

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 1	♠ QJ9	The opponents are silent.
Dealer: S	♥ AK65	
Vul: None	♦ 1075	Partner bids first.
HCP: 13	♣ K43	

Board: 2	♠ KQ63	The opponents are silent.
Dealer: N	♥ K432	
Vul: NS	♦ A10	You bid first.
HCP: 20	♣ AKJ	

Board: 3	♠ Q1083	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 11	♣ Q42	

Board: 4	♠ KQ93	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: Both	♦ KQ6	You bid first.
HCP: 20	♣ KQJ	

Board: 5	♠ Q1073	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ QJ	Partner bids first.
HCP: 9	♣ 9754	

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

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

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ A105				
Vul: NS	♥ K432	♥ 965		2NT	Pass	3NT
North HCP: 20	♦ A10	♦ J953	AP			
South HCP: 5	♣ AKJ	♣ 1053				
Contract: 3N N						

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

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ 652		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ KJ9	♥ AQ2	Pass	4♦ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ KQ6	♦ J1083	AP			
South HCP: 11	♣ KQJ	♣ A92				
Contract: 4N N			1. Gerber			
			2. A=0/4 or 4/4			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ AK2				2NT
Vul: NS	♥ A52	♥ KJ74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ QJ	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ 9754	♣ AJ103				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 1	♠ A2	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ AKJ9	You bid first.
HCP: 20	♣ AQ102	

Board: 2	♠ A105	The opponents are silent.
Dealer: N	♥ 965	
Vul: NS	♦ J953	Partner bids first.
HCP: 5	♣ 1053	

Board: 3	♠ A74	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ Q73	You bid first.
HCP: 21	♣ AKJ95	

Board: 4	♠ 652	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ J1083	Partner bids first.
HCP: 11	♣ A92	

Board: 5	♠ AK2	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AJ103	

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

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

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ A105				
Vul: NS	♥ K432	♥ 965		2NT	Pass	3NT
North HCP: 20	♦ A10	♦ J953	AP			
South HCP: 5	♣ AKJ	♣ 1053				
Contract: 3N N						

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

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ 652		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ KJ9	♥ AQ2	Pass	4♦ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ KQ6	♦ J1083	AP			
South HCP: 11	♣ KQJ	♣ A92				
Contract: 4N N			1. Gerber 2. A=0/4 or 4/4			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ AK2				2NT
Vul: NS	♥ A52	♥ KJ74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ QJ	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ 9754	♣ AJ103				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 6	♠ AK9	The opponents are silent.
Dealer: N	♥ AK1075	
Vul: EW	♦ Q96	You bid first.
HCP: 21	♣ KQ	

Board: 7	♠ A743	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: Both	♦ J983	Partner bids first.
HCP: 11	♣ 105	

Board: 8	♠ AKJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ KQ93	You bid first.
HCP: 21	♣ Q853	

Board: 9	♠ Q82	The opponents are silent.
Dealer: S	♥ A874	
Vul: EW	♦ 952	Partner bids first.
HCP: 6	♣ 1075	

Board: 10	♠ AQ75	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ Q10	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 873		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK1075	♥ Q64	Pass	4♠ <sup>2</sup>	Pass	7NT
North HCP: 21	♦ Q96	♦ AK532	AP			
South HCP: 13	♣ KQ	♣ A2	1. Gerber			
Contract: 7N N			2. A=2 out of 4			

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ KJ52				2NT
Vul: Both	♥ AQ8	♥ 73	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ J983	♦ AKQ	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ 105	♣ AK87	Pass	5♥ <sup>4</sup>	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 853		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AQ	♥ 108	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ KQ93	♦ AJ764	AP			
South HCP: 12	♣ Q853	♣ AK10	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AJ94				2NT
Vul: EW	♥ A874	♥ K1096	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 952	♦ AKJ	Pass	4♥	AP	
South HCP: 20	♣ 1075	♣ A3	1. Stayman			
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 842		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ4	♥ 10985	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ9	♦ J87	AP			
South HCP: 8	♣ Q10	♣ AK6	1. Stayman			
Contract: 4♥ N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 6	♠ 873	The opponents are silent.
Dealer: N	♥ Q64	
Vul: EW	♦ AK532	Partner bids first.
HCP: 13	♣ A2	

Board: 7	♠ KJ52	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ AK87	

Board: 8	♠ 853	The opponents are silent.
Dealer: N	♥ 108	
Vul: None	♦ AJ764	Partner bids first.
HCP: 12	♣ AK10	

Board: 9	♠ AJ94	The opponents are silent.
Dealer: S	♥ K1096	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ A3	

Board: 10	♠ 842	The opponents are silent.
Dealer: N	♥ 10985	
Vul: None	♦ J87	Partner bids first.
HCP: 8	♣ AK6	



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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 873		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK1075	♥ Q64	Pass	4♠ <sup>2</sup>	Pass	7NT
North HCP: 21	♦ Q96	♦ AK532	AP			
South HCP: 13	♣ KQ	♣ A2	1. Gerber			
Contract: 7N N			2. A=2 out of 4			

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ KJ52				2NT
Vul: Both	♥ AQ8	♥ 73	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ J983	♦ AKQ	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ 105	♣ AK87	Pass	5♥ <sup>4</sup>	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 853		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AQ	♥ 108	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ KQ93	♦ AJ764	AP			
South HCP: 12	♣ Q853	♣ AK10	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AJ94				2NT
Vul: EW	♥ A874	♥ K1096	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 952	♦ AKJ	Pass	4♥	AP	
South HCP: 20	♣ 1075	♣ A3	1. Stayman			
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ 842		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ4	♥ 10985	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ9	♦ J87	AP			
South HCP: 8	♣ Q10	♣ AK6	1. Stayman			
Contract: 4♥ N						



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 11	♠ J954	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: NS	♦ QJ7	Partner bids first.
HCP: 12	♣ A2	

Board: 12	♠ AK	The opponents are silent.
Dealer: N	♥ K1096	
Vul: Both	♦ AKQJ	You bid first.
HCP: 21	♣ J108	

Board: 13	♠ K5	The opponents are silent.
Dealer: S	♥ Q982	
Vul: None	♦ J107	Partner bids first.
HCP: 13	♣ AK104	

Board: 14	♠ A2	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ AJ986	You bid first.
HCP: 20	♣ A95	

Board: 15	♠ 93	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ KJ62	Partner bids first.
HCP: 12	♣ K965	

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

Board: 11

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ J954

♥ KJ85

♦ QJ7

♣ A2

South:

♠ AQ8

♥ A3

♦ AK96

♣ K643

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 12

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ AK

♥ K1096

♦ AKQJ

♣ J108

South:

♠ 764

♥ A84

♦ 10975

♣ AK9

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠<sup>2</sup> Pass 4NT

AP

1. Gerber

2. A=2 out of 4

Board: 13

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ K5

♥ Q982

♦ J107

♣ AK104

South:

♠ AQ6

♥ AK6

♦ AK5

♣ 9653

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT AP

1. Stayman

Board: 14

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ A2

♥ AK5

♦ AJ986

♣ A95

South:

♠ J76

♥ 43

♦ K753

♣ J1086

West North East South

2NT Pass 3NT

AP

Board: 15

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ 93

♥ KQ4

♦ KJ62

♣ K965

South:

♠ AKQ7

♥ AJ65

♦ Q4

♣ AJ3

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 6NT AP

1. Gerber

2. A=3 out of 4

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 11	♠ AQ8	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ AK96	You bid first.
HCP: 20	♣ K643	

Board: 12	♠ 764	The opponents are silent.
Dealer: N	♥ A84	
Vul: Both	♦ 10975	Partner bids first.
HCP: 11	♣ AK9	

Board: 13	♠ AQ6	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ 9653	

Board: 14	♠ J76	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ K753	Partner bids first.
HCP: 5	♣ J1086	

Board: 15	♠ AKQ7	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: EW	♦ Q4	You bid first.
HCP: 21	♣ AJ3	

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

Board: 11

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ J954

♥ KJ85

♦ QJ7

♣ A2

South:

♠ AQ8

♥ A3

♦ AK96

♣ K643

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	4NT <sup>2</sup>	Pass	6NT
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AP

1. Stayman

2. Quantitative 4NT

Board: 12

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 4N N

North:

♠ AK

♥ K1096

♦ AKQJ

♣ J108

South:

♠ 764

♥ A84

♦ 10975

♣ AK9

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

Pass	4♣ <sup>2</sup>	Pass	4NT
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AP

1. Gerber

2. A=2 out of 4

Board: 13

Dealer: S

Vul: None

North HCP: 13

South HCP: 20

Contract: 6N S

North:

♠ K5

♥ Q982

♦ J107

♣ AK104

South:

♠ AQ6

♥ AK6

♦ AK5

♣ 9653

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	6NT	AP	
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1. Stayman

Board: 14

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ A2

♥ AK5

♦ AJ986

♣ A95

South:

♠ J76

♥ 43

♦ K753

♣ J1086

West	North	East	South
	2NT	Pass	3NT

AP

Board: 15

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ 93

♥ KQ4

♦ KJ62

♣ K965

South:

♠ AKQ7

♥ AJ65

♦ Q4

♣ AJ3

West	North	East	South
			2NT

Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
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Pass	6NT	AP	
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1. Gerber

2. A=3 out of 4

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 16	♠ A875	The opponents are silent.
Dealer: N	♥ A952	
Vul: NS	♦ A10	You bid first.
HCP: 21	♣ AKQ	

Board: 17	♠ J9	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ KJ43	Partner bids first.
HCP: 11	♣ K654	

Board: 18	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ Q75	You bid first.
HCP: 20	♣ AKQ	

Board: 19	♠ 982	The opponents are silent.
Dealer: S	♥ 753	
Vul: EW	♦ A6	Partner bids first.
HCP: 8	♣ KJ853	

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

Board: 16  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 15  
Contract: 6♥ N

North:  
♠ A875  
♥ A952  
♦ A10  
♣ AKQ

South:  
♠ KQ4  
♥ KQJ6  
♦ KJ83  
♣ 107

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

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♥  
4. A=1/5 or 4/5  
5. ♥ queen and ♦ king

Board: 17  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ J9  
♥ K104  
♦ KJ43  
♣ K654

South:  
♠ AKQ  
♥ QJ  
♦ A872  
♣ AJ83

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

1. Gerber  
2. A=3 out of 4

Board: 18  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ KJ4  
♥ KQ75  
♦ Q75  
♣ AKQ

South:  
♠ AQ102  
♥ A1098  
♦ J104  
♣ 102

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

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

Board: 19  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 20  
Contract: 3N S

North:  
♠ 982  
♥ 753  
♦ A6  
♣ KJ853

South:  
♠ AJ  
♥ AKJ8  
♦ KQ73  
♣ Q109

West	North	East	South
			2NT
Pass	3NT	AP	



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 16	♠ KQ4	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: NS	♦ KJ83	Partner bids first.
HCP: 15	♣ 107	

Board: 17	♠ AKQ	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ A872	You bid first.
HCP: 21	♣ AJ83	

Board: 18	♠ AQ102	The opponents are silent.
Dealer: N	♥ A1098	
Vul: NS	♦ J104	Partner bids first.
HCP: 11	♣ 102	

Board: 19	♠ AJ	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ KQ73	You bid first.
HCP: 20	♣ Q109	

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

Board: 16  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 15  
Contract: 6♥ N

North:  
♠ A875  
♥ A952  
♦ A10  
♣ AKQ

South:  
♠ KQ4  
♥ KQJ6  
♦ KJ83  
♣ 107

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

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♥  
4. A=1/5 or 4/5  
5. ♥ queen and ♦ king

Board: 17  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ J9  
♥ K104  
♦ KJ43  
♣ K654

South:  
♠ AKQ  
♥ QJ  
♦ A872  
♣ AJ83

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

1. Gerber  
2. A=3 out of 4

Board: 18  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ KJ4  
♥ KQ75  
♦ Q75  
♣ AKQ

South:  
♠ AQ102  
♥ A1098  
♦ J104  
♣ 102

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

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

Board: 19  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 20  
Contract: 3N S

North:  
♠ 982  
♥ 753  
♦ A6  
♣ KJ853

South:  
♠ AJ  
♥ AKJ8  
♦ KQ73  
♣ Q109

West	North	East	South
			2NT
Pass	3NT	AP	

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 20	♠ QJ107	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ AK8	You bid first.
HCP: 21	♣ AQ10	

Board: 21	♠ J1074	The opponents are silent.
Dealer: S	♥ QJ104	
Vul: EW	♦ 106	Partner bids first.
HCP: 8	♣ KJ6	

Board: 22	♠ K6	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ AKQJ5	You bid first.
HCP: 21	♣ A104	

Board: 23	♠ QJ3	The opponents are silent.
Dealer: S	♥ J98	
Vul: None	♦ Q2	Partner bids first.
HCP: 10	♣ KJ652	

Board: 24	♠ QJ9	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ KJ43	You bid first.
HCP: 20	♣ AQJ	

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

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ QJ107	♠ AK2		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ KQ7	♥ J92	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AK8	♦ J532	AP			
South HCP: 12	♣ AQ10	♣ K87	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ KQ5				2NT
Vul: EW	♥ QJ104	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 106	♦ Q7	Pass	3NT	AP	
South HCP: 20	♣ KJ6	♣ AQ1083	1. Stayman			
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q52		2NT	Pass	3NT
Vul: Both	♥ KJ4	♥ A96	AP			
North HCP: 21	♦ AKQJ5	♦ 9632				
South HCP: 6	♣ A104	♣ 763				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ AK				2NT
Vul: None	♥ J98	♥ A1064	Pass	3NT	AP	
North HCP: 10	♦ Q2	♦ AK105				
South HCP: 20	♣ KJ652	♣ Q74				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ AK107		2NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ AQ6	♥ K982	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ43	♦ A75	AP			
South HCP: 14	♣ AQJ	♣ 104	1. Stayman			
Contract: 6N N						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 20	♠ AK2	The opponents are silent.
Dealer: N	♥ J92	
Vul: Both	♦ J532	Partner bids first.
HCP: 12	♣ K87	

Board: 21	♠ KQ5	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ Q7	You bid first.
HCP: 20	♣ AQ1083	

Board: 22	♠ Q52	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ 9632	Partner bids first.
HCP: 6	♣ 763	

Board: 23	♠ AK	The opponents are silent.
Dealer: S	♥ A1064	
Vul: None	♦ AK105	You bid first.
HCP: 20	♣ Q74	

Board: 24	♠ AK107	The opponents are silent.
Dealer: N	♥ K982	
Vul: NS	♦ A75	Partner bids first.
HCP: 14	♣ 104	

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

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ QJ107	♠ AK2		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ KQ7	♥ J92	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AK8	♦ J532	AP			
South HCP: 12	♣ AQ10	♣ K87	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ KQ5				2NT
Vul: EW	♥ QJ104	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 106	♦ Q7	Pass	3NT	AP	
South HCP: 20	♣ KJ6	♣ AQ1083	1. Stayman			
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q52		2NT	Pass	3NT
Vul: Both	♥ KJ4	♥ A96	AP			
North HCP: 21	♦ AKQJ5	♦ 9632				
South HCP: 6	♣ A104	♣ 763				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ AK				2NT
Vul: None	♥ J98	♥ A1064	Pass	3NT	AP	
North HCP: 10	♦ Q2	♦ AK105				
South HCP: 20	♣ KJ652	♣ Q74				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ AK107		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ6	♥ K982	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ43	♦ A75	AP			
South HCP: 14	♣ AQJ	♣ 104	1. Stayman			
Contract: 6N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 25	♠ AQ86	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ A1087	Partner bids first.
HCP: 14	♣ 53	

Board: 26	♠ K7	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ KQ96	You bid first.
HCP: 20	♣ QJ2	

Board: 27	♠ A54	The opponents are silent.
Dealer: S	♥ 865	
Vul: EW	♦ AJ83	Partner bids first.
HCP: 13	♣ KJ3	

Board: 28	♠ AK943	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ K972	You bid first.
HCP: 20	♣ K3	

Board: 29	♠ AJ42	The opponents are silent.
Dealer: S	♥ Q104	
Vul: NS	♦ K1084	Partner bids first.
HCP: 12	♣ Q9	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ86	♠ KJ4				2NT
Vul: None	♥ KJ4	♥ AQ1098	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ A1087	♦ K2	Pass	6NT	AP	
South HCP: 20	♣ 53	♣ AK2				
Contract: 6N S						1. Stayman

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A92		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AKQ10	♥ 962	Pass	4♥ <sup>2</sup>	Pass	7NT
North HCP: 20	♦ KQ96	♦ A2	AP			
South HCP: 15	♣ QJ2	♣ AK964				
Contract: 7N N						1. Gerber 2. A=1/4

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ KQJ107				2NT
Vul: EW	♥ 865	♥ AQJ	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 13	♦ AJ83	♦ Q7	Pass	6NT	AP	
South HCP: 21	♣ KJ3	♣ AQ10				
Contract: 6N S						1. Gerber 2. A=2 out of 4

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ Q52				
Vul: None	♥ AK	♥ Q53		2NT	Pass	3NT
North HCP: 20	♦ K972	♦ J5	AP			
South HCP: 10	♣ K3	♣ AJ876				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ AJ42	♠ K6				2NT
Vul: NS	♥ Q104	♥ AK32	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K1084	♦ QJ6	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q9	♣ AK105				
Contract: 4N S						1. Stayman 2. Quantitative 4NT



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 25	♠ KJ4	The opponents are silent.
Dealer: S	♥ AQ1098	
Vul: None	♦ K2	You bid first.
HCP: 20	♣ AK2	

Board: 26	♠ A92	The opponents are silent.
Dealer: N	♥ 962	
Vul: NS	♦ A2	Partner bids first.
HCP: 15	♣ AK964	

Board: 27	♠ KQJ107	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ Q7	You bid first.
HCP: 21	♣ AQ10	

Board: 28	♠ Q52	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ J5	Partner bids first.
HCP: 10	♣ AJ876	

Board: 29	♠ K6	The opponents are silent.
Dealer: S	♥ AK32	
Vul: NS	♦ QJ6	You bid first.
HCP: 20	♣ AK105	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ86	♠ KJ4				2NT
Vul: None	♥ KJ4	♥ AQ1098	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ A1087	♦ K2	Pass	6NT	AP	
South HCP: 20	♣ 53	♣ AK2				
Contract: 6N S						1. Stayman

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A92		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AKQ10	♥ 962	Pass	4♥ <sup>2</sup>	Pass	7NT
North HCP: 20	♦ KQ96	♦ A2	AP			
South HCP: 15	♣ QJ2	♣ AK964				
Contract: 7N N						1. Gerber 2. A=1/4

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ KQJ107				2NT
Vul: EW	♥ 865	♥ AQJ	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 13	♦ AJ83	♦ Q7	Pass	6NT	AP	
South HCP: 21	♣ KJ3	♣ AQ10				
Contract: 6N S						1. Gerber 2. A=2 out of 4

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ Q52				
Vul: None	♥ AK	♥ Q53		2NT	Pass	3NT
North HCP: 20	♦ K972	♦ J5	AP			
South HCP: 10	♣ K3	♣ AJ876				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ AJ42	♠ K6				2NT
Vul: NS	♥ Q104	♥ AK32	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K1084	♦ QJ6	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q9	♣ AK105				
Contract: 4N S						1. Stayman 2. Quantitative 4NT

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 30	♠ AK983	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ A2	You bid first.
HCP: 20	♣ Q98	

Board: 31	♠ 8532	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 12	♣ KQJ6	

Board: 32	♠ K8	The opponents are silent.
Dealer: N	♥ AQJ95	
Vul: NS	♦ AJ53	You bid first.
HCP: 20	♣ KQ	

Board: 33	♠ 874	The opponents are silent.
Dealer: S	♥ 74	
Vul: EW	♦ AQ1092	Partner bids first.
HCP: 12	♣ AQ5	

Board: 34	♠ A10	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ K984	You bid first.
HCP: 20	♣ AKQJ6	

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

Board: 30  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK983  
♥ AK9  
♦ A2  
♣ Q98

South:  
♠ Q107  
♥ Q5  
♦ Q8753  
♣ AK6

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

Board: 31  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ 8532  
♥ QJ  
♦ QJ7  
♣ KQJ6

South:  
♠ AKQ  
♥ AK92  
♦ A52  
♣ 1085

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	4NT <sup>2</sup>	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 32  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ K8  
♥ AQJ95  
♦ AJ53  
♣ KQ

South:  
♠ Q65  
♥ K1083  
♦ Q862  
♣ A3

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

Board: 33  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ 874  
♥ 74  
♦ AQ1092  
♣ AQ5

South:  
♠ AKQ2  
♥ KQ5  
♦ K3  
♣ K1096

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

Board: 34

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ A10

♥ K4

♦ K984

♣ AKQJ6

South:

♠ 9842

♥ A753

♦ QJ2

♣ 103

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

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 30	♠ Q107	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ Q8753	Partner bids first.
HCP: 13	♣ AK6	

Board: 31	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ A52	You bid first.
HCP: 20	♣ 1085	

Board: 32	♠ Q65	The opponents are silent.
Dealer: N	♥ K1083	
Vul: NS	♦ Q862	Partner bids first.
HCP: 11	♣ A3	

Board: 33	♠ AKQ2	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ K1096	

Board: 34	♠ 9842	The opponents are silent.
Dealer: N	♥ A753	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 7	♣ 103	

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

Board: 30  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ AK983  
♥ AK9  
♦ A2  
♣ Q98

South:  
♠ Q107  
♥ Q5  
♦ Q8753  
♣ AK6

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

Board: 31  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ 8532  
♥ QJ  
♦ QJ7  
♣ KQJ6

South:  
♠ AKQ  
♥ AK92  
♦ A52  
♣ 1085

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	4NT <sup>2</sup>	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 32  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ K8  
♥ AQJ95  
♦ AJ53  
♣ KQ

South:  
♠ Q65  
♥ K1083  
♦ Q862  
♣ A3

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

Board: 33  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ 874  
♥ 74  
♦ AQ1092  
♣ AQ5

South:  
♠ AKQ2  
♥ KQ5  
♦ K3  
♣ K1096

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

Board: 34

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ A10

♥ K4

♦ K984

♣ AKQJ6

South:

♠ 9842

♥ A753

♦ QJ2

♣ 103

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦	Pass	3NT
------	----	------	-----

AP

1. Stayman



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 35	♠ Q2	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ A65	Partner bids first.
HCP: 11	♣ J7432	

Board: 36	♠ AJ854	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ A108	You bid first.
HCP: 20	♣ AQ6	

Board: 37	♠ 54	The opponents are silent.
Dealer: S	♥ K865	
Vul: Both	♦ 1083	Partner bids first.
HCP: 5	♣ Q943	

Board: 38	♠ AK7	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ A632	You bid first.
HCP: 20	♣ AQ9	

Board: 39	♠ Q97	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: NS	♦ A953	Partner bids first.
HCP: 12	♣ 103	

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

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K6				2NT
Vul: None	♥ A93	♥ QJ6	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 11	♦ A65	♦ KQ103	Pass	6NT	AP	
South HCP: 20	♣ J7432	♣ AKQ6	1. Gerber			
Contract: 6N S			2. A=1/4			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AJ854	♠ KQ32		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ	♥ K3	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ A108	♦ KQ94	Pass	5♠	Pass	6♠
South HCP: 14	♣ AQ6	♣ J83	AP			
Contract: 6♠ N			1. Stayman			
			2. artificial			

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ K98				2NT
Vul: Both	♥ K865	♥ AQ92	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 1083	♦ AJ4	Pass	4♥	AP	
South HCP: 21	♣ Q943	♣ AK6	1. Stayman			
Contract: 4♥ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J104		2NT	Pass	3NT
Vul: None	♥ K52	♥ AJ7				
North HCP: 20	♦ A632	♦ J1098	AP			
South HCP: 10	♣ AQ9	♣ K108				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ AJ52				2NT
Vul: NS	♥ AQ97	♥ 43	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ A953	♦ KQJ	Pass	6NT	AP	
South HCP: 21	♣ 103	♣ AKQJ	1. Stayman			
Contract: 6N S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 35	♠ K6	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: None	♦ KQ103	You bid first.
HCP: 20	♣ AKQ6	

Board: 36	♠ KQ32	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ KQ94	Partner bids first.
HCP: 14	♣ J83	

Board: 37	♠ K98	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: Both	♦ AJ4	You bid first.
HCP: 21	♣ AK6	

Board: 38	♠ J104	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ J1098	Partner bids first.
HCP: 10	♣ K108	

Board: 39	♠ AJ52	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ AKQJ	

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

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K6				2NT
Vul: None	♥ A93	♥ QJ6	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 11	♦ A65	♦ KQ103	Pass	6NT	AP	
South HCP: 20	♣ J7432	♣ AKQ6	1. Gerber			
Contract: 6N S			2. A=1/4			

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AJ854	♠ KQ32		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ	♥ K3	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ A108	♦ KQ94	Pass	5♠	Pass	6♠
South HCP: 14	♣ AQ6	♣ J83	AP			
Contract: 6♠ N			1. Stayman			
			2. artificial			

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ K98				2NT
Vul: Both	♥ K865	♥ AQ92	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 1083	♦ AJ4	Pass	4♥	AP	
South HCP: 21	♣ Q943	♣ AK6	1. Stayman			
Contract: 4♥ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J104		2NT	Pass	3NT
Vul: None	♥ K52	♥ AJ7				
North HCP: 20	♦ A632	♦ J1098	AP			
South HCP: 10	♣ AQ9	♣ K108				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ AJ52				2NT
Vul: NS	♥ AQ97	♥ 43	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ A953	♦ KQJ	Pass	6NT	AP	
South HCP: 21	♣ 103	♣ AKQJ	1. Stayman			
Contract: 6N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 40	♠ AJ5	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ A653	You bid first.
HCP: 20	♣ AK9	

Board: 41	♠ Q754	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ 106	Partner bids first.
HCP: 5	♣ 10985	

Board: 42	♠ AKQ	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ 10875	

Board: 43	♠ AK109	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ QJ75	Partner bids first.
HCP: 12	♣ J75	

Board: 44	♠ AK8	The opponents are silent.
Dealer: N	♥ A95	
Vul: None	♦ K9	You bid first.
HCP: 21	♣ AK732	

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 987		2NT	Pass	3NT
Vul: Both	♥ A102	♥ J8				
North HCP: 20	♦ A653	♦ K1082	AP			
South HCP: 5	♣ AK9	♣ J1075				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ K32				2NT
Vul: None	♥ QJ8	♥ AK632	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 106	♦ K2	Pass	3NT	AP	
South HCP: 21	♣ 10985	♣ AKJ	1. Stayman			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 73		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ3	♥ AJ87	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AQ2	♦ J95	AP			
South HCP: 11	♣ 10875	♣ AJ43	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ QJ				2NT
Vul: EW	♥ J7	♥ A842	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ QJ75	♦ AK84	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ J75	♣ AK6	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J7		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A95	♥ KQ107	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K9	♦ A874	Pass	6NT	AP	
South HCP: 11	♣ AK732	♣ J64	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 40	♠ 987	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ K1082	Partner bids first.
HCP: 5	♣ J1075	

Board: 41	♠ K32	The opponents are silent.
Dealer: S	♥ AK632	
Vul: None	♦ K2	You bid first.
HCP: 21	♣ AKJ	

Board: 42	♠ 73	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: NS	♦ J95	Partner bids first.
HCP: 11	♣ AJ43	

Board: 43	♠ QJ	The opponents are silent.
Dealer: S	♥ A842	
Vul: EW	♦ AK84	You bid first.
HCP: 21	♣ AK6	

Board: 44	♠ J7	The opponents are silent.
Dealer: N	♥ KQ107	
Vul: None	♦ A874	Partner bids first.
HCP: 11	♣ J64	

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

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 987		2NT	Pass	3NT
Vul: Both	♥ A102	♥ J8				
North HCP: 20	♦ A653	♦ K1082	AP			
South HCP: 5	♣ AK9	♣ J1075				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ Q754	♠ K32				2NT
Vul: None	♥ QJ8	♥ AK632	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 106	♦ K2	Pass	3NT	AP	
South HCP: 21	♣ 10985	♣ AKJ	1. Stayman			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 73		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ3	♥ AJ87	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AQ2	♦ J95	AP			
South HCP: 11	♣ 10875	♣ AJ43	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ QJ				2NT
Vul: EW	♥ J7	♥ A842	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ QJ75	♦ AK84	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ J75	♣ AK6	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J7		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A95	♥ KQ107	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K9	♦ A874	Pass	6NT	AP	
South HCP: 11	♣ AK732	♣ J64	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 45	♠ K52	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ KQJ6	Partner bids first.
HCP: 12	♣ 1076	

Board: 46	♠ AQJ7	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: EW	♦ A10	You bid first.
HCP: 20	♣ A1087	

Board: 47	♠ AQ10	The opponents are silent.
Dealer: S	♥ K74	
Vul: NS	♦ 9842	Partner bids first.
HCP: 13	♣ KJ6	

Board: 48	♠ AKJ3	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ A75	You bid first.
HCP: 20	♣ AK98	

Board: 49	♠ 1092	The opponents are silent.
Dealer: S	♥ Q72	
Vul: Both	♦ K103	Partner bids first.
HCP: 5	♣ 9873	

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

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ107				2NT
Vul: NS	♥ K84	♥ A10	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 12	♦ KQJ6	♦ A10932	Pass	6NT	AP	
South HCP: 20	♣ 1076	♣ AQ	1. Gerber			
Contract: 6N S			2. A=0/4 or 4/4			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K103		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ7	♥ A82	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ A10	♦ 86	AP			
South HCP: 11	♣ A1087	♣ KJ654	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ84				2NT
Vul: NS	♥ K74	♥ A9	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 13	♦ 9842	♦ AQ7	Pass	6NT	AP	
South HCP: 20	♣ KJ6	♣ AQ54	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 52		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J3	♥ K1065	Pass	3♠	Pass	3NT
North HCP: 20	♦ A75	♦ K632	AP			
South HCP: 9	♣ AK98	♣ QJ5	1. Stayman			
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AQ74				2NT
Vul: Both	♥ Q72	♥ AK4	Pass	3NT	AP	
North HCP: 5	♦ K103	♦ QJ2				
South HCP: 20	♣ 9873	♣ A104				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 45	♠ AQ107	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ A10932	You bid first.
HCP: 20	♣ AQ	

Board: 46	♠ K103	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ 86	Partner bids first.
HCP: 11	♣ KJ654	

Board: 47	♠ KJ84	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ AQ7	You bid first.
HCP: 20	♣ AQ54	

Board: 48	♠ 52	The opponents are silent.
Dealer: N	♥ K1065	
Vul: EW	♦ K632	Partner bids first.
HCP: 9	♣ QJ5	

Board: 49	♠ AQ74	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ QJ2	You bid first.
HCP: 20	♣ A104	

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

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ107				2NT
Vul: NS	♥ K84	♥ A10	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 12	♦ KQJ6	♦ A10932	Pass	6NT	AP	
South HCP: 20	♣ 1076	♣ AQ	1. Gerber			
Contract: 6N S			2. A=0/4 or 4/4			

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K103		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ7	♥ A82	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ A10	♦ 86	AP			
South HCP: 11	♣ A1087	♣ KJ654	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ84				2NT
Vul: NS	♥ K74	♥ A9	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 13	♦ 9842	♦ AQ7	Pass	6NT	AP	
South HCP: 20	♣ KJ6	♣ AQ54	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 52		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J3	♥ K1065	Pass	3♠	Pass	3NT
North HCP: 20	♦ A75	♦ K632	AP			
South HCP: 9	♣ AK98	♣ QJ5	1. Stayman			
Contract: 3N N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AQ74				2NT
Vul: Both	♥ Q72	♥ AK4				
North HCP: 5	♦ K103	♦ QJ2	Pass	3NT	AP	
South HCP: 20	♣ 9873	♣ A104				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 50	♠ K1075	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ A92	You bid first.
HCP: 20	♣ AKQ6	
Board: 51	♠ 1076	The opponents are silent.
Dealer: S	♥ A52	
Vul: EW	♦ 9763	Partner bids first.
HCP: 7	♣ K97	
Board: 52	♠ AKQ	West Doubles 3♣ if possible.
Dealer: N	♥ A10	
Vul: Both	♦ A10762	You bid first.
HCP: 20	♣ K62	
Board: 53	♠ J1064	The opponents are silent.
Dealer: S	♥ Q754	
Vul: None	♦ 93	Partner bids first.
HCP: 6	♣ K108	
Board: 54	♠ Q32	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ KJ5	You bid first.
HCP: 20	♣ AK53	

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

Board: 50			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♠ K1075	♠ AQ63	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♥ A5	♥ QJ73	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 14	♦ A92	♦ KQ	Pass	6♠	AP	
Contract: 6♠ N	♣ AKQ6	♣ 532	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 51			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 1076	♠ AK8	Pass	3NT	AP	
North HCP: 7	♥ A52	♥ K6				
South HCP: 21	♦ 9763	♦ AK542				
Contract: 3N S	♣ K97	♣ A104				

Board: 52			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♠ AKQ	♠ 9764	X	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♥ A10	♥ KQ8	AP			
South HCP: 11	♦ A10762	♦ KQ4	1. Stayman			
Contract: 4N N	♣ K62	♣ J105	2. Quantitative 4NT			

Board: 53			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ J1064	♠ 872	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♥ Q754	♥ AK				
South HCP: 21	♦ 93	♦ AKQ7	Pass	3NT	AP	
Contract: 3N S	♣ K108	♣ AJ64	1. Stayman			

Board: 54

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ Q32

♥ AK7

♦ KJ5

♣ AK53

South:

♠ AJ6

♥ Q965

♦ A84

♣ 762

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

1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 50	♠ AQ63	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: None	♦ KQ	Partner bids first.
HCP: 14	♣ 532	
Board: 51	♠ AK8	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ AK542	You bid first.
HCP: 21	♣ A104	
Board: 52	♠ 9764	West Doubles 3♣ if possible.
Dealer: N	♥ KQ8	
Vul: Both	♦ KQ4	Partner bids first.
HCP: 11	♣ J105	
Board: 53	♠ 872	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AKQ7	You bid first.
HCP: 21	♣ AJ64	
Board: 54	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q965	
Vul: NS	♦ A84	Partner bids first.
HCP: 11	♣ 762	



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

Board: 50			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♠ K1075	♠ AQ63	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♥ A5	♥ QJ73	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 14	♦ A92	♦ KQ	Pass	6♠	AP	
Contract: 6♠ N	♣ AKQ6	♣ 532	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 51			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 1076	♠ AK8	Pass	3NT	AP	
North HCP: 7	♥ A52	♥ K6				
South HCP: 21	♦ 9763	♦ AK542				
Contract: 3N S	♣ K97	♣ A104				

Board: 52			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♠ AKQ	♠ 9764	X	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♥ A10	♥ KQ8	AP			
South HCP: 11	♦ A10762	♦ KQ4	1. Stayman			
Contract: 4N N	♣ K62	♣ J105	2. Quantitative 4NT			

Board: 53			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ J1064	♠ 872	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♥ Q754	♥ AK				
South HCP: 21	♦ 93	♦ AKQ7	Pass	3NT	AP	
Contract: 3N S	♣ K108	♣ AJ64	1. Stayman			

Board: 54

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ Q32

♥ AK7

♦ KJ5

♣ AK53

South:

♠ AJ6

♥ Q965

♦ A84

♣ 762

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

1. Stayman

2. Quantitative 4NT

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 55	♠ Q65	The opponents are silent.
Dealer: S	♥ A102	
Vul: Both	♦ A8762	Partner bids first.
HCP: 10	♣ 54	

Board: 56	♠ AQ3	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ J1042	You bid first.
HCP: 21	♣ AK	

Board: 57	♠ K1076	The opponents are silent.
Dealer: S	♥ 10543	
Vul: NS	♦ Q3	Partner bids first.
HCP: 8	♣ K108	

Board: 58	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AQJ87	You bid first.
HCP: 21	♣ KQ82	

Board: 59	♠ 732	The opponents are silent.
Dealer: S	♥ 1098	
Vul: None	♦ AQ	Partner bids first.
HCP: 10	♣ A9632	

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

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK43				2NT
Vul: Both	♥ A102	♥ Q3				
North HCP: 10	♦ A8762	♦ Q94	Pass	3NT	AP	
South HCP: 20	♣ 54	♣ AKQ9				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ74		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK42	♥ Q76	Pass	3♥	Pass	6NT
North HCP: 21	♦ J1042	♦ AQ8	AP			
South HCP: 14	♣ AK	♣ Q106	1. Stayman			
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K1076	♠ A543				2NT
Vul: NS	♥ 10543	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ Q3	♦ AK102	Pass	4♠	AP	
South HCP: 20	♣ K108	♣ Q53	1. Stayman			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ	♥ A853	Pass	3♦	Pass	6NT
North HCP: 21	♦ AQJ87	♦ K4	AP			
South HCP: 16	♣ KQ82	♣ A97	1. Stayman			
Contract: 6N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK				2NT
Vul: None	♥ 1098	♥ AQJ64				
North HCP: 10	♦ AQ	♦ K98	Pass	3NT	AP	
South HCP: 20	♣ A9632	♣ K107				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 55	♠ AK43	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ Q94	You bid first.
HCP: 20	♣ AKQ9	

Board: 56	♠ KJ74	The opponents are silent.
Dealer: N	♥ Q76	
Vul: None	♦ AQ8	Partner bids first.
HCP: 14	♣ Q106	

Board: 57	♠ A543	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AK102	You bid first.
HCP: 20	♣ Q53	

Board: 58	♠ AJ84	The opponents are silent.
Dealer: N	♥ A853	
Vul: EW	♦ K4	Partner bids first.
HCP: 16	♣ A97	

Board: 59	♠ AK	The opponents are silent.
Dealer: S	♥ AQJ64	
Vul: None	♦ K98	You bid first.
HCP: 20	♣ K107	

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

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK43				2NT
Vul: Both	♥ A102	♥ Q3				
North HCP: 10	♦ A8762	♦ Q94	Pass	3NT	AP	
South HCP: 20	♣ 54	♣ AKQ9				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ74		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK42	♥ Q76	Pass	3♥	Pass	6NT
North HCP: 21	♦ J1042	♦ AQ8	AP			
South HCP: 14	♣ AK	♣ Q106	1. Stayman			
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K1076	♠ A543				2NT
Vul: NS	♥ 10543	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ Q3	♦ AK102	Pass	4♠	AP	
South HCP: 20	♣ K108	♣ Q53	1. Stayman			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ	♥ A853	Pass	3♦	Pass	6NT
North HCP: 21	♦ AQJ87	♦ K4	AP			
South HCP: 16	♣ KQ82	♣ A97	1. Stayman			
Contract: 6N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK				2NT
Vul: None	♥ 1098	♥ AQJ64				
North HCP: 10	♦ AQ	♦ K98	Pass	3NT	AP	
South HCP: 20	♣ A9632	♣ K107				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 60	♠ K6	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ KQ108	You bid first.
HCP: 20	♣ AK105	

