

North hands (Practice Page)

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

Board: 1	♠ K10854	The opponents are silent.
Dealer: S	♥ AK106	
Vul: None	♦ Q10	Partner bids first.
HCP: 13	♣ J10	
Board: 2	♠ AK5	The opponents are silent.
Dealer: N	♥ KQJ92	
Vul: NS	♦ A2	You bid first.
HCP: 21	♣ A85	
Board: 3	♠ KJ952	East Doubles 3♥ if possible.
Dealer: S	♥ 8	
Vul: EW	♦ A7	Partner bids first.
HCP: 8	♣ 109754	
Board: 4	♠ AK8	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ AK109	

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

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

North:
♠ K10854
♥ AK106
♦ Q10
♣ J10

South:
♠ A92
♥ J5
♦ AKJ97
♣ AK6

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

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

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

North:
♠ AK5
♥ KQJ92
♦ A2
♣ A85

South:
♠ QJ7
♥ 1076543
♦ 875
♣ Q

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

1. Extended acceptance after NT

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

North:
♠ KJ952
♥ 8
♦ A7
♣ 109754

South:
♠ A1087
♥ KQ7
♦ K54
♣ AKJ

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

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

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

North:
♠ AK8
♥ J43
♦ AJ10
♣ AK109

South:
♠ J105
♥ 652
♦ KQ432
♣ J4

West	North	East	South
			2NT
		Pass	3NT
	AP		

South hands (Practice Page)

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

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

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

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

North:
♠ K10854
♥ AK106
♦ Q10
♣ J10

South:
♠ A92
♥ J5
♦ AKJ97
♣ AK6

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

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

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

North:
♠ AK5
♥ KQJ92
♦ A2
♣ A85

South:
♠ QJ7
♥ 1076543
♦ 875
♣ Q

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

1. Extended acceptance after NT

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

North:
♠ KJ952
♥ 8
♦ A7
♣ 109754

South:
♠ A1087
♥ KQ7
♦ K54
♣ AKJ

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

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

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

North:
♠ AK8
♥ J43
♦ AJ10
♣ AK109

South:
♠ J105
♥ 652
♦ KQ432
♣ J4

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 5	♠ 10875	The opponents are silent.
Dealer: S	♥ KJ953	
Vul: NS	♦ 84	Partner bids first.
HCP: 7	♣ K7	

Board: 6	♠ A92	The opponents are silent.
Dealer: N	♥ A954	
Vul: EW	♦ AK96	You bid first.
HCP: 20	♣ KQ	

Board: 7	♠ J109753	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ K754	Partner bids first.
HCP: 4	♣ 6	

Board: 8	♠ K65	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: None	♦ QJ7	You bid first.
HCP: 20	♣ AKQ	

Board: 9	♠ 8	West Bids 3♠ if possible.
Dealer: S	♥ 32	
Vul: EW	♦ A1084	Partner bids first.
HCP: 6	♣ Q106542	

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ KJ3	Pass	3♣ ¹	Pass	2NT
Vul: NS	♥ KJ953	♥ AQ	Pass	3♠ ²	Pass	3NT
North HCP: 7	♦ 84	♦ AJ5	AP			
South HCP: 20	♣ K7	♣ AJ1053	1. Stayman			
Contract: 3N S			2. SMOLEN			

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ Q1074		2NT	Pass	3♣ ¹
Vul: EW	♥ A954	♥ 10	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK96	♦ J873	AP			
South HCP: 7	♣ KQ	♣ A974	1. Stayman			
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J109753	♠ AQ4				2NT
Vul: Both	♥ 62	♥ A1094	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ K754	♦ AJ32	AP			
South HCP: 20	♣ 6	♣ AJ	1. Texas			
Contract: 4♠ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 87		2NT	Pass	3NT
Vul: None	♥ AJ92	♥ Q8	AP			
North HCP: 20	♦ QJ7	♦ A952				
South HCP: 6	♣ AKQ	♣ 109652				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ J106				2NT
Vul: EW	♥ 32	♥ AKJ5	3♠	3NT	AP	
North HCP: 6	♦ A1084	♦ K3				
South HCP: 20	♣ Q106542	♣ AKJ7				
Contract: 3N S						

South hands (Practice Page)

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

Board: 5	♠ KJ3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ AJ1053	

Board: 6	♠ Q1074	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ J873	Partner bids first.
HCP: 7	♣ A974	

Board: 7	♠ AQ4	The opponents are silent.
Dealer: S	♥ A1094	
Vul: Both	♦ AJ32	You bid first.
HCP: 20	♣ AJ	

Board: 8	♠ 87	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ A952	Partner bids first.
HCP: 6	♣ 109652	

Board: 9	♠ J106	West Bids 3♠ if possible.
Dealer: S	♥ AKJ5	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ AKJ7	

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ KJ3	Pass	3♣ ¹	Pass	2NT
Vul: NS	♥ KJ953	♥ AQ	Pass	3♠ ²	Pass	3NT
North HCP: 7	♦ 84	♦ AJ5	AP			
South HCP: 20	♣ K7	♣ AJ1053	1. Stayman			
Contract: 3N S			2. SMOLEN			

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ Q1074		2NT	Pass	3♣ ¹
Vul: EW	♥ A954	♥ 10	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK96	♦ J873	AP			
South HCP: 7	♣ KQ	♣ A974	1. Stayman			
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J109753	♠ AQ4				2NT
Vul: Both	♥ 62	♥ A1094	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ K754	♦ AJ32	AP			
South HCP: 20	♣ 6	♣ AJ	1. Texas			
Contract: 4♠ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 87		2NT	Pass	3NT
Vul: None	♥ AJ92	♥ Q8	AP			
North HCP: 20	♦ QJ7	♦ A952				
South HCP: 6	♣ AKQ	♣ 109652				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ J106				2NT
Vul: EW	♥ 32	♥ AKJ5	3♠	3NT	AP	
North HCP: 6	♦ A1084	♦ K3				
South HCP: 20	♣ Q106542	♣ AKJ7				
Contract: 3N S						

