |
|------|-----------------|------|------------------|

| | | | |
|------|-----------------|------|----|
| Pass | 5♦ ⁴ | Pass | 5♥ |
|------|-----------------|------|----|

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|-----------|---------------------------|
| Board: 238 | ♠ KJ | The opponents are silent. |
| Dealer: N | ♥ QJ82 | |
| Vul: EW | ♦ A103 | You bid first. |
| HCP: 20 | ♣ AKQ9 | |
| Board: 239 | ♠ 10954 | The opponents are silent. |
| Dealer: S | ♥ J | |
| Vul: Both | ♦ 62 | Partner bids first. |
| HCP: 5 | ♣ KJ10765 | |
| Board: 240 | ♠ AK2 | The opponents are silent. |
| Dealer: N | ♥ AKJ4 | |
| Vul: NS | ♦ QJ | You bid first. |
| HCP: 20 | ♣ Q932 | |
| Board: 241 | ♠ 643 | The opponents are silent. |
| Dealer: S | ♥ Q4 | |
| Vul: Both | ♦ AQJ1075 | Partner bids first. |
| HCP: 11 | ♣ Q4 | |
| Board: 242 | ♠ KQJ4 | The opponents are silent. |
| Dealer: N | ♥ AK | |
| Vul: None | ♦ AKJ52 | You bid first. |
| HCP: 21 | ♣ 107 | |

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

| | | | | | | |
|----------------|--------|----------|------------|-------|------|-----------------|
| Board: 238 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ | ♠ AQ74 | | 2NT | Pass | 3♣ ¹ |
| Vul: EW | ♥ QJ82 | ♥ — | Pass | 3♥ | Pass | 6♦ |
| North HCP: 20 | ♦ A103 | ♦ KJ9865 | AP | | | |
| South HCP: 11 | ♣ AKQ9 | ♣ J76 | 1. Stayman | | | |
| Contract: 6♦ S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------------|-----------------|------|-------|
| Board: 239 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10954 | ♠ J7 | | | | 2NT |
| Vul: Both | ♥ J | ♥ KQ104 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 5 | ♦ 62 | ♦ AKQ8 | Pass | 3NT | AP | |
| South HCP: 21 | ♣ KJ10765 | ♣ AQ9 | 1. Stayman | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|------------|-----------------|-----------------|------|-----------------|
| Board: 240 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK2 | ♠ 1084 | | 2NT | Pass | 4♣ ¹ |
| Vul: NS | ♥ AKJ4 | ♥ Q | Pass | 4♠ ² | Pass | 6♦ |
| North HCP: 20 | ♦ QJ | ♦ AK107654 | AP | | | |
| South HCP: 12 | ♣ Q932 | ♣ K7 | 1. Gerber | | | |
| Contract: 6♦ S | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|-----------|---------|-----------------|-----------------|------|-----------------|
| Board: 241 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 643 | ♠ AKQ10 | | | | 2NT |
| Vul: Both | ♥ Q4 | ♥ K8 | Pass | 4♣ ¹ | Pass | 4♠ ² |
| North HCP: 11 | ♦ AQJ1075 | ♦ 82 | Pass | 4NT | AP | |
| South HCP: 20 | ♣ Q4 | ♣ AKJ63 | 1. Gerber | | | |
| Contract: 4N S | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|---------|----------|------------|-------|------|-----------------|
| Board: 242 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ4 | ♠ 108 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ AK | ♥ 10832 | Pass | 3♠ | Pass | 6♣ |
| North HCP: 21 | ♦ AKJ52 | ♦ 4 | AP | | | |
| South HCP: 10 | ♣ 107 | ♣ AKQJ32 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|------------|---------------------------|
| Board: 238 | ♠ AQ74 | The opponents are silent. |
| Dealer: N | ♥ — | |
| Vul: EW | ♦ KJ9865 | Partner bids first. |
| HCP: 11 | ♣ J76 | |
| Board: 239 | ♠ J7 | The opponents are silent. |
| Dealer: S | ♥ KQ104 | |
| Vul: Both | ♦ AKQ8 | You bid first. |
| HCP: 21 | ♣ AQ9 | |
| Board: 240 | ♠ 1084 | The opponents are silent. |
| Dealer: N | ♥ Q | |
| Vul: NS | ♦ AK107654 | Partner bids first. |
| HCP: 12 | ♣ K7 | |
| Board: 241 | ♠ AKQ10 | The opponents are silent. |
| Dealer: S | ♥ K8 | |
| Vul: Both | ♦ 82 | You bid first. |
| HCP: 20 | ♣ AKJ63 | |
| Board: 242 | ♠ 108 | The opponents are silent. |
| Dealer: N | ♥ 10832 | |
| Vul: None | ♦ 4 | Partner bids first. |
| HCP: 10 | ♣ AKQJ32 | |