Board: 61	♠ J97	The opponents are silent.
Dealer: S	♥ A65	
Vul: EW	♦ 62	Partner bids first.
HCP: 11	♣ AQ765	

Board: 62	♠ AQ	The opponents are silent.
Dealer: N	♥ KQ1094	
Vul: Both	♦ AK53	You bid first.
HCP: 21	♣ K6	

Board: 63	♠ KJ95	East Doubles 4♥ if possible.
Dealer: S	♥ Q96	
Vul: EW	♦ 98	Partner bids first.
HCP: 9	♣ QJ103	

Board: 64	♠ KQJ10	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ 932	You bid first.
HCP: 20	♣ AK5	

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

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A97		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQ8	♥ A9	Pass	4♥ <sup>2</sup>	Pass	7NT
North HCP: 20	♦ KQ108	♦ AJ96	AP			
South HCP: 15	♣ AK105	♣ Q986	1. Gerber			
Contract: 7N N			2. A=1/4			

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AKQ				2NT
Vul: EW	♥ A65	♥ Q84	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 11	♦ 62	♦ AQ974	Pass	6NT	AP	
South HCP: 20	♣ AQ765	♣ K4	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J43				
Vul: Both	♥ KQ1094	♥ AJ2		2NT	Pass	3NT
North HCP: 21	♦ AK53	♦ 9642	AP			
South HCP: 6	♣ K6	♣ 1043				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ KJ95	♠ AQ83				2NT
Vul: EW	♥ Q96	♥ J10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 98	♦ AQ10	Pass	4♥ <sup>2</sup>	X	4♠
South HCP: 20	♣ QJ103	♣ AK64	AP			
Contract: 4♠ S			1. Stayman			
			2. artificial			

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ 643				
Vul: Both	♥ AK2	♥ J94		2NT	Pass	3NT
North HCP: 20	♦ 932	♦ K8	AP			
South HCP: 5	♣ AK5	♣ J10963				
Contract: 3N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 60	♠ A97	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AJ96	Partner bids first.
HCP: 15	♣ Q986	
Board: 61	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ AQ974	You bid first.
HCP: 20	♣ K4	
Board: 62	♠ J43	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ 9642	Partner bids first.
HCP: 6	♣ 1043	
Board: 63	♠ AQ83	East Doubles 4♥ if possible.
Dealer: S	♥ J10	
Vul: EW	♦ AQ10	You bid first.
HCP: 20	♣ AK64	
Board: 64	♠ 643	The opponents are silent.
Dealer: N	♥ J94	
Vul: Both	♦ K8	Partner bids first.
HCP: 5	♣ J10963	

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

Board: 60  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 15  
Contract: 7N N

North:  
♠ K6  
♥ KQ8  
♦ KQ108  
♣ AK105

South:  
♠ A97  
♥ A9  
♦ AJ96  
♣ Q986

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

Board: 61  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ J97  
♥ A65  
♦ 62  
♣ AQ765

South:  
♠ AKQ  
♥ Q84  
♦ AQ974  
♣ K4

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

Board: 62  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 6  
Contract: 3N N

North:  
♠ AQ  
♥ KQ1094  
♦ AK53  
♣ K6

South:  
♠ J43  
♥ AJ2  
♦ 9642  
♣ 1043

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 63  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 4♠ S

North:  
♠ KJ95  
♥ Q96  
♦ 98  
♣ QJ103

South:  
♠ AQ83  
♥ J10  
♦ AQ10  
♣ AK64

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

Board: 64  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 5  
Contract: 3N N

North:  
♠ KQJ10  
♥ AK2  
♦ 932  
♣ AK5

South:  
♠ 643  
♥ J94  
♦ K8  
♣ J10963

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 65	♠ A754	The opponents are silent.
Dealer: S	♥ Q54	
Vul: None	♦ AQ87	Partner bids first.
HCP: 12	♣ 82	

Board: 66	♠ AKQ2	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ A873	You bid first.
HCP: 21	♣ A94	

Board: 67	♠ J3	The opponents are silent.
Dealer: S	♥ A973	
Vul: Both	♦ KJ107	Partner bids first.
HCP: 11	♣ Q102	

Board: 68	♠ AJ9	The opponents are silent.
Dealer: N	♥ Q72	
Vul: None	♦ KQ63	You bid first.
HCP: 20	♣ AKJ	

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

Board: 65  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ A754  
♥ Q54  
♦ AQ87  
♣ 82

South:  
♠ KQJ103  
♥ K82  
♦ KJ2  
♣ AK

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

Board: 66  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AKQ2  
♥ A9  
♦ A873  
♣ A94

South:  
♠ 1064  
♥ KQJ6  
♦ 96  
♣ KQ82

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

Board: 67  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ J3  
♥ A973  
♦ KJ107  
♣ Q102

South:  
♠ A7  
♥ K842  
♦ AQ5  
♣ AK54

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

Board: 68  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 3N N

North:  
♠ AJ9  
♥ Q72  
♦ KQ63  
♣ AKJ

South:  
♠ 7652  
♥ AJ63  
♦ A75  
♣ 109

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

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 65	♠ KQJ103	The opponents are silent.
Dealer: S	♥ K82	
Vul: None	♦ KJ2	You bid first.
HCP: 20	♣ AK	

Board: 66	♠ 1064	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: EW	♦ 96	Partner bids first.
HCP: 11	♣ KQ82	

Board: 67	♠ A7	The opponents are silent.
Dealer: S	♥ K842	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ AK54	

Board: 68	♠ 7652	The opponents are silent.
Dealer: N	♥ AJ63	
Vul: None	♦ A75	Partner bids first.
HCP: 9	♣ 109	

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

Board: 65  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ A754  
♥ Q54  
♦ AQ87  
♣ 82

South:  
♠ KQJ103  
♥ K82  
♦ KJ2  
♣ AK

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

Board: 66  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AKQ2  
♥ A9  
♦ A873  
♣ A94

South:  
♠ 1064  
♥ KQJ6  
♦ 96  
♣ KQ82

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

Board: 67  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ J3  
♥ A973  
♦ KJ107  
♣ Q102

South:  
♠ A7  
♥ K842  
♦ AQ5  
♣ AK54

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

Board: 68  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 3N N

North:  
♠ AJ9  
♥ Q72  
♦ KQ63  
♣ AKJ

South:  
♠ 7652  
♥ AJ63  
♦ A75  
♣ 109

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

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 69	♠ 43	The opponents are silent.
Dealer: S	♥ 8762	
Vul: NS	♦ A1087	Partner bids first.
HCP: 6	♣ Q95	

Board: 70	♠ AK2	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AJ94	You bid first.
HCP: 21	♣ KQ64	

Board: 71	♠ 64	The opponents are silent.
Dealer: S	♥ A752	
Vul: None	♦ 1093	Partner bids first.
HCP: 5	♣ J754	

Board: 72	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: NS	♦ KQ6	You bid first.
HCP: 21	♣ AK4	

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

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK86				2NT
Vul: NS	♥ 8762	♥ 1093	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ A1087	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ AKJ7				
Contract: 3N S			1. Stayman			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J4				
Vul: Both	♥ A8	♥ 765		2NT	Pass	3NT
North HCP: 21	♦ AJ94	♦ 8653	AP			
South HCP: 5	♣ KQ64	♣ A753				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK105				2NT
Vul: None	♥ A752	♥ 104	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 1093	♦ AKQ52	Pass	3NT	AP	
South HCP: 20	♣ J754	♣ A9				
Contract: 3N S			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 92				
Vul: NS	♥ KQ85	♥ J73		2NT	Pass	3NT
North HCP: 21	♦ KQ6	♦ A73	AP			
South HCP: 6	♣ AK4	♣ J9653				
Contract: 3N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 69	♠ AK86	The opponents are silent.
Dealer: S	♥ 1093	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AKJ7	

Board: 70	♠ J4	The opponents are silent.
Dealer: N	♥ 765	
Vul: Both	♦ 8653	Partner bids first.
HCP: 5	♣ A753	

Board: 71	♠ AK105	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ AKQ52	You bid first.
HCP: 20	♣ A9	

Board: 72	♠ 92	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ A73	Partner bids first.
HCP: 6	♣ J9653	

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

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK86				2NT
Vul: NS	♥ 8762	♥ 1093	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ A1087	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ AKJ7				
Contract: 3N S			1. Stayman			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J4				
Vul: Both	♥ A8	♥ 765		2NT	Pass	3NT
North HCP: 21	♦ AJ94	♦ 8653	AP			
South HCP: 5	♣ KQ64	♣ A753				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK105				2NT
Vul: None	♥ A752	♥ 104	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ 1093	♦ AKQ52	Pass	3NT	AP	
South HCP: 20	♣ J754	♣ A9				
Contract: 3N S			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 92				
Vul: NS	♥ KQ85	♥ J73		2NT	Pass	3NT
North HCP: 21	♦ KQ6	♦ A73	AP			
South HCP: 6	♣ AK4	♣ J9653				
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 73	♠ Q85	The opponents are silent.
Dealer: S	♥ K942	
Vul: EW	♦ A82	Partner bids first.
HCP: 14	♣ KQ7	

Board: 74	♠ KQ32	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AKJ83	You bid first.
HCP: 20	♣ A5	

Board: 75	♠ Q754	The opponents are silent.
Dealer: S	♥ 752	
Vul: NS	♦ A7	Partner bids first.
HCP: 7	♣ J943	

Board: 76	♠ AK64	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ K105	You bid first.
HCP: 20	♣ AK98	

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

Board: 73

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 6♥ S

North:

♠ Q85

♥ K942

♦ A82

♣ KQ7

South:

♠ AK

♥ AJ53

♦ K1094

♣ AJ5

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	5♥ <sup>5</sup>
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. no ♥ queen

Board: 74

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ32

♥ K6

♦ AKJ83

♣ A5

South:

♠ A76

♥ AJ7

♦ Q742

♣ J43

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

Pass	4♠ <sup>2</sup>	Pass	6NT
------	-----------------	------	-----

AP

1. Gerber

2. A=2 out of 4

Board: 75

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q754

♥ 752

♦ A7

♣ J943

South:

♠ A10

♥ AQ86

♦ K53

♣ AK76

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

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

1. Stayman

Board: 76

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK64

♥ K10

♦ K105

♣ AK98

South:

♠ 983

♥ A974

♦ J7

♣ Q1053

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

Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 73	♠ AK	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: EW	♦ K1094	You bid first.
HCP: 20	♣ AJ5	

Board: 74	♠ A76	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ Q742	Partner bids first.
HCP: 12	♣ J43	

Board: 75	♠ A10	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: NS	♦ K53	You bid first.
HCP: 20	♣ AK76	

Board: 76	♠ 983	The opponents are silent.
Dealer: N	♥ A974	
Vul: EW	♦ J7	Partner bids first.
HCP: 7	♣ Q1053	

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

Board: 73

Dealer: S

Vul: EW

North HCP: 14

South HCP: 20

Contract: 6♥ S

North:

♠ Q85

♥ K942

♦ A82

♣ KQ7

South:

♠ AK

♥ AJ53

♦ K1094

♣ AJ5

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	5♥ <sup>5</sup>
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

5. no ♥ queen

Board: 74

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ32

♥ K6

♦ AKJ83

♣ A5

South:

♠ A76

♥ AJ7

♦ Q742

♣ J43

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

Pass	4♠ <sup>2</sup>	Pass	6NT
------	-----------------	------	-----

AP

1. Gerber

2. A=2 out of 4

Board: 75

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q754

♥ 752

♦ A7

♣ J943

South:

♠ A10

♥ AQ86

♦ K53

♣ AK76

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

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

1. Stayman

Board: 76

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK64

♥ K10

♦ K105

♣ AK98

South:

♠ 983

♥ A974

♦ J7

♣ Q1053

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

Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 77	♠ 954	The opponents are silent.
Dealer: S	♥ 875	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 6	♣ K984	

Board: 78	♠ AJ5	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ Q9863	

Board: 79	♠ Q1096	The opponents are silent.
Dealer: S	♥ J865	
Vul: Both	♦ KJ6	Partner bids first.
HCP: 10	♣ K5	

Board: 80	♠ J6	The opponents are silent.
Dealer: N	♥ A75	
Vul: EW	♦ AKQ8	You bid first.
HCP: 20	♣ AQ72	

Board: 81	♠ 10943	The opponents are silent.
Dealer: S	♥ 109	
Vul: Both	♦ KJ104	Partner bids first.
HCP: 6	♣ Q103	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ K7				2NT
Vul: Both	♥ 875	♥ AKQ3				
North HCP: 6	♦ QJ2	♦ AK1073	Pass	3NT	AP	
South HCP: 20	♣ K984	♣ J5				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q62		2NT	Pass	3NT
Vul: NS	♥ AK3	♥ Q105				
North HCP: 21	♦ AK	♦ 1075	AP			
South HCP: 9	♣ Q9863	♣ AJ107				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ K8				2NT
Vul: Both	♥ J865	♥ AK74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ KJ6	♦ AQ4	Pass	4♥	AP	
South HCP: 21	♣ K5	♣ AJ84				
Contract: 4♥ S			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AQ73		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A75	♥ Q98	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ8	♦ 74	AP			
South HCP: 12	♣ AQ72	♣ KJ86				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 10943	♠ AKJ				2NT
Vul: Both	♥ 109	♥ Q62	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ KJ104	♦ Q32	Pass	3NT	AP	
South HCP: 20	♣ Q103	♣ AKJ8				
Contract: 3N S			1. Stayman			



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 77	♠ K7	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: Both	♦ AK1073	You bid first.
HCP: 20	♣ J5	

Board: 78	♠ Q62	The opponents are silent.
Dealer: N	♥ Q105	
Vul: NS	♦ 1075	Partner bids first.
HCP: 9	♣ AJ107	

Board: 79	♠ K8	The opponents are silent.
Dealer: S	♥ AK74	
Vul: Both	♦ AQ4	You bid first.
HCP: 21	♣ AJ84	

Board: 80	♠ AQ73	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ 74	Partner bids first.
HCP: 12	♣ KJ86	

Board: 81	♠ AKJ	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ Q32	You bid first.
HCP: 20	♣ AKJ8	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ K7				2NT
Vul: Both	♥ 875	♥ AKQ3				
North HCP: 6	♦ QJ2	♦ AK1073	Pass	3NT	AP	
South HCP: 20	♣ K984	♣ J5				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q62		2NT	Pass	3NT
Vul: NS	♥ AK3	♥ Q105				
North HCP: 21	♦ AK	♦ 1075	AP			
South HCP: 9	♣ Q9863	♣ AJ107				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ K8				2NT
Vul: Both	♥ J865	♥ AK74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ KJ6	♦ AQ4	Pass	4♥	AP	
South HCP: 21	♣ K5	♣ AJ84				
Contract: 4♥ S			1. Stayman			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ AQ73		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A75	♥ Q98	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ8	♦ 74	AP			
South HCP: 12	♣ AQ72	♣ KJ86				
Contract: 4N N			1. Stayman			
			2. Quantitative 4NT			

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 10943	♠ AKJ				2NT
Vul: Both	♥ 109	♥ Q62	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ KJ104	♦ Q32	Pass	3NT	AP	
South HCP: 20	♣ Q103	♣ AKJ8				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 82	♠ A1075	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ A6	You bid first.
HCP: 20	♣ AJ83	

Board: 83	♠ 1093	The opponents are silent.
Dealer: S	♥ Q1074	
Vul: NS	♦ Q9	Partner bids first.
HCP: 5	♣ J863	

Board: 84	♠ AKQ4	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ A8	You bid first.
HCP: 21	♣ KQJ103	

Board: 85	♠ AJ5	The opponents are silent.
Dealer: S	♥ J52	
Vul: None	♦ KJ1084	Partner bids first.
HCP: 10	♣ 109	

Board: 86	♠ 102	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ AQJ	You bid first.
HCP: 21	♣ AQJ52	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A1075	♠ KQJ3		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ	♥ 97	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ A6	♦ 10754	Pass	4♠	AP	
South HCP: 9	♣ AJ83	♣ K97	1. Stayman			
Contract: 4♠ N			2. artificial			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ A86				2NT
Vul: NS	♥ Q1074	♥ K83	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q9	♦ AK4	Pass	3NT	AP	
South HCP: 21	♣ J863	♣ AK107	1. Stayman			
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 976				
Vul: Both	♥ Q5	♥ K82		2NT	Pass	3NT
North HCP: 21	♦ A8	♦ KJ1032	AP			
South HCP: 7	♣ KQJ103	♣ 98				
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 87				2NT
Vul: None	♥ J52	♥ KQ83				
North HCP: 10	♦ KJ1084	♦ AQ5	Pass	3NT	AP	
South HCP: 20	♣ 109	♣ AKQ7				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ AKJ5		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK8	♥ 1075	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQJ	♦ 543	Pass	6NT	AP	
South HCP: 11	♣ AQJ52	♣ K106	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 82	♠ KQJ3	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ 10754	Partner bids first.
HCP: 9	♣ K97	

Board: 83	♠ A86	The opponents are silent.
Dealer: S	♥ K83	
Vul: NS	♦ AK4	You bid first.
HCP: 21	♣ AK107	

Board: 84	♠ 976	The opponents are silent.
Dealer: N	♥ K82	
Vul: Both	♦ KJ1032	Partner bids first.
HCP: 7	♣ 98	

Board: 85	♠ 87	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ AKQ7	

Board: 86	♠ AKJ5	The opponents are silent.
Dealer: N	♥ 1075	
Vul: NS	♦ 543	Partner bids first.
HCP: 11	♣ K106	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A1075	♠ KQJ3		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ	♥ 97	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ A6	♦ 10754	Pass	4♠	AP	
South HCP: 9	♣ AJ83	♣ K97	1. Stayman			
Contract: 4♠ N			2. artificial			

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ A86				2NT
Vul: NS	♥ Q1074	♥ K83	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q9	♦ AK4	Pass	3NT	AP	
South HCP: 21	♣ J863	♣ AK107	1. Stayman			
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 976				
Vul: Both	♥ Q5	♥ K82		2NT	Pass	3NT
North HCP: 21	♦ A8	♦ KJ1032	AP			
South HCP: 7	♣ KQJ103	♣ 98				
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 87				2NT
Vul: None	♥ J52	♥ KQ83				
North HCP: 10	♦ KJ1084	♦ AQ5	Pass	3NT	AP	
South HCP: 20	♣ 109	♣ AKQ7				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ 102	♠ AKJ5		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK8	♥ 1075	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQJ	♦ 543	Pass	6NT	AP	
South HCP: 11	♣ AQJ52	♣ K106	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 87	♠ 82	West Doubles Pass if possible.
Dealer: S	♥ K542	
Vul: EW	♦ J943	Partner bids first.
HCP: 11	♣ AK5	

Board: 88	♠ Q4	The opponents are silent.
Dealer: N	♥ K654	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ AKQ43	

Board: 89	♠ 8754	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ QJ54	Partner bids first.
HCP: 5	♣ Q103	

Board: 90	♠ AK105	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AKQJ10	You bid first.
HCP: 20	♣ K8	

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

Board: 87  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6♥X S

North:  
♠ 82  
♥ K542  
♦ J943  
♣ AK5

South:  
♠ AKQ  
♥ Q1073  
♦ AKQ  
♣ J107

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

1. Stayman
2. artificial
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♥
5. A=2/5 or 5/5, Q(H)=1

Board: 88  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ Q4  
♥ K654  
♦ AQ  
♣ AKQ43

South:  
♠ AKJ2  
♥ QJ3  
♦ 8652  
♣ J2

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

1. Stayman
2. Quantitative 4NT

Board: 89  
Dealer: S  
Vul: NS  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ 8754  
♥ 95  
♦ QJ54  
♣ Q103

South:  
♠ KJ93  
♥ AQ73  
♦ AK9  
♣ KJ

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

1. Stayman

Board: 90  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 15  
Contract: 6N N

North:  
♠ AK105  
♥ 108  
♦ AKQJ10  
♣ K8

South:  
♠ Q97  
♥ AK95  
♦ 64  
♣ AQ76

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

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 87	♠ AKQ	West Doubles Pass if possible.
Dealer: S	♥ Q1073	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ J107	

Board: 88	♠ AKJ2	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: None	♦ 8652	Partner bids first.
HCP: 12	♣ J2	

Board: 89	♠ KJ93	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: NS	♦ AK9	You bid first.
HCP: 21	♣ KJ	

Board: 90	♠ Q97	The opponents are silent.
Dealer: N	♥ AK95	
Vul: EW	♦ 64	Partner bids first.
HCP: 15	♣ AQ76	

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

Board: 87  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6♥X S

North:  
♠ 82  
♥ K542  
♦ J943  
♣ AK5

South:  
♠ AKQ  
♥ Q1073  
♦ AKQ  
♣ J107

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

1. Stayman
2. artificial
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♥
5. A=2/5 or 5/5, Q(H)=1

Board: 88  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ Q4  
♥ K654  
♦ AQ  
♣ AKQ43

South:  
♠ AKJ2  
♥ QJ3  
♦ 8652  
♣ J2

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

1. Stayman
2. Quantitative 4NT

Board: 89  
Dealer: S  
Vul: NS  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ 8754  
♥ 95  
♦ QJ54  
♣ Q103

South:  
♠ KJ93  
♥ AQ73  
♦ AK9  
♣ KJ

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

1. Stayman

Board: 90  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 15  
Contract: 6N N

North:  
♠ AK105  
♥ 108  
♦ AKQJ10  
♣ K8

South:  
♠ Q97  
♥ AK95  
♦ 64  
♣ AQ76

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

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 91	♠ 1043	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: Both	♦ 95	Partner bids first.
HCP: 12	♣ AQJ6	

Board: 92	♠ QJ1094	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AKJ9	You bid first.
HCP: 21	♣ AK	

Board: 93	♠ J876	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 5	♣ 1086	

Board: 94	♠ AKJ	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ K10654	

Board: 95	♠ 642	The opponents are silent.
Dealer: S	♥ A1087	
Vul: None	♦ 1072	Partner bids first.
HCP: 6	♣ Q97	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ AK862				2NT
Vul: Both	♥ AJ97	♥ K3	Pass	3♣ <sup>1</sup>	Pass	3♣
North HCP: 12	♦ 95	♦ AK2	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AQJ6	♣ K94				
Contract: 4N S						
						1. Stayman
						2. Quantitative 4NT

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ QJ1094	♠ K875		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K7	♥ AJ4	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 21	♦ AKJ9	♦ 7643	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 11	♣ AK	♣ QJ	Pass	6♠	AP	
Contract: 6♠ N						
						1. Stayman
						2. artificial
						3. Blackwood 0314, for ♠
						4. A=2/5 or 5/5, Q(S)=0

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ J876	♠ A105				2NT
Vul: EW	♥ 107	♥ AKJ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ KJ106	♦ A973	Pass	3NT	AP	
South HCP: 21	♣ 1086	♣ KQ				
Contract: 3N S						
						1. Stayman

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q74		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ K6	♥ AJ2	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 21	♦ AK9	♦ J10654	AP			
South HCP: 11	♣ K10654	♣ QJ				
Contract: 4N N						
						1. Gerber
						2. A=2 out of 4

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AK3				2NT
Vul: None	♥ A1087	♥ K9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 1072	♦ AK53	Pass	3NT	AP	
South HCP: 21	♣ Q97	♣ A1065				
Contract: 3N S						
						1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 91	♠ AK862	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ K94	

Board: 92	♠ K875	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ 7643	Partner bids first.
HCP: 11	♣ QJ	

Board: 93	♠ A105	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ A973	You bid first.
HCP: 21	♣ KQ	

Board: 94	♠ Q74	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ J10654	Partner bids first.
HCP: 11	♣ QJ	

Board: 95	♠ AK3	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ AK53	You bid first.
HCP: 21	♣ A1065	

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

Board: 91  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 20  
Contract: 4N S

North:  
 ♠ 1043  
 ♥ AJ97  
 ♦ 95  
 ♣ AQJ6

South:

♠	AK862
♥	K3
♦	AK2
♣	K94

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

1. Stayman  
2. Quantitative 4NT

Board: 92  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 11  
Contract: 6♠ N

North:

♠	QJ1094
♥	K7
♦	AKJ9
♣	AK

South:  
 ♠ K875  
 ♥ AJ4  
 ♦ 7643  
 ♣ QJ

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

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

Board: 93  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 21  
Contract: 3N S

North:  
 ♠ J876  
 ♥ 107  
 ♦ KJ106  
 ♣ 1086

South:  
 ♠ A105  
 ♥ AKJ8  
 ♦ A973  
 ♣ KQ

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

1. Stayman

Board: 94  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 4N N

North:  
 ♠ AKJ  
 ♥ K6  
 ♦ AK9  
 ♣ K10654

South:  
 ♠ Q74  
 ♥ AJ2  
 ♦ J10654  
 ♣ QJ

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

AP

1. Gerber
2. A=2 out of 4

Board: 95  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 21  
Contract: 3N S

North:  
 ♠ 642  
 ♥ A1087  
 ♦ 1072  
 ♣ O97

South:  
 ♠ AK3  
 ♥ K9  
 ♦ AK53  
 ♣ A1065

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

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 96	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ1098	
Vul: EW	♦ A3	You bid first.
HCP: 21	♣ KJ7	

Board: 97	♠ AQ104	The opponents are silent.
Dealer: S	♥ 1084	
Vul: Both	♦ QJ54	Partner bids first.
HCP: 12	♣ K6	

Board: 98	♠ AK96	The opponents are silent.
Dealer: N	♥ Q72	
Vul: None	♦ KQ4	You bid first.
HCP: 20	♣ AQ9	

Board: 99	♠ A1094	The opponents are silent.
Dealer: S	♥ K1073	
Vul: NS	♦ A8	Partner bids first.
HCP: 12	♣ J98	

Board: 100	♠ AK5	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ KQ105	You bid first.
HCP: 20	♣ A984	

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

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 1054		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ1098	♥ K53	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 21	♦ A3	♦ K62	AP			
South HCP: 12	♣ KJ7	♣ AQ52	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AQ104	♠ K6				2NT
Vul: Both	♥ 1084	♥ AKQ6	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ QJ54	♦ AK9	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ K6	♣ J532	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ J5		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ Q72	♥ K65	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ KQ4	♦ AJ965	AP			
South HCP: 12	♣ AQ9	♣ K43	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ A1094	♠ KQ5				2NT
Vul: NS	♥ K1073	♥ AJ5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A8	♦ KJ10	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ J98	♣ AK65	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q98		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A6	♥ J1095	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ105	♦ 32	AP			
South HCP: 6	♣ A984	♣ K653	1. Stayman			
Contract: 3N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 96	♠ 1054	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ K62	Partner bids first.
HCP: 12	♣ AQ52	

Board: 97	♠ K6	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ J532	

Board: 98	♠ J5	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ AJ965	Partner bids first.
HCP: 12	♣ K43	

Board: 99	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ KJ10	You bid first.
HCP: 21	♣ AK65	

Board: 100	♠ Q98	The opponents are silent.
Dealer: N	♥ J1095	
Vul: Both	♦ 32	Partner bids first.
HCP: 6	♣ K653	

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

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 1054		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ1098	♥ K53	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 21	♦ A3	♦ K62	AP			
South HCP: 12	♣ KJ7	♣ AQ52	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ AQ104	♠ K6				2NT
Vul: Both	♥ 1084	♥ AKQ6	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ QJ54	♦ AK9	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ K6	♣ J532	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ J5		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ Q72	♥ K65	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ KQ4	♦ AJ965	AP			
South HCP: 12	♣ AQ9	♣ K43	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ A1094	♠ KQ5				2NT
Vul: NS	♥ K1073	♥ AJ5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A8	♦ KJ10	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ J98	♣ AK65	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q98		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A6	♥ J1095	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ105	♦ 32	AP			
South HCP: 6	♣ A984	♣ K653	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 101	♠ 984	The opponents are silent.
Dealer: S	♥ 1086	
Vul: None	♦ 10873	Partner bids first.
HCP: 6	♣ AQ8	

Board: 102	♠ KQJ2	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ A94	You bid first.
HCP: 20	♣ K85	

Board: 103	♠ J1053	The opponents are silent.
Dealer: S	♥ KJ76	
Vul: EW	♦ AK7	Partner bids first.
HCP: 12	♣ 85	

Board: 104	♠ A3	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ AKQ63	You bid first.
HCP: 21	♣ AKJ5	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ QJ106				2NT
Vul: None	♥ 1086	♥ AJ				
North HCP: 6	♦ 10873	♦ AKQ4	Pass	3NT	AP	
South HCP: 20	♣ AQ8	♣ K109				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ A103		2NT	Pass	3NT
Vul: NS	♥ AK7	♥ J64				
North HCP: 20	♦ A94	♦ 8652	AP			
South HCP: 8	♣ K85	♣ QJ3				
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J1053	♠ AKQ2				2NT
Vul: EW	♥ KJ76	♥ AQ10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ AK7	♦ 83	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 21	♣ 85	♣ AQ63	Pass	5♦ <sup>4</sup>	Pass	5NT <sup>5</sup>
Contract: 6♠ S			Pass	6♥ <sup>6</sup>	Pass	6♠
			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			
			5. King ask by 5NT			
			6. K=2			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ4		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ 102	♥ KQ8				
North HCP: 21	♦ AKQ63	♦ J754	Pass	4NT <sup>2</sup>	AP	
South HCP: 11	♣ AKJ5	♣ Q73				
Contract: 4N N			1. Gerber			
			2. A=3 out of 4			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 101	♠ QJ106	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AKQ4	You bid first.
HCP: 20	♣ K109	

Board: 102	♠ A103	The opponents are silent.
Dealer: N	♥ J64	
Vul: NS	♦ 8652	Partner bids first.
HCP: 8	♣ QJ3	

Board: 103	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ 83	You bid first.
HCP: 21	♣ AQ63	

Board: 104	♠ QJ4	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ J754	Partner bids first.
HCP: 11	♣ Q73	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ QJ106				2NT
Vul: None	♥ 1086	♥ AJ				
North HCP: 6	♦ 10873	♦ AKQ4	Pass	3NT	AP	
South HCP: 20	♣ AQ8	♣ K109				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ A103		2NT	Pass	3NT
Vul: NS	♥ AK7	♥ J64				
North HCP: 20	♦ A94	♦ 8652	AP			
South HCP: 8	♣ K85	♣ QJ3				
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J1053	♠ AKQ2				2NT
Vul: EW	♥ KJ76	♥ AQ10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ AK7	♦ 83	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 21	♣ 85	♣ AQ63	Pass	5♦ <sup>4</sup>	Pass	5NT <sup>5</sup>
Contract: 6♠ S			Pass	6♥ <sup>6</sup>	Pass	6♠
			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			
			5. King ask by 5NT			
			6. K=2			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ4		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ 102	♥ KQ8				
North HCP: 21	♦ AKQ63	♦ J754	Pass	4NT <sup>2</sup>	AP	
South HCP: 11	♣ AKJ5	♣ Q73				
Contract: 4N N			1. Gerber			
			2. A=3 out of 4			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 105	♠ KQ94	The opponents are silent.
Dealer: S	♥ J93	
Vul: NS	♦ AJ103	Partner bids first.
HCP: 11	♣ 109	

Board: 106	♠ AQ	The opponents are silent.
Dealer: N	♥ KJ654	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ QJ10	

Board: 107	♠ KQ6	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ J95	Partner bids first.
HCP: 11	♣ AJ85	

Board: 108	♠ A1093	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ AKQJ	You bid first.
HCP: 21	♣ J4	

Board: 109	♠ A106	The opponents are silent.
Dealer: S	♥ A1094	
Vul: EW	♦ K82	Partner bids first.
HCP: 15	♣ A53	

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

Board: 105

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ KQ94

♥ J93

♦ AJ103

♣ 109

South:

♠ AJ10

♥ AK72

♦ Q9

♣ AQ72

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 106

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AQ

♥ KJ654

♦ AK9

♣ QJ10

South:

♠ 1064

♥ 107

♦ 1087

♣ A9873

West North East South

2NT AP

Board: 107

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 4N S

North:

♠ KQ6

♥ 1074

♦ J95

♣ AJ85

South:

♠ A1052

♥ AJ83

♦ AK3

♣ KQ

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT<sup>2</sup>

AP

1. Gerber

2. A=3 out of 4

Board: 108

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ A1093

♥ AQ2

♦ AKQJ

♣ J4

South:

♠ QJ7

♥ 986

♦ 32

♣ Q9763

West North East South

2NT Pass 3NT

AP

Board: 109

Dealer: S

Vul: EW

North HCP: 15

South HCP: 20

Contract: 6N S

North:

♠ A106

♥ A1094

♦ K82

♣ A53

South:

♠ KJ52

♥ K3

♦ AQJ

♣ KQJ4

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT AP

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 105	♠ AJ10	The opponents are silent.
Dealer: S	♥ AK72	
Vul: NS	♦ Q9	You bid first.
HCP: 20	♣ AQ72	

Board: 106	♠ 1064	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ 1087	Partner bids first.
HCP: 4	♣ A9873	

Board: 107	♠ A1052	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: Both	♦ AK3	You bid first.
HCP: 21	♣ KQ	

Board: 108	♠ QJ7	The opponents are silent.
Dealer: N	♥ 986	
Vul: NS	♦ 32	Partner bids first.
HCP: 5	♣ Q9763	

Board: 109	♠ KJ52	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ KQJ4	

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

Board: 105

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ KQ94

♥ J93

♦ AJ103

♣ 109

South:

♠ AJ10

♥ AK72

♦ Q9

♣ AQ72

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 106

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AQ

♥ KJ654

♦ AK9

♣ QJ10

South:

♠ 1064

♥ 107

♦ 1087

♣ A9873

West North East South

2NT AP

Board: 107

Dealer: S

Vul: Both

North HCP: 11

South HCP: 21

Contract: 4N S

North:

♠ KQ6

♥ 1074

♦ J95

♣ AJ85

South:

♠ A1052

♥ AJ83

♦ AK3

♣ KQ

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT<sup>2</sup>

AP

1. Gerber

2. A=3 out of 4

Board: 108

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ A1093

♥ AQ2

♦ AKQJ

♣ J4

South:

♠ QJ7

♥ 986

♦ 32

♣ Q9763

West North East South

2NT Pass 3NT

AP

Board: 109

Dealer: S

Vul: EW

North HCP: 15

South HCP: 20

Contract: 6N S

North:

♠ A106

♥ A1094

♦ K82

♣ A53

South:

♠ KJ52

♥ K3

♦ AQJ

♣ KQJ4

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 110	♠ AK74	West Bids 3♥ if possible.
Dealer: N	♥ 83	
Vul: Both	♦ AKJ6	You bid first.
HCP: 20	♣ AJ10	

Board: 111	♠ A74	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ J32	Partner bids first.
HCP: 5	♣ 109863	

Board: 112	♠ A3	The opponents are silent.
Dealer: N	♥ AQ652	
Vul: Both	♦ K74	You bid first.
HCP: 21	♣ AKJ	

Board: 113	♠ AQ52	The opponents are silent.
Dealer: S	♥ A642	
Vul: None	♦ KQJ	Partner bids first.
HCP: 18	♣ Q3	

Board: 114	♠ AQ2	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ K62	You bid first.
HCP: 20	♣ A1086	

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

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ J62		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 83	♥ Q1054	3♥	Pass	Pass	X
North HCP: 20	♦ AKJ6	♦ Q854	AP			
South HCP: 5	♣ AJ10	♣ 54				
Contract: 3♥X W			1. Stayman			

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ Q52				2NT
Vul: None	♥ 96	♥ AK107	Pass	3NT	AP	
North HCP: 5	♦ J32	♦ K105				
South HCP: 20	♣ 109863	♣ AKJ				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ5		2NT	Pass	3NT
Vul: Both	♥ AQ652	♥ 107	AP			
North HCP: 21	♦ K74	♦ AJ5				
South HCP: 10	♣ AKJ	♣ Q10854				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ AQ52	♠ K3				2NT
Vul: None	♥ A642	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 18	♦ KQJ	♦ A10987	Pass	7NT	AP	
South HCP: 20	♣ Q3	♣ AKJ8				
Contract: 7N S			1. Stayman			

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J65		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK4	♥ 10652	Pass	3♦	Pass	3NT
North HCP: 20	♦ K62	♦ AQ85	AP			
South HCP: 9	♣ A1086	♣ Q7				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 110	♠ J62	West Bids 3♥ if possible.
Dealer: N	♥ Q1054	
Vul: Both	♦ Q854	Partner bids first.
HCP: 5	♣ 54	

Board: 111	♠ Q52	The opponents are silent.
Dealer: S	♥ AK107	
Vul: None	♦ K105	You bid first.
HCP: 20	♣ AKJ	

Board: 112	♠ QJ5	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ AJ5	Partner bids first.
HCP: 10	♣ Q10854	

Board: 113	♠ K3	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ A10987	You bid first.
HCP: 20	♣ AKJ8	

Board: 114	♠ J65	The opponents are silent.
Dealer: N	♥ 10652	
Vul: NS	♦ AQ85	Partner bids first.
HCP: 9	♣ Q7	

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

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ J62		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 83	♥ Q1054	3♥	Pass	Pass	X
North HCP: 20	♦ AKJ6	♦ Q854	AP			
South HCP: 5	♣ AJ10	♣ 54				
Contract: 3♥X W			1. Stayman			

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ Q52				2NT
Vul: None	♥ 96	♥ AK107	Pass	3NT	AP	
North HCP: 5	♦ J32	♦ K105				
South HCP: 20	♣ 109863	♣ AKJ				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ QJ5		2NT	Pass	3NT
Vul: Both	♥ AQ652	♥ 107	AP			
North HCP: 21	♦ K74	♦ AJ5				
South HCP: 10	♣ AKJ	♣ Q10854				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ AQ52	♠ K3				2NT
Vul: None	♥ A642	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 18	♦ KQJ	♦ A10987	Pass	7NT	AP	
South HCP: 20	♣ Q3	♣ AKJ8				
Contract: 7N S			1. Stayman			

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J65		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK4	♥ 10652	Pass	3♦	Pass	3NT
North HCP: 20	♦ K62	♦ AQ85	AP			
South HCP: 9	♣ A1086	♣ Q7				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 115	♠ Q10	The opponents are silent.
Dealer: S	♥ J532	
Vul: Both	♦ J103	Partner bids first.
HCP: 7	♣ K965	

Board: 116	♠ Q2	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ AQ8	You bid first.
HCP: 21	♣ AQ1086	

Board: 117	♠ Q9	The opponents are silent.
Dealer: S	♥ Q854	
Vul: NS	♦ Q73	Partner bids first.
HCP: 8	♣ Q1097	

Board: 118	♠ A107	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ AK4	You bid first.
HCP: 21	♣ AK107	

Board: 119	♠ Q53	The opponents are silent.
Dealer: S	♥ 1092	
Vul: NS	♦ K2	Partner bids first.
HCP: 10	♣ KQ643	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK9				2NT
Vul: Both	♥ J532	♥ Q986	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J103	♦ AQ2	Pass	4♥	AP	
South HCP: 20	♣ K965	♣ AJ8				
Contract: 4♥ S						1. Stayman