North hands (Practice Page)

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

Board: 10	♠ AK9	The opponents are silent.
Dealer: N	♥ K843	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ K96	

Board: 11	♠ Q3	The opponents are silent.
Dealer: S	♥ Q742	
Vul: None	♦ Q7	Partner bids first.
HCP: 7	♣ J9863	

Board: 12	♠ AK10	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AQ102	You bid first.
HCP: 20	♣ A943	

Board: 13	♠ 853	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ AJ764	Partner bids first.
HCP: 12	♣ AK10	

Board: 14	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AK62	
Vul: None	♦ K6	You bid first.
HCP: 21	♣ K74	

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

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J8764		2NT	Pass	3♥
Vul: Both	♥ K843	♥ 76				
North HCP: 20	♦ AK9	♦ J875	Pass	3♠	AP	
South HCP: 2	♣ K96	♣ 107				
Contract: 3♠ N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ2				2NT
Vul: None	♥ Q742	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q7	♦ 43	Pass	3NT	AP	
South HCP: 21	♣ J9863	♣ AKQ104				
Contract: 3N S			1. Stayman			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 754		2NT	AP	
Vul: NS	♥ K7	♥ J1098				
North HCP: 20	♦ AQ102	♦ J9873				
South HCP: 2	♣ A943	♣ 7				
Contract: 2N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ AKJ				2NT
Vul: Both	♥ 108	♥ AQ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ AJ764	♦ KQ93	Pass	6NT	AP	
South HCP: 21	♣ AK10	♣ Q853				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q8		2NT	Pass	3NT
Vul: None	♥ AK62	♥ J93				
North HCP: 21	♦ K6	♦ 105	AP			
South HCP: 10	♣ K74	♣ AQJ653				
Contract: 3N N						

South hands (Practice Page)

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

Board: 10	♠ J8764	The opponents are silent.
Dealer: N	♥ 76	
Vul: Both	♦ J875	Partner bids first.
HCP: 2	♣ 107	

Board: 11	♠ KJ2	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ 43	You bid first.
HCP: 21	♣ AKQ104	

Board: 12	♠ 754	The opponents are silent.
Dealer: N	♥ J1098	
Vul: NS	♦ J9873	Partner bids first.
HCP: 2	♣ 7	

Board: 13	♠ AKJ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KQ93	You bid first.
HCP: 21	♣ Q853	

Board: 14	♠ Q8	The opponents are silent.
Dealer: N	♥ J93	
Vul: None	♦ 105	Partner bids first.
HCP: 10	♣ AQJ653	

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

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J8764		2NT	Pass	3♥
Vul: Both	♥ K843	♥ 76				
North HCP: 20	♦ AK9	♦ J875	Pass	3♠	AP	
South HCP: 2	♣ K96	♣ 107				
Contract: 3♠ N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ2				2NT
Vul: None	♥ Q742	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q7	♦ 43	Pass	3NT	AP	
South HCP: 21	♣ J9863	♣ AKQ104				
Contract: 3N S			1. Stayman			

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 754		2NT	AP	
Vul: NS	♥ K7	♥ J1098				
North HCP: 20	♦ AQ102	♦ J9873				
South HCP: 2	♣ A943	♣ 7				
Contract: 2N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ AKJ				2NT
Vul: Both	♥ 108	♥ AQ	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 12	♦ AJ764	♦ KQ93	Pass	6NT	AP	
South HCP: 21	♣ AK10	♣ Q853				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q8		2NT	Pass	3NT
Vul: None	♥ AK62	♥ J93				
North HCP: 21	♦ K6	♦ 105	AP			
South HCP: 10	♣ K74	♣ AQJ653				
Contract: 3N N						

North hands (Practice Page)

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

Board: 15	♠ Q109752	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ 86	Partner bids first.
HCP: 3	♣ J95	

Board: 16	♠ AK2	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ A10843	

Board: 17	♠ A107	The opponents are silent.
Dealer: S	♥ Q94	
Vul: None	♦ Q10753	Partner bids first.
HCP: 9	♣ J2	

Board: 18	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ KQ92	You bid first.
HCP: 21	♣ J7	

Board: 19	♠ 862	The opponents are silent.
Dealer: S	♥ J874	
Vul: EW	♦ Q83	Partner bids first.
HCP: 4	♣ J107	

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

Board: 15

Dealer: S

Vul: NS

North HCP: 3

South HCP: 20

Contract: 4♠ S

North:

♠ Q109752

♥ 94

♦ 86

♣ J95

South:

♠ A4

♥ KQJ8

♦ AQ3

♣ A1084

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 16

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ AK2

♥ Q10

♦ AK7

♣ A10843

South:

♠ 107

♥ AK98743

♦ Q96

♣ 5

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣³ Pass 5♦

Pass 5♠⁴ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♠ king

Board: 17

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ A107

♥ Q94

♦ Q10753

♣ J2

South:

♠ KQJ98

♥ KJ

♦ A6

♣ AK96

West North East South

2NT

Pass 3NT AP

Board: 18

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 5♦ S

North:

♠ AKQ4

♥ AQ6

♦ KQ92

♣ J7

South:

♠ 10983

♥ —

♦ A107643

♣ 1054

West North East South

2NT Pass 3♠¹

Pass 4♣² Pass 5♦

AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 19

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ 862

♥ J874

♦ Q83

♣ J107

South:

♠ AK104

♥ Q5

♦ KJ72

♣ AK9

West North East South

2NT

AP

South hands (Practice Page)

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

Board: 15	♠ A4	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: NS	♦ AQ3	You bid first.
HCP: 20	♣ A1084	

Board: 16	♠ 107	The opponents are silent.
Dealer: N	♥ AK98743	
Vul: EW	♦ Q96	Partner bids first.
HCP: 9	♣ 5	