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

| | | | | | | |
|----------------|--------|----------|------------|-------|------|-----------------|
| Board: 238 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ | ♠ AQ74 | | 2NT | Pass | 3♣ ¹ |
| Vul: EW | ♥ QJ82 | ♥ — | Pass | 3♥ | Pass | 6♦ |
| North HCP: 20 | ♦ A103 | ♦ KJ9865 | AP | | | |
| South HCP: 11 | ♣ AKQ9 | ♣ J76 | 1. Stayman | | | |
| Contract: 6♦ S | | | | | | |

| | | | | | | |
|----------------|-----------|---------|------------|-----------------|------|-------|
| Board: 239 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 10954 | ♠ J7 | | | | 2NT |
| Vul: Both | ♥ J | ♥ KQ104 | Pass | 3♣ ¹ | Pass | 3♥ |
| North HCP: 5 | ♦ 62 | ♦ AKQ8 | Pass | 3NT | AP | |
| South HCP: 21 | ♣ KJ10765 | ♣ AQ9 | 1. Stayman | | | |
| Contract: 3N S | | | | | | |

| | | | | | | |
|----------------|--------|------------|-----------------|-----------------|------|-----------------|
| Board: 240 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK2 | ♠ 1084 | | 2NT | Pass | 4♣ ¹ |
| Vul: NS | ♥ AKJ4 | ♥ Q | Pass | 4♠ ² | Pass | 6♦ |
| North HCP: 20 | ♦ QJ | ♦ AK107654 | AP | | | |
| South HCP: 12 | ♣ Q932 | ♣ K7 | 1. Gerber | | | |
| Contract: 6♦ S | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|-----------|---------|-----------------|-----------------|------|-----------------|
| Board: 241 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 643 | ♠ AKQ10 | | | | 2NT |
| Vul: Both | ♥ Q4 | ♥ K8 | Pass | 4♣ ¹ | Pass | 4♠ ² |
| North HCP: 11 | ♦ AQJ1075 | ♦ 82 | Pass | 4NT | AP | |
| South HCP: 20 | ♣ Q4 | ♣ AKJ63 | 1. Gerber | | | |
| Contract: 4N S | | | 2. A=2 out of 4 | | | |

| | | | | | | |
|----------------|---------|----------|------------|-------|------|-----------------|
| Board: 242 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQJ4 | ♠ 108 | | 2NT | Pass | 3♣ ¹ |
| Vul: None | ♥ AK | ♥ 10832 | Pass | 3♠ | Pass | 6♣ |
| North HCP: 21 | ♦ AKJ52 | ♦ 4 | AP | | | |
| South HCP: 10 | ♣ 107 | ♣ AKQJ32 | 1. Stayman | | | |
| Contract: 6♣ S | | | | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|------------|-------------------------------|
| Board: 243 | ♠ 7 | East Doubles 7NT if possible. |
| Dealer: S | ♥ 1075 | |
| Vul: EW | ♦ AK107642 | Partner bids first. |
| HCP: 9 | ♣ Q3 | |
| Board: 244 | ♠ K105 | The opponents are silent. |
| Dealer: N | ♥ AKQ6 | |
| Vul: NS | ♦ KJ8 | You bid first. |
| HCP: 20 | ♣ A96 | |
| Board: 245 | ♠ 743 | The opponents are silent. |
| Dealer: S | ♥ K8 | |
| Vul: None | ♦ A7 | Partner bids first. |
| HCP: 13 | ♣ KQJ1065 | |
| Board: 246 | ♠ A95 | The opponents are silent. |
| Dealer: N | ♥ Q107 | |
| Vul: NS | ♦ AQ6 | You bid first. |
| HCP: 21 | ♣ AKQ2 | |
| Board: 247 | ♠ — | The opponents are silent. |
| Dealer: S | ♥ K1063 | |
| Vul: EW | ♦ AK10962 | Partner bids first. |
| HCP: 12 | ♣ Q84 | |

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

Board: 243
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 7NX S

North:
♠ 7
♥ 1075
♦ AK107642
♣ Q3

South:
♠ AKQ9
♥ A986
♦ Q5
♣ AJ2

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

Board: 244
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ K105
♥ AKQ6
♦ KJ8
♣ A96