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ3		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK8	♥ Q102	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AQ8	♦ K76	AP			
South HCP: 14	♣ AQ1086	♣ KJ95				
Contract: 6N N						1. Gerber 2. A=3 out of 4

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J10				2NT
Vul: NS	♥ Q854	♥ AK1073	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ Q73	♦ AJ8	Pass	4♥	AP	
South HCP: 20	♣ Q1097	♣ AK8				
Contract: 4♥ S						1. Stayman

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ K83		2NT	Pass	3NT
Vul: None	♥ K93	♥ AQ5				
North HCP: 21	♦ AK4	♦ J8652	AP			
South HCP: 10	♣ AK107	♣ 65				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AJ1082				2NT
Vul: NS	♥ 1092	♥ A7				
North HCP: 10	♦ K2	♦ AQJ3	Pass	3NT	AP	
South HCP: 20	♣ KQ643	♣ A8				
Contract: 3N S						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 115	♠ AK9	The opponents are silent.
Dealer: S	♥ Q986	
Vul: Both	♦ AQ2	You bid first.
HCP: 20	♣ AJ8	

Board: 116	♠ AJ3	The opponents are silent.
Dealer: N	♥ Q102	
Vul: None	♦ K76	Partner bids first.
HCP: 14	♣ KJ95	

Board: 117	♠ J10	The opponents are silent.
Dealer: S	♥ AK1073	
Vul: NS	♦ AJ8	You bid first.
HCP: 20	♣ AK8	

Board: 118	♠ K83	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: None	♦ J8652	Partner bids first.
HCP: 10	♣ 65	

Board: 119	♠ AJ1082	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AQJ3	You bid first.
HCP: 20	♣ A8	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AK9				2NT
Vul: Both	♥ J532	♥ Q986	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J103	♦ AQ2	Pass	4♥	AP	
South HCP: 20	♣ K965	♣ AJ8				
Contract: 4♥ S						1. Stayman

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ3		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK8	♥ Q102	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AQ8	♦ K76	AP			
South HCP: 14	♣ AQ1086	♣ KJ95				
Contract: 6N N						1. Gerber 2. A=3 out of 4

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J10				2NT
Vul: NS	♥ Q854	♥ AK1073	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ Q73	♦ AJ8	Pass	4♥	AP	
South HCP: 20	♣ Q1097	♣ AK8				
Contract: 4♥ S						1. Stayman

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ K83				
Vul: None	♥ K93	♥ AQ5		2NT	Pass	3NT
North HCP: 21	♦ AK4	♦ J8652	AP			
South HCP: 10	♣ AK107	♣ 65				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AJ1082				2NT
Vul: NS	♥ 1092	♥ A7				
North HCP: 10	♦ K2	♦ AQJ3	Pass	3NT	AP	
South HCP: 20	♣ KQ643	♣ A8				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 120	♠ KJ52	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ KQ43	You bid first.
HCP: 20	♣ AQ3	

Board: 121	♠ J42	The opponents are silent.
Dealer: S	♥ 54	
Vul: Both	♦ 1053	Partner bids first.
HCP: 5	♣ KJ765	

Board: 122	♠ AQ83	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ A752	

Board: 123	♠ Q84	The opponents are silent.
Dealer: S	♥ J875	
Vul: Both	♦ Q53	Partner bids first.
HCP: 7	♣ Q108	

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

Board: 120			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♠ KJ52	♠ AQ43	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♥ KQ	♥ J864	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
South HCP: 13	♦ KQ43	♦ AJ	Pass	6♠	AP	
Contract: 6♠ N	♣ AQ3	♣ J82	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

Board: 121			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ J42	♠ K10				
North HCP: 5	♥ 54	♥ AQ32	Pass	3NT	AP	
South HCP: 21	♦ 1053	♦ AKQJ				
Contract: 3N S	♣ KJ765	♣ Q103				

Board: 122			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♠ AQ83	♠ K942	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♥ AK8	♥ Q975	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 12	♦ K2	♦ A6	Pass	6♠	AP	
Contract: 6♠ N	♣ A752	♣ K63	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 123			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ Q84	♠ A76	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♥ J875	♥ A103	Pass	3NT	AP	
South HCP: 20	♦ Q53	♦ AKJ6				
Contract: 3N S	♣ Q108	♣ A75	1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 120	♠ AQ43	The opponents are silent.
Dealer: N	♥ J864	
Vul: EW	♦ AJ	Partner bids first.
HCP: 13	♣ J82	

Board: 121	♠ K10	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: Both	♦ AKQJ	You bid first.
HCP: 21	♣ Q103	

Board: 122	♠ K942	The opponents are silent.
Dealer: N	♥ Q975	
Vul: NS	♦ A6	Partner bids first.
HCP: 12	♣ K63	

Board: 123	♠ A76	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ AKJ6	You bid first.
HCP: 20	♣ A75	

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

Board: 120			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♠ KJ52	♠ AQ43	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♥ KQ	♥ J864	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
South HCP: 13	♦ KQ43	♦ AJ	Pass	6♠	AP	
Contract: 6♠ N	♣ AQ3	♣ J82	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

Board: 121			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ J42	♠ K10				
North HCP: 5	♥ 54	♥ AQ32	Pass	3NT	AP	
South HCP: 21	♦ 1053	♦ AKQJ				
Contract: 3N S	♣ KJ765	♣ Q103				

Board: 122			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♠ AQ83	♠ K942	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♥ AK8	♥ Q975	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 12	♦ K2	♦ A6	Pass	6♠	AP	
Contract: 6♠ N	♣ A752	♣ K63	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 123			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ Q84	♠ A76	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♥ J875	♥ A103	Pass	3NT	AP	
South HCP: 20	♦ Q53	♦ AKJ6				
Contract: 3N S	♣ Q108	♣ A75	1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 124	♠ K84	The opponents are silent.
Dealer: N	♥ AK53	
Vul: None	♦ KQ6	You bid first.
HCP: 21	♣ AQ9	

Board: 125	♠ K83	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ K1043	Partner bids first.
HCP: 9	♣ K953	

Board: 126	♠ AK942	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ A53	You bid first.
HCP: 20	♣ AQ	

Board: 127	♠ K8	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: None	♦ J654	Partner bids first.
HCP: 11	♣ Q102	

Board: 128	♠ 108	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ AQ863	You bid first.
HCP: 21	♣ AKQ10	

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

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ AJ10		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK53	♥ J98	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ KQ6	♦ A10854	AP			
South HCP: 13	♣ AQ9	♣ K3	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQ7				2NT
Vul: EW	♥ 82	♥ AQ7	Pass	3NT	AP	
North HCP: 9	♦ K1043	♦ A982				
South HCP: 20	♣ K953	♣ A74				
Contract: 3N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK942	♠ J103		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ K75	♥ A102	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ A53	♦ KQJ98	AP			
South HCP: 11	♣ AQ	♣ 64	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A3				2NT
Vul: None	♥ AJ75	♥ Q63	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ J654	♦ AQ83	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q102	♣ AKJ9	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ KJ3		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ	♥ KJ2	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AQ863	♦ K9	Pass	7♦	AP	
South HCP: 12	♣ AKQ10	♣ J7653	1. Gerber			
Contract: 7♦ N			2. A=3 out of 4			



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 124	♠ AJ10	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ A10854	Partner bids first.
HCP: 13	♣ K3	

Board: 125	♠ AQ7	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ A982	You bid first.
HCP: 20	♣ A74	

Board: 126	♠ J103	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ KQJ98	Partner bids first.
HCP: 11	♣ 64	

Board: 127	♠ A3	The opponents are silent.
Dealer: S	♥ Q63	
Vul: None	♦ AQ83	You bid first.
HCP: 20	♣ AKJ9	

Board: 128	♠ KJ3	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ K9	Partner bids first.
HCP: 12	♣ J7653	

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

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ AJ10		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK53	♥ J98	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ KQ6	♦ A10854	AP			
South HCP: 13	♣ AQ9	♣ K3	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQ7				2NT
Vul: EW	♥ 82	♥ AQ7	Pass	3NT	AP	
North HCP: 9	♦ K1043	♦ A982				
South HCP: 20	♣ K953	♣ A74				
Contract: 3N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AK942	♠ J103		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ K75	♥ A102	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ A53	♦ KQJ98	AP			
South HCP: 11	♣ AQ	♣ 64	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A3				2NT
Vul: None	♥ AJ75	♥ Q63	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ J654	♦ AQ83	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q102	♣ AKJ9	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ KJ3		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ	♥ KJ2	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AQ863	♦ K9	Pass	7♦	AP	
South HCP: 12	♣ AKQ10	♣ J7653	1. Gerber			
Contract: 7♦ N			2. A=3 out of 4			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 129	♠ 1085	West Doubles Pass if possible.
Dealer: S	♥ K752	
Vul: Both	♦ AK107	Partner bids first.
HCP: 10	♣ 103	
Board: 130	♠ KQ6	The opponents are silent.
Dealer: N	♥ A1084	
Vul: EW	♦ A654	You bid first.
HCP: 20	♣ AK	
Board: 131	♠ 832	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ J1043	Partner bids first.
HCP: 7	♣ Q98	
Board: 132	♠ K7	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AKQ102	You bid first.
HCP: 20	♣ Q103	

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

Board: 129  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥X S

North:  
♠ 1085  
♥ K752  
♦ AK107  
♣ 103

South:  
♠ KQJ3  
♥ A1093  
♦ J3  
♣ AKQ

West	North	East	South
			2NT

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

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

Board: 130  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ KQ6  
♥ A1084  
♦ A654  
♣ AK

South:  
♠ 432  
♥ KQ63  
♦ K32  
♣ Q63

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

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

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

Board: 131  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ 832  
♥ A104  
♦ J1043  
♣ Q98

South:  
♠ A1074  
♥ KQ9  
♦ AK92  
♣ A5

West	North	East	South
			2NT

Pass	3NT	AP	
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Board: 132  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 3N N

North:  
♠ K7  
♥ AQ7  
♦ AKQ102  
♣ Q103

South:  
♠ AJ65  
♥ J643  
♦ 763  
♣ K6

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

Pass	3♦	Pass	3NT
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- AP
1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 129	♠ KQJ3	West Doubles Pass if possible.
Dealer: S	♥ A1093	
Vul: Both	♦ J3	You bid first.
HCP: 20	♣ AKQ	

Board: 130	♠ 432	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: EW	♦ K32	Partner bids first.
HCP: 10	♣ Q63	

Board: 131	♠ A1074	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ AK92	You bid first.
HCP: 20	♣ A5	

Board: 132	♠ AJ65	The opponents are silent.
Dealer: N	♥ J643	
Vul: EW	♦ 763	Partner bids first.
HCP: 9	♣ K6	

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

Board: 129  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥X S

North:  
♠ 1085  
♥ K752  
♦ AK107  
♣ 103

South:  
♠ KQJ3  
♥ A1093  
♦ J3  
♣ AKQ

West	North	East	South
			2NT

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

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

Board: 130  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6♥ N

North:  
♠ KQ6  
♥ A1084  
♦ A654  
♣ AK

South:  
♠ 432  
♥ KQ63  
♦ K32  
♣ Q63

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

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

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

Board: 131  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ 832  
♥ A104  
♦ J1043  
♣ Q98

South:  
♠ A1074  
♥ KQ9  
♦ AK92  
♣ A5

West	North	East	South
			2NT

Pass	3NT	AP	
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Board: 132  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 3N N

North:  
♠ K7  
♥ AQ7  
♦ AKQ102  
♣ Q103

South:  
♠ AJ65  
♥ J643  
♦ 763  
♣ K6

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

Pass	3♦	Pass	3NT
------	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 133	♠ A752	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ 87	Partner bids first.
HCP: 12	♣ AJ97	

Board: 134	♠ A42	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ AQ43	

Board: 135	♠ A103	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: Both	♦ 54	Partner bids first.
HCP: 11	♣ Q872	

Board: 136	♠ AK43	East Bids 3♦ if possible.
Dealer: N	♥ QJ9	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AJ62	

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

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ QJ4				2NT
Vul: Both	♥ K93	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 87	♦ AQ104	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AJ97	♣ KQ8				
Contract: 4N S						
			1. Stayman			
			2. Quantitative 4NT			

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ KQJ3		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K54	♥ A1062	Pass	3♦	Pass	6NT
North HCP: 20	♦ AK7	♦ 105	AP			
South HCP: 14	♣ AQ43	♣ KJ8				
Contract: 6N N			1. Stayman			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ Q742				2NT
Vul: Both	♥ KQ105	♥ AJ3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 54	♦ AKQ9	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q872	♣ A6				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ Q1085		2NT	3♦	3NT
Vul: None	♥ QJ9	♥ A103				
North HCP: 21	♦ AQ	♦ 874	AP			
South HCP: 11	♣ AJ62	♣ KQ4				
Contract: 3N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 133	♠ QJ4	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ AQ104	You bid first.
HCP: 20	♣ KQ8	

Board: 134	♠ KQJ3	The opponents are silent.
Dealer: N	♥ A1062	
Vul: EW	♦ 105	Partner bids first.
HCP: 14	♣ KJ8	

Board: 135	♠ Q742	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: Both	♦ AKQ9	You bid first.
HCP: 20	♣ A6	

Board: 136	♠ Q1085	East Bids 3♦ if possible.
Dealer: N	♥ A103	
Vul: None	♦ 874	Partner bids first.
HCP: 11	♣ KQ4	

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

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ QJ4				2NT
Vul: Both	♥ K93	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 87	♦ AQ104	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AJ97	♣ KQ8				
Contract: 4N S						
			1. Stayman			
			2. Quantitative 4NT			

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ KQJ3		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K54	♥ A1062	Pass	3♦	Pass	6NT
North HCP: 20	♦ AK7	♦ 105	AP			
South HCP: 14	♣ AQ43	♣ KJ8				
Contract: 6N N			1. Stayman			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ Q742				2NT
Vul: Both	♥ KQ105	♥ AJ3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 54	♦ AKQ9	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q872	♣ A6				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ Q1085		2NT	3♦	3NT
Vul: None	♥ QJ9	♥ A103				
North HCP: 21	♦ AQ	♦ 874	AP			
South HCP: 11	♣ AJ62	♣ KQ4				
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 137	♠ 10543	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ A108	Partner bids first.
HCP: 11	♣ A62	

Board: 138	♠ AK98	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ KQ983	You bid first.
HCP: 20	♣ K10	

Board: 139	♠ 64	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: None	♦ K953	Partner bids first.
HCP: 11	♣ 862	

Board: 140	♠ J3	The opponents are silent.
Dealer: N	♥ AK108	
Vul: NS	♦ AKJ9	You bid first.
HCP: 20	♣ KJ10	

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

Board: 137

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 7♠ S

North:

♠ 10543

♥ K76

♦ A108

♣ A62

South:

♠ AKQ9

♥ AQ

♦ K9764

♣ K7

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♥ <sup>4</sup>	Pass	5NT <sup>5</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>6</sup>	Pass	7♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

5. King ask by 5NT

6. K=1

Board: 138

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AK98

♥ AJ

♦ KQ983

♣ K10

South:

♠ QJ105

♥ Q653

♦ 65

♣ 974

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

Pass	3♠	Pass	4♠
------	----	------	----

AP

1. Stayman

Board: 139

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 64

♥ AKJ7

♦ K953

♣ 862

South:

♠ AKJ5

♥ Q3

♦ 42

♣ AKQJ9

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	6NT
------	------------------	------	-----

AP

1. Stayman

2. Quantitative 4NT

Board: 140

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ J3

♥ AK108

♦ AKJ9

♣ KJ10

South:

♠ K62

♥ QJ

♦ Q1032

♣ AQ98

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

Pass	4♠ <sup>2</sup>	Pass	6NT
------	-----------------	------	-----

AP

1. Gerber

2. A=2 out of 4

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 137	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ K9764	You bid first.
HCP: 21	♣ K7	

Board: 138	♠ QJ105	The opponents are silent.
Dealer: N	♥ Q653	
Vul: Both	♦ 65	Partner bids first.
HCP: 5	♣ 974	

Board: 139	♠ AKJ5	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ 42	You bid first.
HCP: 20	♣ AKQJ9	

Board: 140	♠ K62	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ Q1032	Partner bids first.
HCP: 14	♣ AQ98	

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

Board: 137

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 7♠ S

North:

♠ 10543

♥ K76

♦ A108

♣ A62

South:

♠ AKQ9

♥ AQ

♦ K9764

♣ K7

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♥ <sup>4</sup>	Pass	5NT <sup>5</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>6</sup>	Pass	7♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

5. King ask by 5NT

6. K=1

Board: 138

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AK98

♥ AJ

♦ KQ983

♣ K10

South:

♠ QJ105

♥ Q653

♦ 65

♣ 974

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

Pass	3♠	Pass	4♠
------	----	------	----

AP

1. Stayman

Board: 139

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 64

♥ AKJ7

♦ K953

♣ 862

South:

♠ AKJ5

♥ Q3

♦ 42

♣ AKQJ9

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	6NT
------	------------------	------	-----

AP

1. Stayman

2. Quantitative 4NT

Board: 140

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ J3

♥ AK108

♦ AKJ9

♣ KJ10

South:

♠ K62

♥ QJ

♦ Q1032

♣ AQ98

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

Pass	4♠ <sup>2</sup>	Pass	6NT
------	-----------------	------	-----

AP

1. Gerber

2. A=2 out of 4

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 141	♠ 53	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ A43	Partner bids first.
HCP: 10	♣ Q9863	

Board: 142	♠ AK	The opponents are silent.
Dealer: N	♥ J964	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ AQ95	

Board: 143	♠ 1063	The opponents are silent.
Dealer: S	♥ 943	
Vul: NS	♦ K32	Partner bids first.
HCP: 5	♣ Q986	

Board: 144	♠ A982	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ AKQJ7	

Board: 145	♠ 8542	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ Q98	Partner bids first.
HCP: 8	♣ Q85	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ Q108				2NT
Vul: Both	♥ A85	♥ KQJ				
North HCP: 10	♦ A43	♦ KQ1052	Pass	3NT	AP	
South HCP: 20	♣ Q9863	♣ AK				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 984		2NT	Pass	3NT
Vul: None	♥ J964	♥ A5				
North HCP: 21	♦ AK3	♦ J654	AP			
South HCP: 5	♣ AQ95	♣ 10763				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ K754				2NT
Vul: NS	♥ 943	♥ AKQ7				
North HCP: 5	♦ K32	♦ J84	Pass	3NT	AP	
South HCP: 20	♣ Q986	♣ AK				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A982	♠ Q107		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J2	♥ 10853	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ	♦ A432	AP			
South HCP: 6	♣ AKQJ7	♣ 105				
Contract: 3N N			1. Stayman			

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ AKQ6				2NT
Vul: None	♥ A82	♥ K43	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ Q98	♦ J32	Pass	4♠	AP	
South HCP: 21	♣ Q85	♣ AKJ	1. Stayman			
Contract: 4♠ S						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 141	♠ Q108	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ KQ1052	You bid first.
HCP: 20	♣ AK	

Board: 142	♠ 984	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ J654	Partner bids first.
HCP: 5	♣ 10763	

Board: 143	♠ K754	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: NS	♦ J84	You bid first.
HCP: 20	♣ AK	

Board: 144	♠ Q107	The opponents are silent.
Dealer: N	♥ 10853	
Vul: EW	♦ A432	Partner bids first.
HCP: 6	♣ 105	

Board: 145	♠ AKQ6	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ J32	You bid first.
HCP: 21	♣ AKJ	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ Q108				2NT
Vul: Both	♥ A85	♥ KQJ				
North HCP: 10	♦ A43	♦ KQ1052	Pass	3NT	AP	
South HCP: 20	♣ Q9863	♣ AK				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 984		2NT	Pass	3NT
Vul: None	♥ J964	♥ A5				
North HCP: 21	♦ AK3	♦ J654	AP			
South HCP: 5	♣ AQ95	♣ 10763				
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ K754				2NT
Vul: NS	♥ 943	♥ AKQ7				
North HCP: 5	♦ K32	♦ J84	Pass	3NT	AP	
South HCP: 20	♣ Q986	♣ AK				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A982	♠ Q107		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J2	♥ 10853	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ	♦ A432	AP			
South HCP: 6	♣ AKQJ7	♣ 105				
Contract: 3N N			1. Stayman			

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 8542	♠ AKQ6				2NT
Vul: None	♥ A82	♥ K43	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ Q98	♦ J32	Pass	4♠	AP	
South HCP: 21	♣ Q85	♣ AKJ	1. Stayman			
Contract: 4♠ S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 146	♠ KQJ4	The opponents are silent.
Dealer: N	♥ AK32	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ 43	

Board: 147	♠ 865	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: EW	♦ K7	Partner bids first.
HCP: 10	♣ A7652	

Board: 148	♠ K9652	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ KQJ3	

Board: 149	♠ Q753	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ 1082	Partner bids first.
HCP: 9	♣ AJ3	

Board: 150	♠ AK2	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AKQ104	You bid first.
HCP: 21	♣ AJ8	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ A106		2NT	Pass	3NT
Vul: NS	♥ AK32	♥ J95				
North HCP: 20	♦ AK10	♦ J8	AP			
South HCP: 10	♣ 43	♣ A10876				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AK3				2NT
Vul: EW	♥ QJ5	♥ A8				
North HCP: 10	♦ K7	♦ A1084	Pass	3NT	AP	
South HCP: 20	♣ A7652	♣ KQ84				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ K9652	♠ QJ10		2NT	Pass	3NT
Vul: Both	♥ A4	♥ Q62				
North HCP: 20	♦ AK	♦ 9842	AP			
South HCP: 9	♣ KQJ3	♣ A105				
Contract: 3N N						

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

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 10765		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 108	♥ A75				
North HCP: 21	♦ AKQ104	♦ J632	Pass	3♦	Pass	3NT
South HCP: 5	♣ AJ8	♣ 105	AP			
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 146	♠ A106	The opponents are silent.
Dealer: N	♥ J95	
Vul: NS	♦ J8	Partner bids first.
HCP: 10	♣ A10876	

Board: 147	♠ AK3	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ A1084	You bid first.
HCP: 20	♣ KQ84	

Board: 148	♠ QJ10	The opponents are silent.
Dealer: N	♥ Q62	
Vul: Both	♦ 9842	Partner bids first.
HCP: 9	♣ A105	

Board: 149	♠ AK92	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ AQJ63	You bid first.
HCP: 20	♣ K8	

Board: 150	♠ 10765	The opponents are silent.
Dealer: N	♥ A75	
Vul: EW	♦ J632	Partner bids first.
HCP: 5	♣ 105	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ A106		2NT	Pass	3NT
Vul: NS	♥ AK32	♥ J95				
North HCP: 20	♦ AK10	♦ J8	AP			
South HCP: 10	♣ 43	♣ A10876				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AK3				2NT
Vul: EW	♥ QJ5	♥ A8				
North HCP: 10	♦ K7	♦ A1084	Pass	3NT	AP	
South HCP: 20	♣ A7652	♣ KQ84				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ K9652	♠ QJ10		2NT	Pass	3NT
Vul: Both	♥ A4	♥ Q62				
North HCP: 20	♦ AK	♦ 9842	AP			
South HCP: 9	♣ KQJ3	♣ A105				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ Q753	♠ AK92				2NT
Vul: NS	♥ Q95	♥ K2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 1082	♦ AQJ63	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ AJ3	♣ K8	Pass	5♦ <sup>4</sup>	Pass	6♠
Contract: 6♠ S			AP			

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 10765		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 108	♥ A75				
North HCP: 21	♦ AKQ104	♦ J632	Pass	3♦	Pass	3NT
South HCP: 5	♣ AJ8	♣ 105	AP			
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 151	♠ A106	The opponents are silent.
Dealer: S	♥ J87	
Vul: Both	♦ 874	Partner bids first.
HCP: 7	♣ Q1073	

Board: 152	♠ AK3	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ KQJ7	You bid first.
HCP: 20	♣ AK87	

Board: 153	♠ 9873	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ J63	Partner bids first.
HCP: 9	♣ K976	

Board: 154	♠ AQ1076	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ AQ10	You bid first.
HCP: 20	♣ AJ10	

Board: 155	♠ A98	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ 85	Partner bids first.
HCP: 8	♣ K10865	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ74				2NT
Vul: Both	♥ J87	♥ AQ2				
North HCP: 7	♦ 874	♦ AJ3	Pass	3NT	AP	
South HCP: 20	♣ Q1073	♣ A65				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J105		2NT	Pass	3NT
Vul: None	♥ 98	♥ QJ10				
North HCP: 20	♦ KQJ7	♦ 32	AP			
South HCP: 7	♣ AK87	♣ QJ543				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AKQ				2NT
Vul: Both	♥ KQ	♥ 753	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ J63	♦ AKQ98	Pass	3NT	AP	
South HCP: 20	♣ K976	♣ Q4	1. Stayman			
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AQ1076	♠ J85		2NT	Pass	3NT
Vul: None	♥ K5	♥ 83				
North HCP: 20	♦ AQ10	♦ J942	AP			
South HCP: 5	♣ AJ10	♣ K976				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ KQ7				2NT
Vul: Both	♥ J53	♥ AK				
North HCP: 8	♦ 85	♦ AK73	Pass	3NT	AP	
South HCP: 21	♣ K10865	♣ Q743				
Contract: 3N S						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 151	♠ KQ74	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ AJ3	You bid first.
HCP: 20	♣ A65	

Board: 152	♠ J105	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ 32	Partner bids first.
HCP: 7	♣ QJ543	

Board: 153	♠ AKQ	The opponents are silent.
Dealer: S	♥ 753	
Vul: Both	♦ AKQ98	You bid first.
HCP: 20	♣ Q4	

Board: 154	♠ J85	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ J942	Partner bids first.
HCP: 5	♣ K976	

Board: 155	♠ KQ7	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AK73	You bid first.
HCP: 21	♣ Q743	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ74				2NT
Vul: Both	♥ J87	♥ AQ2				
North HCP: 7	♦ 874	♦ AJ3	Pass	3NT	AP	
South HCP: 20	♣ Q1073	♣ A65				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J105		2NT	Pass	3NT
Vul: None	♥ 98	♥ QJ10				
North HCP: 20	♦ KQJ7	♦ 32	AP			
South HCP: 7	♣ AK87	♣ QJ543				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AKQ				2NT
Vul: Both	♥ KQ	♥ 753	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ J63	♦ AKQ98	Pass	3NT	AP	
South HCP: 20	♣ K976	♣ Q4	1. Stayman			
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AQ1076	♠ J85		2NT	Pass	3NT
Vul: None	♥ K5	♥ 83				
North HCP: 20	♦ AQ10	♦ J942	AP			
South HCP: 5	♣ AJ10	♣ K976				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ KQ7				2NT
Vul: Both	♥ J53	♥ AK				
North HCP: 8	♦ 85	♦ AK73	Pass	3NT	AP	
South HCP: 21	♣ K10865	♣ Q743				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 156	♠ A64	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: None	♦ K4	You bid first.
HCP: 20	♣ AKQ10	

Board: 157	♠ K32	The opponents are silent.
Dealer: S	♥ 986	
Vul: NS	♦ Q1084	Partner bids first.
HCP: 8	♣ QJ4	

Board: 158	♠ AQ4	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: EW	♦ AQJ	You bid first.
HCP: 21	♣ Q108	

Board: 159	♠ K97	The opponents are silent.
Dealer: S	♥ J87	
Vul: None	♦ Q1074	Partner bids first.
HCP: 6	♣ 954	

Board: 160	♠ AKQ3	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ Q72	You bid first.
HCP: 20	♣ J72	

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

Board: 156  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 4N N

North:  
♠ A64  
♥ KJ105  
♦ K4  
♣ AKQ10

South:  
♠ KJ2  
♥ A6  
♦ Q9532  
♣ J98

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

Board: 157  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ K32  
♥ 986  
♦ Q1084  
♣ QJ4

South:  
♠ A10  
♥ AKQ  
♦ AJ652  
♣ K98

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 158  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6♥ N

North:  
♠ AQ4  
♥ AQ96  
♦ AQJ  
♣ Q108

South:  
♠ 95  
♥ J753  
♦ K98  
♣ AK93

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♣ <sup>5</sup>	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Cue bid, a ♦ stopper			
4. Blackwood 0314, for ♥			
5. A=0/5 or 3/5			

Board: 159  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ K97  
♥ J87  
♦ Q1074  
♣ 954

South:  
♠ Q1084  
♥ AK9  
♦ A83  
♣ AK8

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 160

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AKQ3

♥ AKJ

♦ Q72

♣ J72

South:

♠ 109

♥ 1074

♦ KJ4

♣ AK1063

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

1. Gerber

2. A=2 out of 4

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 156	♠ KJ2	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ Q9532	Partner bids first.
HCP: 11	♣ J98	

Board: 157	♠ A10	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ AJ652	You bid first.
HCP: 21	♣ K98	

Board: 158	♠ 95	The opponents are silent.
Dealer: N	♥ J753	
Vul: EW	♦ K98	Partner bids first.
HCP: 11	♣ AK93	

Board: 159	♠ Q1084	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ A83	You bid first.
HCP: 20	♣ AK8	

Board: 160	♠ 109	The opponents are silent.
Dealer: N	♥ 1074	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 11	♣ AK1063	

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

Board: 156  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 4N N

North:  
♠ A64  
♥ KJ105  
♦ K4  
♣ AKQ10

South:  
♠ KJ2  
♥ A6  
♦ Q9532  
♣ J98

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

Board: 157  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ K32  
♥ 986  
♦ Q1084  
♣ QJ4

South:  
♠ A10  
♥ AKQ  
♦ AJ652  
♣ K98

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 158  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6♥ N

North:  
♠ AQ4  
♥ AQ96  
♦ AQJ  
♣ Q108

South:  
♠ 95  
♥ J753  
♦ K98  
♣ AK93

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4♦ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♣ <sup>5</sup>	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Cue bid, a ♦ stopper			
4. Blackwood 0314, for ♥			
5. A=0/5 or 3/5			

Board: 159  
Dealer: S  
Vul: None  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ K97  
♥ J87  
♦ Q1074  
♣ 954

South:  
♠ Q1084  
♥ AK9  
♦ A83  
♣ AK8

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 160

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AKQ3

♥ AKJ

♦ Q72

♣ J72

South:

♠ 109

♥ 1074

♦ KJ4

♣ AK1063

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

Pass	4♠ <sup>2</sup>	Pass	6NT
------	-----------------	------	-----

AP

1. Gerber

2. A=2 out of 4



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 161	♠ Q63	The opponents are silent.
Dealer: S	♥ Q752	
Vul: EW	♦ 103	Partner bids first.
HCP: 8	♣ KJ94	

Board: 162	♠ Q107	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ AQ872	

Board: 163	♠ AK9	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ KJ104	Partner bids first.
HCP: 14	♣ K1073	

Board: 164	♠ A3	The opponents are silent.
Dealer: N	♥ KJ652	
Vul: EW	♦ AKQJ	You bid first.
HCP: 21	♣ K10	

Board: 165	♠ 97	The opponents are silent.
Dealer: S	♥ 10973	
Vul: Both	♦ A108	Partner bids first.
HCP: 8	♣ A743	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ AJ7				2NT
Vul: EW	♥ Q752	♥ A83	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 103	♦ AK87	Pass	3NT	AP	
South HCP: 20	♣ KJ94	♣ A108				
Contract: 3N S						1. Stayman

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ AK3		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK	♥ J987	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ8	♦ Q109	Pass	6NT	AP	
South HCP: 11	♣ AQ872	♣ J64				
Contract: 6N N						1. Stayman 2. Quantitative 4NT

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ J6				2NT
Vul: NS	♥ 83	♥ AKQ2	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 14	♦ KJ104	♦ A85	Pass	6NT	AP	
South HCP: 20	♣ K1073	♣ AQ98				
Contract: 6N S						1. Gerber 2. A=3 out of 4

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q542		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ652	♥ AQ10	Pass	3♥	Pass	6NT
North HCP: 21	♦ AKQJ	♦ 932	AP			
South HCP: 12	♣ K10	♣ A98				
Contract: 6N N						1. Stayman

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK83				2NT
Vul: Both	♥ 10973	♥ KJ2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ A108	♦ KQ76	Pass	3NT	AP	
South HCP: 20	♣ A743	♣ KJ				
Contract: 3N S						1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 161	♠ AJ7	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ AK87	You bid first.
HCP: 20	♣ A108	

Board: 162	♠ AK3	The opponents are silent.
Dealer: N	♥ J987	
Vul: Both	♦ Q109	Partner bids first.
HCP: 11	♣ J64	

Board: 163	♠ J6	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: NS	♦ A85	You bid first.
HCP: 20	♣ AQ98	

Board: 164	♠ Q542	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ 932	Partner bids first.
HCP: 12	♣ A98	

Board: 165	♠ AK83	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: Both	♦ KQ76	You bid first.
HCP: 20	♣ KJ	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ AJ7				2NT
Vul: EW	♥ Q752	♥ A83	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 103	♦ AK87	Pass	3NT	AP	
South HCP: 20	♣ KJ94	♣ A108				
Contract: 3N S						1. Stayman

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ AK3		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK	♥ J987	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ8	♦ Q109	Pass	6NT	AP	
South HCP: 11	♣ AQ872	♣ J64				
Contract: 6N N						1. Stayman 2. Quantitative 4NT

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ J6				2NT
Vul: NS	♥ 83	♥ AKQ2	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 14	♦ KJ104	♦ A85	Pass	6NT	AP	
South HCP: 20	♣ K1073	♣ AQ98				
Contract: 6N S						1. Gerber 2. A=3 out of 4

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q542		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ652	♥ AQ10	Pass	3♥	Pass	6NT
North HCP: 21	♦ AKQJ	♦ 932	AP			
South HCP: 12	♣ K10	♣ A98				
Contract: 6N N						1. Stayman

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AK83				2NT
Vul: Both	♥ 10973	♥ KJ2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ A108	♦ KQ76	Pass	3NT	AP	
South HCP: 20	♣ A743	♣ KJ				
Contract: 3N S						1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 166	♠ 52	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ AKJ98	You bid first.
HCP: 20	♣ AKJ6	

Board: 167	♠ J43	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ K43	Partner bids first.
HCP: 11	♣ J1084	

Board: 168	♠ QJ7	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ AK64	

Board: 169	♠ Q43	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ KQ952	Partner bids first.
HCP: 10	♣ J43	

Board: 170	♠ KJ8	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ AQ75	You bid first.
HCP: 20	♣ AQ94	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ K873		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A7	♥ Q986	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ98	♦ 632	AP			
South HCP: 5	♣ AKJ6	♣ 75				
Contract: 3N N						

1. Stayman

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AKQ6				2NT
Vul: EW	♥ AQ9	♥ K4	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 11	♦ K43	♦ 62	Pass	4NT	AP	
South HCP: 21	♣ J1084	♣ AKQ97				
Contract: 4N S						

1. Gerber  
2. A=2 out of 4

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ AK4				
Vul: Both	♥ KQ64	♥ 873		2NT	Pass	3NT
North HCP: 20	♦ KQ	♦ 98432	AP			
South HCP: 10	♣ AK64	♣ QJ				
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ K105				2NT
Vul: None	♥ Q8	♥ AK5				
North HCP: 10	♦ KQ952	♦ J63	Pass	3NT	AP	
South HCP: 20	♣ J43	♣ AKQ10				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 965		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A5	♥ KQJ4	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AQ75	♦ K106	AP			
South HCP: 12	♣ AQ94	♣ K52				
Contract: 4N N						

1. Stayman  
2. Quantitative 4NT

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 166	♠ K873	The opponents are silent.
Dealer: N	♥ Q986	
Vul: None	♦ 632	Partner bids first.
HCP: 5	♣ 75	

Board: 167	♠ AKQ6	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ 62	You bid first.
HCP: 21	♣ AKQ97	

Board: 168	♠ AK4	The opponents are silent.
Dealer: N	♥ 873	
Vul: Both	♦ 98432	Partner bids first.
HCP: 10	♣ QJ	

Board: 169	♠ K105	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ J63	You bid first.
HCP: 20	♣ AKQ10	

Board: 170	♠ 965	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: NS	♦ K106	Partner bids first.
HCP: 12	♣ K52	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ K873		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A7	♥ Q986	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ98	♦ 632	AP			
South HCP: 5	♣ AKJ6	♣ 75				
Contract: 3N N						

1. Stayman

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AKQ6				2NT
Vul: EW	♥ AQ9	♥ K4	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 11	♦ K43	♦ 62	Pass	4NT	AP	
South HCP: 21	♣ J1084	♣ AKQ97				
Contract: 4N S						

1. Gerber  
2. A=2 out of 4

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ AK4				
Vul: Both	♥ KQ64	♥ 873		2NT	Pass	3NT
North HCP: 20	♦ KQ	♦ 98432	AP			
South HCP: 10	♣ AK64	♣ QJ				
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ K105				2NT
Vul: None	♥ Q8	♥ AK5				
North HCP: 10	♦ KQ952	♦ J63	Pass	3NT	AP	
South HCP: 20	♣ J43	♣ AKQ10				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 965		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A5	♥ KQJ4	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AQ75	♦ K106	AP			
South HCP: 12	♣ AQ94	♣ K52				
Contract: 4N N						

1. Stayman  
2. Quantitative 4NT



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 171	♠ 86	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ 843	Partner bids first.
HCP: 10	♣ KQ1082	

Board: 172	♠ AQ108	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ K3	You bid first.
HCP: 21	♣ A654	

Board: 173	♠ Q1084	The opponents are silent.
Dealer: S	♥ Q32	
Vul: NS	♦ A7	Partner bids first.
HCP: 8	♣ 10973	

Board: 174	♠ K95	The opponents are silent.
Dealer: N	♥ AK64	
Vul: EW	♦ KJ32	You bid first.
HCP: 20	♣ AQ	

Board: 175	♠ AK2	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: None	♦ 43	Partner bids first.
HCP: 14	♣ K532	

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

Board: 171

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ 86

♥ KQ9

♦ 843

♣ KQ1082

South:

♠ AK9

♥ 863

♦ AKQJ

♣ A95

West North East South

2NT

Pass 3NT AP

Board: 172

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ AQ108

♥ AKJ

♦ K3

♣ A654

South:

♠ K743

♥ 1042

♦ AJ94

♣ K7

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♥<sup>4</sup>

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

Board: 173

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 4♠ S

North:

♠ Q1084

♥ Q32

♦ A7

♣ 10973

South:

♠ AKJ5

♥ AJ86

♦ Q5

♣ AQ4

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT Pass 4♠

AP

1. Stayman

Board: 174

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K95

♥ AK64

♦ KJ32

♣ AQ

South:

♠ A43

♥ 1072

♦ A865

♣ 854

West North East South

2NT Pass 3NT

AP

Board: 175

Dealer: S

Vul: None

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ AK2

♥ KJ85

♦ 43

♣ K532

South:

♠ J6

♥ AQ4

♦ AKQ107

♣ AJ9

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 171	♠ AK9	The opponents are silent.
Dealer: S	♥ 863	
Vul: Both	♦ AKQJ	You bid first.
HCP: 21	♣ A95	

Board: 172	♠ K743	The opponents are silent.
Dealer: N	♥ 1042	
Vul: None	♦ AJ94	Partner bids first.
HCP: 11	♣ K7	

Board: 173	♠ AKJ5	The opponents are silent.
Dealer: S	♥ AJ86	
Vul: NS	♦ Q5	You bid first.
HCP: 21	♣ AQ4	

Board: 174	♠ A43	The opponents are silent.
Dealer: N	♥ 1072	
Vul: EW	♦ A865	Partner bids first.
HCP: 8	♣ 854	

Board: 175	♠ J6	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ AKQ107	You bid first.
HCP: 21	♣ AJ9	

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

Board: 171

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ 86

♥ KQ9

♦ 843

♣ KQ1082

South:

♠ AK9

♥ 863

♦ AKQJ

♣ A95

West North East South

2NT

Pass 3NT AP

Board: 172

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♠ N

North:

♠ AQ108

♥ AKJ

♦ K3

♣ A654

South:

♠ K743

♥ 1042

♦ AJ94

♣ K7

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♥<sup>4</sup>

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=0

Board: 173

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 4♠ S

North:

♠ Q1084

♥ Q32

♦ A7

♣ 10973

South:

♠ AKJ5

♥ AJ86

♦ Q5

♣ AQ4

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT Pass 4♠

AP

1. Stayman

Board: 174

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K95

♥ AK64

♦ KJ32

♣ AQ

South:

♠ A43

♥ 1072

♦ A865

♣ 854

West North East South

2NT Pass 3NT

AP

Board: 175

Dealer: S

Vul: None

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ AK2

♥ KJ85

♦ 43

♣ K532

South:

♠ J6

♥ AQ4

♦ AKQ107

♣ AJ9

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 176	♠ K3	West Doubles Pass if possible.
Dealer: N	♥ AQJ3	
Vul: NS	♦ AKQJ2	You bid first.
HCP: 20	♣ 92	
Board: 177	♠ 963	The opponents are silent.
Dealer: S	♥ 92	
Vul: EW	♦ AJ53	Partner bids first.
HCP: 9	♣ A1074	
Board: 178	♠ AQJ54	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ A1053	You bid first.
HCP: 21	♣ KQ	
Board: 179	♠ QJ2	The opponents are silent.
Dealer: S	♥ K42	
Vul: EW	♦ K95	Partner bids first.
HCP: 10	♣ J954	

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

Board: 176  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 7♥X N

North:  
♠ K3  
♥ AQJ3  
♦ AKQJ2  
♣ 92

South:  
♠ A1087  
♥ K985  
♦ 98  
♣ A43

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	5NT <sup>5</sup>	Pass	6♣ <sup>6</sup>
Pass	7♥	Pass	Pass
X	AP		

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♥  
4. A=0/5 or 3/5  
5. King ask by 5NT  
6. K=0

Board: 177  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ 963  
♥ 92  
♦ AJ53  
♣ A1074

South:  
♠ AKQ7  
♥ AQ83  
♦ 1098  
♣ KQ

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 178  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ AQJ54  
♥ AJ  
♦ A1053  
♣ KQ

South:  
♠ 62  
♥ KQ52  
♦ K86  
♣ 10953

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

1. Stayman

Board: 179  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ QJ2  
♥ K42  
♦ K95  
♣ J954

South:  
♠ K743  
♥ AJ8  
♦ AQ76  
♣ AQ

West	North	East	South
			2NT
Pass	3NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 176	♠ A1087	West Doubles Pass if possible.
Dealer: N	♥ K985	
Vul: NS	♦ 98	Partner bids first.
HCP: 11	♣ A43	

Board: 177	♠ AKQ7	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: EW	♦ 1098	You bid first.
HCP: 20	♣ KQ	

Board: 178	♠ 62	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: Both	♦ K86	Partner bids first.
HCP: 8	♣ 10953	

Board: 179	♠ K743	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ AQ76	You bid first.
HCP: 20	♣ AQ	

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

Board: 176  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 7♥XN

North:  
♠ K3  
♥ AQJ3  
♦ AKQJ2  
♣ 92

South:  
♠ A1087  
♥ K985  
♦ 98  
♣ A43

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	5NT <sup>5</sup>	Pass	6♣ <sup>6</sup>
Pass	7♥	Pass	Pass
X	AP		

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♥  
4. A=0/5 or 3/5  
5. King ask by 5NT  
6. K=0

Board: 177  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ 963  
♥ 92  
♦ AJ53  
♣ A1074

South:  
♠ AKQ7  
♥ AQ83  
♦ 1098  
♣ KQ

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 178  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ AQJ54  
♥ AJ  
♦ A1053  
♣ KQ

South:  
♠ 62  
♥ KQ52  
♦ K86  
♣ 10953

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

1. Stayman

Board: 179  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ QJ2  
♥ K42  
♦ K95  
♣ J954

South:  
♠ K743  
♥ AJ8  
♦ AQ76  
♣ AQ

West	North	East	South
			2NT
Pass	3NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 180	♠ AQ102	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: Both	♦ A53	You bid first.
HCP: 20	♣ KQ	
Board: 181	♠ 43	The opponents are silent.
Dealer: S	♥ AJ92	
Vul: None	♦ K83	Partner bids first.
HCP: 11	♣ QJ94	
Board: 182	♠ K4	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: EW	♦ A82	You bid first.
HCP: 21	♣ KQ64	
Board: 183	♠ Q54	The opponents are silent.
Dealer: S	♥ 863	
Vul: None	♦ KQ94	Partner bids first.
HCP: 8	♣ J87	
Board: 184	♠ AK5	West Doubles 3♣ if possible.
Dealer: N	♥ AK52	
Vul: NS	♦ QJ54	You bid first.
HCP: 21	♣ A10	

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

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ K953		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ64	♥ 532	Pass	3♥	Pass	3NT
North HCP: 20	♦ A53	♦ 982	Pass	4♠	AP	
South HCP: 7	♣ KQ	♣ A63				
Contract: 4♠ N						

1. Stayman

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK10				2NT
Vul: None	♥ AJ92	♥ 876	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ K83	♦ AQ	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ QJ94	♣ AK1076	AP			
Contract: 6N S						

1. Stayman  
2. Quantitative 4NT

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ106		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ7	♥ J95	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ A82	♦ KQ104	Pass	6NT	AP	
South HCP: 12	♣ KQ64	♣ J2				
Contract: 6N N						

1. Stayman  
2. Quantitative 4NT

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ A7				2NT
Vul: None	♥ 863	♥ AKQ9				
North HCP: 8	♦ KQ94	♦ A73	Pass	3NT	AP	
South HCP: 21	♣ J87	♣ A953				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 10632		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK52	♥ QJ4	X	3♥	Pass	3NT
North HCP: 21	♦ QJ54	♦ AK	AP			
South HCP: 10	♣ A10	♣ 9854				
Contract: 3N N						

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 180	♠ K953	The opponents are silent.
Dealer: N	♥ 532	
Vul: Both	♦ 982	Partner bids first.
HCP: 7	♣ A63	
Board: 181	♠ AK10	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ AK1076	
Board: 182	♠ AJ106	The opponents are silent.
Dealer: N	♥ J95	
Vul: EW	♦ KQ104	Partner bids first.
HCP: 12	♣ J2	
Board: 183	♠ A7	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ A73	You bid first.
HCP: 21	♣ A953	
Board: 184	♠ 10632	West Doubles 3♣ if possible.
Dealer: N	♥ QJ4	
Vul: NS	♦ AK	Partner bids first.
HCP: 10	♣ 9854	

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

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ K953		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ64	♥ 532	Pass	3♥	Pass	3NT
North HCP: 20	♦ A53	♦ 982	Pass	4♠	AP	
South HCP: 7	♣ KQ	♣ A63				
Contract: 4♠ N						

1. Stayman

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK10				2NT
Vul: None	♥ AJ92	♥ 876	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ K83	♦ AQ	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ QJ94	♣ AK1076	AP			
Contract: 6N S						

1. Stayman  
2. Quantitative 4NT

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AJ106		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AKQ7	♥ J95	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ A82	♦ KQ104	Pass	6NT	AP	
South HCP: 12	♣ KQ64	♣ J2				
Contract: 6N N						

1. Stayman  
2. Quantitative 4NT

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ A7				2NT
Vul: None	♥ 863	♥ AKQ9				
North HCP: 8	♦ KQ94	♦ A73	Pass	3NT	AP	
South HCP: 21	♣ J87	♣ A953				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 10632		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK52	♥ QJ4	X	3♥	Pass	3NT
North HCP: 21	♦ QJ54	♦ AK	AP			
South HCP: 10	♣ A10	♣ 9854				
Contract: 3N N						

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 185	♠ Q943	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ Q98	Partner bids first.
HCP: 8	♣ 765	

Board: 186	♠ KQ4	The opponents are silent.
Dealer: N	♥ A72	
Vul: NS	♦ K2	You bid first.
HCP: 21	♣ AKQ97	

Board: 187	♠ AQ4	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ Q1082	Partner bids first.
HCP: 11	♣ 8754	

Board: 188	♠ A43	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ QJ	You bid first.
HCP: 21	♣ AKQJ3	

Board: 189	♠ K6	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ K632	Partner bids first.
HCP: 11	♣ K975	

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

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q943	♠ K62				2NT
Vul: None	♥ A96	♥ QJ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ Q98	♦ AK63	Pass	3NT	AP	
South HCP: 21	♣ 765	♣ AKJ				
Contract: 3N S						1. Stayman

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ A932		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A72	♥ K85	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K2	♦ A63	Pass	6NT	AP	
South HCP: 11	♣ AKQ97	♣ 1043				
Contract: 6N N						1. Stayman 2. Quantitative 4NT

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 875				2NT
Vul: EW	♥ K3	♥ AQ4	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ Q1082	♦ AK9	AP			
South HCP: 20	♣ 8754	♣ AK109				
Contract: 4N S						1. Gerber 2. A=3 out of 4

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KJ6		2NT	Pass	3NT
Vul: None	♥ KJ10	♥ 743				
North HCP: 21	♦ QJ	♦ A975	AP			
South HCP: 8	♣ AKQJ3	♣ 987				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AJ73				2NT
Vul: EW	♥ Q85	♥ A109	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 11	♦ K632	♦ AQJ	Pass	4NT	AP	
South HCP: 20	♣ K975	♣ A32				
Contract: 4N S						1. Gerber 2. A=0/4 or 4/4

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 185	♠ K62	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ AK63	You bid first.
HCP: 21	♣ AKJ	

Board: 186	♠ A932	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ A63	Partner bids first.
HCP: 11	♣ 1043	

Board: 187	♠ 875	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ AK109	

Board: 188	♠ KJ6	The opponents are silent.
Dealer: N	♥ 743	
Vul: None	♦ A975	Partner bids first.
HCP: 8	♣ 987	

Board: 189	♠ AJ73	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ A32	

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

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q943	♠ K62				2NT
Vul: None	♥ A96	♥ QJ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ Q98	♦ AK63	Pass	3NT	AP	
South HCP: 21	♣ 765	♣ AKJ				
Contract: 3N S						1. Stayman

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ A932		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A72	♥ K85	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K2	♦ A63	Pass	6NT	AP	
South HCP: 11	♣ AKQ97	♣ 1043				
Contract: 6N N						1. Stayman 2. Quantitative 4NT

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 875				2NT
Vul: EW	♥ K3	♥ AQ4	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ Q1082	♦ AK9	AP			
South HCP: 20	♣ 8754	♣ AK109				
Contract: 4N S						1. Gerber 2. A=3 out of 4

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KJ6				
Vul: None	♥ KJ10	♥ 743		2NT	Pass	3NT
North HCP: 21	♦ QJ	♦ A975	AP			
South HCP: 8	♣ AKQJ3	♣ 987				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AJ73				2NT
Vul: EW	♥ Q85	♥ A109	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 11	♦ K632	♦ AQJ	Pass	4NT	AP	
South HCP: 20	♣ K975	♣ A32				
Contract: 4N S						1. Gerber 2. A=0/4 or 4/4



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 190	♠ AK73	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ KQJ102	

Board: 191	♠ Q76	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ KJ7	Partner bids first.
HCP: 10	♣ A10953	

Board: 192	♠ A87	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: Both	♦ AKQ82	You bid first.
HCP: 20	♣ QJ	

Board: 193	♠ J94	The opponents are silent.
Dealer: S	♥ J108	
Vul: None	♦ 532	Partner bids first.
HCP: 6	♣ KJ64	

Board: 194	♠ KQ1042	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ AQ7	

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

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ 942		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ Q3	♥ K87	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 21	♦ AQ	♦ KJ63	AP			
South HCP: 11	♣ KQJ102	♣ A87	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ AKJ10				2NT
Vul: EW	♥ 85	♥ AQ9	Pass	3NT	AP	
North HCP: 10	♦ KJ7	♦ A1085				
South HCP: 21	♣ A10953	♣ K4				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ KJ		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ9	♥ 5432	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ82	♦ J1074	AP			
South HCP: 5	♣ QJ	♣ 1065	1. Stayman			
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ5				2NT
Vul: None	♥ J108	♥ AK74	Pass	3NT	AP	
North HCP: 6	♦ 532	♦ A9				
South HCP: 20	♣ KJ64	♣ A983				
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KQ1042	♠ A965		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ Q7	♥ KJ6	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 21	♦ AKJ	♦ Q986	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 10	♣ AQ7	♣ 103	Pass	5♠	AP	
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 190	♠ 942	The opponents are silent.
Dealer: N	♥ K87	
Vul: Both	♦ KJ63	Partner bids first.
HCP: 11	♣ A87	

Board: 191	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ A1085	You bid first.
HCP: 21	♣ K4	

Board: 192	♠ KJ	The opponents are silent.
Dealer: N	♥ 5432	
Vul: Both	♦ J1074	Partner bids first.
HCP: 5	♣ 1065	

Board: 193	♠ KQ5	The opponents are silent.
Dealer: S	♥ AK74	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ A983	

Board: 194	♠ A965	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ Q986	Partner bids first.
HCP: 10	♣ 103	

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

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ 942		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ Q3	♥ K87	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 21	♦ AQ	♦ KJ63	AP			
South HCP: 11	♣ KQJ102	♣ A87	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ AKJ10				2NT
Vul: EW	♥ 85	♥ AQ9	Pass	3NT	AP	
North HCP: 10	♦ KJ7	♦ A1085				
South HCP: 21	♣ A10953	♣ K4				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ KJ		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ9	♥ 5432	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ82	♦ J1074	AP			
South HCP: 5	♣ QJ	♣ 1065	1. Stayman			
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ5				2NT
Vul: None	♥ J108	♥ AK74	Pass	3NT	AP	
North HCP: 6	♦ 532	♦ A9				
South HCP: 20	♣ KJ64	♣ A983				
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ KQ1042	♠ A965		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ Q7	♥ KJ6	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 21	♦ AKJ	♦ Q986	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 10	♣ AQ7	♣ 103	Pass	5♠	AP	
Contract: 5♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 195	♠ J943	The opponents are silent.
Dealer: S	♥ 873	
Vul: Both	♦ Q105	Partner bids first.
HCP: 6	♣ K63	

Board: 196	♠ AQ97	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ 65	You bid first.
HCP: 21	♣ AKJ7	

Board: 197	♠ 98	The opponents are silent.
Dealer: S	♥ 7652	
Vul: NS	♦ 843	Partner bids first.
HCP: 5	♣ KQ105	

Board: 198	♠ A1095	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ A9	You bid first.
HCP: 21	♣ AK43	

Board: 199	♠ 1094	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: None	♦ K762	Partner bids first.
HCP: 11	♣ AJ2	

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

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ AKQ7				2NT
Vul: Both	♥ 873	♥ K105	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ Q105	♦ KJ96	Pass	4♠	AP	
South HCP: 20	♣ K63	♣ A7				
Contract: 4♠ S						1. Stayman

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 108				
Vul: None	♥ AK2	♥ Q85		2NT	Pass	3NT
North HCP: 21	♦ 65	♦ QJ107	AP			
South HCP: 7	♣ AKJ7	♣ Q1095				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K10				2NT
Vul: NS	♥ 7652	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 843	♦ K5	Pass	4♥	AP	
South HCP: 20	♣ KQ105	♣ A9743				
Contract: 4♥ S						1. Stayman

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A1095	♠ J7				
Vul: Both	♥ AQ6	♥ K1043		2NT	Pass	3♣ <sup>1</sup>
North HCP: 21	♦ A9	♦ K865	Pass	3♠	Pass	3NT
South HCP: 7	♣ AK43	♣ 1086	AP			
Contract: 3N N						1. Stayman

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AQ				2NT
Vul: None	♥ QJ2	♥ AK754	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ K762	♦ AQJ8	AP			
South HCP: 20	♣ AJ2	♣ 54				
Contract: 4N S						1. Gerber 2. A=3 out of 4

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 195	♠ AKQ7	The opponents are silent.
Dealer: S	♥ K105	
Vul: Both	♦ KJ96	You bid first.
HCP: 20	♣ A7	

Board: 196	♠ 108	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ QJ107	Partner bids first.
HCP: 7	♣ Q1095	

Board: 197	♠ K10	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: NS	♦ K5	You bid first.
HCP: 20	♣ A9743	

Board: 198	♠ J7	The opponents are silent.
Dealer: N	♥ K1043	
Vul: Both	♦ K865	Partner bids first.
HCP: 7	♣ 1086	

Board: 199	♠ AQ	The opponents are silent.
Dealer: S	♥ AK754	
Vul: None	♦ AQJ8	You bid first.
HCP: 20	♣ 54	

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

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ AKQ7				2NT
Vul: Both	♥ 873	♥ K105	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ Q105	♦ KJ96	Pass	4♠	AP	
South HCP: 20	♣ K63	♣ A7				
Contract: 4♠ S						1. Stayman

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 108				
Vul: None	♥ AK2	♥ Q85		2NT	Pass	3NT
North HCP: 21	♦ 65	♦ QJ107	AP			
South HCP: 7	♣ AKJ7	♣ Q1095				
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K10				2NT
Vul: NS	♥ 7652	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 843	♦ K5	Pass	4♥	AP	
South HCP: 20	♣ KQ105	♣ A9743				
Contract: 4♥ S						1. Stayman

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A1095	♠ J7				
Vul: Both	♥ AQ6	♥ K1043		2NT	Pass	3♣ <sup>1</sup>
North HCP: 21	♦ A9	♦ K865	Pass	3♠	Pass	3NT
South HCP: 7	♣ AK43	♣ 1086	AP			
Contract: 3N N						1. Stayman

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AQ				2NT
Vul: None	♥ QJ2	♥ AK754	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ K762	♦ AQJ8	AP			
South HCP: 20	♣ AJ2	♣ 54				
Contract: 4N S						1. Gerber 2. A=3 out of 4



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 200	♠ AJ32	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ KQ1074	

Board: 201	♠ AJ103	The opponents are silent.
Dealer: S	♥ 432	
Vul: NS	♦ K1065	Partner bids first.
HCP: 11	♣ QJ	

Board: 202	♠ AJ	The opponents are silent.
Dealer: N	♥ AK32	
Vul: EW	♦ K1076	You bid first.
HCP: 20	♣ AJ10	

Board: 203	♠ KJ109	The opponents are silent.
Dealer: S	♥ Q96	
Vul: Both	♦ 64	Partner bids first.
HCP: 9	♣ QJ43	

Board: 204	♠ Q73	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ AKQ94	You bid first.
HCP: 20	♣ Q5	

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

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AJ32	♠ K65		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK	♥ 9753	Pass	3♠	Pass	3NT
North HCP: 20	♦ K7	♦ 983	AP			
South HCP: 8	♣ KQ1074	♣ AJ6				
Contract: 3N N						

1. Stayman

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ K62				2NT
Vul: NS	♥ 432	♥ KQJ6	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ K1065	♦ A72	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ QJ	♣ AK2	AP			
Contract: 6N S						

1. Stayman  
2. Quantitative 4NT

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ86		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK32	♥ Q107	Pass	3♥	Pass	3NT
North HCP: 20	♦ K1076	♦ Q953	AP			
South HCP: 9	♣ AJ10	♣ 74				
Contract: 3N N						

1. Stayman

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ AQ85				2NT
Vul: Both	♥ Q96	♥ AKJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 64	♦ K87	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 21	♣ QJ43	♣ A87	Pass	5♦ <sup>4</sup>	Pass	5♠
Contract: 5♠ S			AP			

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

Board: 204

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ Q73

♥ AK5

♦ AKQ94

♣ Q5

South:

♠ A85

♥ 10964

♦ 82

♣ AK74

West	North	East	South
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2NT	Pass	3♣ <sup>1</sup>
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Pass	3♦	Pass	4NT <sup>2</sup>
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Pass	6NT	AP
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1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 200	♠ K65	The opponents are silent.
Dealer: N	♥ 9753	
Vul: None	♦ 983	Partner bids first.
HCP: 8	♣ AJ6	

Board: 201	♠ K62	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ AK2	

Board: 202	♠ KQ86	The opponents are silent.
Dealer: N	♥ Q107	
Vul: EW	♦ Q953	Partner bids first.
HCP: 9	♣ 74	

Board: 203	♠ AQ85	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ K87	You bid first.
HCP: 21	♣ A87	

Board: 204	♠ A85	The opponents are silent.
Dealer: N	♥ 10964	
Vul: NS	♦ 82	Partner bids first.
HCP: 11	♣ AK74	

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

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AJ32	♠ K65		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK	♥ 9753	Pass	3♠	Pass	3NT
North HCP: 20	♦ K7	♦ 983	AP			
South HCP: 8	♣ KQ1074	♣ AJ6				
Contract: 3N N						

1. Stayman

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ AJ103	♠ K62				2NT
Vul: NS	♥ 432	♥ KQJ6	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ K1065	♦ A72	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ QJ	♣ AK2	AP			
Contract: 6N S						

1. Stayman  
2. Quantitative 4NT

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ86		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK32	♥ Q107	Pass	3♥	Pass	3NT
North HCP: 20	♦ K1076	♦ Q953	AP			
South HCP: 9	♣ AJ10	♣ 74				
Contract: 3N N						

1. Stayman

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ AQ85				2NT
Vul: Both	♥ Q96	♥ AKJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 64	♦ K87	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 21	♣ QJ43	♣ A87	Pass	5♦ <sup>4</sup>	Pass	5♠
Contract: 5♠ S			AP			

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

Board: 204

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ Q73

♥ AK5

♦ AKQ94

♣ Q5

South:

♠ A85

♥ 10964

♦ 82

♣ AK74

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♦	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	6NT	AP	
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1. Stayman

2. Quantitative 4NT

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 205	♠ J763	The opponents are silent.
Dealer: S	♥ 987	
Vul: EW	♦ J2	Partner bids first.
HCP: 7	♣ KQ63	

Board: 206	♠ AKJ	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: Both	♦ K9	You bid first.
HCP: 20	♣ KJ109	

Board: 207	♠ Q843	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ J106	Partner bids first.
HCP: 8	♣ J73	

Board: 208	♠ Q10	The opponents are silent.
Dealer: N	♥ KQJ32	
Vul: EW	♦ AJ6	You bid first.
HCP: 20	♣ AK3	

Board: 209	♠ J84	The opponents are silent.
Dealer: S	♥ K632	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 7	♣ 753	

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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ J763	♠ A5				2NT
Vul: EW	♥ 987	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J2	♦ AK963	Pass	3NT	AP	
South HCP: 21	♣ KQ63	♣ AJ10				
Contract: 3N S			1. Stayman			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 765		2NT	Pass	3NT
Vul: Both	♥ AJ73	♥ Q64				
North HCP: 20	♦ K9	♦ A103	AP			
South HCP: 10	♣ KJ109	♣ A863				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ AK				2NT
Vul: None	♥ A82	♥ Q64	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ J106	♦ AQ2	Pass	3NT	AP	
South HCP: 21	♣ J73	♣ AQ1064				
Contract: 3N S			1. Stayman			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J943		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQJ32	♥ 654	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ6	♦ Q1095	AP			
South HCP: 5	♣ AK3	♣ Q7				
Contract: 3N N			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ A97				2NT
Vul: Both	♥ K632	♥ AJ85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ QJ7	♦ AK64	Pass	4♥	AP	
South HCP: 20	♣ 753	♣ A9				
Contract: 4♥ S			1. Stayman			



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 205	♠ A5	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ AK963	You bid first.
HCP: 21	♣ AJ10	

Board: 206	♠ 765	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ A103	Partner bids first.
HCP: 10	♣ A863	

Board: 207	♠ AK	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ AQ2	You bid first.
HCP: 21	♣ AQ1064	

Board: 208	♠ J943	The opponents are silent.
Dealer: N	♥ 654	
Vul: EW	♦ Q1095	Partner bids first.
HCP: 5	♣ Q7	

Board: 209	♠ A97	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: Both	♦ AK64	You bid first.
HCP: 20	♣ A9	

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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ J763	♠ A5				2NT
Vul: EW	♥ 987	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J2	♦ AK963	Pass	3NT	AP	
South HCP: 21	♣ KQ63	♣ AJ10				
Contract: 3N S			1. Stayman			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 765				
Vul: Both	♥ AJ73	♥ Q64		2NT	Pass	3NT
North HCP: 20	♦ K9	♦ A103	AP			
South HCP: 10	♣ KJ109	♣ A863				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ AK				2NT
Vul: None	♥ A82	♥ Q64	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ J106	♦ AQ2	Pass	3NT	AP	
South HCP: 21	♣ J73	♣ AQ1064				
Contract: 3N S			1. Stayman			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J943		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQJ32	♥ 654	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ6	♦ Q1095	AP			
South HCP: 5	♣ AK3	♣ Q7				
Contract: 3N N			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ A97				2NT
Vul: Both	♥ K632	♥ AJ85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ QJ7	♦ AK64	Pass	4♥	AP	
South HCP: 20	♣ 753	♣ A9				
Contract: 4♥ S			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 210	♠ KJ43	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ KQJ	You bid first.
HCP: 20	♣ AQ74	

Board: 211	♠ J94	The opponents are silent.
Dealer: S	♥ K52	
Vul: NS	♦ J7	Partner bids first.
HCP: 8	♣ QJ854	

Board: 212	♠ AQ9	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ A1043	You bid first.
HCP: 20	♣ Q53	

Board: 213	♠ Q964	The opponents are silent.
Dealer: S	♥ J97	
Vul: None	♦ A8	Partner bids first.
HCP: 11	♣ KJ92	

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

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ Q65		2NT	Pass	3NT
Vul: None	♥ A10	♥ J94				
North HCP: 20	♦ KQJ	♦ 9743	AP			
South HCP: 6	♣ AQ74	♣ K53				
Contract: 3N N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK832				2NT
Vul: NS	♥ K52	♥ Q74				
North HCP: 8	♦ J7	♦ KQ5	Pass	3NT	AP	
South HCP: 21	♣ QJ854	♣ AK				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 65		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKJ	♥ 10743	Pass	3♦	Pass	3NT
North HCP: 20	♦ A1043	♦ Q972	AP			
South HCP: 5	♣ Q53	♣ K107	1. Stayman			
Contract: 3N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ Q964	♠ AK73				2NT
Vul: None	♥ J97	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ A8	♦ KQ1072	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ KJ92	♣ A6	Pass	5♦ <sup>4</sup>	Pass	5♥
Contract: 7♠ S			Pass	6♣ <sup>5</sup>	Pass	7♠
			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			
			5. ♠ queen and ♣ king			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 210	♠ Q65	The opponents are silent.
Dealer: N	♥ J94	
Vul: None	♦ 9743	Partner bids first.
HCP: 6	♣ K53	

Board: 211	♠ AK832	The opponents are silent.
Dealer: S	♥ Q74	
Vul: NS	♦ KQ5	You bid first.
HCP: 21	♣ AK	

Board: 212	♠ 65	The opponents are silent.
Dealer: N	♥ 10743	
Vul: Both	♦ Q972	Partner bids first.
HCP: 5	♣ K107	

Board: 213	♠ AK73	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ KQ1072	You bid first.
HCP: 20	♣ A6	

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

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ Q65		2NT	Pass	3NT
Vul: None	♥ A10	♥ J94				
North HCP: 20	♦ KQJ	♦ 9743	AP			
South HCP: 6	♣ AQ74	♣ K53				
Contract: 3N N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK832				2NT
Vul: NS	♥ K52	♥ Q74				
North HCP: 8	♦ J7	♦ KQ5	Pass	3NT	AP	
South HCP: 21	♣ QJ854	♣ AK				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 65		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKJ	♥ 10743	Pass	3♦	Pass	3NT
North HCP: 20	♦ A1043	♦ Q972	AP			
South HCP: 5	♣ Q53	♣ K107	1. Stayman			
Contract: 3N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ Q964	♠ AK73				2NT
Vul: None	♥ J97	♥ A4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ A8	♦ KQ1072	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ KJ92	♣ A6	Pass	5♦ <sup>4</sup>	Pass	5♥
Contract: 7♠ S			Pass	6♣ <sup>5</sup>	Pass	7♠
			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			
			5. ♠ queen and ♣ king			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 214	♠ K2	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: NS	♦ AQ106	You bid first.
HCP: 21	♣ K86	

Board: 215	♠ 72	The opponents are silent.
Dealer: S	♥ Q82	
Vul: EW	♦ 1087	Partner bids first.
HCP: 12	♣ AKQJ4	

Board: 216	♠ AQJ105	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ A97	You bid first.
HCP: 20	♣ KQ2	

Board: 217	♠ 1064	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ QJ82	Partner bids first.
HCP: 11	♣ K95	

Board: 218	♠ K3	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ KJ643	You bid first.
HCP: 21	♣ AK107	

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

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A84		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AKQ6	♥ 1095	Pass	4♣ <sup>2</sup>	Pass	4NT
North HCP: 21	♦ AQ106	♦ J92	AP			
South HCP: 11	♣ K86	♣ AQ109	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AKQ				2NT
Vul: EW	♥ Q82	♥ A1097	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 12	♦ 1087	♦ AK93	Pass	6NT	AP	
South HCP: 20	♣ AKQJ4	♣ 86	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQJ105	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A6	♥ Q852	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ A97	♦ J82	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 11	♣ KQ2	♣ AJ	Pass	6♠	AP	
Contract: 6♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ AKQ				2NT
Vul: NS	♥ KQ6	♥ 10832	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ QJ82	♦ AK	AP			
South HCP: 20	♣ K95	♣ A642	1. Gerber			
Contract: 4N S			2. A=3 out of 4			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ95		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK	♥ Q85	Pass	3♦	Pass	6NT
North HCP: 21	♦ KJ643	♦ AQ2	AP			
South HCP: 13	♣ AK107	♣ Q43	1. Stayman			
Contract: 6N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 214	♠ A84	The opponents are silent.
Dealer: N	♥ 1095	
Vul: NS	♦ J92	Partner bids first.
HCP: 11	♣ AQ109	

Board: 215	♠ AKQ	The opponents are silent.
Dealer: S	♥ A1097	
Vul: EW	♦ AK93	You bid first.
HCP: 20	♣ 86	

Board: 216	♠ K642	The opponents are silent.
Dealer: N	♥ Q852	
Vul: None	♦ J82	Partner bids first.
HCP: 11	♣ AJ	

Board: 217	♠ AKQ	The opponents are silent.
Dealer: S	♥ 10832	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ A642	

Board: 218	♠ QJ95	The opponents are silent.
Dealer: N	♥ Q85	
Vul: EW	♦ AQ2	Partner bids first.
HCP: 13	♣ Q43	

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

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A84		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AKQ6	♥ 1095	Pass	4♣ <sup>2</sup>	Pass	4NT
North HCP: 21	♦ AQ106	♦ J92	AP			
South HCP: 11	♣ K86	♣ AQ109	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AKQ				2NT
Vul: EW	♥ Q82	♥ A1097	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 12	♦ 1087	♦ AK93	Pass	6NT	AP	
South HCP: 20	♣ AKQJ4	♣ 86	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQJ105	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A6	♥ Q852	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ A97	♦ J82	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 11	♣ KQ2	♣ AJ	Pass	6♠	AP	
Contract: 6♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ AKQ				2NT
Vul: NS	♥ KQ6	♥ 10832	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ QJ82	♦ AK	AP			
South HCP: 20	♣ K95	♣ A642	1. Gerber			
Contract: 4N S			2. A=3 out of 4			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ95		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK	♥ Q85	Pass	3♦	Pass	6NT
North HCP: 21	♦ KJ643	♦ AQ2	AP			
South HCP: 13	♣ AK107	♣ Q43	1. Stayman			
Contract: 6N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 219	♠ KJ98	The opponents are silent.
Dealer: S	♥ A973	
Vul: Both	♦ K9	Partner bids first.
HCP: 13	♣ Q103	

Board: 220	♠ AQJ9	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ K3	You bid first.
HCP: 20	♣ KQ75	

Board: 221	♠ 10985	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ A3	Partner bids first.
HCP: 8	♣ J1074	

Board: 222	♠ Q62	The opponents are silent.
Dealer: N	♥ A105	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ AK93	

Board: 223	♠ 76	The opponents are silent.
Dealer: S	♥ Q763	
Vul: None	♦ QJ52	Partner bids first.
HCP: 6	♣ J106	

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

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KJ98	♠ Q62				2NT
Vul: Both	♥ A973	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ K9	♦ AQ742	Pass	6NT	AP	
South HCP: 20	♣ Q103	♣ AK7				
Contract: 6N S			1. Stayman			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K6		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQ2	♥ A94	Pass	4♥ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ K3	♦ QJ84	AP			
South HCP: 14	♣ KQ75	♣ A1096	1. Gerber			
Contract: 6N N			2. A=1/4			

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AK				2NT
Vul: EW	♥ K103	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ A3	♦ Q975	Pass	3NT	AP	
South HCP: 21	♣ J1074	♣ AK986	1. Stayman			
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ KJ53		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A105	♥ 82	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK6	♦ J432	AP			
South HCP: 7	♣ AK93	♣ Q74	1. Stayman			
Contract: 3N N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AQ5				2NT
Vul: None	♥ Q763	♥ A1052	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ QJ52	♦ AK	Pass	4♥	AP	
South HCP: 21	♣ J106	♣ A875	1. Stayman			
Contract: 4♥ S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 219	♠ Q62	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ AQ742	You bid first.
HCP: 20	♣ AK7	

Board: 220	♠ K6	The opponents are silent.
Dealer: N	♥ A94	
Vul: NS	♦ QJ84	Partner bids first.
HCP: 14	♣ A1096	

Board: 221	♠ AK	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ Q975	You bid first.
HCP: 21	♣ AK986	

Board: 222	♠ KJ53	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ J432	Partner bids first.
HCP: 7	♣ Q74	

Board: 223	♠ AQ5	The opponents are silent.
Dealer: S	♥ A1052	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ A875	

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

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KJ98	♠ Q62				2NT
Vul: Both	♥ A973	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ K9	♦ AQ742	Pass	6NT	AP	
South HCP: 20	♣ Q103	♣ AK7				
Contract: 6N S						1. Stayman

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K6		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQ2	♥ A94	Pass	4♥ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ K3	♦ QJ84	AP			
South HCP: 14	♣ KQ75	♣ A1096				
Contract: 6N N						1. Gerber 2. A=1/4

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AK				2NT
Vul: EW	♥ K103	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ A3	♦ Q975	Pass	3NT	AP	
South HCP: 21	♣ J1074	♣ AK986				
Contract: 3N S						1. Stayman

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ KJ53		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A105	♥ 82	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK6	♦ J432	AP			
South HCP: 7	♣ AK93	♣ Q74				
Contract: 3N N						1. Stayman

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AQ5				2NT
Vul: None	♥ Q763	♥ A1052	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ QJ52	♦ AK	Pass	4♥	AP	
South HCP: 21	♣ J106	♣ A875				
Contract: 4♥ S						1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 224	♠ AQ87	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ KQJ5	You bid first.
HCP: 20	♣ KJ8	

Board: 225	♠ Q108	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ KQ82	Partner bids first.
HCP: 11	♣ 985	

Board: 226	♠ AQJ53	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AK93	

Board: 227	♠ A106	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 14	♣ 943	

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

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ 532		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A8	♥ K752	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQJ5	♦ A3	AP			
South HCP: 9	♣ KJ8	♣ Q1043	1. Stayman			
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K4				2NT
Vul: Both	♥ A52	♥ KQ73	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 11	♦ KQ82	♦ AJ	Pass	4NT	AP	
South HCP: 20	♣ 985	♣ AQJ74	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AQJ53	♠ K1094		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K5	♥ AJ7	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ K7	♦ A1094	Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
South HCP: 12	♣ AK93	♣ 85	Pass	7♠	AP	
Contract: 7♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ K82				2NT
Vul: NS	♥ KQ93	♥ AJ74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ AJ2	♦ KQ7	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ 943	♣ AK7	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Contract: 6♥ S			Pass	6♥	AP	
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=0			



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 224	♠ 532	The opponents are silent.
Dealer: N	♥ K752	
Vul: EW	♦ A3	Partner bids first.
HCP: 9	♣ Q1043	

Board: 225	♠ K4	The opponents are silent.
Dealer: S	♥ KQ73	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ AQJ74	

Board: 226	♠ K1094	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ A1094	Partner bids first.
HCP: 12	♣ 85	

Board: 227	♠ K82	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: NS	♦ KQ7	You bid first.
HCP: 20	♣ AK7	

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

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ 532		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A8	♥ K752	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQJ5	♦ A3	AP			
South HCP: 9	♣ KJ8	♣ Q1043	1. Stayman			
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K4				2NT
Vul: Both	♥ A52	♥ KQ73	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 11	♦ KQ82	♦ AJ	Pass	4NT	AP	
South HCP: 20	♣ 985	♣ AQJ74	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AQJ53	♠ K1094		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K5	♥ AJ7	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 20	♦ K7	♦ A1094	Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
South HCP: 12	♣ AK93	♣ 85	Pass	7♠	AP	
Contract: 7♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ K82				2NT
Vul: NS	♥ KQ93	♥ AJ74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ AJ2	♦ KQ7	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ 943	♣ AK7	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Contract: 6♥ S			Pass	6♥	AP	
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=0			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 228	♠ KJ43	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ AK98	You bid first.
HCP: 21	♣ AK7	

Board: 229	♠ A1096	The opponents are silent.
Dealer: S	♥ J73	
Vul: None	♦ 52	Partner bids first.
HCP: 11	♣ AQ84	

Board: 230	♠ KQ754	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: NS	♦ KQ6	You bid first.
HCP: 20	♣ AK	