Board: 17	♠ KQJ98	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ A6	You bid first.
HCP: 21	♣ AK96	

Board: 18	♠ 10983	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ A107643	Partner bids first.
HCP: 4	♣ 1054	

Board: 19	♠ AK104	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ KJ72	You bid first.
HCP: 20	♣ AK9	

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

Board: 15

Dealer: S

Vul: NS

North HCP: 3

South HCP: 20

Contract: 4♠ S

North:

♠ Q109752

♥ 94

♦ 86

♣ J95

South:

♠ A4

♥ KQJ8

♦ AQ3

♣ A1084

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 16

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ AK2

♥ Q10

♦ AK7

♣ A10843

South:

♠ 107

♥ AK98743

♦ Q96

♣ 5

West North East South

2NT Pass 4♦¹

Pass 4♥ Pass 4NT²

Pass 5♣³ Pass 5♦

Pass 5♠⁴ Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

4. ♥ queen and ♠ king

Board: 17

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ A107

♥ Q94

♦ Q10753

♣ J2

South:

♠ KQJ98

♥ KJ

♦ A6

♣ AK96

West North East South

2NT

Pass 3NT AP

Board: 18

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 5♦ S

North:

♠ AKQ4

♥ AQ6

♦ KQ92

♣ J7

South:

♠ 10983

♥ —

♦ A107643

♣ 1054

West North East South

2NT Pass 3♠¹

Pass 4♣² Pass 5♦

AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 19

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ 862

♥ J874

♦ Q83

♣ J107

South:

♠ AK104

♥ Q5

♦ KJ72

♣ AK9

West North East South

2NT

AP

North hands (Practice Page)

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

Board: 20	♠ A93	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ A72	You bid first.
HCP: 21	♣ AKJ6	

Board: 21	♠ A10	The opponents are silent.
Dealer: S	♥ 109872	
Vul: NS	♦ 974	Partner bids first.
HCP: 4	♣ 984	

Board: 22	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: EW	♦ Q4	You bid first.
HCP: 21	♣ AJ3	

Board: 23	♠ 32	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ KQ10942	Partner bids first.
HCP: 8	♣ QJ3	

Board: 24	♠ A2	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AQ82	You bid first.
HCP: 20	♣ AQJ109	

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

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ K85		2NT	Pass	3NT
Vul: Both	♥ KQ9	♥ 87				
North HCP: 21	♦ A72	♦ QJ1095	AP			
South HCP: 6	♣ AKJ6	♣ 754				
Contract: 3N N						

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

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 93		2NT	Pass	4♣ ¹
Vul: EW	♥ AJ65	♥ KQ4	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ Q4	♦ KJ62	AP			
South HCP: 12	♣ AJ3	♣ K965	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ KQJ8				2NT
Vul: Both	♥ 87	♥ KJ	Pass	3NT	AP	
North HCP: 8	♦ KQ10942	♦ A75				
South HCP: 21	♣ QJ3	♣ AK54				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J10943		2NT	Pass	3♦
Vul: None	♥ K6	♥ A109743	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ82	♦ —	AP			
South HCP: 8	♣ AQJ109	♣ K7				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 20	♠ K85	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ QJ1095	Partner bids first.
HCP: 6	♣ 754	

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

Board: 22	♠ 93	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ KJ62	Partner bids first.
HCP: 12	♣ K965	

Board: 23	♠ KQJ8	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ A75	You bid first.
HCP: 21	♣ AK54	

Board: 24	♠ J10943	The opponents are silent.
Dealer: N	♥ A109743	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ K7	

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

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ K85		2NT	Pass	3NT
Vul: Both	♥ KQ9	♥ 87				
North HCP: 21	♦ A72	♦ QJ1095	AP			
South HCP: 6	♣ AKJ6	♣ 754				
Contract: 3N N						

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

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 93		2NT	Pass	4♣ ¹
Vul: EW	♥ AJ65	♥ KQ4	Pass	4NT ²	Pass	6NT
North HCP: 21	♦ Q4	♦ KJ62	AP			
South HCP: 12	♣ AJ3	♣ K965	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ KQJ8				2NT
Vul: Both	♥ 87	♥ KJ	Pass	3NT	AP	
North HCP: 8	♦ KQ10942	♦ A75				
South HCP: 21	♣ QJ3	♣ AK54				
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J10943		2NT	Pass	3♦
Vul: None	♥ K6	♥ A109743	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ82	♦ —	AP			
South HCP: 8	♣ AQJ109	♣ K7				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 25	♠ 1093	The opponents are silent.
Dealer: S	♥ A82	
Vul: Both	♦ Q1075	Partner bids first.
HCP: 7	♣ J54	

Board: 26	♠ A72	The opponents are silent.
Dealer: N	♥ AK94	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ K84	

Board: 27	♠ KQ974	The opponents are silent.
Dealer: S	♥ Q542	
Vul: NS	♦ 53	Partner bids first.
HCP: 10	♣ K8	

Board: 28	♠ K753	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ A1076	You bid first.
HCP: 20	♣ A4	

Board: 29	♠ 83	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ 1053	Partner bids first.
HCP: 5	♣ K10982	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ642				2NT
Vul: Both	♥ A82	♥ KJ4				
North HCP: 7	♦ Q1075	♦ AK2	Pass	3NT	AP	
South HCP: 21	♣ J54	♣ A10				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 1086		2NT	Pass	3NT
Vul: None	♥ AK94	♥ 2				
North HCP: 20	♦ AQ9	♦ J642	AP			
South HCP: 6	♣ K84	♣ AJ1063				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ KQ974	♠ A8	Pass	3♣ ¹	Pass	3♦
Vul: NS	♥ Q542	♥ AJ9	Pass	3♥ ²	Pass	3NT
North HCP: 10	♦ 53	♦ AK642	AP			
South HCP: 20	♣ K8	♣ A53	1. Stayman			
Contract: 3N S			2. SMOLEN			