South:
♠ 9
♥ J5
♦ AQ97652
♣ Q85

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

Board: 245
Dealer: S
Vul: None
North HCP: 13
South HCP: 21
Contract: 7N S

North:
♠ 743
♥ K8
♦ A7
♣ KQJ1065

South:
♠ AKJ6
♥ A3
♦ KQ932
♣ A3

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

Board: 246
Dealer: N
Vul: NS
North HCP: 21
South HCP: 11
Contract: 6♦ S

North:
♠ A95
♥ Q107
♦ AQ6
♣ AKQ2

South:
♠ QJ8
♥ A86
♦ KJ9732
♣ 3

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

Board: 247
Dealer: S
Vul: EW
North HCP: 12
South HCP: 21
Contract: 6♦ N

North:
♠ —
♥ K1063
♦ AK10962
♣ Q84

South:
♠ AK94
♥ A92
♦ Q3
♣ AKJ3

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|-------------------------------|
| Board: 243 | ♠ AKQ9 | East Doubles 7NT if possible. |
| Dealer: S | ♥ A986 | |
| Vul: EW | ♦ Q5 | You bid first. |
| HCP: 20 | ♣ AJ2 | |

| | | |
|------------|-----------|---------------------------|
| Board: 244 | ♠ 9 | The opponents are silent. |
| Dealer: N | ♥ J5 | |
| Vul: NS | ♦ AQ97652 | Partner bids first. |
| HCP: 9 | ♣ Q85 | |

| | | |
|------------|---------|---------------------------|
| Board: 245 | ♠ AKJ6 | The opponents are silent. |
| Dealer: S | ♥ A3 | |
| Vul: None | ♦ KQ932 | You bid first. |
| HCP: 21 | ♣ A3 | |

| | | |
|------------|----------|---------------------------|
| Board: 246 | ♠ QJ8 | The opponents are silent. |
| Dealer: N | ♥ A86 | |
| Vul: NS | ♦ KJ9732 | Partner bids first. |
| HCP: 11 | ♣ 3 | |

| | | |
|------------|--------|---------------------------|
| Board: 247 | ♠ AK94 | The opponents are silent. |
| Dealer: S | ♥ A92 | |
| Vul: EW | ♦ Q3 | You bid first. |
| HCP: 21 | ♣ AKJ3 | |

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

Board: 243
Dealer: S
Vul: EW
North HCP: 9
South HCP: 20
Contract: 7NX S

North:
♠ 7
♥ 1075
♦ AK107642
♣ Q3

South:
♠ AKQ9
♥ A986
♦ Q5
♣ AJ2

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

Board: 244
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ K105
♥ AKQ6
♦ KJ8
♣ A96

South:
♠ 9
♥ J5
♦ AQ97652
♣ Q85

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

Board: 245
Dealer: S
Vul: None
North HCP: 13
South HCP: 21
Contract: 7N S

North:
♠ 743
♥ K8
♦ A7
♣ KQJ1065

South:
♠ AKJ6
♥ A3
♦ KQ932
♣ A3

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

Board: 246
Dealer: N
Vul: NS
North HCP: 21
South HCP: 11
Contract: 6♦ S

North:
♠ A95
♥ Q107
♦ AQ6
♣ AKQ2

South:
♠ QJ8
♥ A86
♦ KJ9732
♣ 3

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

Board: 247
Dealer: S
Vul: EW
North HCP: 12
South HCP: 21
Contract: 6♦ N

North:
♠ —
♥ K1063
♦ AK10962
♣ Q84

South:
♠ AK94
♥ A92
♦ Q3
♣ AKJ3

| | | | |
|------------|-----------------|------|-------|
| West | North | East | South |
| | | | 2NT |
| Pass | 3♣ ¹ | Pass | 3♠ |
| Pass | 6♦ | AP | |
| 1. Stayman | | | |