Board: 231	♠ J872	The opponents are silent.
Dealer: S	♥ Q76	
Vul: EW	♦ Q1094	Partner bids first.
HCP: 9	♣ A10	

Board: 232	♠ 76	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ AK84	You bid first.
HCP: 21	♣ AJ106	

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

Board: 228  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ KJ43  
♥ K10  
♦ AK98  
♣ AK7

South:  
♠ Q95  
♥ AQ4  
♦ QJ5  
♣ Q1094

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

Board: 229  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ A1096  
♥ J73  
♦ 52  
♣ AQ84

South:  
♠ K43  
♥ AK8  
♦ AKJ98  
♣ K6

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 230  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ KQ754  
♥ QJ8  
♦ KQ6  
♣ AK

South:  
♠ A82  
♥ K103  
♦ 102  
♣ QJ1073

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 231  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 5♠ S

North:  
♠ J872  
♥ Q76  
♦ Q1094  
♣ A10

South:  
♠ KQ964  
♥ K3  
♦ AK32  
♣ KQ

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

Board: 232

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ 76

♥ AKQ

♦ AK84

♣ AJ106

South:

♠ A109

♥ 863

♦ QJ652

♣ 85

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 228	♠ Q95	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ QJ5	Partner bids first.
HCP: 13	♣ Q1094	

Board: 229	♠ K43	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ AKJ98	You bid first.
HCP: 21	♣ K6	

Board: 230	♠ A82	The opponents are silent.
Dealer: N	♥ K103	
Vul: NS	♦ 102	Partner bids first.
HCP: 10	♣ QJ1073	

Board: 231	♠ KQ964	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AK32	You bid first.
HCP: 20	♣ KQ	

Board: 232	♠ A109	The opponents are silent.
Dealer: N	♥ 863	
Vul: None	♦ QJ652	Partner bids first.
HCP: 7	♣ 85	

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

Board: 228  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ KJ43  
♥ K10  
♦ AK98  
♣ AK7

South:  
♠ Q95  
♥ AQ4  
♦ QJ5  
♣ Q1094

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

Board: 229  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ A1096  
♥ J73  
♦ 52  
♣ AQ84

South:  
♠ K43  
♥ AK8  
♦ AKJ98  
♣ K6

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 230  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ KQ754  
♥ QJ8  
♦ KQ6  
♣ AK

South:  
♠ A82  
♥ K103  
♦ 102  
♣ QJ1073

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 231  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 5♠ S

North:  
♠ J872  
♥ Q76  
♦ Q1094  
♣ A10

South:  
♠ KQ964  
♥ K3  
♦ AK32  
♣ KQ

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

Board: 232

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ 76

♥ AKQ

♦ AK84

♣ AJ106

South:

♠ A109

♥ 863

♦ QJ652

♣ 85

West	North	East	South
	2NT	Pass	3NT
AP			



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 233	♠ K9	The opponents are silent.
Dealer: S	♥ K95	
Vul: NS	♦ J85	Partner bids first.
HCP: 12	♣ KQ976	

Board: 234	♠ Q53	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ AK	You bid first.
HCP: 21	♣ AKJ87	

Board: 235	♠ Q875	The opponents are silent.
Dealer: S	♥ 832	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 13	♣ KQJ	

Board: 236	♠ AKJ	The opponents are silent.
Dealer: N	♥ K9764	
Vul: NS	♦ K4	You bid first.
HCP: 21	♣ AQJ	

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

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A86				2NT
Vul: NS	♥ K95	♥ AQ4	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 12	♦ J85	♦ AQ42	Pass	6NT	AP	
South HCP: 20	♣ KQ976	♣ A83	1. Gerber			
Contract: 6N S			2. A=0/4 or 4/4			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ AK102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ8	♥ 752	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK	♦ Q1073	AP			
South HCP: 9	♣ AKJ87	♣ 64	1. Stayman			
Contract: 3N N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ A2				2NT
Vul: Both	♥ 832	♥ AK4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ KQ6	♦ AJ1087	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A92	1. Stayman			
Contract: 6N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 64		2NT	Pass	3NT
Vul: NS	♥ K9764	♥ J108	AP			
North HCP: 21	♦ K4	♦ J875				
South HCP: 5	♣ AQJ	♣ K974				
Contract: 3N N						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 233	♠ A86	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ AQ42	You bid first.
HCP: 20	♣ A83	

Board: 234	♠ AK102	The opponents are silent.
Dealer: N	♥ 752	
Vul: EW	♦ Q1073	Partner bids first.
HCP: 9	♣ 64	

Board: 235	♠ A2	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ AJ1087	You bid first.
HCP: 20	♣ A92	

Board: 236	♠ 64	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ J875	Partner bids first.
HCP: 5	♣ K974	

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

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A86				2NT
Vul: NS	♥ K95	♥ AQ4	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 12	♦ J85	♦ AQ42	Pass	6NT	AP	
South HCP: 20	♣ KQ976	♣ A83				
Contract: 6N S						

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

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ AK102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ8	♥ 752	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK	♦ Q1073	AP			
South HCP: 9	♣ AKJ87	♣ 64				
Contract: 3N N						

1. Stayman

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ A2				2NT
Vul: Both	♥ 832	♥ AK4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ KQ6	♦ AJ1087	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A92				
Contract: 6N S						

1. Stayman

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 64		2NT	Pass	3NT
Vul: NS	♥ K9764	♥ J108				
North HCP: 21	♦ K4	♦ J875	AP			
South HCP: 5	♣ AQJ	♣ K974				
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 237	♠ A72	The opponents are silent.
Dealer: S	♥ 9432	
Vul: EW	♦ A932	Partner bids first.
HCP: 11	♣ K10	

Board: 238	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ865	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ K98	

Board: 239	♠ J96	The opponents are silent.
Dealer: S	♥ KJ32	
Vul: EW	♦ A53	Partner bids first.
HCP: 9	♣ 1097	

Board: 240	♠ K52	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ AKQ64	You bid first.
HCP: 20	♣ K75	

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

Board: 237

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ A72

♥ 9432

♦ A932

♣ K10

South:

♠ 985

♥ AKQ6

♦ KQ6

♣ AQ3

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4♣ <sup>3</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	6♦ <sup>6</sup>
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Stayman

2. artificial

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

6. ♥ queen and ♦ king

Board: 238

Dealer: N

Vul: Both

North HCP: 20

South HCP: 18

Contract: 7N N

North:

♠ AQJ

♥ KQ865

♦ KQ

♣ K98

South:

♠ K84

♥ A3

♦ AJ72

♣ AQ106

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

Pass	4♥ <sup>2</sup>	Pass	7NT
------	-----------------	------	-----

AP

1. Gerber

2. A=1/4

Board: 239

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ J96

♥ KJ32

♦ A53

♣ 1097

South:

♠ AK83

♥ Q104

♦ QJ

♣ AKJ6

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

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

1. Stayman

Board: 240

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ K52

♥ KQ

♦ AKQ64

♣ K75

South:

♠ AQ10

♥ 10532

♦ J87

♣ A94

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

Pass	3♦	Pass	4NT <sup>2</sup>
------	----	------	------------------

AP

1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 237	♠ 985	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ KQ6	You bid first.
HCP: 20	♣ AQ3	

Board: 238	♠ K84	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ AJ72	Partner bids first.
HCP: 18	♣ AQ106	

Board: 239	♠ AK83	The opponents are silent.
Dealer: S	♥ Q104	
Vul: EW	♦ QJ	You bid first.
HCP: 20	♣ AKJ6	

Board: 240	♠ AQ10	The opponents are silent.
Dealer: N	♥ 10532	
Vul: Both	♦ J87	Partner bids first.
HCP: 11	♣ A94	

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

Board: 237

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ A72

♥ 9432

♦ A932

♣ K10

South:

♠ 985

♥ AKQ6

♦ KQ6

♣ AQ3

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4♣ <sup>3</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
------	------------------	------	-----------------

Pass	5♦	Pass	6♦ <sup>6</sup>
------	----	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Stayman

2. artificial

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

6. ♥ queen and ♦ king

Board: 238

Dealer: N

Vul: Both

North HCP: 20

South HCP: 18

Contract: 7N N

North:

♠ AQJ

♥ KQ865

♦ KQ

♣ K98

South:

♠ K84

♥ A3

♦ AJ72

♣ AQ106

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

Pass	4♥ <sup>2</sup>	Pass	7NT
------	-----------------	------	-----

AP

1. Gerber

2. A=1/4

Board: 239

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ J96

♥ KJ32

♦ A53

♣ 1097

South:

♠ AK83

♥ Q104

♦ QJ

♣ AKJ6

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

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

1. Stayman

Board: 240

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ K52

♥ KQ

♦ AKQ64

♣ K75

South:

♠ AQ10

♥ 10532

♦ J87

♣ A94

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

Pass	3♦	Pass	4NT <sup>2</sup>
------	----	------	------------------

AP

1. Stayman

2. Quantitative 4NT



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 241	♠ J43	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ 7543	Partner bids first.
HCP: 5	♣ Q75	

Board: 242	♠ AK10	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ K6	You bid first.
HCP: 21	♣ AQ1095	

Board: 243	♠ Q84	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ AQ865	Partner bids first.
HCP: 11	♣ J10	

Board: 244	♠ A932	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ AK3	You bid first.
HCP: 20	♣ A876	

Board: 245	♠ 102	The opponents are silent.
Dealer: S	♥ J543	
Vul: NS	♦ KQ6	Partner bids first.
HCP: 7	♣ J1084	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AKQ8				2NT
Vul: None	♥ Q52	♥ A7				
North HCP: 5	♦ 7543	♦ 986	Pass	3NT	AP	
South HCP: 20	♣ Q75	♣ AK93				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q962		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ2	♥ KQ3	Pass	3♦	Pass	6NT
North HCP: 21	♦ K6	♦ AQ3	AP			
South HCP: 13	♣ AQ1095	♣ 762	1. Stayman			
Contract: 6N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A107				2NT
Vul: Both	♥ Q62	♥ A7	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ AQ865	♦ K103	Pass	6NT	Pass	7♣
South HCP: 20	♣ J10	♣ AKQ93	AP			
Contract: 7♣ N			1. Gerber			
			2. A=3 out of 4			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ K107		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ KQ	♥ AJ5	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AK3	♦ J10874	AP			
South HCP: 12	♣ A876	♣ K3	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AKQ6				2NT
Vul: NS	♥ J543	♥ AK86	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ KQ6	♦ J52	Pass	4♥	AP	
South HCP: 20	♣ J1084	♣ K3	1. Stayman			
Contract: 4♥ S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 241	♠ AKQ8	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ 986	You bid first.
HCP: 20	♣ AK93	

Board: 242	♠ Q962	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 13	♣ 762	

Board: 243	♠ A107	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ K103	You bid first.
HCP: 20	♣ AKQ93	

Board: 244	♠ K107	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ J10874	Partner bids first.
HCP: 12	♣ K3	

Board: 245	♠ AKQ6	The opponents are silent.
Dealer: S	♥ AK86	
Vul: NS	♦ J52	You bid first.
HCP: 20	♣ K3	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AKQ8				2NT
Vul: None	♥ Q52	♥ A7				
North HCP: 5	♦ 7543	♦ 986	Pass	3NT	AP	
South HCP: 20	♣ Q75	♣ AK93				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q962		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ2	♥ KQ3	Pass	3♦	Pass	6NT
North HCP: 21	♦ K6	♦ AQ3	AP			
South HCP: 13	♣ AQ1095	♣ 762	1. Stayman			
Contract: 6N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A107				2NT
Vul: Both	♥ Q62	♥ A7	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ AQ865	♦ K103	Pass	6NT	Pass	7♣
South HCP: 20	♣ J10	♣ AKQ93	AP			
Contract: 7♣ N			1. Gerber			
			2. A=3 out of 4			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A932	♠ K107		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ KQ	♥ AJ5	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AK3	♦ J10874	AP			
South HCP: 12	♣ A876	♣ K3	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AKQ6				2NT
Vul: NS	♥ J543	♥ AK86	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ KQ6	♦ J52	Pass	4♥	AP	
South HCP: 20	♣ J1084	♣ K3	1. Stayman			
Contract: 4♥ S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 246	♠ AJ5	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ AJ43	You bid first.
HCP: 20	♣ KQ5	

Board: 247	♠ K73	The opponents are silent.
Dealer: S	♥ Q985	
Vul: None	♦ 1063	Partner bids first.
HCP: 5	♣ 874	

Board: 248	♠ KQ	The opponents are silent.
Dealer: N	♥ AQJ106	
Vul: NS	♦ QJ3	You bid first.
HCP: 21	♣ AQ4	

Board: 249	♠ AJ93	The opponents are silent.
Dealer: S	♥ AJ43	
Vul: EW	♦ 65	Partner bids first.
HCP: 11	♣ J64	

Board: 250	♠ A1085	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ K82	You bid first.
HCP: 21	♣ AQ9	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ K32		2NT	Pass	3NT
Vul: EW	♥ AJ2	♥ K107				
North HCP: 20	♦ AJ43	♦ K102	AP			
South HCP: 9	♣ KQ5	♣ 10643				
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ AJ10				2NT
Vul: None	♥ Q985	♥ A7632	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 1063	♦ A5	Pass	4♥	AP	
South HCP: 20	♣ 874	♣ AK5	1. Stayman			
Contract: 4♥ S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A82		2NT	Pass	3NT
Vul: NS	♥ AQJ106	♥ 74				
North HCP: 21	♦ QJ3	♦ A842	AP			
South HCP: 9	♣ AQ4	♣ J763				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ AJ93	♠ KQ84				2NT
Vul: EW	♥ AJ43	♥ KQ6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 65	♦ AK3	Pass	4♥ <sup>2</sup>	Pass	4♠
South HCP: 20	♣ J64	♣ K75	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
Contract: 6♠ S			Pass	6♠	AP	

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

Board: 250

Dealer: N

Vul: Both

North HCP: 21

South HCP: 15

Contract: 6N N

North:

♠ A1085

♥ AKJ

♦ K82

♣ AQ9

South:

♠ KQJ

♥ Q98

♦ AQJ109

♣ 62

West	North	East	South
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2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT <sup>2</sup>	Pass	6NT
------	------------------	------	-----

AP

1. Gerber

2. A=3 out of 4

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 246	♠ K32	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ K102	Partner bids first.
HCP: 9	♣ 10643	

Board: 247	♠ AJ10	The opponents are silent.
Dealer: S	♥ A7632	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ AK5	

Board: 248	♠ A82	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ A842	Partner bids first.
HCP: 9	♣ J763	

Board: 249	♠ KQ84	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ AK3	You bid first.
HCP: 20	♣ K75	

Board: 250	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ AQJ109	Partner bids first.
HCP: 15	♣ 62	



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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ K32		2NT	Pass	3NT
Vul: EW	♥ AJ2	♥ K107				
North HCP: 20	♦ AJ43	♦ K102	AP			
South HCP: 9	♣ KQ5	♣ 10643				
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ AJ10				2NT
Vul: None	♥ Q985	♥ A7632	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 1063	♦ A5	Pass	4♥	AP	
South HCP: 20	♣ 874	♣ AK5	1. Stayman			
Contract: 4♥ S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A82		2NT	Pass	3NT
Vul: NS	♥ AQJ106	♥ 74				
North HCP: 21	♦ QJ3	♦ A842	AP			
South HCP: 9	♣ AQ4	♣ J763				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ AJ93	♠ KQ84				2NT
Vul: EW	♥ AJ43	♥ KQ6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 65	♦ AK3	Pass	4♥ <sup>2</sup>	Pass	4♠
South HCP: 20	♣ J64	♣ K75	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
Contract: 6♠ S			Pass	6♠	AP	

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

Board: 250

Dealer: N

Vul: Both

North HCP: 21

South HCP: 15

Contract: 6N N

North:

♠ A1085

♥ AKJ

♦ K82

♣ AQ9

South:

♠ KQJ

♥ Q98

♦ AQJ109

♣ 62

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

	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT <sup>2</sup>	Pass	6NT
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AP

1. Gerber

2. A=3 out of 4

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 251	♠ AJ109	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ A652	Partner bids first.
HCP: 13	♣ 972	

Board: 252	♠ AK	The opponents are silent.
Dealer: N	♥ 854	
Vul: EW	♦ KQ10	You bid first.
HCP: 21	♣ AKQ43	

Board: 253	♠ 965	The opponents are silent.
Dealer: S	♥ 965	
Vul: Both	♦ J9854	Partner bids first.
HCP: 5	♣ A6	

Board: 254	♠ J9632	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ AK	

Board: 255	♠ KJ32	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ Q43	Partner bids first.
HCP: 14	♣ AJ7	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ K5				2NT
Vul: NS	♥ A2	♥ KQ964	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ A652	♦ KQ10	Pass	6NT	AP	
South HCP: 20	♣ 972	♣ AK4				
Contract: 6N S			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 854	♥ J1096	Pass	3♦	Pass	3NT
North HCP: 21	♦ KQ10	♦ A93	AP			
South HCP: 7	♣ AKQ43	♣ 865	1. Stayman			
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AKQ				2NT
Vul: Both	♥ 965	♥ AJ102	Pass	3NT	AP	
North HCP: 5	♦ J9854	♦ Q10				
South HCP: 20	♣ A6	♣ KJ53				
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ J9632	♠ AKQ		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ6	♥ Q105	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AK8	♦ 1042	AP			
South HCP: 11	♣ AK	♣ 10532	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ A76				2NT
Vul: EW	♥ K108	♥ AQ64	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ Q43	♦ AKJ6	Pass	6NT	AP	
South HCP: 21	♣ AJ7	♣ K9	1. Stayman			
Contract: 6N S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 251	♠ K5	The opponents are silent.
Dealer: S	♥ KQ964	
Vul: NS	♦ KQ10	You bid first.
HCP: 20	♣ AK4	

Board: 252	♠ Q102	The opponents are silent.
Dealer: N	♥ J1096	
Vul: EW	♦ A93	Partner bids first.
HCP: 7	♣ 865	

Board: 253	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: Both	♦ Q10	You bid first.
HCP: 20	♣ KJ53	

Board: 254	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q105	
Vul: None	♦ 1042	Partner bids first.
HCP: 11	♣ 10532	

Board: 255	♠ A76	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: EW	♦ AKJ6	You bid first.
HCP: 21	♣ K9	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ AJ109	♠ K5				2NT
Vul: NS	♥ A2	♥ KQ964	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ A652	♦ KQ10	Pass	6NT	AP	
South HCP: 20	♣ 972	♣ AK4				
Contract: 6N S			1. Stayman			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 854	♥ J1096	Pass	3♦	Pass	3NT
North HCP: 21	♦ KQ10	♦ A93	AP			
South HCP: 7	♣ AKQ43	♣ 865	1. Stayman			
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AKQ				2NT
Vul: Both	♥ 965	♥ AJ102	Pass	3NT	AP	
North HCP: 5	♦ J9854	♦ Q10				
South HCP: 20	♣ A6	♣ KJ53				
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ J9632	♠ AKQ		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ6	♥ Q105	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AK8	♦ 1042	AP			
South HCP: 11	♣ AK	♣ 10532	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ A76				2NT
Vul: EW	♥ K108	♥ AQ64	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ Q43	♦ AKJ6	Pass	6NT	AP	
South HCP: 21	♣ AJ7	♣ K9	1. Stayman			
Contract: 6N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 256	♠ 765	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ AKJ75	You bid first.
HCP: 20	♣ AK6	

Board: 257	♠ K103	The opponents are silent.
Dealer: S	♥ 65	
Vul: Both	♦ K53	Partner bids first.
HCP: 9	♣ QJ1073	

Board: 258	♠ AQ	The opponents are silent.
Dealer: N	♥ AK103	
Vul: None	♦ A10532	You bid first.
HCP: 21	♣ A3	

Board: 259	♠ A3	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: NS	♦ A42	Partner bids first.
HCP: 14	♣ K1065	

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

Board: 256  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ 765  
♥ AJ  
♦ AKJ75  
♣ AK6

South:  
♠ AKJ4  
♥ Q54  
♦ 832  
♣ Q85

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT <sup>2</sup>
Pass	6NT	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 257  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ K103  
♥ 65  
♦ K53  
♣ QJ1073

South:  
♠ A952  
♥ AK32  
♦ AJ8  
♣ A4

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 258  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ AQ  
♥ AK103  
♦ A10532  
♣ A3

South:  
♠ K942  
♥ Q2  
♦ 876  
♣ 10865

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

Board: 259  
Dealer: S  
Vul: NS  
North HCP: 14  
South HCP: 20  
Contract: 6♥ S

North:  
♠ A3  
♥ QJ76  
♦ A42  
♣ K1065

South:  
♠ KQ95  
♥ AK98  
♦ Q8  
♣ AQ2

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♠ <sup>4</sup>	Pass	5NT <sup>5</sup>
Pass	6♦ <sup>6</sup>	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=1			
5. King ask by 5NT			
6. K=1			



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 256	♠ AKJ4	The opponents are silent.
Dealer: N	♥ Q54	
Vul: NS	♦ 832	Partner bids first.
HCP: 12	♣ Q85	

Board: 257	♠ A952	The opponents are silent.
Dealer: S	♥ AK32	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ A4	

Board: 258	♠ K942	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ 876	Partner bids first.
HCP: 5	♣ 10865	

Board: 259	♠ KQ95	The opponents are silent.
Dealer: S	♥ AK98	
Vul: NS	♦ Q8	You bid first.
HCP: 20	♣ AQ2	

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

Board: 256  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ 765  
♥ AJ  
♦ AKJ75  
♣ AK6

South:  
♠ AKJ4  
♥ Q54  
♦ 832  
♣ Q85

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT <sup>2</sup>
Pass	6NT	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 257  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ K103  
♥ 65  
♦ K53  
♣ QJ1073

South:  
♠ A952  
♥ AK32  
♦ AJ8  
♣ A4

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 258  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ AQ  
♥ AK103  
♦ A10532  
♣ A3

South:  
♠ K942  
♥ Q2  
♦ 876  
♣ 10865

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

Board: 259  
Dealer: S  
Vul: NS  
North HCP: 14  
South HCP: 20  
Contract: 6♥ S

North:  
♠ A3  
♥ QJ76  
♦ A42  
♣ K1065

South:  
♠ KQ95  
♥ AK98  
♦ Q8  
♣ AQ2

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♠ <sup>4</sup>	Pass	5NT <sup>5</sup>
Pass	6♦ <sup>6</sup>	Pass	6♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=1			
5. King ask by 5NT			
6. K=1			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 260	♠ KQ5	The opponents are silent.
Dealer: N	♥ Q83	
Vul: EW	♦ KJ6	You bid first.
HCP: 20	♣ AKQ9	

Board: 261	♠ 862	The opponents are silent.
Dealer: S	♥ A852	
Vul: None	♦ 42	Partner bids first.
HCP: 7	♣ K1083	

Board: 262	♠ A1054	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ 102	You bid first.
HCP: 20	♣ AQJ6	

Board: 263	♠ 753	The opponents are silent.
Dealer: S	♥ QJ103	
Vul: Both	♦ K92	Partner bids first.
HCP: 6	♣ 976	

Board: 264	♠ K7	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ AKJ3	You bid first.
HCP: 20	♣ Q873	

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

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A82		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ Q83	♥ AK94	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ6	♦ Q1042	AP			
South HCP: 13	♣ AKQ9	♣ 65				
Contract: 6N N			1. Stayman			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KQJ4				2NT
Vul: None	♥ A852	♥ Q3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 42	♦ AQ6	Pass	3NT	AP	
South HCP: 21	♣ K1083	♣ AQJ6				
Contract: 3N S			1. Stayman			

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ Q98		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKQ	♥ 7654	Pass	3♠	Pass	3NT
North HCP: 20	♦ 102	♦ KJ7	AP			
South HCP: 9	♣ AQJ6	♣ K84				
Contract: 3N N			1. Stayman			

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AK				2NT
Vul: Both	♥ QJ103	♥ K2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ K92	♦ AJ105	Pass	3NT	AP	
South HCP: 21	♣ 976	♣ AQ1084				
Contract: 3N S			1. Stayman			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J1053		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK3	♥ Q75	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ3	♦ Q9	AP			
South HCP: 6	♣ Q873	♣ J1095				
Contract: 3N N			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 260	♠ A82	The opponents are silent.
Dealer: N	♥ AK94	
Vul: EW	♦ Q1042	Partner bids first.
HCP: 13	♣ 65	

Board: 261	♠ KQJ4	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ AQJ6	

Board: 262	♠ Q98	The opponents are silent.
Dealer: N	♥ 7654	
Vul: NS	♦ KJ7	Partner bids first.
HCP: 9	♣ K84	

Board: 263	♠ AK	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ AJ105	You bid first.
HCP: 21	♣ AQ1084	

Board: 264	♠ J1053	The opponents are silent.
Dealer: N	♥ Q75	
Vul: NS	♦ Q9	Partner bids first.
HCP: 6	♣ J1095	

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

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A82		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ Q83	♥ AK94	Pass	3♦	Pass	6NT
North HCP: 20	♦ KJ6	♦ Q1042	AP			
South HCP: 13	♣ AKQ9	♣ 65				
Contract: 6N N			1. Stayman			

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KQJ4				2NT
Vul: None	♥ A852	♥ Q3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 42	♦ AQ6	Pass	3NT	AP	
South HCP: 21	♣ K1083	♣ AQJ6				
Contract: 3N S			1. Stayman			

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ Q98		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKQ	♥ 7654	Pass	3♠	Pass	3NT
North HCP: 20	♦ 102	♦ KJ7	AP			
South HCP: 9	♣ AQJ6	♣ K84				
Contract: 3N N			1. Stayman			

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AK				2NT
Vul: Both	♥ QJ103	♥ K2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ K92	♦ AJ105	Pass	3NT	AP	
South HCP: 21	♣ 976	♣ AQ1084				
Contract: 3N S			1. Stayman			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J1053		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK3	♥ Q75	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ3	♦ Q9	AP			
South HCP: 6	♣ Q873	♣ J1095				
Contract: 3N N			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 265	♠ 85	The opponents are silent.
Dealer: S	♥ 10763	
Vul: EW	♦ A107	Partner bids first.
HCP: 7	♣ K1095	

Board: 266	♠ A8	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ AQ1053	

Board: 267	♠ J9	The opponents are silent.
Dealer: S	♥ K986	
Vul: EW	♦ KJ95	Partner bids first.
HCP: 11	♣ QJ8	

Board: 268	♠ KQJ	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ AJ932	You bid first.
HCP: 20	♣ A5	

Board: 269	♠ 1086	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: None	♦ 1095	Partner bids first.
HCP: 8	♣ Q87	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AKQ3				2NT
Vul: EW	♥ 10763	♥ AKJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ A107	♦ K5	Pass	4♥	AP	
South HCP: 21	♣ K1095	♣ J74				
Contract: 4♥ S			1. Stayman			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q97		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ QJ2	♥ K4	Pass	4NT <sup>2</sup>	AP	
North HCP: 20	♦ AK4	♦ Q86	1. Gerber			
South HCP: 11	♣ AQ1053	♣ KJ976	2. A=3 out of 4			
Contract: 4N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ10				2NT
Vul: EW	♥ K986	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ KJ95	♦ AQ872	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ QJ8	♣ A6	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 865		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ7	♥ K1052	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ932	♦ KQ10	Pass	6NT	AP	
South HCP: 12	♣ A5	♣ KJ9	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ AK				2NT
Vul: None	♥ AQ97	♥ K6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 1095	♦ KQ643	Pass	3NT	AP	
South HCP: 20	♣ Q87	♣ AJ43	1. Stayman			
Contract: 3N S						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 265	♠ AKQ3	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: EW	♦ K5	You bid first.
HCP: 21	♣ J74	

Board: 266	♠ Q97	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ Q86	Partner bids first.
HCP: 11	♣ KJ976	

Board: 267	♠ KQ10	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ AQ872	You bid first.
HCP: 20	♣ A6	

Board: 268	♠ 865	The opponents are silent.
Dealer: N	♥ K1052	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 12	♣ KJ9	

Board: 269	♠ AK	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ KQ643	You bid first.
HCP: 20	♣ AJ43	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AKQ3				2NT
Vul: EW	♥ 10763	♥ AKJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ A107	♦ K5	Pass	4♥	AP	
South HCP: 21	♣ K1095	♣ J74				
Contract: 4♥ S			1. Stayman			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ Q97		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ QJ2	♥ K4	Pass	4NT <sup>2</sup>	AP	
North HCP: 20	♦ AK4	♦ Q86	1. Gerber			
South HCP: 11	♣ AQ1053	♣ KJ976	2. A=3 out of 4			
Contract: 4N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ10				2NT
Vul: EW	♥ K986	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ KJ95	♦ AQ872	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ QJ8	♣ A6	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 865		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ7	♥ K1052	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ932	♦ KQ10	Pass	6NT	AP	
South HCP: 12	♣ A5	♣ KJ9	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ AK				2NT
Vul: None	♥ AQ97	♥ K6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 1095	♦ KQ643	Pass	3NT	AP	
South HCP: 20	♣ Q87	♣ AJ43	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 270	♠ A4	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ Q1096	You bid first.
HCP: 20	♣ AKQJ3	

Board: 271	♠ KJ3	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ J63	Partner bids first.
HCP: 10	♣ J10632	

Board: 272	♠ 104	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ KQJ52	You bid first.
HCP: 21	♣ AKJ	

Board: 273	♠ J76	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: NS	♦ 86	Partner bids first.
HCP: 6	♣ 10875	

Board: 274	♠ J10	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ AKQ93	You bid first.
HCP: 21	♣ AK87	

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

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 10875		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A10	♥ QJ3	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ Q1096	♦ AKJ2	AP			
South HCP: 11	♣ AKQJ3	♣ 109	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ AQ9				2NT
Vul: Both	♥ A8	♥ K10	Pass	3NT	AP	
North HCP: 10	♦ J63	♦ AK9				
South HCP: 20	♣ J10632	♣ A9854				
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ KJ2		2NT	Pass	3NT
Vul: None	♥ AK3	♥ 86	AP			
North HCP: 21	♦ KQJ52	♦ A64				
South HCP: 10	♣ AKJ	♣ Q10862				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ A43				2NT
Vul: NS	♥ AJ108	♥ KQ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 86	♦ AKJ105	Pass	3NT	AP	
South HCP: 21	♣ 10875	♣ A3	1. Stayman			
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AQ64		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A5	♥ K102	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKQ93	♦ J8	Pass	6NT	AP	
South HCP: 11	♣ AK87	♣ J1043	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 270	♠ 10875	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: NS	♦ AKJ2	Partner bids first.
HCP: 11	♣ 109	

Board: 271	♠ AQ9	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ A9854	

Board: 272	♠ KJ2	The opponents are silent.
Dealer: N	♥ 86	
Vul: None	♦ A64	Partner bids first.
HCP: 10	♣ Q10862	

Board: 273	♠ A43	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: NS	♦ AKJ105	You bid first.
HCP: 21	♣ A3	

Board: 274	♠ AQ64	The opponents are silent.
Dealer: N	♥ K102	
Vul: EW	♦ J8	Partner bids first.
HCP: 11	♣ J1043	

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

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 10875		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A10	♥ QJ3	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ Q1096	♦ AKJ2	AP			
South HCP: 11	♣ AKQJ3	♣ 109	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ AQ9				2NT
Vul: Both	♥ A8	♥ K10	Pass	3NT	AP	
North HCP: 10	♦ J63	♦ AK9				
South HCP: 20	♣ J10632	♣ A9854				
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ KJ2		2NT	Pass	3NT
Vul: None	♥ AK3	♥ 86	AP			
North HCP: 21	♦ KQJ52	♦ A64				
South HCP: 10	♣ AKJ	♣ Q10862				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ A43				2NT
Vul: NS	♥ AJ108	♥ KQ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 86	♦ AKJ105	Pass	3NT	AP	
South HCP: 21	♣ 10875	♣ A3	1. Stayman			
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AQ64		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A5	♥ K102	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKQ93	♦ J8	Pass	6NT	AP	
South HCP: 11	♣ AK87	♣ J1043	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 275	♠ J7	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ KQ62	Partner bids first.
HCP: 13	♣ KQ76	

Board: 276	♠ KQ2	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ AK74	You bid first.
HCP: 21	♣ 76	

Board: 277	♠ J5	The opponents are silent.
Dealer: S	♥ 10873	
Vul: NS	♦ Q832	Partner bids first.
HCP: 10	♣ AK9	

Board: 278	♠ K9876	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ AK8	You bid first.
HCP: 20	♣ AK3	

Board: 279	♠ AK107	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ A632	Partner bids first.
HCP: 11	♣ 974	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ				2NT
Vul: NS	♥ Q107	♥ AK543	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 13	♦ KQ62	♦ 1098	Pass	6NT	AP	
South HCP: 20	♣ KQ76	♣ A3				
Contract: 6N S						
			1. Gerber			
			2. A=3 out of 4			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A107		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AKQ7	♥ J65	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 21	♦ AK74	♦ 832	AP			
South HCP: 11	♣ 76	♣ KQJ9				
Contract: 4N N			1. Gerber			
			2. A=2 out of 4			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AK103				2NT
Vul: NS	♥ 10873	♥ K2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10	♦ Q832	♦ AK5	Pass	3NT	AP	
South HCP: 20	♣ AK9	♣ QJ84				
Contract: 3N S			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ K9876	♠ A4		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ QJ	♥ AK109	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK8	♦ J107	Pass	6NT	AP	
South HCP: 13	♣ AK3	♣ J1065				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ J8				2NT
Vul: Both	♥ 106	♥ AQJ2	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ A632	♦ K5	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ 974	♣ AKQJ3	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 275	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK543	
Vul: NS	♦ 1098	You bid first.
HCP: 20	♣ A3	

Board: 276	♠ A107	The opponents are silent.
Dealer: N	♥ J65	
Vul: Both	♦ 832	Partner bids first.
HCP: 11	♣ KQJ9	

Board: 277	♠ AK103	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ QJ84	

Board: 278	♠ A4	The opponents are silent.
Dealer: N	♥ AK109	
Vul: EW	♦ J107	Partner bids first.
HCP: 13	♣ J1065	

Board: 279	♠ J8	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: Both	♦ K5	You bid first.
HCP: 21	♣ AKQJ3	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ				2NT
Vul: NS	♥ Q107	♥ AK543	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 13	♦ KQ62	♦ 1098	Pass	6NT	AP	
South HCP: 20	♣ KQ76	♣ A3				
Contract: 6N S						
			1. Gerber			
			2. A=3 out of 4			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A107		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AKQ7	♥ J65	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 21	♦ AK74	♦ 832	AP			
South HCP: 11	♣ 76	♣ KQJ9				
Contract: 4N N			1. Gerber			
			2. A=2 out of 4			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AK103				2NT
Vul: NS	♥ 10873	♥ K2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10	♦ Q832	♦ AK5	Pass	3NT	AP	
South HCP: 20	♣ AK9	♣ QJ84				
Contract: 3N S			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ K9876	♠ A4		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ QJ	♥ AK109	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK8	♦ J107	Pass	6NT	AP	
South HCP: 13	♣ AK3	♣ J1065				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AK107	♠ J8				2NT
Vul: Both	♥ 106	♥ AQJ2	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ A632	♦ K5	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ 974	♣ AKQJ3	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 280	♠ K9	East Bids 3♦ if possible.
Dealer: N	♥ AQ1073	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ AK108	

Board: 281	♠ KQ109	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ J62	Partner bids first.
HCP: 8	♣ J873	

Board: 282	♠ 1073	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AKQ9	You bid first.
HCP: 20	♣ AQ3	

Board: 283	♠ KQ	The opponents are silent.
Dealer: S	♥ J72	
Vul: None	♦ 10964	Partner bids first.
HCP: 13	♣ AK92	

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

Board: 280

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ K9

♥ AQ1073

♦ A5

♣ AK108

South:

♠ AJ8

♥ KJ4

♦ 106

♣ J7542

West North East South

2NT 3♦ 3NT

AP

Board: 281

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ KQ109

♥ J10

♦ J62

♣ J873

South:

♠ AJ

♥ AK653

♦ Q95

♣ AQ6

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 282

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ 1073

♥ KQ3

♦ AKQ9

♣ AQ3

South:

♠ AQ84

♥ 72

♦ J74

♣ J1087

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 283

Dealer: S

Vul: None

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ KQ

♥ J72

♦ 10964

♣ AK92

South:

♠ AJ10

♥ AKQ

♦ AQ8

♣ J875

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 6NT AP

1. Gerber

2. A=3 out of 4

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 280	♠ AJ8	East Bids 3♦ if possible.
Dealer: N	♥ KJ4	
Vul: None	♦ 106	Partner bids first.
HCP: 10	♣ J7542	

Board: 281	♠ AJ	The opponents are silent.
Dealer: S	♥ AK653	
Vul: EW	♦ Q95	You bid first.
HCP: 20	♣ AQ6	

Board: 282	♠ AQ84	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ J74	Partner bids first.
HCP: 8	♣ J1087	

Board: 283	♠ AJ10	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ AQ8	You bid first.
HCP: 21	♣ J875	

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

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AJ8		2NT	3♦	3NT
Vul: None	♥ AQ1073	♥ KJ4				
North HCP: 20	♦ A5	♦ 106	AP			
South HCP: 10	♣ AK108	♣ J7542				
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ AJ				2NT
Vul: EW	♥ J10	♥ AK653	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ J62	♦ Q95	Pass	3NT	AP	
South HCP: 20	♣ J873	♣ AQ6	1. Stayman			
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ AQ84		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ3	♥ 72	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ9	♦ J74	AP			
South HCP: 8	♣ AQ3	♣ J1087	1. Stayman			
Contract: 3N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ AJ10				2NT
Vul: None	♥ J72	♥ AKQ	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 13	♦ 10964	♦ AQ8	Pass	6NT	AP	
South HCP: 21	♣ AK92	♣ J875	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 284	♠ A6	The opponents are silent.
Dealer: N	♥ Q632	
Vul: NS	♦ AKQ9	You bid first.
HCP: 21	♣ AQ2	
Board: 285	♠ A964	The opponents are silent.
Dealer: S	♥ 9875	
Vul: Both	♦ A8	Partner bids first.
HCP: 10	♣ Q103	
Board: 286	♠ AQJ	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ QJ932	
Board: 287	♠ AQ86	West Doubles Pass if possible.
Dealer: S	♥ AQ87	
Vul: EW	♦ Q3	Partner bids first.
HCP: 15	♣ J95	

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

Board: 284  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 12  
Contract: 6♥ N

North:	South:
♠ A6	♠ J109
♥ Q632	♥ AK54
♦ AKQ9	♦ J8
♣ AQ2	♣ K1097

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♣ <sup>2</sup>
Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
Pass	4NT <sup>5</sup>	Pass	5♥ <sup>6</sup>
Pass	5NT <sup>7</sup>	Pass	6♦ <sup>8</sup>
Pass	6♥	AP	

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=0
7. King ask by 5NT
8. K=1