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K753	♠ J10		2NT	AP	
Vul: Both	♥ AKQ	♥ J432				
North HCP: 20	♦ A1076	♦ J432				
South HCP: 3	♣ A4	♣ 965				
Contract: 2N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ KJ1052				2NT
Vul: None	♥ Q109	♥ AK7				
North HCP: 5	♦ 1053	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ K10982	♣ AJ5				
Contract: 3N S						

South hands (Practice Page)

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

Board: 25	♠ AQ642	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ AK2	You bid first.
HCP: 21	♣ A10	

Board: 26	♠ 1086	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ J642	Partner bids first.
HCP: 6	♣ AJ1063	

Board: 27	♠ A8	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ AK642	You bid first.
HCP: 20	♣ A53	

Board: 28	♠ J10	The opponents are silent.
Dealer: N	♥ J432	
Vul: Both	♦ J432	Partner bids first.
HCP: 3	♣ 965	

Board: 29	♠ KJ1052	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ A8	You bid first.
HCP: 20	♣ AJ5	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AQ642				2NT
Vul: Both	♥ A82	♥ KJ4				
North HCP: 7	♦ Q1075	♦ AK2	Pass	3NT	AP	
South HCP: 21	♣ J54	♣ A10				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 1086				
Vul: None	♥ AK94	♥ 2		2NT	Pass	3NT
North HCP: 20	♦ AQ9	♦ J642	AP			
South HCP: 6	♣ K84	♣ AJ1063				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ KQ974	♠ A8				2NT
Vul: NS	♥ Q542	♥ AJ9	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ 53	♦ AK642	Pass	3♥ ²	Pass	3NT
South HCP: 20	♣ K8	♣ A53	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K753	♠ J10				
Vul: Both	♥ AKQ	♥ J432				
North HCP: 20	♦ A1076	♦ J432		2NT	AP	
South HCP: 3	♣ A4	♣ 965				
Contract: 2N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ KJ1052				
Vul: None	♥ Q109	♥ AK7				2NT
North HCP: 5	♦ 1053	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ K10982	♣ AJ5				
Contract: 3N S						

North hands (Practice Page)

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

Board: 30	♠ AQJ65	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ 74	You bid first.
HCP: 21	♣ AKJ5	

Board: 31	♠ J875	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ 10875	Partner bids first.
HCP: 2	♣ J103	

Board: 32	♠ AQJ	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ AK972	You bid first.
HCP: 20	♣ AQ4	

Board: 33	♠ J83	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ Q10876	Partner bids first.
HCP: 3	♣ 9876	

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

Board: 30
Dealer: N
Vul: NS
North HCP: 21
South HCP: 18
Contract: 7♥ N

North:
♠ AQJ65
♥ AQ
♦ 74
♣ AKJ5

South:
♠ K2
♥ KJ6532
♦ AKQ
♣ Q10

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	6♣ ⁴	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♣ king			

Board: 31
Dealer: S
Vul: EW
North HCP: 2
South HCP: 21
Contract: 2N S

North:
♠ J875
♥ 52
♦ 10875
♣ J103

South:
♠ A32
♥ AQJ4
♦ KQJ4
♣ A7

West	North	East	South
			2NT
AP			

Board: 32
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ AQJ
♥ 87
♦ AK972
♣ AQ4

South:
♠ —
♥ AKJ543
♦ 86
♣ J9853

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

Board: 33
Dealer: S
Vul: NS
North HCP: 3
South HCP: 20
Contract: 2N S

North:
♠ J83
♥ 5
♦ Q10876
♣ 9876

South:
♠ AK102
♥ Q932
♦ AJ5
♣ AQ

West	North	East	South
			2NT
AP			

South hands (Practice Page)

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

Board: 30	♠ K2	The opponents are silent.
Dealer: N	♥ KJ6532	
Vul: NS	♦ AKQ	Partner bids first.
HCP: 18	♣ Q10	

Board: 31	♠ A32	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: EW	♦ KQJ4	You bid first.
HCP: 21	♣ A7	

Board: 32	♠ —	The opponents are silent.
Dealer: N	♥ AKJ543	
Vul: None	♦ 86	Partner bids first.
HCP: 9	♣ J9853	

Board: 33	♠ AK102	The opponents are silent.
Dealer: S	♥ Q932	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ AQ	

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

Board: 30
Dealer: N
Vul: NS
North HCP: 21
South HCP: 18
Contract: 7♥ N

North:
♠ AQJ65
♥ AQ
♦ 74
♣ AKJ5

South:
♠ K2
♥ KJ6532
♦ AKQ
♣ Q10

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	6♣ ⁴	Pass	7♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			
4. ♥ queen and ♣ king			

Board: 31
Dealer: S
Vul: EW
North HCP: 2
South HCP: 21
Contract: 2N S

North:
♠ J875
♥ 52
♦ 10875
♣ J103

South:
♠ A32
♥ AQJ4
♦ KQJ4
♣ A7

West	North	East	South
			2NT
AP			

Board: 32
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♥ N

North:
♠ AQJ
♥ 87
♦ AK972
♣ AQ4

South:
♠ —
♥ AKJ543
♦ 86
♣ J9853

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

Board: 33
Dealer: S
Vul: NS
North HCP: 3
South HCP: 20
Contract: 2N S

North:
♠ J83
♥ 5
♦ Q10876
♣ 9876

South:
♠ AK102
♥ Q932
♦ AJ5
♣ AQ

West	North	East	South
			2NT
AP			

North hands (Practice Page)

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

Board: 34	♠ AKQ	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ A872	You bid first.
HCP: 21	♣ AJ83	

Board: 35	♠ 6	The opponents are silent.
Dealer: S	♥ A10873	
Vul: Both	♦ A873	Partner bids first.
HCP: 13	♣ AJ8	

Board: 36	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ AJ832	You bid first.
HCP: 20	♣ AQJ	

Board: 37	♠ Q87	The opponents are silent.
Dealer: S	♥ AQJ1054	
Vul: EW	♦ J10	Partner bids first.
HCP: 10	♣ 87	