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 248 | ♠ AK8 | The opponents are silent. |
| Dealer: N | ♥ KQJ5 | |
| Vul: EW | ♦ K32 | You bid first. |
| HCP: 20 | ♣ A75 | |

| | | |
|------------|-----------|---------------------------|
| Board: 249 | ♠ A | The opponents are silent. |
| Dealer: S | ♥ K75 | |
| Vul: None | ♦ AJ10876 | Partner bids first. |
| HCP: 12 | ♣ 754 | |

| | | |
|------------|---------|---------------------------|
| Board: 250 | ♠ AJ54 | The opponents are silent. |
| Dealer: N | ♥ A10 | |
| Vul: EW | ♦ AKQJ4 | You bid first. |
| HCP: 20 | ♣ J7 | |

| | | |
|------------|----------|---------------------------|
| Board: 251 | ♠ K | The opponents are silent. |
| Dealer: S | ♥ Q953 | |
| Vul: Both | ♦ QJ9542 | Partner bids first. |
| HCP: 11 | ♣ K7 | |

| | | |
|------------|--------|---------------------------|
| Board: 252 | ♠ AK75 | The opponents are silent. |
| Dealer: N | ♥ AQ | |
| Vul: None | ♦ J53 | You bid first. |
| HCP: 20 | ♣ AQ83 | |

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

Board: 248

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ AK8

♥ KQJ5

♦ K32

♣ A75

South:

♠ 42

♥ A9

♦ AQ9854

♣ 1063

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 6♦

AP

1. Gerber

2. A=2 out of 4

Board: 249

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A

♥ K75

♦ AJ10876

♣ 754

South:

♠ K9

♥ AJ2

♦ KQ4

♣ AQJ96

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6NT AP

1. Gerber

2. A=2 out of 4

Board: 250

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AJ54

♥ A10

♦ AKQJ4

♣ J7

South:

♠ Q

♥ Q43

♦ 875

♣ AK9843

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 251

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 5♦ S

North:

♠ K

♥ Q953

♦ QJ9542

♣ K7

South:

♠ AQ4

♥ KJ8

♦ AK1073

♣ A9

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4♦ Pass 4NT²

Pass 5♣³ Pass 5♦

AP

1. Stayman

2. Blackwood 0314, for ♦

3. A=0/5 or 3/5

Board: 252

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AK75

♥ AQ

♦ J53

♣ AQ83

South:

♠ 1093

♥ K109

♦ A108762

♣ K

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

| | | | |
|--|-----|------|-----------------|
| | 2NT | Pass | 4♣ ¹ |
|--|-----|------|-----------------|

| | | | |
|------|------------------|------|-----|
| Pass | 4NT ² | Pass | 6NT |
|------|------------------|------|-----|

AP

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|----------|---------------------------|
| Board: 248 | ♠ 42 | The opponents are silent. |
| Dealer: N | ♥ A9 | |
| Vul: EW | ♦ AQ9854 | Partner bids first. |
| HCP: 10 | ♣ 1063 | |

| | | |
|------------|---------|---------------------------|
| Board: 249 | ♠ K9 | The opponents are silent. |
| Dealer: S | ♥ AJ2 | |
| Vul: None | ♦ KQ4 | You bid first. |
| HCP: 20 | ♣ AQJ96 | |

| | | |
|------------|----------|---------------------------|
| Board: 250 | ♠ Q | The opponents are silent. |
| Dealer: N | ♥ Q43 | |
| Vul: EW | ♦ 875 | Partner bids first. |
| HCP: 11 | ♣ AK9843 | |

| | | |
|------------|----------|---------------------------|
| Board: 251 | ♠ AQ4 | The opponents are silent. |
| Dealer: S | ♥ KJ8 | |
| Vul: Both | ♦ AK1073 | You bid first. |
| HCP: 21 | ♣ A9 | |

| | | |
|------------|-----------|---------------------------|
| Board: 252 | ♠ 1093 | The opponents are silent. |
| Dealer: N | ♥ K109 | |
| Vul: None | ♦ A108762 | Partner bids first. |
| HCP: 10 | ♣ K | |

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

Board: 248

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ AK8

♥ KQJ5

♦ K32

♣ A75

South:

♠ 42

♥ A9

♦ AQ9854

♣ 1063

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 6♦

AP

1. Gerber

2. A=2 out of 4

Board: 249

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ A

♥ K75

♦ AJ10876

♣ 754

South:

♠ K9

♥ AJ2

♦ KQ4

♣ AQJ96

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6NT AP

1. Gerber

2. A=2 out of 4

Board: 250

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AJ54

♥ A10

♦ AKQJ4

♣ J7

South:

♠ Q

♥ Q43

♦ 875

♣ AK9843

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 251

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 5♦ S

North:

♠ K

♥ Q953

♦ QJ9542

♣ K7

South:

♠ AQ4

♥ KJ8

♦ AK1073

♣ A9

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 4♦ Pass 4NT²

Pass 5♣³ Pass 5♦

AP

1. Stayman

2. Blackwood 0314, for ♦

3. A=0/5 or 3/5

Board: 252

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AK75

♥ AQ

♦ J53

♣ AQ83

South:

♠ 1093

♥ K109

♦ A108762

♣ K

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

| | | | |
|--|-----|------|-----------------|
| | 2NT | Pass | 4♣ ¹ |
|--|-----|------|-----------------|

| | | | |
|------|------------------|------|-----|
| Pass | 4NT ² | Pass | 6NT |
|------|------------------|------|-----|

AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|------------|---------------------------|
| Board: 253 | ♠ AJ7 | The opponents are silent. |
| Dealer: S | ♥ Q108 | |
| Vul: Both | ♦ — | Partner bids first. |
| HCP: 11 | ♣ KJ108432 | |

| | | |
|------------|--------|---------------------------|
| Board: 254 | ♠ AKQ2 | The opponents are silent. |
| Dealer: N | ♥ A87 | |
| Vul: None | ♦ AKJ6 | You bid first. |
| HCP: 21 | ♣ 96 | |

| | | |
|------------|-----------|---------------------------|
| Board: 255 | ♠ QJ7 | The opponents are silent. |
| Dealer: S | ♥ 3 | |
| Vul: None | ♦ QJ | Partner bids first. |
| HCP: 11 | ♣ KQ97652 | |

| | | |
|------------|--------|---------------------------|
| Board: 256 | ♠ AKQJ | The opponents are silent. |
| Dealer: N | ♥ AK3 | |
| Vul: Both | ♦ K972 | You bid first. |
| HCP: 21 | ♣ J8 | |

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

Board: 253
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ AJ7
 ♥ Q108
 ♦ —
 ♣ KJ108432

South:
 ♠ 84
 ♥ AKJ6
 ♦ AQ10
 ♣ AQ76

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

Board: 254
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 7
 Contract: 6♣ S

North:
 ♠ AKQ2
 ♥ A87
 ♦ AKJ6
 ♣ 96

South:
 ♠ 1087
 ♥ —
 ♦ Q92
 ♣ KQ85432

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | 2NT | Pass | 6♣ |
| AP | | | |

Board: 255
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ QJ7
 ♥ 3
 ♦ QJ
 ♣ KQ97652

South:
 ♠ 63
 ♥ AKQ8
 ♦ AK752
 ♣ AJ

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

Board: 256
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ AKQJ
 ♥ AK3
 ♦ K972
 ♣ J8

South:
 ♠ 8432
 ♥ J
 ♦ AQJ843
 ♣ 95

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

| | | |
|------------|--------|---------------------------|
| Board: 253 | ♠ 84 | The opponents are silent. |
| Dealer: S | ♥ AKJ6 | |
| Vul: Both | ♦ AQ10 | You bid first. |
| HCP: 20 | ♣ AQ76 | |

| | | |
|------------|-----------|---------------------------|
| Board: 254 | ♠ 1087 | The opponents are silent. |
| Dealer: N | ♥ — | |
| Vul: None | ♦ Q92 | Partner bids first. |
| HCP: 7 | ♣ KQ85432 | |

| | | |
|------------|---------|---------------------------|
| Board: 255 | ♠ 63 | The opponents are silent. |
| Dealer: S | ♥ AKQ8 | |
| Vul: None | ♦ AK752 | You bid first. |
| HCP: 21 | ♣ AJ | |

| | | |
|------------|----------|---------------------------|
| Board: 256 | ♠ 8432 | The opponents are silent. |
| Dealer: N | ♥ J | |
| Vul: Both | ♦ AQJ843 | Partner bids first. |
| HCP: 8 | ♣ 95 | |

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

Board: 253
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ AJ7
 ♥ Q108
 ♦ —
 ♣ KJ108432

South:
 ♠ 84
 ♥ AKJ6
 ♦ AQ10
 ♣ AQ76

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

Board: 254
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 7
 Contract: 6♣ S

North:
 ♠ AKQ2
 ♥ A87
 ♦ AKJ6
 ♣ 96

South:
 ♠ 1087
 ♥ —
 ♦ Q92
 ♣ KQ85432

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| | 2NT | Pass | 6♣ |
| AP | | | |

Board: 255
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ QJ7
 ♥ 3
 ♦ QJ
 ♣ KQ97652

South:
 ♠ 63
 ♥ AKQ8
 ♦ AK752
 ♣ AJ

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

Board: 256
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ AKQJ
 ♥ AK3
 ♦ K972
 ♣ J8

South:
 ♠ 8432
 ♥ J
 ♦ AQJ843
 ♣ 95

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