Board: 285  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:	South:
♠ A964	♠ KQ2
♥ 9875	♥ K2
♦ A8	♦ KJ1093
♣ Q103	♣ AKJ

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

1. Stayman

Board: 286  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:	South:
♠ AQJ	♠ 1075
♥ AQ4	♥ KJ52
♦ A2	♦ KQ3
♣ QJ932	♣ A84

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

1. Stayman

Board: 287  
Dealer: S  
Vul: EW  
North HCP: 15  
South HCP: 20  
Contract: 7NX S

North:	South:
♠ AQ86	♠ KJ7
♥ AQ87	♥ K3
♦ Q3	♦ AKJ5
♣ J95	♣ KQ106

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	7NT	Pass	Pass
X	AP		

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 284	♠ J109	The opponents are silent.
Dealer: N	♥ AK54	
Vul: NS	♦ J8	Partner bids first.
HCP: 12	♣ K1097	
Board: 285	♠ KQ2	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ KJ1093	You bid first.
HCP: 20	♣ AKJ	
Board: 286	♠ 1075	The opponents are silent.
Dealer: N	♥ KJ52	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 13	♣ A84	
Board: 287	♠ KJ7	West Doubles Pass if possible.
Dealer: S	♥ K3	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ KQ106	

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

Board: 284  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 12  
Contract: 6♥ N

North:	South:
♠ A6	♠ J109
♥ Q632	♥ AK54
♦ AKQ9	♦ J8
♣ AQ2	♣ K1097

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♣ <sup>2</sup>
Pass	4♣ <sup>3</sup>	Pass	4♦ <sup>4</sup>
Pass	4NT <sup>5</sup>	Pass	5♥ <sup>6</sup>
Pass	5NT <sup>7</sup>	Pass	6♦ <sup>8</sup>
Pass	6♥	AP	

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♥
6. A=2/5 or 5/5, Q(H)=0
7. King ask by 5NT
8. K=1

Board: 285  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:	South:
♠ A964	♠ KQ2
♥ 9875	♥ K2
♦ A8	♦ KJ1093
♣ Q103	♣ AKJ

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

1. Stayman

Board: 286  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:	South:
♠ AQJ	♠ 1075
♥ AQ4	♥ KJ52
♦ A2	♦ KQ3
♣ QJ932	♣ A84

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

1. Stayman

Board: 287  
Dealer: S  
Vul: EW  
North HCP: 15  
South HCP: 20  
Contract: 7NX S

North:	South:
♠ AQ86	♠ KJ7
♥ AQ87	♥ K3
♦ Q3	♦ AKJ5
♣ J95	♣ KQ106

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	7NT	Pass	Pass
X	AP		

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 288	♠ AQ62	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ K10	You bid first.
HCP: 21	♣ AK854	
Board: 289	♠ KQ5	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 8	♣ 87654	
Board: 290	♠ A105	The opponents are silent.
Dealer: N	♥ KQJ43	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ Q5	
Board: 291	♠ Q53	West Doubles 6♥ if possible.
Dealer: S	♥ K762	
Vul: NS	♦ KQ53	Partner bids first.
HCP: 10	♣ 73	

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

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ 10543		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ	♥ J5	Pass	3♠	Pass	4♠
North HCP: 21	♦ K10	♦ AQ87	AP			
South HCP: 7	♣ AK854	♣ 963				
Contract: 4♠ N						

1. Stayman

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ8				2NT
Vul: NS	♥ 75	♥ AQ82				
North HCP: 8	♦ QJ5	♦ AK43	Pass	3NT	AP	
South HCP: 21	♣ 87654	♣ K9				
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K4		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQJ43	♥ A107	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AKQ	♦ 1075	AP			
South HCP: 11	♣ Q5	♣ KJ972				
Contract: 6N N						

1. Gerber  
2. A=2 out of 4

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A6				2NT
Vul: NS	♥ K762	♥ AJ94	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ KQ53	♦ AJ96	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ 73	♣ AQ10	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Contract: 6♥ X S			Pass	5♠	Pass	6♥ <sup>5</sup>

X AP

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♥  
4. A=1/5 or 4/5  
5. no ♥ queen

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 288	♠ 10543	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ AQ87	Partner bids first.
HCP: 7	♣ 963	
Board: 289	♠ AJ8	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: NS	♦ AK43	You bid first.
HCP: 21	♣ K9	
Board: 290	♠ K4	The opponents are silent.
Dealer: N	♥ A107	
Vul: EW	♦ 1075	Partner bids first.
HCP: 11	♣ KJ972	
Board: 291	♠ A6	West Doubles 6♥ if possible.
Dealer: S	♥ AJ94	
Vul: NS	♦ AJ96	You bid first.
HCP: 20	♣ AQ10	

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

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ 10543		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ	♥ J5	Pass	3♠	Pass	4♠
North HCP: 21	♦ K10	♦ AQ87	AP			
South HCP: 7	♣ AK854	♣ 963				
Contract: 4♠ N						

1. Stayman

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ8				2NT
Vul: NS	♥ 75	♥ AQ82	Pass	3NT	AP	
North HCP: 8	♦ QJ5	♦ AK43				
South HCP: 21	♣ 87654	♣ K9				
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K4		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQJ43	♥ A107	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AKQ	♦ 1075	AP			
South HCP: 11	♣ Q5	♣ KJ972				
Contract: 6N N						

1. Gerber  
2. A=2 out of 4

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A6				2NT
Vul: NS	♥ K762	♥ AJ94	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ KQ53	♦ AJ96	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ 73	♣ AQ10	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Contract: 6♥ X S			Pass	5♠	Pass	6♥ <sup>5</sup>
			X	AP		

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♥  
4. A=1/5 or 4/5  
5. no ♥ queen

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 292	♠ AKQ	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AQJ109	You bid first.
HCP: 20	♣ K64	

Board: 293	♠ 10863	The opponents are silent.
Dealer: S	♥ 9642	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 5	♣ J6	

Board: 294	♠ AQ874	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ AK2	You bid first.
HCP: 21	♣ J4	

Board: 295	♠ Q10	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: EW	♦ 864	Partner bids first.
HCP: 11	♣ A865	

Board: 296	♠ KQ3	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ AQJ93	You bid first.
HCP: 20	♣ A76	

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

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 972		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ J4	♥ AK10	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ AQJ109	♦ K842	AP			
South HCP: 11	♣ K64	♣ J75	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 10863	♠ A7				2NT
Vul: Both	♥ 9642	♥ KJ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ KJ7	♦ AQ83	Pass	4♥	AP	
South HCP: 21	♣ J6	♣ AK8	1. Stayman			
Contract: 4♥ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AQ874	♠ J5		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK6	♥ J974	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK2	♦ Q763	Pass	6NT	AP	
South HCP: 11	♣ J4	♣ AK5	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AJ943				2NT
Vul: EW	♥ AJ83	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 864	♦ AK	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ A865	♣ QJ107	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ84		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A10	♥ KQ75	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ93	♦ K82	AP			
South HCP: 14	♣ A76	♣ J3	1. Stayman			
Contract: 6N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 292	♠ 972	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ K842	Partner bids first.
HCP: 11	♣ J75	

Board: 293	♠ A7	The opponents are silent.
Dealer: S	♥ KJ73	
Vul: Both	♦ AQ83	You bid first.
HCP: 21	♣ AK8	

Board: 294	♠ J5	The opponents are silent.
Dealer: N	♥ J974	
Vul: None	♦ Q763	Partner bids first.
HCP: 11	♣ AK5	

Board: 295	♠ AJ943	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ QJ107	

Board: 296	♠ AJ84	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: Both	♦ K82	Partner bids first.
HCP: 14	♣ J3	

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

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 972		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ J4	♥ AK10	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ AQJ109	♦ K842	AP			
South HCP: 11	♣ K64	♣ J75	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 10863	♠ A7				2NT
Vul: Both	♥ 9642	♥ KJ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ KJ7	♦ AQ83	Pass	4♥	AP	
South HCP: 21	♣ J6	♣ AK8	1. Stayman			
Contract: 4♥ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AQ874	♠ J5		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK6	♥ J974	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK2	♦ Q763	Pass	6NT	AP	
South HCP: 11	♣ J4	♣ AK5	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AJ943				2NT
Vul: EW	♥ AJ83	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 864	♦ AK	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ A865	♣ QJ107	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ84		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A10	♥ KQ75	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ93	♦ K82	AP			
South HCP: 14	♣ A76	♣ J3	1. Stayman			
Contract: 6N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 297	♠ 1042	The opponents are silent.
Dealer: S	♥ A1098	
Vul: None	♦ AQJ6	Partner bids first.
HCP: 11	♣ 108	
Board: 298	♠ AKJ	West Doubles 3♣ if possible.
Dealer: N	♥ 7532	
Vul: NS	♦ AKQ2	You bid first.
HCP: 20	♣ K8	
Board: 299	♠ AK86	The opponents are silent.
Dealer: S	♥ 763	
Vul: Both	♦ 93	Partner bids first.
HCP: 7	♣ 9875	
Board: 300	♠ KQ1043	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ K107	
Board: 301	♠ 974	The opponents are silent.
Dealer: S	♥ 9764	
Vul: NS	♦ KQ43	Partner bids first.
HCP: 5	♣ 73	

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

Board: 297

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ 1042

♥ A1098

♦ AQJ6

♣ 108

South:

♠ AQJ8

♥ KQ2

♦ 97

♣ AKQ5

West North East South

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 298

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 5♥ N

North:

♠ AKJ

♥ 7532

♦ AKQ2

♣ K8

South:

♠ 87

♥ AKJ6

♦ J94

♣ Q632

West North East South

2NT Pass 3♣<sup>1</sup>

X 3♥ Pass 3♠<sup>2</sup>

Pass 3NT Pass 4NT<sup>3</sup>

Pass 5♥<sup>4</sup> AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

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

Board: 299

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ AK86

♥ 763

♦ 93

♣ 9875

South:

♠ QJ4

♥ AKQJ

♦ Q76

♣ KQ6

West North East South

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 300

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ1043

♥ AQ9

♦ AQ

♣ K107

South:

♠ A62

♥ K1042

♦ K65

♣ Q94

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 6NT

AP

1. Stayman

Board: 301

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 974

♥ 9764

♦ KQ43

♣ 73

South:

♠ Q2

♥ AQJ

♦ A72

♣ AQJ106

West North East South

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 297	♠ AQJ8	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: None	♦ 97	You bid first.
HCP: 21	♣ AKQ5	

Board: 298	♠ 87	West Doubles 3♣ if possible.
Dealer: N	♥ AKJ6	
Vul: NS	♦ J94	Partner bids first.
HCP: 11	♣ Q632	

Board: 299	♠ QJ4	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ Q76	You bid first.
HCP: 20	♣ KQ6	

Board: 300	♠ A62	The opponents are silent.
Dealer: N	♥ K1042	
Vul: None	♦ K65	Partner bids first.
HCP: 12	♣ Q94	

Board: 301	♠ Q2	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ AQJ106	

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

Board: 297

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ 1042

♥ A1098

♦ AQJ6

♣ 108

South:

♠ AQJ8

♥ KQ2

♦ 97

♣ AKQ5

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 298

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 5♥ N

North:

♠ AKJ

♥ 7532

♦ AKQ2

♣ K8

South:

♠ 87

♥ AKJ6

♦ J94

♣ Q632

West North East South

2NT Pass 3♣<sup>1</sup>

X 3♥ Pass 3♠<sup>2</sup>

Pass 3NT Pass 4NT<sup>3</sup>

Pass 5♥<sup>4</sup> AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

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

Board: 299

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ AK86

♥ 763

♦ 93

♣ 9875

South:

♠ QJ4

♥ AKQJ

♦ Q76

♣ KQ6

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 300

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ1043

♥ AQ9

♦ AQ

♣ K107

South:

♠ A62

♥ K1042

♦ K65

♣ Q94

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 6NT

AP

1. Stayman

Board: 301

Dealer: S

Vul: NS

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 974

♥ 9764

♦ KQ43

♣ 73

South:

♠ Q2

♥ AQJ

♦ A72

♣ AQJ106

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 302	♠ K84	The opponents are silent.
Dealer: N	♥ K82	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ AQ53	

Board: 303	♠ 832	The opponents are silent.
Dealer: S	♥ K86	
Vul: None	♦ Q32	Partner bids first.
HCP: 5	♣ 9543	

Board: 304	♠ AQJ7	The opponents are silent.
Dealer: N	♥ A42	
Vul: NS	♦ A7	You bid first.
HCP: 20	♣ AJ106	

Board: 305	♠ A43	The opponents are silent.
Dealer: S	♥ Q96	
Vul: EW	♦ Q95	Partner bids first.
HCP: 9	♣ J543	

Board: 306	♠ A9	The opponents are silent.
Dealer: N	♥ AK652	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ KQ63	

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

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ QJ102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K82	♥ A963	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ	♦ 93	AP			
South HCP: 10	♣ AQ53	♣ K76				
Contract: 3N N			1. Stayman			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AQ				2NT
Vul: None	♥ K86	♥ A943	Pass	3NT	AP	
North HCP: 5	♦ Q32	♦ J54				
South HCP: 21	♣ 9543	♣ AKQJ				
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 863		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ A42	♥ K109	Pass	4♦ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ A7	♦ KQ3	AP			
South HCP: 11	♣ AJ106	♣ K743	1. Gerber			
Contract: 4N N			2. A=0/4 or 4/4			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KQ2				2NT
Vul: EW	♥ Q96	♥ AK10	Pass	3NT	AP	
North HCP: 9	♦ Q95	♦ KJ73				
South HCP: 20	♣ J543	♣ A87				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K2		2NT	Pass	3NT
Vul: Both	♥ AK652	♥ J98	AP			
North HCP: 20	♦ A9	♦ KQ1064				
South HCP: 10	♣ KQ63	♣ J75				
Contract: 3N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 302	♠ QJ102	The opponents are silent.
Dealer: N	♥ A963	
Vul: EW	♦ 93	Partner bids first.
HCP: 10	♣ K76	

Board: 303	♠ AQ	The opponents are silent.
Dealer: S	♥ A943	
Vul: None	♦ J54	You bid first.
HCP: 21	♣ AKQJ	

Board: 304	♠ 863	The opponents are silent.
Dealer: N	♥ K109	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 11	♣ K743	

Board: 305	♠ KQ2	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ KJ73	You bid first.
HCP: 20	♣ A87	

Board: 306	♠ K2	The opponents are silent.
Dealer: N	♥ J98	
Vul: Both	♦ KQ1064	Partner bids first.
HCP: 10	♣ J75	

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

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ K84	♠ QJ102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K82	♥ A963	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ	♦ 93	AP			
South HCP: 10	♣ AQ53	♣ K76				
Contract: 3N N			1. Stayman			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AQ				2NT
Vul: None	♥ K86	♥ A943	Pass	3NT	AP	
North HCP: 5	♦ Q32	♦ J54				
South HCP: 21	♣ 9543	♣ AKQJ				
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ 863		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ A42	♥ K109	Pass	4♦ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ A7	♦ KQ3	AP			
South HCP: 11	♣ AJ106	♣ K743	1. Gerber			
Contract: 4N N			2. A=0/4 or 4/4			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KQ2				2NT
Vul: EW	♥ Q96	♥ AK10	Pass	3NT	AP	
North HCP: 9	♦ Q95	♦ KJ73				
South HCP: 20	♣ J543	♣ A87				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K2		2NT	Pass	3NT
Vul: Both	♥ AK652	♥ J98	AP			
North HCP: 20	♦ A9	♦ KQ1064				
South HCP: 10	♣ KQ63	♣ J75				
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 307	♠ KQ105	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ 1092	Partner bids first.
HCP: 13	♣ KQJ	

Board: 308	♠ AQ2	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ AJ4	

Board: 309	♠ 9865	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ Q73	Partner bids first.
HCP: 7	♣ KQ53	

Board: 310	♠ AQ	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ AK9	You bid first.
HCP: 21	♣ A10973	

Board: 311	♠ 532	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ J10742	Partner bids first.
HCP: 5	♣ J104	

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A32				2NT
Vul: EW	♥ Q72	♥ AK4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ 1092	♦ AJ7	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A752				
Contract: 6N S			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K1063		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ65	♥ A93	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ7	♦ J1093	Pass	6NT	AP	
South HCP: 11	♣ AJ4	♣ K7				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ A7				2NT
Vul: None	♥ 87	♥ AK65	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ Q73	♦ AJ5	Pass	3NT	AP	
South HCP: 21	♣ KQ53	♣ AJ104				
Contract: 3N S			1. Stayman			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ4		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A83	♥ KQ104	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK9	♦ 8542	Pass	6NT	AP	
South HCP: 13	♣ A10973	♣ KJ				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ A1076				2NT
Vul: Both	♥ K10	♥ AQ42				
North HCP: 5	♦ J10742	♦ K3	Pass	3NT	AP	
South HCP: 20	♣ J104	♣ AK9				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 307	♠ A32	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ AJ7	You bid first.
HCP: 20	♣ A752	

Board: 308	♠ K1063	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ J1093	Partner bids first.
HCP: 11	♣ K7	

Board: 309	♠ A7	The opponents are silent.
Dealer: S	♥ AK65	
Vul: None	♦ AJ5	You bid first.
HCP: 21	♣ AJ104	

Board: 310	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: EW	♦ 8542	Partner bids first.
HCP: 13	♣ KJ	

Board: 311	♠ A1076	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: Both	♦ K3	You bid first.
HCP: 20	♣ AK9	

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A32				2NT
Vul: EW	♥ Q72	♥ AK4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ 1092	♦ AJ7	Pass	6NT	AP	
South HCP: 20	♣ KQJ	♣ A752				
Contract: 6N S			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K1063		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ65	♥ A93	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ7	♦ J1093	Pass	6NT	AP	
South HCP: 11	♣ AJ4	♣ K7				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ A7				2NT
Vul: None	♥ 87	♥ AK65	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ Q73	♦ AJ5	Pass	3NT	AP	
South HCP: 21	♣ KQ53	♣ AJ104				
Contract: 3N S			1. Stayman			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ4		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A83	♥ KQ104	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK9	♦ 8542	Pass	6NT	AP	
South HCP: 13	♣ A10973	♣ KJ				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ A1076				2NT
Vul: Both	♥ K10	♥ AQ42				
North HCP: 5	♦ J10742	♦ K3	Pass	3NT	AP	
South HCP: 20	♣ J104	♣ AK9				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 312	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: None	♦ AQ8	You bid first.
HCP: 20	♣ KQ76	

Board: 313	♠ AQJ8	The opponents are silent.
Dealer: S	♥ J5	
Vul: NS	♦ J762	Partner bids first.
HCP: 13	♣ KJ9	

Board: 314	♠ KQ9	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: Both	♦ AK2	You bid first.
HCP: 21	♣ KJ105	

Board: 315	♠ J103	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ A32	Partner bids first.
HCP: 10	♣ Q10975	

Board: 316	♠ AQ	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ A10642	You bid first.
HCP: 21	♣ AQ7	

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

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q953		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ72	♥ K1095	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ8	♦ 953	AP			
South HCP: 6	♣ KQ76	♣ J4				
Contract: 4♥ N						

1. Stayman

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ AQJ8	♠ K1095				2NT
Vul: NS	♥ J5	♥ AQ87	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ J762	♦ AK5	Pass	4NT <sup>2</sup>	Pass	6♠
South HCP: 20	♣ KJ9	♣ A5	AP			
Contract: 6♠ S						

1. Stayman  
2. Quantitative 4NT

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 763		2NT	Pass	3NT
Vul: Both	♥ KQ2	♥ A109				
North HCP: 21	♦ AK2	♦ Q104	AP			
South HCP: 6	♣ KJ105	♣ 9874				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ A84				2NT
Vul: None	♥ K7	♥ AQ943				
North HCP: 10	♦ A32	♦ K94	Pass	3NT	AP	
South HCP: 20	♣ Q10975	♣ AK				
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 62		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ2	♥ A943	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ A10642	♦ KQJ8	Pass	6NT	AP	
South HCP: 11	♣ AQ7	♣ J96				
Contract: 6N N						

1. Stayman  
2. Quantitative 4NT



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 312	♠ Q953	The opponents are silent.
Dealer: N	♥ K1095	
Vul: None	♦ 953	Partner bids first.
HCP: 6	♣ J4	

Board: 313	♠ K1095	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ A5	

Board: 314	♠ 763	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ Q104	Partner bids first.
HCP: 6	♣ 9874	

Board: 315	♠ A84	The opponents are silent.
Dealer: S	♥ AQ943	
Vul: None	♦ K94	You bid first.
HCP: 20	♣ AK	

Board: 316	♠ 62	The opponents are silent.
Dealer: N	♥ A943	
Vul: NS	♦ KQJ8	Partner bids first.
HCP: 11	♣ J96	

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

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q953		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ72	♥ K1095	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ8	♦ 953	AP			
South HCP: 6	♣ KQ76	♣ J4				
Contract: 4♥ N				1. Stayman		

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ AQJ8	♠ K1095				2NT
Vul: NS	♥ J5	♥ AQ87	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ J762	♦ AK5	Pass	4NT <sup>2</sup>	Pass	6♠
South HCP: 20	♣ KJ9	♣ A5	AP			
Contract: 6♠ S				1. Stayman		
				2. Quantitative 4NT		

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 763		2NT	Pass	3NT
Vul: Both	♥ KQ2	♥ A109				
North HCP: 21	♦ AK2	♦ Q104	AP			
South HCP: 6	♣ KJ105	♣ 9874				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ A84				2NT
Vul: None	♥ K7	♥ AQ943				
North HCP: 10	♦ A32	♦ K94	Pass	3NT	AP	
South HCP: 20	♣ Q10975	♣ AK				
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 62		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ2	♥ A943	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ A10642	♦ KQJ8	Pass	6NT	AP	
South HCP: 11	♣ AQ7	♣ J96				
Contract: 6N N				1. Stayman		
				2. Quantitative 4NT		

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 317	♠ 643	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ K7642	Partner bids first.
HCP: 5	♣ Q63	

Board: 318	♠ AJ10	East Bids 3♠ if possible.
Dealer: N	♥ AJ98	
Vul: None	♦ KJ7	You bid first.
HCP: 20	♣ AQ2	

Board: 319	♠ J4	The opponents are silent.
Dealer: S	♥ 532	
Vul: NS	♦ KQ963	Partner bids first.
HCP: 7	♣ J73	

Board: 320	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ AQJ5	You bid first.
HCP: 20	♣ A632	

Board: 321	♠ Q76	The opponents are silent.
Dealer: S	♥ Q96	
Vul: Both	♦ 975	Partner bids first.
HCP: 6	♣ Q843	

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

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AKQ				2NT
Vul: EW	♥ 109	♥ A752				
North HCP: 5	♦ K7642	♦ 1053	Pass	3NT	AP	
South HCP: 20	♣ Q63	♣ AK10				
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 54		2NT	3♠	3NT
Vul: None	♥ AJ98	♥ KQ3				
North HCP: 20	♦ KJ7	♦ Q96	AP			
South HCP: 11	♣ AQ2	♣ KJ1098				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AKQ8				2NT
Vul: NS	♥ 532	♥ AKJ10				
North HCP: 7	♦ KQ963	♦ J5	Pass	3NT	AP	
South HCP: 21	♣ J73	♣ K109				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ7		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ3	♥ Q1087	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ5	♦ 63	AP			
South HCP: 13	♣ A632	♣ KQ75	1. Stayman			
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A98				2NT
Vul: Both	♥ Q96	♥ AKJ8				
North HCP: 6	♦ 975	♦ AJ6	Pass	3NT	AP	
South HCP: 20	♣ Q843	♣ K96				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 317	♠ AKQ	The opponents are silent.
Dealer: S	♥ A752	
Vul: EW	♦ 1053	You bid first.
HCP: 20	♣ AK10	

Board: 318	♠ 54	East Bids 3♠ if possible.
Dealer: N	♥ KQ3	
Vul: None	♦ Q96	Partner bids first.
HCP: 11	♣ KJ1098	

Board: 319	♠ AKQ8	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: NS	♦ J5	You bid first.
HCP: 21	♣ K109	

Board: 320	♠ AQ7	The opponents are silent.
Dealer: N	♥ Q1087	
Vul: EW	♦ 63	Partner bids first.
HCP: 13	♣ KQ75	

Board: 321	♠ A98	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ AJ6	You bid first.
HCP: 20	♣ K96	

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

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AKQ				2NT
Vul: EW	♥ 109	♥ A752				
North HCP: 5	♦ K7642	♦ 1053	Pass	3NT	AP	
South HCP: 20	♣ Q63	♣ AK10				
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 54		2NT	3♠	3NT
Vul: None	♥ AJ98	♥ KQ3				
North HCP: 20	♦ KJ7	♦ Q96	AP			
South HCP: 11	♣ AQ2	♣ KJ1098				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AKQ8				2NT
Vul: NS	♥ 532	♥ AKJ10				
North HCP: 7	♦ KQ963	♦ J5	Pass	3NT	AP	
South HCP: 21	♣ J73	♣ K109				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ7		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ3	♥ Q1087	Pass	3♦	Pass	6NT
North HCP: 20	♦ AQJ5	♦ 63	AP			
South HCP: 13	♣ A632	♣ KQ75	1. Stayman			
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A98				2NT
Vul: Both	♥ Q96	♥ AKJ8				
North HCP: 6	♦ 975	♦ AJ6	Pass	3NT	AP	
South HCP: 20	♣ Q843	♣ K96				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 322	♠ AJ9	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ KQJ3	You bid first.
HCP: 20	♣ A54	

Board: 323	♠ 86	The opponents are silent.
Dealer: S	♥ A652	
Vul: EW	♦ A75	Partner bids first.
HCP: 11	♣ K962	

Board: 324	♠ A7	The opponents are silent.
Dealer: N	♥ K1083	
Vul: Both	♦ KQ3	You bid first.
HCP: 20	♣ AKJ10	

Board: 325	♠ A876	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ 104	Partner bids first.
HCP: 11	♣ QJ95	

Board: 326	♠ AKQ4	The opponents are silent.
Dealer: N	♥ Q107	
Vul: Both	♦ AK10	You bid first.
HCP: 21	♣ K108	

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

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ106		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ4	♥ A865	Pass	3♦	Pass	6NT
North HCP: 20	♦ KQJ3	♦ A4	AP			
South HCP: 15	♣ A54	♣ Q87	1. Stayman			
Contract: 6N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQJ7				2NT
Vul: EW	♥ A652	♥ KQ9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ A75	♦ J104	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ K962	♣ AQJ	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q542		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K1083	♥ AQ	Pass	3♥	Pass	6NT
North HCP: 20	♦ KQ3	♦ A965	AP			
South HCP: 12	♣ AKJ10	♣ 962	1. Stayman			
Contract: 6N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ A876	♠ QJ				2NT
Vul: None	♥ KJ5	♥ A743	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ 104	♦ AK7	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ QJ95	♣ AK84	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 963		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q107	♥ A985	Pass	3♠	Pass	6NT
North HCP: 21	♦ AK10	♦ QJ73	AP			
South HCP: 13	♣ K108	♣ AQ	1. Stayman			
Contract: 6N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 322	♠ KQ106	The opponents are silent.
Dealer: N	♥ A865	
Vul: NS	♦ A4	Partner bids first.
HCP: 15	♣ Q87	

Board: 323	♠ AQJ7	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ J104	You bid first.
HCP: 20	♣ AQJ	

Board: 324	♠ Q542	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ A965	Partner bids first.
HCP: 12	♣ 962	

Board: 325	♠ QJ	The opponents are silent.
Dealer: S	♥ A743	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ AK84	

Board: 326	♠ 963	The opponents are silent.
Dealer: N	♥ A985	
Vul: Both	♦ QJ73	Partner bids first.
HCP: 13	♣ AQ	

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

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ106		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ4	♥ A865	Pass	3♦	Pass	6NT
North HCP: 20	♦ KQJ3	♦ A4	AP			
South HCP: 15	♣ A54	♣ Q87	1. Stayman			
Contract: 6N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AQJ7				2NT
Vul: EW	♥ A652	♥ KQ9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ A75	♦ J104	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 20	♣ K962	♣ AQJ	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q542		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K1083	♥ AQ	Pass	3♥	Pass	6NT
North HCP: 20	♦ KQ3	♦ A965	AP			
South HCP: 12	♣ AKJ10	♣ 962	1. Stayman			
Contract: 6N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ A876	♠ QJ				2NT
Vul: None	♥ KJ5	♥ A743	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ 104	♦ AK7	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ QJ95	♣ AK84	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 963		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q107	♥ A985	Pass	3♠	Pass	6NT
North HCP: 21	♦ AK10	♦ QJ73	AP			
South HCP: 13	♣ K108	♣ AQ	1. Stayman			
Contract: 6N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 327	♠ Q876	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AKQ10	Partner bids first.
HCP: 14	♣ 984	

Board: 328	♠ AQ7	The opponents are silent.
Dealer: N	♥ AJ43	
Vul: NS	♦ K86	You bid first.
HCP: 20	♣ AQ5	

Board: 329	♠ 109	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ KJ876	Partner bids first.
HCP: 13	♣ K102	

Board: 330	♠ AK6	The opponents are silent.
Dealer: N	♥ KQJ87	
Vul: None	♦ J3	You bid first.
HCP: 21	♣ AK7	

Board: 331	♠ K32	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ K10973	Partner bids first.
HCP: 10	♣ 95	

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

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q876	♠ AK1032				2NT
Vul: None	♥ K3	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 14	♦ AKQ10	♦ 92	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ 984	♣ AQ7	Pass	5♦ <sup>4</sup>	Pass	5♠
Contract: 5♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K64				
Vul: NS	♥ AJ43	♥ Q2		2NT	Pass	3NT
North HCP: 20	♦ K86	♦ J92				
South HCP: 6	♣ AQ5	♣ 109743	AP			
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQJ5				2NT
Vul: Both	♥ AQ3	♥ KJ10	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 13	♦ KJ876	♦ AQ5	Pass	6NT	AP	
South HCP: 21	♣ K102	♣ AJ3	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 93		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQJ87	♥ A1092	Pass	3♥	Pass	4♥
North HCP: 21	♦ J3	♦ 10986	AP			
South HCP: 5	♣ AK7	♣ J63	1. Stayman			
Contract: 4♥ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A84				
Vul: NS	♥ KJ9	♥ A652				2NT
North HCP: 10	♦ K10973	♦ AJ8	Pass	3NT	AP	
South HCP: 20	♣ 95	♣ AK7				
Contract: 3N S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 327	♠ AK1032	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ 92	You bid first.
HCP: 20	♣ AQ7	

Board: 328	♠ K64	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ J92	Partner bids first.
HCP: 6	♣ 109743	

Board: 329	♠ KQJ5	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ AQ5	You bid first.
HCP: 21	♣ AJ3	

Board: 330	♠ 93	The opponents are silent.
Dealer: N	♥ A1092	
Vul: None	♦ 10986	Partner bids first.
HCP: 5	♣ J63	

Board: 331	♠ A84	The opponents are silent.
Dealer: S	♥ A652	
Vul: NS	♦ AJ8	You bid first.
HCP: 20	♣ AK7	

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

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q876	♠ AK1032				2NT
Vul: None	♥ K3	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 14	♦ AKQ10	♦ 92	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ 984	♣ AQ7	Pass	5♦ <sup>4</sup>	Pass	5♠
Contract: 5♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K64				
Vul: NS	♥ AJ43	♥ Q2		2NT	Pass	3NT
North HCP: 20	♦ K86	♦ J92				
South HCP: 6	♣ AQ5	♣ 109743	AP			
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQJ5				2NT
Vul: Both	♥ AQ3	♥ KJ10	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 13	♦ KJ876	♦ AQ5	Pass	6NT	AP	
South HCP: 21	♣ K102	♣ AJ3	1. Gerber			
Contract: 6N S			2. A=2 out of 4			

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 93		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQJ87	♥ A1092	Pass	3♥	Pass	4♥
North HCP: 21	♦ J3	♦ 10986	AP			
South HCP: 5	♣ AK7	♣ J63	1. Stayman			
Contract: 4♥ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A84				
Vul: NS	♥ KJ9	♥ A652				2NT
North HCP: 10	♦ K10973	♦ AJ8	Pass	3NT	AP	
South HCP: 20	♣ 95	♣ AK7				
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 332	♠ AQ4	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ AK6	You bid first.
HCP: 20	♣ AQ108	

Board: 333	♠ J532	The opponents are silent.
Dealer: S	♥ J943	
Vul: None	♦ K105	Partner bids first.
HCP: 9	♣ A3	

Board: 334	♠ A10	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ AQJ106	You bid first.
HCP: 21	♣ KJ3	

Board: 335	♠ K62	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ QJ93	Partner bids first.
HCP: 11	♣ AJ103	

Board: 336	♠ KQ83	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ KQ10	You bid first.
HCP: 21	♣ AQJ2	

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

Board: 332  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 4N N

North:  
♠ AQ4  
♥ J43  
♦ AK6  
♣ AQ108

South:  
♠ 852  
♥ AK109  
♦ J74  
♣ KJ2

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

Board: 333  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 6♠ S

North:  
♠ J532  
♥ J943  
♦ K105  
♣ A3

South:  
♠ AKQ8  
♥ KQ  
♦ AQ76  
♣ 976

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

Board: 334  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ A10  
♥ AQ5  
♦ AQJ106  
♣ KJ3

South:  
♠ KQ8  
♥ K10  
♦ K7543  
♣ Q65

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

Board: 335  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ K62  
♥ 32  
♦ QJ93  
♣ AJ103

South:  
♠ A1054  
♥ AK6  
♦ AK4  
♣ K95

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



Board: 336

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ KQ83

♥ A4

♦ KQ10

♣ AQJ2

South:

♠ 1097

♥ KQ85

♦ A3

♣ K1094

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

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 332	♠ 852	The opponents are silent.
Dealer: N	♥ AK109	
Vul: EW	♦ J74	Partner bids first.
HCP: 12	♣ KJ2	

Board: 333	♠ AKQ8	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ AQ76	You bid first.
HCP: 20	♣ 976	

Board: 334	♠ KQ8	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ K7543	Partner bids first.
HCP: 13	♣ Q65	

Board: 335	♠ A1054	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ K95	

Board: 336	♠ 1097	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: NS	♦ A3	Partner bids first.
HCP: 12	♣ K1094	

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

Board: 332  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 12  
Contract: 4N N

North:  
♠ AQ4  
♥ J43  
♦ AK6  
♣ AQ108

South:  
♠ 852  
♥ AK109  
♦ J74  
♣ KJ2

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

Board: 333  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 6♠ S

North:  
♠ J532  
♥ J943  
♦ K105  
♣ A3

South:  
♠ AKQ8  
♥ KQ  
♦ AQ76  
♣ 976

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

Board: 334  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ A10  
♥ AQ5  
♦ AQJ106  
♣ KJ3

South:  
♠ KQ8  
♥ K10  
♦ K7543  
♣ Q65

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

Board: 335  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ K62  
♥ 32  
♦ QJ93  
♣ AJ103

South:  
♠ A1054  
♥ AK6  
♦ AK4  
♣ K95

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

Board: 336

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ KQ83

♥ A4

♦ KQ10

♣ AQJ2

South:

♠ 1097

♥ KQ85

♦ A3

♣ K1094

West

North

East

South

2NT

Pass

3♣<sup>1</sup>

Pass

3♠

Pass

6NT

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 337	♠ Q42	The opponents are silent.
Dealer: S	♥ J83	
Vul: Both	♦ J10763	Partner bids first.
HCP: 4	♣ 103	

Board: 338	♠ AQ3	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ J108	

Board: 339	♠ J92	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: Both	♦ 93	Partner bids first.
HCP: 6	♣ 10973	

Board: 340	♠ A762	The opponents are silent.
Dealer: N	♥ A104	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ AQ3	

Board: 341	♠ 85	The opponents are silent.
Dealer: S	♥ J54	
Vul: NS	♦ J10982	Partner bids first.
HCP: 4	♣ Q53	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK10				2NT
Vul: Both	♥ J83	♥ 10742				
North HCP: 4	♦ J10763	♦ AKQ	AP			
South HCP: 20	♣ 103	♣ A75				
Contract: 2N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K542		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ7	♥ 853	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKJ8	♦ Q62	AP			
South HCP: 12	♣ J108	♣ AK9	1. Stayman			
Contract: 6N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ K763				2NT
Vul: Both	♥ AJ93	♥ KQ4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 93	♦ K6	Pass	3NT	AP	
South HCP: 20	♣ 10973	♣ AKQ6	1. Stayman			
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ Q8		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A104	♥ K653	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK3	♦ 10764	AP			
South HCP: 5	♣ AQ3	♣ 1096	1. Stayman			
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KQ				2NT
Vul: NS	♥ J54	♥ KQ2				
North HCP: 4	♦ J10982	♦ AQ43	AP			
South HCP: 21	♣ Q53	♣ AJ84				
Contract: 2N S						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 337	♠ AK10	The opponents are silent.
Dealer: S	♥ 10742	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ A75	

Board: 338	♠ K542	The opponents are silent.
Dealer: N	♥ 853	
Vul: None	♦ Q62	Partner bids first.
HCP: 12	♣ AK9	

Board: 339	♠ K763	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: Both	♦ K6	You bid first.
HCP: 20	♣ AKQ6	

Board: 340	♠ Q8	The opponents are silent.
Dealer: N	♥ K653	
Vul: None	♦ 10764	Partner bids first.
HCP: 5	♣ 1096	

Board: 341	♠ KQ	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: NS	♦ AQ43	You bid first.
HCP: 21	♣ AJ84	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK10				2NT
Vul: Both	♥ J83	♥ 10742				
North HCP: 4	♦ J10763	♦ AKQ	AP			
South HCP: 20	♣ 103	♣ A75				
Contract: 2N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K542		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ7	♥ 853	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKJ8	♦ Q62	AP			
South HCP: 12	♣ J108	♣ AK9	1. Stayman			
Contract: 6N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ K763				2NT
Vul: Both	♥ AJ93	♥ KQ4	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 93	♦ K6	Pass	3NT	AP	
South HCP: 20	♣ 10973	♣ AKQ6	1. Stayman			
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ Q8		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A104	♥ K653	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK3	♦ 10764	AP			
South HCP: 5	♣ AQ3	♣ 1096	1. Stayman			
Contract: 3N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KQ				2NT
Vul: NS	♥ J54	♥ KQ2				
North HCP: 4	♦ J10982	♦ AQ43	AP			
South HCP: 21	♣ Q53	♣ AJ84				
Contract: 2N S						



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 342	♠ Q4	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ AQJ8	You bid first.
HCP: 21	♣ AKQ7	

Board: 343	♠ Q8	The opponents are silent.
Dealer: S	♥ 10954	
Vul: None	♦ AQ106	Partner bids first.
HCP: 12	♣ A97	

Board: 344	♠ J94	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ A1083	You bid first.
HCP: 21	♣ AK9	

Board: 345	♠ A73	The opponents are silent.
Dealer: S	♥ 7643	
Vul: EW	♦ Q102	Partner bids first.
HCP: 11	♣ AJ3	