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

Board: 34
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 11
 Contract: 4N N

North:
 ♠ AKQ
 ♥ QJ
 ♦ A872
 ♣ AJ83

South:
 ♠ J9
 ♥ K104
 ♦ KJ43
 ♣ K654

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

1. Gerber
 2. A=3 out of 4

Board: 35
 Dealer: S
 Vul: Both
 North HCP: 13
 South HCP: 21
 Contract: 7♥ S

North:
 ♠ 6
 ♥ A10873
 ♦ A873
 ♣ AJ8

South:
 ♠ AQJ52
 ♥ KQJ
 ♦ KQJ
 ♣ Q9

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

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

Board: 36
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 3
 Contract: 4♥ N

North:
 ♠ AQ6
 ♥ Q2
 ♦ AJ832
 ♣ AQJ

South:
 ♠ 10753
 ♥ K98543
 ♦ 7
 ♣ 98

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

1. Texas

Board: 37
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 20
 Contract: 6N S

North:
 ♠ Q87
 ♥ AQJ1054
 ♦ J10
 ♣ 87

South:
 ♠ AK1092
 ♥ K92
 ♦ KQ
 ♣ KQ6

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

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

South hands (Practice Page)

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

Board: 34	♠ J9	The opponents are silent.
Dealer: N	♥ K104	
Vul: EW	♦ KJ43	Partner bids first.
HCP: 11	♣ K654	

Board: 35	♠ AQJ52	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ KQJ	You bid first.
HCP: 21	♣ Q9	

Board: 36	♠ 10753	The opponents are silent.
Dealer: N	♥ K98543	
Vul: NS	♦ 7	Partner bids first.
HCP: 3	♣ 98	

Board: 37	♠ AK1092	The opponents are silent.
Dealer: S	♥ K92	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ KQ6	

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

Board: 34
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 11
 Contract: 4N N

North:
 ♠ AKQ
 ♥ QJ
 ♦ A872
 ♣ AJ83

South:
 ♠ J9
 ♥ K104
 ♦ KJ43
 ♣ K654

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

1. Gerber
 2. A=3 out of 4

Board: 35
 Dealer: S
 Vul: Both
 North HCP: 13
 South HCP: 21
 Contract: 7♥ S

North:
 ♠ 6
 ♥ A10873
 ♦ A873
 ♣ AJ8

South:
 ♠ AQJ52
 ♥ KQJ
 ♦ KQJ
 ♣ Q9

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

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

Board: 36
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 3
 Contract: 4♥ N

North:
 ♠ AQ6
 ♥ Q2
 ♦ AJ832
 ♣ AQJ

South:
 ♠ 10753
 ♥ K98543
 ♦ 7
 ♣ 98

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

1. Texas

Board: 37
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 20
 Contract: 6N S

North:
 ♠ Q87
 ♥ AQJ1054
 ♦ J10
 ♣ 87

South:
 ♠ AK1092
 ♥ K92
 ♦ KQ
 ♣ KQ6

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

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

North hands (Practice Page)

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

Board: 38	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ1052	
Vul: Both	♦ KJ8	You bid first.
HCP: 20	♣ K8	

Board: 39	♠ 1053	The opponents are silent.
Dealer: S	♥ 10973	
Vul: None	♦ J76	Partner bids first.
HCP: 6	♣ KQ5	

Board: 40	♠ K65	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ K7	You bid first.
HCP: 21	♣ AKJ84	

Board: 41	♠ 103	The opponents are silent.
Dealer: S	♥ K10852	
Vul: Both	♦ Q74	Partner bids first.
HCP: 8	♣ K65	

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

Board: 38
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6♥ N

North:
♠ AKJ
♥ KQ1052
♦ KJ8
♣ K8

South:
♠ 3
♥ A643
♦ A974
♣ Q1096

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

Board: 39
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 4♥ S

North:
♠ 1053
♥ 10973
♦ J76
♣ KQ5

South:
♠ K6
♥ AK62
♦ AQ105
♣ A107

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

Board: 40
Dealer: N
Vul: EW
North HCP: 21
South HCP: 9
Contract: 6♠ N

North:
♠ K65
♥ AK4
♦ K7
♣ AKJ84

South:
♠ AJ8432
♥ Q98
♦ 643
♣ Q

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

Board: 41
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 4♥ S

North:
♠ 103
♥ K10852
♦ Q74
♣ K65

South:
♠ K82
♥ AQ94
♦ AJ98
♣ AQ

West	North	East	South
			2NT
Pass	3♦	Pass	3NT ¹
Pass	4♣ ²	Pass	4♥
AP			
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			

South hands (Practice Page)

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

Board: 38	♠ 3	The opponents are silent.
Dealer: N	♥ A643	
Vul: Both	♦ A974	Partner bids first.
HCP: 10	♣ Q1096	

Board: 39	♠ K6	The opponents are silent.
Dealer: S	♥ AK62	
Vul: None	♦ AQ105	You bid first.
HCP: 20	♣ A107	

Board: 40	♠ AJ8432	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ 643	Partner bids first.
HCP: 9	♣ Q	

Board: 41	♠ K82	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: Both	♦ AJ98	You bid first.
HCP: 20	♣ AQ	

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

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 3		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ1052	♥ A643	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ KJ8	♦ A974	Pass	4♥	Pass	4NT ³
South HCP: 10	♣ K8	♣ Q1096	Pass	5♠ ⁴	Pass	6♥
Contract: 6♥ N			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♥			
			4. A=2/5 or 5/5, Q(H)=1			
Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ K6				2NT
Vul: None	♥ 10973	♥ AK62	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ J76	♦ AQ105	Pass	4♥	AP	
South HCP: 20	♣ KQ5	♣ A107				
Contract: 4♥ S			1. Stayman			
Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ AJ8432		2NT	Pass	4♥ ¹
Vul: EW	♥ AK4	♥ Q98	Pass	4♠	Pass	4NT ²
North HCP: 21	♦ K7	♦ 643	Pass	5♣ ³	Pass	6♠
South HCP: 9	♣ AKJ84	♣ Q	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			
Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K82				2NT
Vul: Both	♥ K10852	♥ AQ94	Pass	3♦	Pass	3NT ¹
North HCP: 8	♦ Q74	♦ AJ98	Pass	4♣ ²	Pass	4♥
South HCP: 20	♣ K65	♣ AQ	AP			
Contract: 4♥ S			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			

North hands (Practice Page)

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

Board: 42	♠ A6	The opponents are silent.
Dealer: N	♥ KQ1042	
Vul: None	♦ A96	You bid first.
HCP: 21	♣ AKJ	

Board: 43	♠ 982	The opponents are silent.
Dealer: S	♥ 753	
Vul: NS	♦ A6	Partner bids first.
HCP: 8	♣ KJ853	

Board: 44	♠ Q8	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ AQJ85	

Board: 45	♠ 654	The opponents are silent.
Dealer: S	♥ J73	
Vul: None	♦ 8654	Partner bids first.
HCP: 1	♣ 876	

Board: 46	♠ QJ107	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ AK8	You bid first.
HCP: 21	♣ AQ10	

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

Board: 42			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: None	♠ A6	♠ K84	Pass	3♥	Pass	3♠ ²
North HCP: 21	♥ KQ1042	♥ A965	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 10	♦ A96	♦ K7	Pass	6♥	AP	
Contract: 6♥ N	♣ AKJ	♣ 10986				
				1. Stayman		
				2. artificial		
				3. Blackwood 0314, for ♥		
				4. A=1/5 or 4/5		

Board: 43			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 982	♠ AJ				
North HCP: 8	♥ 753	♥ AKJ8				
South HCP: 20	♦ A6	♦ KQ73	Pass	3NT	AP	
Contract: 3N S	♣ KJ853	♣ Q109				

Board: 44			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ Q8	♠ J93		2NT	Pass	3NT
North HCP: 20	♥ KJ5	♥ Q10				
South HCP: 6	♦ AK9	♦ QJ1072	AP			
Contract: 3N N	♣ AQJ85	♣ 1063				

Board: 45			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 654	♠ AK9				
North HCP: 1	♥ J73	♥ A2				
South HCP: 20	♦ 8654	♦ AJ1072	AP			
Contract: 2N S	♣ 876	♣ KJ3				

Board: 46			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♣ ¹
Vul: NS	♠ QJ107	♠ AK2	Pass	4♠ ²	Pass	6NT
North HCP: 21	♥ KQ7	♥ J92				
South HCP: 12	♦ AK8	♦ J532	AP			
Contract: 6N N	♣ AQ10	♣ K87				
				1. Gerber		
				2. A=2 out of 4		

South hands (Practice Page)

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

Board: 42	♠ K84	The opponents are silent.
Dealer: N	♥ A965	
Vul: None	♦ K7	Partner bids first.
HCP: 10	♣ 10986	

Board: 43	♠ AJ	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: NS	♦ KQ73	You bid first.
HCP: 20	♣ Q109	

Board: 44	♠ J93	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ QJ1072	Partner bids first.
HCP: 6	♣ 1063	

Board: 45	♠ AK9	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ AJ1072	You bid first.
HCP: 20	♣ KJ3	

Board: 46	♠ AK2	The opponents are silent.
Dealer: N	♥ J92	
Vul: NS	♦ J532	Partner bids first.
HCP: 12	♣ K87	

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

Board: 42			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: None	♠ A6	♠ K84	Pass	3♥	Pass	3♠ ²
North HCP: 21	♥ KQ1042	♥ A965	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 10	♦ A96	♦ K7	Pass	6♥	AP	
Contract: 6♥ N	♣ AKJ	♣ 10986				
				1. Stayman		
				2. artificial		
				3. Blackwood 0314, for ♥		
				4. A=1/5 or 4/5		

Board: 43			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 982	♠ AJ				
North HCP: 8	♥ 753	♥ AKJ8				
South HCP: 20	♦ A6	♦ KQ73	Pass	3NT	AP	
Contract: 3N S	♣ KJ853	♣ Q109				

Board: 44			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ Q8	♠ J93		2NT	Pass	3NT
North HCP: 20	♥ KJ5	♥ Q10				
South HCP: 6	♦ AK9	♦ QJ1072	AP			
Contract: 3N N	♣ AQJ85	♣ 1063				

Board: 45			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 654	♠ AK9				
North HCP: 1	♥ J73	♥ A2				
South HCP: 20	♦ 8654	♦ AJ1072	AP			
Contract: 2N S	♣ 876	♣ KJ3				

Board: 46			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♣ ¹
Vul: NS	♠ QJ107	♠ AK2	Pass	4♠ ²	Pass	6NT
North HCP: 21	♥ KQ7	♥ J92				
South HCP: 12	♦ AK8	♦ J532	AP			
Contract: 6N N	♣ AQ10	♣ K87				
				1. Gerber		
				2. A=2 out of 4		

North hands (Practice Page)

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

Board: 47	♠ 9752	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ 10763	Partner bids first.
HCP: 0	♣ 1063	

Board: 48	♠ AJ3	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ AK875	

Board: 49	♠ 52	The opponents are silent.
Dealer: S	♥ AJ108743	
Vul: EW	♦ 82	Partner bids first.
HCP: 7	♣ Q5	

Board: 50	♠ KQ5	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AQ1083	

Board: 51	♠ 2	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ K865	Partner bids first.
HCP: 6	♣ Q109843	