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

Board: 342

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ Q4

♥ K104

♦ AQJ8

♣ AKQ7

South:

♠ 1076

♥ AJ52

♦ 753

♣ 983

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 343

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ Q8

♥ 10954

♦ AQ106

♣ A97

South:

♠ AK4

♥ AKJ2

♦ K872

♣ QJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 5♦ Pass 5♥<sup>6</sup>

Pass 6♥ AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

6. no ♥ queen

Board: 344

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ J94

♥ AKQ

♦ A1083

♣ AK9

South:

♠ AK73

♥ 102

♦ QJ97

♣ J87

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 345  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ A73  
♥ 7643  
♦ Q102  
♣ AJ3

South:  
♠ K52  
♥ KQ102  
♦ AKJ5  
♣ KQ

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

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

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

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 342	♠ 1076	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: Both	♦ 753	Partner bids first.
HCP: 5	♣ 983	

Board: 343	♠ AK4	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: None	♦ K872	You bid first.
HCP: 21	♣ QJ	

Board: 344	♠ AK73	The opponents are silent.
Dealer: N	♥ 102	
Vul: NS	♦ QJ97	Partner bids first.
HCP: 11	♣ J87	

Board: 345	♠ K52	The opponents are silent.
Dealer: S	♥ KQ102	
Vul: EW	♦ AKJ5	You bid first.
HCP: 21	♣ KQ	

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

Board: 342

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ Q4

♥ K104

♦ AQJ8

♣ AKQ7

South:

♠ 1076

♥ AJ52

♦ 753

♣ 983

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 343

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6♥ S

North:

♠ Q8

♥ 10954

♦ AQ106

♣ A97

South:

♠ AK4

♥ AKJ2

♦ K872

♣ QJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠<sup>2</sup> Pass 4♦<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 5♦ Pass 5♥<sup>6</sup>

Pass 6♥ AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

6. no ♥ queen

Board: 344

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ J94

♥ AKQ

♦ A1083

♣ AK9

South:

♠ AK73

♥ 102

♦ QJ97

♣ J87

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 345  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ A73  
♥ 7643  
♦ Q102  
♣ AJ3

South:  
♠ K52  
♥ KQ102  
♦ AKJ5  
♣ KQ

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

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

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

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 346	♠ A5	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ AKQJ	You bid first.
HCP: 21	♣ AK1053	

Board: 347	♠ 983	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: NS	♦ K963	Partner bids first.
HCP: 11	♣ Q10	

Board: 348	♠ AKJ7	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ A952	You bid first.
HCP: 20	♣ J107	

Board: 349	♠ 96	The opponents are silent.
Dealer: S	♥ J103	
Vul: Both	♦ KJ864	Partner bids first.
HCP: 7	♣ Q73	

Board: 350	♠ AK854	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ K5	You bid first.
HCP: 21	♣ A93	

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

Board: 346  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ A5  
♥ 52  
♦ AKQJ  
♣ AK1053

South:  
♠ KJ109  
♥ AK9  
♦ 1075  
♣ 862

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT <sup>2</sup>
Pass	6NT	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 347  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ 983  
♥ AQ83  
♦ K963  
♣ Q10

South:  
♠ AQ4  
♥ J107  
♦ AJ54  
♣ AKJ

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

Board: 348  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ AKJ7  
♥ AK  
♦ A952  
♣ J107

South:  
♠ 642  
♥ 10972  
♦ K76  
♣ K96

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

Board: 349  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ 96  
♥ J103  
♦ KJ864  
♣ Q73

South:  
♠ AK  
♥ K95  
♦ AQ753  
♣ A94

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 350  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ AK854  
♥ AK8  
♦ K5  
♣ A93

South:  
♠ Q107  
♥ QJ104  
♦ J1087  
♣ Q6

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



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 346	♠ KJ109	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ 1075	Partner bids first.
HCP: 11	♣ 862	

Board: 347	♠ AQ4	The opponents are silent.
Dealer: S	♥ J107	
Vul: NS	♦ AJ54	You bid first.
HCP: 20	♣ AKJ	

Board: 348	♠ 642	The opponents are silent.
Dealer: N	♥ 10972	
Vul: EW	♦ K76	Partner bids first.
HCP: 6	♣ K96	

Board: 349	♠ AK	The opponents are silent.
Dealer: S	♥ K95	
Vul: Both	♦ AQ753	You bid first.
HCP: 20	♣ A94	

Board: 350	♠ Q107	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: NS	♦ J1087	Partner bids first.
HCP: 8	♣ Q6	

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

Board: 346  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ A5  
♥ 52  
♦ AKQJ  
♣ AK1053

South:  
♠ KJ109  
♥ AK9  
♦ 1075  
♣ 862

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

1. Stayman  
2. Quantitative 4NT

Board: 347  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 4N S

North:  
♠ 983  
♥ AQ83  
♦ K963  
♣ Q10

South:  
♠ AQ4  
♥ J107  
♦ AJ54  
♣ AKJ

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

1. Stayman  
2. Quantitative 4NT

Board: 348  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ AKJ7  
♥ AK  
♦ A952  
♣ J107

South:  
♠ 642  
♥ 10972  
♦ K76  
♣ K96

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

1. Stayman

Board: 349  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ 96  
♥ J103  
♦ KJ864  
♣ Q73

South:  
♠ AK  
♥ K95  
♦ AQ753  
♣ A94

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 350  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 8  
Contract: 3N N

North:  
♠ AK854  
♥ AK8  
♦ K5  
♣ A93

South:  
♠ Q107  
♥ QJ104  
♦ J1087  
♣ Q6

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

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 351	♠ A106	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: EW	♦ Q863	Partner bids first.
HCP: 12	♣ Q85	

Board: 352	♠ K98	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ AKQ8	You bid first.
HCP: 20	♣ 73	

Board: 353	♠ K97	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: EW	♦ Q1098	Partner bids first.
HCP: 12	♣ K53	

Board: 354	♠ AKJ9	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: Both	♦ A5	You bid first.
HCP: 21	♣ K108	

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

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ Q85				2NT
Vul: EW	♥ KJ10	♥ AQ92	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 12	♦ Q863	♦ AKJ7	Pass	6NT	AP	
South HCP: 20	♣ Q85	♣ A10				
Contract: 6N S						
			1. Gerber			
			2. A=3 out of 4			

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ J102				
Vul: Both	♥ AKJ7	♥ 64		2NT	Pass	3NT
North HCP: 20	♦ AKQ8	♦ 10965	AP			
South HCP: 6	♣ 73	♣ KQ86				
Contract: 3N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AQ53				2NT
Vul: EW	♥ KJ6	♥ A2	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 12	♦ Q1098	♦ AJ	Pass	6NT	AP	
South HCP: 20	♣ K53	♣ AJ1084				
Contract: 6N S			1. Gerber			
			2. A=0/4 or 4/4			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 52		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ32	♥ KJ84	Pass	3♥	Pass	4♥
North HCP: 21	♦ A5	♦ J97	AP			
South HCP: 8	♣ K108	♣ QJ43				
Contract: 4♥ N			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 351	♠ Q85	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: EW	♦ AKJ7	You bid first.
HCP: 20	♣ A10	

Board: 352	♠ J102	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ 10965	Partner bids first.
HCP: 6	♣ KQ86	

Board: 353	♠ AQ53	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AJ1084	

Board: 354	♠ 52	The opponents are silent.
Dealer: N	♥ KJ84	
Vul: Both	♦ J97	Partner bids first.
HCP: 8	♣ QJ43	

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

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ Q85				2NT
Vul: EW	♥ KJ10	♥ AQ92	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 12	♦ Q863	♦ AKJ7	Pass	6NT	AP	
South HCP: 20	♣ Q85	♣ A10				
Contract: 6N S						
			1. Gerber			
			2. A=3 out of 4			

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ J102				
Vul: Both	♥ AKJ7	♥ 64		2NT	Pass	3NT
North HCP: 20	♦ AKQ8	♦ 10965	AP			
South HCP: 6	♣ 73	♣ KQ86				
Contract: 3N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AQ53				2NT
Vul: EW	♥ KJ6	♥ A2	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 12	♦ Q1098	♦ AJ	Pass	6NT	AP	
South HCP: 20	♣ K53	♣ AJ1084				
Contract: 6N S			1. Gerber			
			2. A=0/4 or 4/4			

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 52		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ32	♥ KJ84	Pass	3♥	Pass	4♥
North HCP: 21	♦ A5	♦ J97	AP			
South HCP: 8	♣ K108	♣ QJ43				
Contract: 4♥ N			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 355	♠ J7	The opponents are silent.
Dealer: S	♥ KQ98	
Vul: None	♦ J842	Partner bids first.
HCP: 10	♣ K43	

Board: 356	♠ AK986	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ A73	You bid first.
HCP: 20	♣ Q7	

Board: 357	♠ KQ96	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ AJ9	Partner bids first.
HCP: 12	♣ 943	

Board: 358	♠ AQ	The opponents are silent.
Dealer: N	♥ AK109	
Vul: None	♦ A5	You bid first.
HCP: 21	♣ KJ873	

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

Board: 355

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ J7

♥ KQ98

♦ J842

♣ K43

South:

♠ AKQ

♥ A1052

♦ A3

♣ A1097

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♦ <sup>4</sup>	Pass	5♠
------	-----------------	------	----

Pass	6♣ <sup>5</sup>	Pass	6♥
------	-----------------	------	----

AP

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

Board: 356

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK986

♥ AK7

♦ A73

♣ Q7

South:

♠ Q103

♥ QJ86

♦ Q106

♣ 943

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

Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

Board: 357

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ KQ96

♥ Q52

♦ AJ9

♣ 943

South:

♠ AJ74

♥ K3

♦ KQ

♣ AKJ105

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♠ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

AP

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

Board: 358

Dealer: N

Vul: None

North HCP: 21

South HCP: 14

Contract: 6N N

North:

♠ AQ

♥ AK109

♦ A5

♣ KJ873

South:

♠ K732

♥ Q74

♦ KQ3

♣ A54

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

Pass	3♥	Pass	6NT
------	----	------	-----

AP

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 355	♠ AKQ	The opponents are silent.
Dealer: S	♥ A1052	
Vul: None	♦ A3	You bid first.
HCP: 21	♣ A1097	

Board: 356	♠ Q103	The opponents are silent.
Dealer: N	♥ QJ86	
Vul: NS	♦ Q106	Partner bids first.
HCP: 7	♣ 943	

Board: 357	♠ AJ74	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ AKJ105	

Board: 358	♠ K732	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ KQ3	Partner bids first.
HCP: 14	♣ A54	

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

Board: 355

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ J7

♥ KQ98

♦ J842

♣ K43

South:

♠ AKQ

♥ A1052

♦ A3

♣ A1097

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♦ <sup>4</sup>	Pass	5♠
------	-----------------	------	----

Pass	6♣ <sup>5</sup>	Pass	6♥
------	-----------------	------	----

AP

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

Board: 356

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK986

♥ AK7

♦ A73

♣ Q7

South:

♠ Q103

♥ QJ86

♦ Q106

♣ 943

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

Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

Board: 357

Dealer: S

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ S

North:

♠ KQ96

♥ Q52

♦ AJ9

♣ 943

South:

♠ AJ74

♥ K3

♦ KQ

♣ AKJ105

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♠ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

AP

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

Board: 358

Dealer: N

Vul: None

North HCP: 21

South HCP: 14

Contract: 6N N

North:

♠ AQ

♥ AK109

♦ A5

♣ KJ873

South:

♠ K732

♥ Q74

♦ KQ3

♣ A54

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

Pass	3♥	Pass	6NT
------	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 359	♠ AQ2	The opponents are silent.
Dealer: S	♥ 10842	
Vul: NS	♦ K6	Partner bids first.
HCP: 13	♣ KJ72	

Board: 360	♠ KJ2	The opponents are silent.
Dealer: N	♥ AK109	
Vul: EW	♦ AK54	You bid first.
HCP: 20	♣ Q9	

Board: 361	♠ J10	The opponents are silent.
Dealer: S	♥ K74	
Vul: None	♦ K872	Partner bids first.
HCP: 9	♣ Q985	

Board: 362	♠ KJ2	The opponents are silent.
Dealer: N	♥ AK73	
Vul: NS	♦ AKQ3	You bid first.
HCP: 20	♣ 43	

Board: 363	♠ K1063	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ KQJ8	Partner bids first.
HCP: 15	♣ QJ6	

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

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ KJ104				2NT
Vul: NS	♥ 10842	♥ AJ3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K6	♦ AQJ8	Pass	6NT	AP	
South HCP: 20	♣ KJ72	♣ A3				
Contract: 6N S			1. Stayman			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q98				
Vul: EW	♥ AK109	♥ Q72		2NT	Pass	3NT
North HCP: 20	♦ AK54	♦ Q963	AP			
South HCP: 10	♣ Q9	♣ A43				
Contract: 3N N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ964				2NT
Vul: None	♥ K74	♥ AQ8				
North HCP: 9	♦ K872	♦ A103	Pass	3NT	AP	
South HCP: 20	♣ Q985	♣ A10				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 1043				
Vul: NS	♥ AK73	♥ QJ6		2NT	Pass	3NT
North HCP: 20	♦ AKQ3	♦ J872	AP			
South HCP: 8	♣ 43	♣ KJ9				
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ AJ2				2NT
Vul: EW	♥ K9	♥ A103	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ KQJ8	♦ A1043	Pass	6NT	AP	
South HCP: 20	♣ QJ6	♣ AK5				
Contract: 6N S			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 359	♠ KJ104	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ AQJ8	You bid first.
HCP: 20	♣ A3	

Board: 360	♠ Q98	The opponents are silent.
Dealer: N	♥ Q72	
Vul: EW	♦ Q963	Partner bids first.
HCP: 10	♣ A43	

Board: 361	♠ AQ964	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: None	♦ A103	You bid first.
HCP: 20	♣ A10	

Board: 362	♠ 1043	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ J872	Partner bids first.
HCP: 8	♣ KJ9	

Board: 363	♠ AJ2	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ A1043	You bid first.
HCP: 20	♣ AK5	

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

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ KJ104				2NT
Vul: NS	♥ 10842	♥ AJ3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K6	♦ AQJ8	Pass	6NT	AP	
South HCP: 20	♣ KJ72	♣ A3				
Contract: 6N S			1. Stayman			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q98				
Vul: EW	♥ AK109	♥ Q72		2NT	Pass	3NT
North HCP: 20	♦ AK54	♦ Q963	AP			
South HCP: 10	♣ Q9	♣ A43				
Contract: 3N N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ964				2NT
Vul: None	♥ K74	♥ AQ8				
North HCP: 9	♦ K872	♦ A103	Pass	3NT	AP	
South HCP: 20	♣ Q985	♣ A10				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 1043				
Vul: NS	♥ AK73	♥ QJ6		2NT	Pass	3NT
North HCP: 20	♦ AKQ3	♦ J872	AP			
South HCP: 8	♣ 43	♣ KJ9				
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ AJ2				2NT
Vul: EW	♥ K9	♥ A103	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ KQJ8	♦ A1043	Pass	6NT	AP	
South HCP: 20	♣ QJ6	♣ AK5				
Contract: 6N S			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 364	♠ KJ7	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: NS	♦ AKQ9	You bid first.
HCP: 21	♣ J4	

Board: 365	♠ J973	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AK75	Partner bids first.
HCP: 11	♣ 1084	

Board: 366	♠ AK10	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ AK64	You bid first.
HCP: 21	♣ QJ105	

Board: 367	♠ J932	The opponents are silent.
Dealer: S	♥ AK72	
Vul: None	♦ Q73	Partner bids first.
HCP: 12	♣ Q8	

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

Board: 364

Dealer: N

Vul: NS

North HCP: 21

South HCP: 14

Contract: 6♥ N

North:

♠ KJ7

♥ AQJ6

♦ AKQ9

♣ J4

South:

♠ A43

♥ K973

♦ J82

♣ AQ9

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3♠<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♠<sup>5</sup> Pass 6♥

AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

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

Board: 365

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ J973

♥ K3

♦ AK75

♣ 1084

South:

♠ AKQ5

♥ AQ10

♦ Q93

♣ K63

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♥<sup>2</sup> Pass 4♠

Pass 4NT<sup>3</sup> Pass 5♣<sup>4</sup>

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 366

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AK10

♥ A2

♦ AK64

♣ QJ105

South:

♠ J75

♥ K74

♦ J1097

♣ AK2

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Gerber

2. A=3 out of 4



Board: 367

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ J932

♥ AK72

♦ Q73

♣ Q8

South:

♠ K5

♥ QJ10

♦ AK102

♣ AKJ2

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

2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	6NT
------	------------------	------	-----

AP

1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 364	♠ A43	The opponents are silent.
Dealer: N	♥ K973	
Vul: NS	♦ J82	Partner bids first.
HCP: 14	♣ AQ9	

Board: 365	♠ AKQ5	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ Q93	You bid first.
HCP: 20	♣ K63	

Board: 366	♠ J75	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ J1097	Partner bids first.
HCP: 12	♣ AK2	

Board: 367	♠ K5	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ AK102	You bid first.
HCP: 21	♣ AKJ2	

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

Board: 364

Dealer: N

Vul: NS

North HCP: 21

South HCP: 14

Contract: 6♥ N

North:

♠ KJ7

♥ AQJ6

♦ AKQ9

♣ J4

South:

♠ A43

♥ K973

♦ J82

♣ AQ9

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3♠<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♠<sup>5</sup> Pass 6♥

AP

1. Stayman

2. artificial

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♥

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

Board: 365

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ J973

♥ K3

♦ AK75

♣ 1084

South:

♠ AKQ5

♥ AQ10

♦ Q93

♣ K63

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♥<sup>2</sup> Pass 4♠

Pass 4NT<sup>3</sup> Pass 5♣<sup>4</sup>

Pass 6♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 366

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ AK10

♥ A2

♦ AK64

♣ QJ105

South:

♠ J75

♥ K74

♦ J1097

♣ AK2

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 367

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ J932

♥ AK72

♦ Q73

♣ Q8

South:

♠ K5

♥ QJ10

♦ AK102

♣ AKJ2

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

2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	6NT
------	------------------	------	-----

AP

1. Stayman

2. Quantitative 4NT

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 368	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ A94	You bid first.
HCP: 21	♣ 43	

Board: 369	♠ 752	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ 98732	Partner bids first.
HCP: 7	♣ 83	

Board: 370	♠ AKQ8	The opponents are silent.
Dealer: N	♥ K975	
Vul: NS	♦ AJ4	You bid first.
HCP: 20	♣ K8	

Board: 371	♠ AKJ5	The opponents are silent.
Dealer: S	♥ J87	
Vul: Both	♦ Q1065	Partner bids first.
HCP: 12	♣ J4	

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

Board: 368  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6♥ N

North:  
♠ AKQ6  
♥ AKJ7  
♦ A94  
♣ 43

South:  
♠ J82  
♥ Q963  
♦ Q63  
♣ AQ10

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

Board: 369  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ 752  
♥ AK3  
♦ 98732  
♣ 83

South:  
♠ AKJ3  
♥ J108  
♦ AKJ  
♣ QJ5

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 370  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AKQ8  
♥ K975  
♦ AJ4  
♣ K8

South:  
♠ 10432  
♥ A10  
♦ K93  
♣ A1064

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	4NT <sup>2</sup>
Pass	6♠	AP	
	1. Stayman		
	2. Quantitative 4NT		

Board: 371  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 21  
Contract: 6N S

North:  
♠ AKJ5  
♥ J87  
♦ Q1065  
♣ J4

South:  
♠ Q6  
♥ AQ10  
♦ AK43  
♣ AQ93

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	Pass	6NT
	AP		
	1. Stayman		
	2. Quantitative 4NT		

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 368	♠ J82	The opponents are silent.
Dealer: N	♥ Q963	
Vul: Both	♦ Q63	Partner bids first.
HCP: 11	♣ AQ10	

Board: 369	♠ AKJ3	The opponents are silent.
Dealer: S	♥ J108	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ QJ5	

Board: 370	♠ 10432	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ K93	Partner bids first.
HCP: 11	♣ A1064	

Board: 371	♠ Q6	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ AK43	You bid first.
HCP: 21	♣ AQ93	

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

Board: 368  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6♥ N

North:  
♠ AKQ6  
♥ AKJ7  
♦ A94  
♣ 43

South:  
♠ J82  
♥ Q963  
♦ Q63  
♣ AQ10

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

Board: 369  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ 752  
♥ AK3  
♦ 98732  
♣ 83

South:  
♠ AKJ3  
♥ J108  
♦ AKJ  
♣ QJ5

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 370  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ AKQ8  
♥ K975  
♦ AJ4  
♣ K8

South:  
♠ 10432  
♥ A10  
♦ K93  
♣ A1064

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	4NT <sup>2</sup>
Pass	6♠	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 371  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 21  
Contract: 6N S

North:  
♠ AKJ5  
♥ J87  
♦ Q1065  
♣ J4

South:  
♠ Q6  
♥ AQ10  
♦ AK43  
♣ AQ93

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 372	♠ KQ84	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AKQJ8	

Board: 373	♠ 9653	The opponents are silent.
Dealer: S	♥ 432	
Vul: NS	♦ A10	Partner bids first.
HCP: 6	♣ Q1093	

Board: 374	♠ AQ4	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ AJ32	You bid first.
HCP: 20	♣ AKQ4	

Board: 375	♠ J43	The opponents are silent.
Dealer: S	♥ A753	
Vul: None	♦ AQ3	Partner bids first.
HCP: 14	♣ QJ5	

Board: 376	♠ 92	The opponents are silent.
Dealer: N	♥ KQ92	
Vul: NS	♦ AKJ62	You bid first.
HCP: 20	♣ AK	

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

Board: 372			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♠ KQ84	♠ AJ62	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 21	♥ 42	♥ J1075	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 9	♦ AQ	♦ K107	Pass	5♠	AP	
Contract: 5♠ N	♣ AKQJ8	♣ 96	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 373			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 9653	♠ Q8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♥ 432	♥ AKJ10	Pass	3NT	AP	
South HCP: 20	♦ A10	♦ QJ543	1. Stayman			
Contract: 3N S	♣ Q1093	♣ AK				

Board: 374			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♠ AQ4	♠ K1063	Pass	3♦	Pass	6NT
North HCP: 20	♥ 75	♥ AKQ3	AP			
South HCP: 12	♦ AJ32	♦ 84	1. Stayman			
Contract: 6N N	♣ AKQ4	♣ 982				

Board: 375			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ J43	♠ AK9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♥ A753	♥ K96	Pass	6NT	AP	
South HCP: 20	♦ AQ3	♦ K10	1. Stayman			
Contract: 6N S	♣ QJ5	♣ AK983				

Board: 376			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♠ 92	♠ A1064	Pass	3♥	Pass	3NT
North HCP: 20	♥ KQ92	♥ J3	AP			
South HCP: 6	♦ AKJ62	♦ 10875	1. Stayman			
Contract: 3N N	♣ AK	♣ J43				

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 372	♠ AJ62	The opponents are silent.
Dealer: N	♥ J1075	
Vul: None	♦ K107	Partner bids first.
HCP: 9	♣ 96	

Board: 373	♠ Q8	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: NS	♦ QJ543	You bid first.
HCP: 20	♣ AK	

Board: 374	♠ K1063	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: EW	♦ 84	Partner bids first.
HCP: 12	♣ 982	

Board: 375	♠ AK9	The opponents are silent.
Dealer: S	♥ K96	
Vul: None	♦ K10	You bid first.
HCP: 20	♣ AK983	

Board: 376	♠ A1064	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ 10875	Partner bids first.
HCP: 6	♣ J43	

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

Board: 372			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♠ KQ84	♠ AJ62	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 21	♥ 42	♥ J1075	Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
South HCP: 9	♦ AQ	♦ K107	Pass	5♠	AP	
Contract: 5♠ N	♣ AKQJ8	♣ 96	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 373			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 9653	♠ Q8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♥ 432	♥ AKJ10	Pass	3NT	AP	
South HCP: 20	♦ A10	♦ QJ543	1. Stayman			
Contract: 3N S	♣ Q1093	♣ AK				

Board: 374			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♠ AQ4	♠ K1063	Pass	3♦	Pass	6NT
North HCP: 20	♥ 75	♥ AKQ3	AP			
South HCP: 12	♦ AJ32	♦ 84	1. Stayman			
Contract: 6N N	♣ AKQ4	♣ 982				

Board: 375			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ J43	♠ AK9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♥ A753	♥ K96	Pass	6NT	AP	
South HCP: 20	♦ AQ3	♦ K10	1. Stayman			
Contract: 6N S	♣ QJ5	♣ AK983				

Board: 376			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♠ 92	♠ A1064	Pass	3♥	Pass	3NT
North HCP: 20	♥ KQ92	♥ J3	AP			
South HCP: 6	♦ AKJ62	♦ 10875	1. Stayman			
Contract: 3N N	♣ AK	♣ J43				

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 377	♠ K107	The opponents are silent.
Dealer: S	♥ K1043	
Vul: EW	♦ J5	Partner bids first.
HCP: 12	♣ AJ104	

Board: 378	♠ K8	The opponents are silent.
Dealer: N	♥ 1095	
Vul: Both	♦ AKQJ3	You bid first.
HCP: 20	♣ AK10	

Board: 379	♠ J93	The opponents are silent.
Dealer: S	♥ J1083	
Vul: NS	♦ Q5	Partner bids first.
HCP: 6	♣ Q1043	

Board: 380	♠ KQ8	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ A96	You bid first.
HCP: 20	♣ AQ65	

Board: 381	♠ K6	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ A86	Partner bids first.
HCP: 15	♣ K10653	

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

Board: 377

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K107

♥ K1043

♦ J5

♣ AJ104

South:

♠ AQ4

♥ AJ5

♦ A10

♣ KQ852

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 378

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K8

♥ 1095

♦ AKQJ3

♣ AK10

South:

♠ AJ52

♥ 8432

♦ 762

♣ Q8

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 379

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ J93

♥ J1083

♦ Q5

♣ Q1043

South:

♠ A4

♥ Q6

♦ AK103

♣ AKJ65

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 380

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ KQ8

♥ KQ4

♦ A96

♣ AQ65

South:

♠ 1052

♥ 85

♦ QJ52

♣ K987

West North East South

2NT Pass 3NT

AP

Board: 381

Dealer: S

Vul: Both

North HCP: 15

South HCP: 20

Contract: 7N S

North:

♠ K6

♥ KQ8

♦ A86

♣ K10653

South:

♠ AJ9

♥ AJ7

♦ KQJ109

♣ A8

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 7NT AP

1. Gerber

2. A=3 out of 4

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 377	♠ AQ4	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ A10	You bid first.
HCP: 20	♣ KQ852	

Board: 378	♠ AJ52	The opponents are silent.
Dealer: N	♥ 8432	
Vul: Both	♦ 762	Partner bids first.
HCP: 7	♣ Q8	

Board: 379	♠ A4	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ AK103	You bid first.
HCP: 21	♣ AKJ65	

Board: 380	♠ 1052	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ QJ52	Partner bids first.
HCP: 6	♣ K987	

Board: 381	♠ AJ9	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ KQJ109	You bid first.
HCP: 20	♣ A8	

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

Board: 377

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K107

♥ K1043

♦ J5

♣ AJ104

South:

♠ AQ4

♥ AJ5

♦ A10

♣ KQ852

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT<sup>2</sup> Pass 6NT

AP

1. Stayman

2. Quantitative 4NT

Board: 378

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K8

♥ 1095

♦ AKQJ3

♣ AK10

South:

♠ AJ52

♥ 8432

♦ 762

♣ Q8

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 379

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ J93

♥ J1083

♦ Q5

♣ Q1043

South:

♠ A4

♥ Q6

♦ AK103

♣ AKJ65

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 380

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ KQ8

♥ KQ4

♦ A96

♣ AQ65

South:

♠ 1052

♥ 85

♦ QJ52

♣ K987

West North East South

2NT Pass 3NT

AP

Board: 381

Dealer: S

Vul: Both

North HCP: 15

South HCP: 20

Contract: 7N S

North:

♠ K6

♥ KQ8

♦ A86

♣ K10653

South:

♠ AJ9

♥ AJ7

♦ KQJ109

♣ A8

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT<sup>2</sup>

Pass 7NT AP

1. Gerber

2. A=3 out of 4



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 382	♠ KJ8	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ QJ4	You bid first.
HCP: 20	♣ AKQ32	
Board: 383	♠ K863	East Doubles 3♣ if possible.
Dealer: S	♥ J5	
Vul: EW	♦ Q932	Partner bids first.
HCP: 6	♣ 643	
Board: 384	♠ A1094	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ AK87	You bid first.
HCP: 21	♣ AK6	
Board: 385	♠ AQ109	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ Q932	Partner bids first.
HCP: 13	♣ K4	
Board: 386	♠ AQ8	The opponents are silent.
Dealer: N	♥ K53	
Vul: NS	♦ AKJ96	You bid first.
HCP: 21	♣ A4	

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

Board: 382  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 4N N

North:  
♠ KJ8  
♥ A5  
♦ QJ4  
♣ AKQ32

South:  
♠ A972  
♥ KJ87  
♦ A92  
♣ 98

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

Board: 383  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 20  
Contract: 4♠ S

North:  
♠ K863  
♥ J5  
♦ Q932  
♣ 643

South:  
♠ AJ92  
♥ A104  
♦ AK10  
♣ A109

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

Board: 384  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6♠ N

North:  
♠ A1094  
♥ K8  
♦ AK87  
♣ AK6

South:  
♠ KJ87  
♥ AJ7  
♦ Q93  
♣ 1075

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

Board: 385  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 6N S

North:  
♠ AQ109  
♥ Q43  
♦ Q932  
♣ K4

South:  
♠ K65  
♥ A6  
♦ AK765  
♣ AQ6

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

Board: 386  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ AQ8  
♥ K53  
♦ AKJ96  
♣ A4

South:  
♠ 10632  
♥ AQ  
♦ Q74  
♣ KQ97

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

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 382	♠ A972	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: None	♦ A92	Partner bids first.
HCP: 12	♣ 98	
Board: 383	♠ AJ92	East Doubles 3♣ if possible.
Dealer: S	♥ A104	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ A109	
Board: 384	♠ KJ87	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ Q93	Partner bids first.
HCP: 11	♣ 1075	
Board: 385	♠ K65	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AK765	You bid first.
HCP: 20	♣ AQ6	
Board: 386	♠ 10632	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ Q74	Partner bids first.
HCP: 13	♣ KQ97	

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

Board: 382  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 4N N

North:  
♠ KJ8  
♥ A5  
♦ QJ4  
♣ AKQ32

South:  
♠ A972  
♥ KJ87  
♦ A92  
♣ 98

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

Board: 383  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 20  
Contract: 4♠ S

North:  
♠ K863  
♥ J5  
♦ Q932  
♣ 643

South:  
♠ AJ92  
♥ A104  
♦ AK10  
♣ A109

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

Board: 384  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6♠ N

North:  
♠ A1094  
♥ K8  
♦ AK87  
♣ AK6

South:  
♠ KJ87  
♥ AJ7  
♦ Q93  
♣ 1075

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

Board: 385  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 20  
Contract: 6N S

North:  
♠ AQ109  
♥ Q43  
♦ Q932  
♣ K4

South:  
♠ K65  
♥ A6  
♦ AK765  
♣ AQ6

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

Board: 386  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ AQ8  
♥ K53  
♦ AKJ96  
♣ A4

South:  
♠ 10632  
♥ AQ  
♦ Q74  
♣ KQ97

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

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 387	♠ K1097	The opponents are silent.
Dealer: S	♥ J94	
Vul: Both	♦ Q87	Partner bids first.
HCP: 10	♣ A63	

Board: 388	♠ A72	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AJ643	

Board: 389	♠ 98	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: NS	♦ A53	Partner bids first.
HCP: 12	♣ AJ53	

Board: 390	♠ AJ65	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ A95	You bid first.
HCP: 20	♣ A105	

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

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ K1097	♠ AQ4				2NT
Vul: Both	♥ J94	♥ AQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q87	♦ AJ53	Pass	3NT	AP	
South HCP: 21	♣ A63	♣ KJ8				
Contract: 3N S						

1. Stayman

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ J6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ3	♥ K976	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ	♦ 9765	AP			
South HCP: 7	♣ AJ643	♣ K107				
Contract: 3N N						

1. Stayman

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AK2				2NT
Vul: NS	♥ QJ86	♥ AK742	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ A53	♦ K2	Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ AJ53	♣ K87	Pass	5♠ <sup>4</sup>	Pass	5NT <sup>5</sup>
Contract: 6♥ S			Pass	6♣ <sup>6</sup>	Pass	6♥
			AP			

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♥  
4. A=2/5 or 5/5, Q(H)=1  
5. King ask by 5NT  
6. K=0

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ K97		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK7	♥ QJ92	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A95	♦ KJ106	Pass	6NT	AP	
South HCP: 11	♣ A105	♣ J6				
Contract: 6N N						

1. Stayman  
2. Quantitative 4NT

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 387	♠ AQ4	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ AJ53	You bid first.
HCP: 21	♣ KJ8	

Board: 388	♠ J6	The opponents are silent.
Dealer: N	♥ K976	
Vul: None	♦ 9765	Partner bids first.
HCP: 7	♣ K107	

Board: 389	♠ AK2	The opponents are silent.
Dealer: S	♥ AK742	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ K87	

Board: 390	♠ K97	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 11	♣ J6	

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

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ K1097	♠ AQ4				2NT
Vul: Both	♥ J94	♥ AQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q87	♦ AJ53	Pass	3NT	AP	
South HCP: 21	♣ A63	♣ KJ8				
Contract: 3N S						

1. Stayman

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ J6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ3	♥ K976	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ	♦ 9765	AP			
South HCP: 7	♣ AJ643	♣ K107				
Contract: 3N N						

1. Stayman

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AK2				2NT
Vul: NS	♥ QJ86	♥ AK742	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ A53	♦ K2	Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ AJ53	♣ K87	Pass	5♠ <sup>4</sup>	Pass	5NT <sup>5</sup>
Contract: 6♥ S			Pass	6♣ <sup>6</sup>	Pass	6♥
			AP			

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♥  
4. A=2/5 or 5/5, Q(H)=1  
5. King ask by 5NT  
6. K=0

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ K97		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK7	♥ QJ92	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A95	♦ KJ106	Pass	6NT	AP	
South HCP: 11	♣ A105	♣ J6				
Contract: 6N N						

1. Stayman  
2. Quantitative 4NT



## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 391	♠ J93	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ A98	Partner bids first.
HCP: 11	♣ A432	
Board: 392	♠ A10	The opponents are silent.
Dealer: N	♥ A754	
Vul: NS	♦ AQ3	You bid first.
HCP: 20	♣ AQ73	
Board: 393	♠ A93	The opponents are silent.
Dealer: S	♥ A962	
Vul: EW	♦ 873	Partner bids first.
HCP: 12	♣ A105	
Board: 394	♠ Q1043	East Doubles 4♠ if possible.
Dealer: N	♥ KQ	
Vul: Both	♦ AJ52	You bid first.
HCP: 20	♣ AKJ	
Board: 395	♠ Q1076	The opponents are silent.
Dealer: S	♥ J83	
Vul: NS	♦ Q932	Partner bids first.
HCP: 5	♣ 83	

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

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ A54				2NT
Vul: None	♥ Q93	♥ AK7	Pass	4♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 11	♦ A98	♦ KQJ65	Pass	4NT	AP	
South HCP: 20	♣ A432	♣ QJ				
Contract: 4N S			1. Gerber			
			2. A=2 out of 4			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q653		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A754	♥ K10	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ3	♦ 1042	AP			
South HCP: 8	♣ AQ73	♣ K985				
Contract: 3N N			1. Stayman			

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ Q7				2NT
Vul: EW	♥ A962	♥ KQ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 873	♦ AKQJ5	Pass	6NT	AP	
South HCP: 20	♣ A105	♣ K93				
Contract: 6N S			1. Stayman			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ Q1043	♠ K9		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ A32	Pass	4♣ <sup>2</sup>	X	6NT
North HCP: 20	♦ AJ52	♦ KQ874	AP			
South HCP: 14	♣ AKJ	♣ Q43				
Contract: 6N N			1. Gerber			
			2. A=2 out of 4			

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ AKJ				2NT
Vul: NS	♥ J83	♥ 972	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q932	♦ KJ7	Pass	3NT	AP	
South HCP: 21	♣ 83	♣ AKQ4				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 391	♠ A54	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ KQJ65	You bid first.
HCP: 20	♣ QJ	
Board: 392	♠ Q653	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ 1042	Partner bids first.
HCP: 8	♣ K985	
Board: 393	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ AKQJ5	You bid first.
HCP: 20	♣ K93	
Board: 394	♠ K9	East Doubles 4♠ if possible.
Dealer: N	♥ A32	
Vul: Both	♦ KQ874	Partner bids first.
HCP: 14	♣ Q43	
Board: 395	♠ AKJ	The opponents are silent.
Dealer: S	♥ 972	
Vul: NS	♦ KJ7	You bid first.
HCP: 21	♣ AKQ4	

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

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ A54				2NT
Vul: None	♥ Q93	♥ AK7	Pass	4♣ <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 11	♦ A98	♦ KQJ65	Pass	4NT	AP	
South HCP: 20	♣ A432	♣ QJ				
Contract: 4N S			1. Gerber			
			2. A=2 out of 4			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q653		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A754	♥ K10	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ3	♦ 1042	AP			
South HCP: 8	♣ AQ73	♣ K985				
Contract: 3N N			1. Stayman			

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ Q7				2NT
Vul: EW	♥ A962	♥ KQ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 873	♦ AKQJ5	Pass	6NT	AP	
South HCP: 20	♣ A105	♣ K93				
Contract: 6N S			1. Stayman			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ Q1043	♠ K9		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ A32	Pass	4♣ <sup>2</sup>	X	6NT
North HCP: 20	♦ AJ52	♦ KQ874	AP			
South HCP: 14	♣ AKJ	♣ Q43				
Contract: 6N N			1. Gerber			
			2. A=2 out of 4			

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ AKJ				2NT
Vul: NS	♥ J83	♥ 972	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q932	♦ KJ7	Pass	3NT	AP	
South HCP: 21	♣ 83	♣ AKQ4				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 396	♠ AK	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AQ932	You bid first.
HCP: 21	♣ KJ83	

Board: 397	♠ AQJ5	The opponents are silent.
Dealer: S	♥ 753	
Vul: Both	♦ A974	Partner bids first.
HCP: 11	♣ 97	

Board: 398	♠ KJ8	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ AK84	You bid first.
HCP: 21	♣ AKQ6	

Board: 399	♠ KQ5	The opponents are silent.
Dealer: S	♥ K762	
Vul: EW	♦ 10432	Partner bids first.
HCP: 8	♣ 64	

Board: 400	♠ AQ	The opponents are silent.
Dealer: N	♥ KJ1064	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ K52	