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

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 9752	♠ KQ4				2NT
Vul: EW	♥ 106	♥ A7				
North HCP: 0	♦ 10763	♦ AJ82	AP			
South HCP: 21	♣ 1063	♣ AQJ4				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ642		2NT	Pass	3♥
Vul: None	♥ A82	♥ KQ6	Pass	3♠	Pass	3NT
North HCP: 20	♦ A10	♦ 953	Pass	4♠	AP	
South HCP: 10	♣ AK875	♣ 104				
Contract: 4♠ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQJ104	Pass	4♦ ¹	Pass	4♥
Vul: EW	♥ AJ108743	♥ Q6	Pass	4NT ²	Pass	5♣ ³
North HCP: 7	♦ 82	♦ AKJ	Pass	5♥	AP	
South HCP: 21	♣ Q5	♣ A103				
Contract: 5♥ S						

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

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J1074		2NT	Pass	3♣ ¹
Vul: Both	♥ AK5	♥ QJ104	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q7	♦ 106	AP			
South HCP: 8	♣ AQ1083	♣ KJ6				
Contract: 3N N						

1. Stayman

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ9				2NT
Vul: NS	♥ J4	♥ A5				
North HCP: 6	♦ K865	♦ 1042	Pass	6♣	AP	
South HCP: 20	♣ Q109843	♣ AK76				
Contract: 6♣ N						

South hands (Practice Page)

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

Board: 47	♠ KQ4	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ AJ82	You bid first.
HCP: 21	♣ AQJ4	

Board: 48	♠ KQ642	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ 953	Partner bids first.
HCP: 10	♣ 104	

Board: 49	♠ AQJ104	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ A103	

Board: 50	♠ J1074	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: Both	♦ 106	Partner bids first.
HCP: 8	♣ KJ6	

Board: 51	♠ AKQ9	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ 1042	You bid first.
HCP: 20	♣ AK76	

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

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 9752	♠ KQ4				2NT
Vul: EW	♥ 106	♥ A7				
North HCP: 0	♦ 10763	♦ AJ82	AP			
South HCP: 21	♣ 1063	♣ AQJ4				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ642		2NT	Pass	3♥
Vul: None	♥ A82	♥ KQ6	Pass	3♠	Pass	3NT
North HCP: 20	♦ A10	♦ 953	Pass	4♠	AP	
South HCP: 10	♣ AK875	♣ 104				
Contract: 4♠ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AQJ104	Pass	4♦ ¹	Pass	4♥
Vul: EW	♥ AJ108743	♥ Q6	Pass	4NT ²	Pass	5♣ ³
North HCP: 7	♦ 82	♦ AKJ	Pass	5♥	AP	
South HCP: 21	♣ Q5	♣ A103				
Contract: 5♥ S						

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

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ J1074		2NT	Pass	3♣ ¹
Vul: Both	♥ AK5	♥ QJ104	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q7	♦ 106	AP			
South HCP: 8	♣ AQ1083	♣ KJ6				
Contract: 3N N						

1. Stayman

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ9				2NT
Vul: NS	♥ J4	♥ A5				
North HCP: 6	♦ K865	♦ 1042	Pass	6♣	AP	
South HCP: 20	♣ Q109843	♣ AK76				
Contract: 6♣ N						

North hands (Practice Page)

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

Board: 52	♠ AJ	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: EW	♦ AQ96	You bid first.
HCP: 21	♣ A74	

Board: 53	♠ K97	The opponents are silent.
Dealer: S	♥ 97652	
Vul: Both	♦ Q	Partner bids first.
HCP: 5	♣ 9643	

Board: 54	♠ K6	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ AKQJ5	You bid first.
HCP: 21	♣ A104	

Board: 55	♠ 4	The opponents are silent.
Dealer: S	♥ 7543	
Vul: EW	♦ 6532	Partner bids first.
HCP: 4	♣ A1098	

Board: 56	♠ AJ3	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: None	♦ AQ105	You bid first.
HCP: 21	♣ KQ7	

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

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q98654		2NT	Pass	3♥
Vul: EW	♥ AQ98	♥ 75	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ96	♦ K32	AP			
South HCP: 5	♣ A74	♣ 65				
Contract: 4♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AQ64				2NT
Vul: Both	♥ 97652	♥ AQJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q	♦ J107	Pass	3NT	Pass	4♥
South HCP: 20	♣ 9643	♣ AQ5	AP			
Contract: 4♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q52		2NT	Pass	3NT
Vul: None	♥ KJ4	♥ A96	AP			
North HCP: 21	♦ AKQJ5	♦ 9632				
South HCP: 6	♣ A104	♣ 763				
Contract: 3N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQ5				2NT
Vul: EW	♥ 7543	♥ QJ92	AP			
North HCP: 4	♦ 6532	♦ AKQ				
South HCP: 20	♣ A1098	♣ QJ5				
Contract: 2N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 75		2NT	Pass	3NT
Vul: None	♥ AJ4	♥ Q102	AP			
North HCP: 21	♦ AQ105	♦ 8762				
South HCP: 6	♣ KQ7	♣ A1096				
Contract: 3N N						

South hands (Practice Page)

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

Board: 52	♠ Q98654	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ K32	Partner bids first.
HCP: 5	♣ 65	

Board: 53	♠ AQ64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ J107	You bid first.
HCP: 20	♣ AQ5	

Board: 54	♠ Q52	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ 9632	Partner bids first.
HCP: 6	♣ 763	

Board: 55	♠ KQ5	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ QJ5	

Board: 56	♠ 75	The opponents are silent.
Dealer: N	♥ Q102	
Vul: None	♦ 8762	Partner bids first.
HCP: 6	♣ A1096	

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

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q98654		2NT	Pass	3♥
Vul: EW	♥ AQ98	♥ 75	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ96	♦ K32	AP			
South HCP: 5	♣ A74	♣ 65				
Contract: 4♠ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AQ64				2NT
Vul: Both	♥ 97652	♥ AQJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q	♦ J107	Pass	3NT	Pass	4♥
South HCP: 20	♣ 9643	♣ AQ5	AP			
Contract: 4♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q52		2NT	Pass	3NT
Vul: None	♥ KJ4	♥ A96	AP			
North HCP: 21	♦ AKQJ5	♦ 9632				
South HCP: 6	♣ A104	♣ 763				
Contract: 3N N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQ5				2NT
Vul: EW	♥ 7543	♥ QJ92	AP			
North HCP: 4	♦ 6532	♦ AKQ				
South HCP: 20	♣ A1098	♣ QJ5				
Contract: 2N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 75		2NT	Pass	3NT
Vul: None	♥ AJ4	♥ Q102	AP			
North HCP: 21	♦ AQ105	♦ 8762				
South HCP: 6	♣ KQ7	♣ A1096				
Contract: 3N N						