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

Board: 396  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AK  
♥ A2  
♦ AQ932  
♣ KJ83

South:  
♠ J74  
♥ KQJ10  
♦ KJ106  
♣ 54

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT <sup>2</sup>
Pass	6NT	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 397  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ AQJ5  
♥ 753  
♦ A974  
♣ 97

South:  
♠ K8  
♥ AK2  
♦ KJ65  
♣ AK65

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 398  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 10  
Contract: 3N N

North:  
♠ KJ8  
♥ J6  
♦ AK84  
♣ AKQ6

South:  
♠ A4  
♥ A98  
♦ Q97  
♣ 109832

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 399  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ KQ5  
♥ K762  
♦ 10432  
♣ 64

South:  
♠ A7  
♥ AJ3  
♦ AQJ5  
♣ KQ73

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

Board: 400

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 5♥ N

North:

♠ AQ

♥ KJ1064

♦ AK9

♣ K52

South:

♠ K7

♥ Q983

♦ J72

♣ AQJ6

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♥	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
------	------------------	------	-----------------

Pass	5♥	AP	
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1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 396	♠ J74	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 11	♣ 54	

Board: 397	♠ K8	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ KJ65	You bid first.
HCP: 21	♣ AK65	

Board: 398	♠ A4	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ Q97	Partner bids first.
HCP: 10	♣ 109832	

Board: 399	♠ A7	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: EW	♦ AQJ5	You bid first.
HCP: 21	♣ KQ73	

Board: 400	♠ K7	The opponents are silent.
Dealer: N	♥ Q983	
Vul: None	♦ J72	Partner bids first.
HCP: 13	♣ AQJ6	



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

Board: 396  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ AK  
♥ A2  
♦ AQ932  
♣ KJ83

South:  
♠ J74  
♥ KQJ10  
♦ KJ106  
♣ 54

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT <sup>2</sup>
Pass	6NT	AP	
1. Stayman			
2. Quantitative 4NT			

Board: 397  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ AQJ5  
♥ 753  
♦ A974  
♣ 97

South:  
♠ K8  
♥ AK2  
♦ KJ65  
♣ AK65

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4NT <sup>2</sup>	Pass	6NT
AP			
1. Stayman			
2. Quantitative 4NT			

Board: 398  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 10  
Contract: 3N N

North:  
♠ KJ8  
♥ J6  
♦ AK84  
♣ AKQ6

South:  
♠ A4  
♥ A98  
♦ Q97  
♣ 109832

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 399  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ KQ5  
♥ K762  
♦ 10432  
♣ 64

South:  
♠ A7  
♥ AJ3  
♦ AQJ5  
♣ KQ73

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

Board: 400

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 5♥ N

North:

♠ AQ

♥ KJ1064

♦ AK9

♣ K52

South:

♠ K7

♥ Q983

♦ J72

♣ AQJ6

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♥	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
------	------------------	------	-----------------

Pass	5♥	AP	
------	----	----	--

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 401	♠ K109	The opponents are silent.
Dealer: S	♥ A832	
Vul: NS	♦ J32	Partner bids first.
HCP: 12	♣ KJ8	

Board: 402	♠ AJ98	East Bids 4♣ if possible.
Dealer: N	♥ Q9	
Vul: None	♦ AK752	You bid first.
HCP: 21	♣ AK	

Board: 403	♠ 963	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ K1053	Partner bids first.
HCP: 6	♣ QJ84	

Board: 404	♠ Q107	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: EW	♦ Q32	You bid first.
HCP: 20	♣ AK7	

Board: 405	♠ Q4	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ Q1053	Partner bids first.
HCP: 11	♣ A1053	

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

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A54				2NT
Vul: NS	♥ A832	♥ J6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ J32	♦ AKQ7	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ KJ8	♣ AQ92				
Contract: 4N S						
						1. Stayman
						2. Quantitative 4NT

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 1065				
Vul: None	♥ Q9	♥ A1032		2NT	4♣	X
North HCP: 21	♦ AK753	♦ Q643	AP			
South HCP: 8	♣ AK	♣ Q3				
Contract: 4♣X E						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AK7				2NT
Vul: NS	♥ 106	♥ A742	Pass	3NT	AP	
North HCP: 6	♦ K1053	♦ Q92				
South HCP: 20	♣ QJ84	♣ AK6				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ A8				
Vul: EW	♥ AKQ3	♥ 1087		2NT	Pass	3NT
North HCP: 20	♦ Q32	♦ J76	AP			
South HCP: 7	♣ AK7	♣ Q6543				
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AJ63				2NT
Vul: None	♥ K109	♥ AQ	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ Q1053	♦ A82	Pass	6NT	AP	
South HCP: 21	♣ A1053	♣ KQJ6				
Contract: 6N S						
						1. Gerber
						2. A=3 out of 4

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 401	♠ A54	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ AKQ7	You bid first.
HCP: 20	♣ AQ92	

Board: 402	♠ 1065	East Bids 4♣ if possible.
Dealer: N	♥ A1032	
Vul: None	♦ Q643	Partner bids first.
HCP: 8	♣ Q3	

Board: 403	♠ AK7	The opponents are silent.
Dealer: S	♥ A742	
Vul: NS	♦ Q92	You bid first.
HCP: 20	♣ AK6	

Board: 404	♠ A8	The opponents are silent.
Dealer: N	♥ 1087	
Vul: EW	♦ J76	Partner bids first.
HCP: 7	♣ Q6543	

Board: 405	♠ AJ63	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ A82	You bid first.
HCP: 21	♣ KQJ6	

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

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ K109	♠ A54				2NT
Vul: NS	♥ A832	♥ J6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ J32	♦ AKQ7	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ KJ8	♣ AQ92				
Contract: 4N S						
						1. Stayman
						2. Quantitative 4NT

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 1065				
Vul: None	♥ Q9	♥ A1032		2NT	4♣	X
North HCP: 21	♦ AK753	♦ Q643	AP			
South HCP: 8	♣ AK	♣ Q3				
Contract: 4♣X E						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AK7				2NT
Vul: NS	♥ 106	♥ A742	Pass	3NT	AP	
North HCP: 6	♦ K1053	♦ Q92				
South HCP: 20	♣ QJ84	♣ AK6				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ A8				
Vul: EW	♥ AKQ3	♥ 1087		2NT	Pass	3NT
North HCP: 20	♦ Q32	♦ J76	AP			
South HCP: 7	♣ AK7	♣ Q6543				
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AJ63				2NT
Vul: None	♥ K109	♥ AQ	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ Q1053	♦ A82	Pass	6NT	AP	
South HCP: 21	♣ A1053	♣ KQJ6				
Contract: 6N S						
						1. Gerber
						2. A=3 out of 4

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 406	♠ A5	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ AK1054	You bid first.
HCP: 20	♣ KQ4	

Board: 407	♠ 42	The opponents are silent.
Dealer: S	♥ Q986	
Vul: EW	♦ AJ62	Partner bids first.
HCP: 11	♣ A109	

Board: 408	♠ AK	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ AKJ10	You bid first.
HCP: 20	♣ QJ1073	

Board: 409	♠ A762	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ 764	Partner bids first.
HCP: 15	♣ Q9	

Board: 410	♠ AK	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ A9843	You bid first.
HCP: 20	♣ KJ5	

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

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K42		2NT	Pass	3NT
Vul: NS	♥ A103	♥ 954				
North HCP: 20	♦ AK1054	♦ 932	AP			
South HCP: 7	♣ KQ4	♣ A763				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AKJ10				2NT
Vul: EW	♥ Q986	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ AJ62	♦ K54	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ A109	♣ KJ32				
Contract: 4N S						

1. Stayman  
2. Quantitative 4NT

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ86		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q9	♥ AJ8	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKJ10	♦ 852	AP			
South HCP: 12	♣ QJ1073	♣ A95				
Contract: 4N N						

1. Stayman  
2. Quantitative 4NT

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ KQ108				2NT
Vul: NS	♥ AKQ4	♥ J983	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ 764	♦ AQ	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ Q9	♣ AKJ	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Contract: 7♥ S			Pass	7♥	AP	

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



Board: 410

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ AK

♥ AJ4

♦ A9843

♣ KJ5

South:

♠ J75

♥ K1052

♦ KJ2

♣ A84

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

AP

1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 406	♠ K42	The opponents are silent.
Dealer: N	♥ 954	
Vul: NS	♦ 932	Partner bids first.
HCP: 7	♣ A763	

Board: 407	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ K54	You bid first.
HCP: 20	♣ KJ32	

Board: 408	♠ QJ86	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ 852	Partner bids first.
HCP: 12	♣ A95	

Board: 409	♠ KQ108	The opponents are silent.
Dealer: S	♥ J983	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ AKJ	

Board: 410	♠ J75	The opponents are silent.
Dealer: N	♥ K1052	
Vul: EW	♦ KJ2	Partner bids first.
HCP: 12	♣ A84	

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

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K42		2NT	Pass	3NT
Vul: NS	♥ A103	♥ 954				
North HCP: 20	♦ AK1054	♦ 932	AP			
South HCP: 7	♣ KQ4	♣ A763				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AKJ10				2NT
Vul: EW	♥ Q986	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ AJ62	♦ K54	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ A109	♣ KJ32				
Contract: 4N S						

1. Stayman  
2. Quantitative 4NT

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ86		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ Q9	♥ AJ8	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKJ10	♦ 852	AP			
South HCP: 12	♣ QJ1073	♣ A95				
Contract: 4N N						

1. Stayman  
2. Quantitative 4NT

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ KQ108				2NT
Vul: NS	♥ AKQ4	♥ J983	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ 764	♦ AQ	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ Q9	♣ AKJ	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Contract: 7♥ S			Pass	7♥	AP	

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

Board: 410

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ AK

♥ AJ4

♦ A9843

♣ KJ5

South:

♠ J75

♥ K1052

♦ KJ2

♣ A84

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

AP

1. Stayman

2. Quantitative 4NT

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 411	♠ A92	The opponents are silent.
Dealer: S	♥ 8754	
Vul: Both	♦ A53	Partner bids first.
HCP: 10	♣ Q107	

Board: 412	♠ AK8	The opponents are silent.
Dealer: N	♥ AJ974	
Vul: None	♦ J6	You bid first.
HCP: 20	♣ AK9	

Board: 413	♠ K1052	The opponents are silent.
Dealer: S	♥ A98	
Vul: EW	♦ K54	Partner bids first.
HCP: 13	♣ K42	

Board: 414	♠ K3	The opponents are silent.
Dealer: N	♥ AK854	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AKJ7	

Board: 415	♠ A72	The opponents are silent.
Dealer: S	♥ A75	
Vul: None	♦ 9842	Partner bids first.
HCP: 10	♣ Q104	

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

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ KJ				2NT
Vul: Both	♥ 8754	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ A53	♦ K96	Pass	3NT	AP	
South HCP: 20	♣ Q107	♣ AKJ53				
Contract: 3N S						1. Stayman

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J62				
Vul: None	♥ AJ974	♥ K103		2NT	Pass	3NT
North HCP: 20	♦ J6	♦ K82	AP			
South HCP: 7	♣ AK9	♣ 10764				
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ QJ94				2NT
Vul: EW	♥ A98	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K54	♦ AQ103	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ K42	♣ AQ7	Pass	5♥ <sup>4</sup>	Pass	6♠
Contract: 6♠ S			AP			
						1. Stayman
						2. artificial
						3. Blackwood 0314, for ♠
						4. A=2/5 or 5/5, Q(S)=0

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ5				
Vul: Both	♥ AK854	♥ 632		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ Q7	♦ AJ104	Pass	4♠ <sup>2</sup>	Pass	4NT
South HCP: 11	♣ AKJ7	♣ 1095				
Contract: 4N N			AP			
						1. Gerber
						2. A=2 out of 4

Board: 415

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ A72

♥ A75

♦ 9842

♣ Q104

South:

♠ KJ8

♥ K932

♦ AKJ3

♣ AJ

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

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

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 411	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ K96	You bid first.
HCP: 20	♣ AKJ53	

Board: 412	♠ J62	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ K82	Partner bids first.
HCP: 7	♣ 10764	

Board: 413	♠ QJ94	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ AQ103	You bid first.
HCP: 20	♣ AQ7	

Board: 414	♠ AQ5	The opponents are silent.
Dealer: N	♥ 632	
Vul: Both	♦ AJ104	Partner bids first.
HCP: 11	♣ 1095	

Board: 415	♠ KJ8	The opponents are silent.
Dealer: S	♥ K932	
Vul: None	♦ AKJ3	You bid first.
HCP: 20	♣ AJ	



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

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ KJ				2NT
Vul: Both	♥ 8754	♥ AJ2	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ A53	♦ K96	Pass	3NT	AP	
South HCP: 20	♣ Q107	♣ AKJ53				
Contract: 3N S						1. Stayman

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ J62				
Vul: None	♥ AJ974	♥ K103		2NT	Pass	3NT
North HCP: 20	♦ J6	♦ K82	AP			
South HCP: 7	♣ AK9	♣ 10764				
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ K1052	♠ QJ94				2NT
Vul: EW	♥ A98	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K54	♦ AQ103	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ K42	♣ AQ7	Pass	5♥ <sup>4</sup>	Pass	6♠
Contract: 6♠ S			AP			
						1. Stayman
						2. artificial
						3. Blackwood 0314, for ♠
						4. A=2/5 or 5/5, Q(S)=0

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AQ5				
Vul: Both	♥ AK854	♥ 632		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ Q7	♦ AJ104	Pass	4♠ <sup>2</sup>	Pass	4NT
South HCP: 11	♣ AKJ7	♣ 1095				
Contract: 4N N			AP			
						1. Gerber
						2. A=2 out of 4

Board: 415

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ A72

♥ A75

♦ 9842

♣ Q104

South:

♠ KJ8

♥ K932

♦ AKJ3

♣ AJ

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

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

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 416	♠ 107	The opponents are silent.
Dealer: N	♥ AQ106	
Vul: NS	♦ AK3	You bid first.
HCP: 21	♣ AKJ4	

Board: 417	♠ K3	The opponents are silent.
Dealer: S	♥ 964	
Vul: Both	♦ J9432	Partner bids first.
HCP: 7	♣ K76	

Board: 418	♠ Q5	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ AJ42	You bid first.
HCP: 20	♣ AKQ8	

Board: 419	♠ AJ3	The opponents are silent.
Dealer: S	♥ J5	
Vul: NS	♦ K53	Partner bids first.
HCP: 10	♣ J10952	

Board: 420	♠ AQJ10	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ K93	You bid first.
HCP: 21	♣ KJ86	

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

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ A95		2NT	Pass	3NT
Vul: NS	♥ AQ106	♥ J72				
North HCP: 21	♦ AK3	♦ 864	AP			
South HCP: 5	♣ AKJ4	♣ 10983				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A9				2NT
Vul: Both	♥ 964	♥ AJ875				
North HCP: 7	♦ J9432	♦ AQ6	Pass	3NT	AP	
South HCP: 20	♣ K76	♣ AJ5				
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K942		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A87	♥ QJ102	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ42	♦ 1053	AP			
South HCP: 6	♣ AKQ8	♣ 76	1. Stayman			
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K2				2NT
Vul: NS	♥ J5	♥ AKQ4				
North HCP: 10	♦ K53	♦ Q9	Pass	3NT	AP	
South HCP: 20	♣ J10952	♣ AQ743				
Contract: 3N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 962		2NT	Pass	3NT
Vul: EW	♥ AK	♥ QJ9				
North HCP: 21	♦ K93	♦ 1042	AP			
South HCP: 5	♣ KJ86	♣ Q954				
Contract: 3N N						

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 416	♠ A95	The opponents are silent.
Dealer: N	♥ J72	
Vul: NS	♦ 864	Partner bids first.
HCP: 5	♣ 10983	

Board: 417	♠ A9	The opponents are silent.
Dealer: S	♥ AJ875	
Vul: Both	♦ AQ6	You bid first.
HCP: 20	♣ AJ5	

Board: 418	♠ K942	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: None	♦ 1053	Partner bids first.
HCP: 6	♣ 76	

Board: 419	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ Q9	You bid first.
HCP: 20	♣ AQ743	

Board: 420	♠ 962	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: EW	♦ 1042	Partner bids first.
HCP: 5	♣ Q954	

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

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ A95		2NT	Pass	3NT
Vul: NS	♥ AQ106	♥ J72				
North HCP: 21	♦ AK3	♦ 864	AP			
South HCP: 5	♣ AKJ4	♣ 10983				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A9				2NT
Vul: Both	♥ 964	♥ AJ875				
North HCP: 7	♦ J9432	♦ AQ6	Pass	3NT	AP	
South HCP: 20	♣ K76	♣ AJ5				
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K942		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A87	♥ QJ102	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ42	♦ 1053	AP			
South HCP: 6	♣ AKQ8	♣ 76	1. Stayman			
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K2				2NT
Vul: NS	♥ J5	♥ AKQ4				
North HCP: 10	♦ K53	♦ Q9	Pass	3NT	AP	
South HCP: 20	♣ J10952	♣ AQ743				
Contract: 3N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 962		2NT	Pass	3NT
Vul: EW	♥ AK	♥ QJ9				
North HCP: 21	♦ K93	♦ 1042	AP			
South HCP: 5	♣ KJ86	♣ Q954				
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 421	♠ J1054	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ K86	Partner bids first.
HCP: 11	♣ K83	

Board: 422	♠ KJ2	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ K43	You bid first.
HCP: 20	♣ AKQ54	

Board: 423	♠ AJ84	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: EW	♦ 104	Partner bids first.
HCP: 13	♣ KQ73	

Board: 424	♠ K64	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AKQ62	You bid first.
HCP: 20	♣ A96	

Board: 425	♠ K65	The opponents are silent.
Dealer: S	♥ 9863	
Vul: NS	♦ A103	Partner bids first.
HCP: 7	♣ 953	

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ J1054	♠ KQ3				2NT
Vul: None	♥ A82	♥ KQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ K86	♦ A4	Pass	4NT <sup>2</sup>	AP	
South HCP: 21	♣ K83	♣ AQJ54				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A983		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A6	♥ 1083	Pass	3♦	Pass	3NT
North HCP: 20	♦ K43	♦ AJ5	AP			
South HCP: 9	♣ AKQ54	♣ 873	1. Stayman			
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ KQ96				2NT
Vul: EW	♥ QJ5	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ 104	♦ A32	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ KQ73	♣ A62	Pass	5♦ <sup>4</sup>	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ Q875		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A9	♥ QJ3	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ62	♦ J98	AP			
South HCP: 6	♣ A96	♣ 1087	1. Stayman			
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ 72				2NT
Vul: NS	♥ 9863	♥ AKJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ A103	♦ KQ62	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ AQJ8	1. Stayman			
Contract: 3N S						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 421	♠ KQ3	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ A4	You bid first.
HCP: 21	♣ AQJ54	

Board: 422	♠ A983	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ AJ5	Partner bids first.
HCP: 9	♣ 873	

Board: 423	♠ KQ96	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ A32	You bid first.
HCP: 20	♣ A62	

Board: 424	♠ Q875	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ J98	Partner bids first.
HCP: 6	♣ 1087	

Board: 425	♠ 72	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ KQ62	You bid first.
HCP: 20	♣ AQJ8	

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ J1054	♠ KQ3				2NT
Vul: None	♥ A82	♥ KQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ K86	♦ A4	Pass	4NT <sup>2</sup>	AP	
South HCP: 21	♣ K83	♣ AQJ54				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A983		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A6	♥ 1083	Pass	3♦	Pass	3NT
North HCP: 20	♦ K43	♦ AJ5	AP			
South HCP: 9	♣ AKQ54	♣ 873	1. Stayman			
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ KQ96				2NT
Vul: EW	♥ QJ5	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ 104	♦ A32	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ KQ73	♣ A62	Pass	5♦ <sup>4</sup>	Pass	6♠
Contract: 6♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ Q875		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A9	♥ QJ3	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ62	♦ J98	AP			
South HCP: 6	♣ A96	♣ 1087	1. Stayman			
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ 72				2NT
Vul: NS	♥ 9863	♥ AKJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ A103	♦ KQ62	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ AQJ8	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 426	♠ A3	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: Both	♦ AKQ72	You bid first.
HCP: 20	♣ A93	

Board: 427	♠ KQ	The opponents are silent.
Dealer: S	♥ 9864	
Vul: None	♦ AK8	Partner bids first.
HCP: 15	♣ K965	

Board: 428	♠ A73	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: EW	♦ QJ10	You bid first.
HCP: 20	♣ AK5	

Board: 429	♠ KQ42	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ Q1095	Partner bids first.
HCP: 12	♣ 96	

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

Board: 426

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ A3

♥ QJ2

♦ AKQ72

♣ A93

South:

♠ 1095

♥ K93

♦ 84

♣ KQ1085

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

	2NT	Pass	3NT
--	-----	------	-----

AP

Board: 427

Dealer: S

Vul: None

North HCP: 15

South HCP: 20

Contract: 7♥ S

North:

♠ KQ

♥ 9864

♦ AK8

♣ K965

South:

♠ AJ

♥ AKQ10

♦ 653

♣ AQ32

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

2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♣ <sup>2</sup>	Pass	4♣ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
------	------------------	------	-----------------

Pass	5♠	Pass	5NT <sup>6</sup>
------	----	------	------------------

Pass	7♥	AP	
------	----	----	--

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5
6. ♥ queen no ♣ king no ♦ king

Board: 428

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ A73

♥ KQJ7

♦ QJ10

♣ AK5

South:

♠ KQ65

♥ A9

♦ 8654

♣ J86

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

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

AP

1. Stayman

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

2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♦ <sup>4</sup>	Pass	5♠
------	-----------------	------	----

AP

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

Board: 429

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 5♠ S

North:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

South:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 426	♠ 1095	The opponents are silent.
Dealer: N	♥ K93	
Vul: Both	♦ 84	Partner bids first.
HCP: 8	♣ KQ1085	

Board: 427	♠ AJ	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: None	♦ 653	You bid first.
HCP: 20	♣ AQ32	

Board: 428	♠ KQ65	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ 8654	Partner bids first.
HCP: 10	♣ J86	

Board: 429	♠ AJ987	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ K83	You bid first.
HCP: 20	♣ AKJ	

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

Board: 426

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ A3

♥ QJ2

♦ AKQ72

♣ A93

South:

♠ 1095

♥ K93

♦ 84

♣ KQ1085

West	North	East	South
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	2NT	Pass	3NT
--	-----	------	-----

AP

Board: 427

Dealer: S

Vul: None

North HCP: 15

South HCP: 20

Contract: 7♥ S

North:

♠ KQ

♥ 9864

♦ AK8

♣ K965

South:

♠ AJ

♥ AKQ10

♦ 653

♣ AQ32

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

2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♣ <sup>2</sup>	Pass	4♣ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
------	------------------	------	-----------------

Pass	5♠	Pass	5NT <sup>6</sup>
------	----	------	------------------

Pass	7♥	AP	
------	----	----	--

1. Stayman
2. artificial
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5
6. ♥ queen no ♣ king no ♦ king

Board: 428

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ A73

♥ KQJ7

♦ QJ10

♣ AK5

South:

♠ KQ65

♥ A9

♦ 8654

♣ J86

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

	2NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

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

AP

1. Stayman

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

2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♦ <sup>4</sup>	Pass	5♠
------	-----------------	------	----

AP

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

Board: 429

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 5♠ S

North:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

South:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 430	♠ 932	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ AKQ10	You bid first.
HCP: 20	♣ K2	

Board: 431	♠ 982	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ Q543	Partner bids first.
HCP: 11	♣ K1098	

Board: 432	♠ K5	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ AKQ43	You bid first.
HCP: 20	♣ A62	

Board: 433	♠ 92	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ K7432	Partner bids first.
HCP: 4	♣ 764	

Board: 434	♠ AQ982	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ J9	

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

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ 932	♠ AJ87		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ3	♥ 1084	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ10	♦ 86	Pass	6NT	AP	
South HCP: 12	♣ K2	♣ AQJ3				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AKQ10				2NT
Vul: Both	♥ AQ	♥ 62	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ Q543	♦ AKJ109	Pass	6NT	AP	
South HCP: 21	♣ K1098	♣ A5				
Contract: 6N S			1. Gerber			
			2. A=3 out of 4			

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ A986		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KJ10	♥ AQ	Pass	3♦	Pass	6NT
North HCP: 20	♦ AKQ43	♦ 1098	AP			
South HCP: 13	♣ A62	♣ K1094				
Contract: 6N N			1. Stayman			

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AQ5				2NT
Vul: NS	♥ J97	♥ AK86				
North HCP: 4	♦ K7432	♦ AQ6	AP			
South HCP: 21	♣ 764	♣ Q93				
Contract: 2N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AQ982	♠ K10		2NT	Pass	3NT
Vul: EW	♥ AK10	♥ 872				
North HCP: 20	♦ AQ8	♦ J74	AP			
South HCP: 10	♣ J9	♣ AQ876				
Contract: 3N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 430	♠ AJ87	The opponents are silent.
Dealer: N	♥ 1084	
Vul: None	♦ 86	Partner bids first.
HCP: 12	♣ AQJ3	

Board: 431	♠ AKQ10	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ AKJ109	You bid first.
HCP: 21	♣ A5	

Board: 432	♠ A986	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ 1098	Partner bids first.
HCP: 13	♣ K1094	

Board: 433	♠ AQ5	The opponents are silent.
Dealer: S	♥ AK86	
Vul: NS	♦ AQ6	You bid first.
HCP: 21	♣ Q93	

Board: 434	♠ K10	The opponents are silent.
Dealer: N	♥ 872	
Vul: EW	♦ J74	Partner bids first.
HCP: 10	♣ AQ876	

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

Board: 430  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ 932  
♥ AKJ3  
♦ AKQ10  
♣ K2

South:  
♠ AJ87  
♥ 1084  
♦ 86  
♣ AQJ3

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

1. Stayman  
2. Quantitative 4NT

Board: 431  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ 982  
♥ AQ  
♦ Q543  
♣ K1098

South:  
♠ AKQ10  
♥ 62  
♦ AKJ109  
♣ A5

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

1. Gerber  
2. A=3 out of 4

Board: 432  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ K5  
♥ KJ10  
♦ AKQ43  
♣ A62

South:  
♠ A986  
♥ AQ  
♦ 1098  
♣ K1094

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

1. Stayman

Board: 433  
Dealer: S  
Vul: NS  
North HCP: 4  
South HCP: 21  
Contract: 2N S

North:  
♠ 92  
♥ J97  
♦ K7432  
♣ 764

South:  
♠ AQ5  
♥ AK86  
♦ AQ6  
♣ Q93

West	North	East	South
			2NT
AP			

Board: 434  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ AQ982  
♥ AK10  
♦ AQ8  
♣ J9

South:  
♠ K10  
♥ 872  
♦ J74  
♣ AQ876

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 435	♠ QJ86	The opponents are silent.
Dealer: S	♥ K108	
Vul: None	♦ J32	Partner bids first.
HCP: 12	♣ AJ3	

Board: 436	♠ AJ4	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: NS	♦ AQ10	You bid first.
HCP: 20	♣ 754	

Board: 437	♠ K3	The opponents are silent.
Dealer: S	♥ J742	
Vul: EW	♦ J763	Partner bids first.
HCP: 5	♣ 953	

Board: 438	♠ KJ5	The opponents are silent.
Dealer: N	♥ AK109	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ A83	

Board: 439	♠ K982	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ 1094	Partner bids first.
HCP: 6	♣ J1093	

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

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ AK2				2NT
Vul: None	♥ K108	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ J32	♦ AQ5	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AJ3	♣ 7542				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K105		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKQ2	♥ J865	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ AQ10	♦ K732	Pass	3NT	AP	
South HCP: 9	♣ 754	♣ Q8				
Contract: 3N N			1. Stayman			
			2. artificial			

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A85				2NT
Vul: EW	♥ J742	♥ A6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ J763	♦ A1042	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ AKJ6				
Contract: 3N S			1. Stayman			

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ 7432		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK109	♥ Q4	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ8	♦ K632	AP			
South HCP: 7	♣ A83	♣ Q96				
Contract: 3N N			1. Stayman			

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ A106				2NT
Vul: EW	♥ Q10	♥ A863	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 1094	♦ KQJ2	Pass	3NT	AP	
South HCP: 20	♣ J1093	♣ AQ				
Contract: 3N S			1. Stayman			

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 435	♠ AK2	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ 7542	

Board: 436	♠ K105	The opponents are silent.
Dealer: N	♥ J865	
Vul: NS	♦ K732	Partner bids first.
HCP: 9	♣ Q8	

Board: 437	♠ A85	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ A1042	You bid first.
HCP: 20	♣ AKJ6	

Board: 438	♠ 7432	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ K632	Partner bids first.
HCP: 7	♣ Q96	

Board: 439	♠ A106	The opponents are silent.
Dealer: S	♥ A863	
Vul: EW	♦ KQJ2	You bid first.
HCP: 20	♣ AQ	

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

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ QJ86	♠ AK2				2NT
Vul: None	♥ K108	♥ AQJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ J32	♦ AQ5	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ AJ3	♣ 7542				
Contract: 4N S			1. Stayman			
			2. Quantitative 4NT			

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K105		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKQ2	♥ J865	Pass	3♥	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ AQ10	♦ K732	Pass	3NT	AP	
South HCP: 9	♣ 754	♣ Q8				
Contract: 3N N			1. Stayman			
			2. artificial			

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A85				2NT
Vul: EW	♥ J742	♥ A6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ J763	♦ A1042	Pass	3NT	AP	
South HCP: 20	♣ 953	♣ AKJ6				
Contract: 3N S			1. Stayman			

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ 7432		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK109	♥ Q4	Pass	3♥	Pass	3NT
North HCP: 20	♦ AJ8	♦ K632	AP			
South HCP: 7	♣ A83	♣ Q96				
Contract: 3N N			1. Stayman			

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ A106				2NT
Vul: EW	♥ Q10	♥ A863	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 1094	♦ KQJ2	Pass	3NT	AP	
South HCP: 20	♣ J1093	♣ AQ				
Contract: 3N S			1. Stayman			

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 440	♠ K3	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ A1043	You bid first.
HCP: 20	♣ AQ87	

Board: 441	♠ 10953	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ Q7	Partner bids first.
HCP: 11	♣ AJ76	

Board: 442	♠ K52	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AQJ76	You bid first.
HCP: 20	♣ AQ5	

Board: 443	♠ 1073	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: None	♦ KQ9	Partner bids first.
HCP: 13	♣ K86	

Board: 444	♠ K10973	The opponents are silent.
Dealer: N	♥ A74	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ AKQ	

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

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 10874		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQJ	♥ K43	Pass	3♦	Pass	3NT
North HCP: 20	♦ A1043	♦ Q96	AP			
South HCP: 9	♣ AQ87	♣ KJ3				
Contract: 3N N						

1. Stayman

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 10953	♠ KQJ6				2NT
Vul: None	♥ A82	♥ KQ6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ Q7	♦ AK3	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 21	♣ AJ76	♣ K82	Pass	5♥ <sup>4</sup>	Pass	5♠
Contract: 5♠ S			AP			

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

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ Q7		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ A8	♥ Q32	Pass	4NT <sup>2</sup>	AP	
North HCP: 20	♦ AQJ76	♦ K1092				
South HCP: 11	♣ AQ5	♣ KJ72				
Contract: 4N N						

1. Gerber  
2. A=3 out of 4

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ KQJ86				2NT
Vul: None	♥ KQ83	♥ A10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ9	♦ A5	Pass	6NT	AP	
South HCP: 20	♣ K86	♣ AQ93				
Contract: 6N S						

1. Stayman

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ K10973	♠ Q52		2NT	Pass	3NT
Vul: Both	♥ A74	♥ Q108				
North HCP: 21	♦ KQ	♦ J10643	AP			
South HCP: 5	♣ AKQ	♣ 73				
Contract: 3N N						



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 440	♠ 10874	The opponents are silent.
Dealer: N	♥ K43	
Vul: Both	♦ Q96	Partner bids first.
HCP: 9	♣ KJ3	

Board: 441	♠ KQJ6	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ K82	

Board: 442	♠ Q7	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ K1092	Partner bids first.
HCP: 11	♣ KJ72	

Board: 443	♠ KQJ86	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ AQ93	

Board: 444	♠ Q52	The opponents are silent.
Dealer: N	♥ Q108	
Vul: Both	♦ J10643	Partner bids first.
HCP: 5	♣ 73	

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

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 10874		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQJ	♥ K43	Pass	3♦	Pass	3NT
North HCP: 20	♦ A1043	♦ Q96	AP			
South HCP: 9	♣ AQ87	♣ KJ3				
Contract: 3N N			1. Stayman			

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 10953	♠ KQJ6				2NT
Vul: None	♥ A82	♥ KQ6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ Q7	♦ AK3	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 21	♣ AJ76	♣ K82	Pass	5♥ <sup>4</sup>	Pass	5♠
Contract: 5♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ Q7		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ A8	♥ Q32	Pass	4NT <sup>2</sup>	AP	
North HCP: 20	♦ AQJ76	♦ K1092				
South HCP: 11	♣ AQ5	♣ KJ72	1. Gerber			
Contract: 4N N			2. A=3 out of 4			

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ KQJ86				2NT
Vul: None	♥ KQ83	♥ A10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ9	♦ A5	Pass	6NT	AP	
South HCP: 20	♣ K86	♣ AQ93				
Contract: 6N S			1. Stayman			

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ K10973	♠ Q52		2NT	Pass	3NT
Vul: Both	♥ A74	♥ Q108				
North HCP: 21	♦ KQ	♦ J10643	AP			
South HCP: 5	♣ AKQ	♣ 73				
Contract: 3N N						

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 445	♠ Q7	The opponents are silent.
Dealer: S	♥ Q96	
Vul: None	♦ AQJ106	Partner bids first.
HCP: 13	♣ Q64	

Board: 446	♠ A8	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: NS	♦ Q9	You bid first.
HCP: 20	♣ AKJ54	

Board: 447	♠ K63	The opponents are silent.
Dealer: S	♥ 1095	
Vul: EW	♦ J754	Partner bids first.
HCP: 9	♣ AJ3	

Board: 448	♠ AK1084	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ A87	You bid first.
HCP: 20	♣ Q4	

Board: 449	♠ Q75	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: NS	♦ J9	Partner bids first.
HCP: 15	♣ AK103	

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

Board: 445  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 21  
Contract: 6N S

North:  
♠ Q7  
♥ Q96  
♦ AQJ106  
♣ Q64

South:  
♠ AK86  
♥ AK2  
♦ 83  
♣ AK93

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

1. Gerber  
2. A=3 out of 4

Board: 446  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 5♥ N

North:  
♠ A8  
♥ KQJ8  
♦ Q9  
♣ AKJ54

South:  
♠ K76  
♥ A532  
♦ K1052  
♣ Q3

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Pass	5♥	AP	

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

Board: 447  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ K63  
♥ 1095  
♦ J754  
♣ AJ3

South:  
♠ A8754  
♥ AK  
♦ A82  
♣ KQ8

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 448  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 17  
Contract: 7N N

North:  
♠ AK1084  
♥ AK5  
♦ A87  
♣ Q4

South:  
♠ Q97  
♥ Q104  
♦ KQJ  
♣ AK102

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

1. Gerber  
2. A=3 out of 4

Board: 449  
Dealer: S  
Vul: NS  
North HCP: 15  
South HCP: 20  
Contract: 6N S

North:  
♠ Q75  
♥ AJ87  
♦ J9  
♣ AK103

South:  
♠ AK10  
♥ KQ9  
♦ AQ1086  
♣ Q4

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

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 445	♠ AK86	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ 83	You bid first.
HCP: 21	♣ AK93	

Board: 446	♠ K76	The opponents are silent.
Dealer: N	♥ A532	
Vul: NS	♦ K1052	Partner bids first.
HCP: 12	♣ Q3	

Board: 447	♠ A8754	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ A82	You bid first.
HCP: 20	♣ KQ8	

Board: 448	♠ Q97	The opponents are silent.
Dealer: N	♥ Q104	
Vul: None	♦ KQJ	Partner bids first.
HCP: 17	♣ AK102	

Board: 449	♠ AK10	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ AQ1086	You bid first.
HCP: 20	♣ Q4	

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

Board: 445  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 21  
Contract: 6N S

North:  
♠ Q7  
♥ Q96  
♦ AQJ106  
♣ Q64

South:  
♠ AK86  
♥ AK2  
♦ 83  
♣ AK93

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

1. Gerber  
2. A=3 out of 4

Board: 446  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 5♥ N

North:  
♠ A8  
♥ KQJ8  
♦ Q9  
♣ AKJ54

South:  
♠ K76  
♥ A532  
♦ K1052  
♣ Q3

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Pass	5♥	AP	

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

Board: 447  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 3N S

North:  
♠ K63  
♥ 1095  
♦ J754  
♣ AJ3

South:  
♠ A8754  
♥ AK  
♦ A82  
♣ KQ8

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 448  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 17  
Contract: 7N N

North:  
♠ AK1084  
♥ AK5  
♦ A87  
♣ Q4

South:  
♠ Q97  
♥ Q104  
♦ KQJ  
♣ AK102

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

1. Gerber  
2. A=3 out of 4

Board: 449  
Dealer: S  
Vul: NS  
North HCP: 15  
South HCP: 20  
Contract: 6N S

North:  
♠ Q75  
♥ AJ87  
♦ J9  
♣ AK103

South:  
♠ AK10  
♥ KQ9  
♦ AQ1086  
♣ Q4

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

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 450	♠ KQ	The opponents are silent.
Dealer: N	♥ KQ1084	
Vul: EW	♦ AK10	You bid first.
HCP: 21	♣ A84	

Board: 451	♠ Q108	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ Q105	Partner bids first.
HCP: 8	♣ 9754	

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

Board: 450

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ KQ

♥ KQ1084

♦ AK10

♣ A84

South:

♠ 643

♥ 96

♦ Q7654

♣ KQ3

West North East South

2NT Pass 3NT

AP

Board: 451

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ Q108

♥ A54

♦ Q105

♣ 9754

South:

♠ AK52

♥ K7

♦ AKJ74

♣ K8

West North East South

2NT

Pass 3NT AP



## South hands (Practice Page)

### 20-21 Notrump and a Balanced response.

Board: 450	♠ 643	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ Q7654	Partner bids first.
HCP: 7	♣ KQ3	

Board: 451	♠ AK52	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ AKJ74	You bid first.
HCP: 21	♣ K8	

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

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 643		2NT	Pass	3NT
Vul: EW	♥ KQ1084	♥ 96				
North HCP: 21	♦ AK10	♦ Q7654	AP			
South HCP: 7	♣ A84	♣ KQ3				
Contract: 3N N						

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AK52				2NT
Vul: Both	♥ A54	♥ K7				
North HCP: 8	♦ Q105	♦ AKJ74	Pass	3NT	AP	
South HCP: 21	♣ 9754	♣ K8				
Contract: 3N S						