North hands (Practice Page)

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

Board: 57	♠ 7632	East Doubles 3♣ if possible.
Dealer: S	♥ K8632	
Vul: Both	♦ K752	Partner bids first.
HCP: 6	♣ —	

Board: 58	♠ 63	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ KQ86	You bid first.
HCP: 20	♣ AQ87	

Board: 59	♠ Q9632	The opponents are silent.
Dealer: S	♥ Q73	
Vul: NS	♦ AK9	Partner bids first.
HCP: 11	♣ 63	

Board: 60	♠ KQ	The opponents are silent.
Dealer: N	♥ A943	
Vul: EW	♦ A75	You bid first.
HCP: 20	♣ AK83	

Board: 61	♠ 54	The opponents are silent.
Dealer: S	♥ 632	
Vul: None	♦ 7652	Partner bids first.
HCP: 2	♣ Q984	

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

Board: 57			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 7632	♠ KQ8	Pass	3♣ ¹	X	3♦
North HCP: 6	♥ K8632	♥ A5	Pass	3♠ ²	Pass	3NT
South HCP: 21	♦ K752	♦ AQJ8	Pass	6♦	AP	
Contract: 6♦ S	♣ —	♣ KQ92	1. Stayman			
			2. SMOLEN			

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ Q4		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ	♥ 8743	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ86	♦ J73	AP			
South HCP: 7	♣ AQ87	♣ KJ96	1. Stayman			
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q9632	♠ AK				2NT
Vul: NS	♥ Q73	♥ AK1054	Pass	3♥	Pass	3♠
North HCP: 11	♦ AK9	♦ 106	Pass	4NT ¹	Pass	6NT
South HCP: 21	♣ 63	♣ AK105	AP			
Contract: 6N S			1. Quantitative	4NT		

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A1053		2NT	Pass	3♣ ¹
Vul: EW	♥ A943	♥ 75	Pass	3♥	Pass	3NT
North HCP: 20	♦ A75	♦ Q9	AP			
South HCP: 7	♣ AK83	♣ J10954				
Contract: 3N N			1. Stayman			

Board: 61	North:	South:				
Dealer: S	♠ 54	♠ KJ62	West	North	East	South
Vul: None	♥ 632	♥ KQ97				2NT
North HCP: 2	♦ 7652	♦ A94	AP			
South HCP: 20	♣ Q984	♣ AK				
Contract: 2N S						

South hands (Practice Page)

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

Board: 57	♠ KQ8	East Doubles 3♣ if possible.
Dealer: S	♥ A5	
Vul: Both	♦ AQJ8	You bid first.
HCP: 21	♣ KQ92	

Board: 58	♠ Q4	The opponents are silent.
Dealer: N	♥ 8743	
Vul: None	♦ J73	Partner bids first.
HCP: 7	♣ KJ96	

Board: 59	♠ AK	The opponents are silent.
Dealer: S	♥ AK1054	
Vul: NS	♦ 106	You bid first.
HCP: 21	♣ AK105	

Board: 60	♠ A1053	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ Q9	Partner bids first.
HCP: 7	♣ J10954	

Board: 61	♠ KJ62	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: None	♦ A94	You bid first.
HCP: 20	♣ AK	

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

Board: 57			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 7632	♠ KQ8	Pass	3♣ ¹	X	3♦
North HCP: 6	♥ K8632	♥ A5	Pass	3♠ ²	Pass	3NT
South HCP: 21	♦ K752	♦ AQJ8	Pass	6♦	AP	
Contract: 6♦ S	♣ —	♣ KQ92	1. Stayman			
			2. SMOLEN			

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ Q4		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ	♥ 8743	Pass	3♦	Pass	3NT
North HCP: 20	♦ KQ86	♦ J73	AP			
South HCP: 7	♣ AQ87	♣ KJ96	1. Stayman			
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q9632	♠ AK				2NT
Vul: NS	♥ Q73	♥ AK1054	Pass	3♥	Pass	3♠
North HCP: 11	♦ AK9	♦ 106	Pass	4NT ¹	Pass	6NT
South HCP: 21	♣ 63	♣ AK105	AP			
Contract: 6N S			1. Quantitative	4NT		

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A1053		2NT	Pass	3♣ ¹
Vul: EW	♥ A943	♥ 75	Pass	3♥	Pass	3NT
North HCP: 20	♦ A75	♦ Q9	AP			
South HCP: 7	♣ AK83	♣ J10954				
Contract: 3N N			1. Stayman			

Board: 61	North:	South:				
Dealer: S	♠ 54	♠ KJ62	West	North	East	South
Vul: None	♥ 632	♥ KQ97				2NT
North HCP: 2	♦ 7652	♦ A94	AP			
South HCP: 20	♣ Q984	♣ AK				
Contract: 2N S						

North hands (Practice Page)

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

Board: 62	♠ AK943	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ K972	You bid first.
HCP: 20	♣ K3	

Board: 63	♠ J10543	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ 985	Partner bids first.
HCP: 1	♣ 1073	

Board: 64	♠ AQ	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: Both	♦ 7542	You bid first.
HCP: 20	♣ AQ2	

Board: 65	♠ A84	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ 752	Partner bids first.
HCP: 7	♣ K108753	

Board: 66	♠ AK983	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ A2	You bid first.
HCP: 20	♣ Q98	

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

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ Q52		2NT	Pass	3NT
Vul: NS	♥ AK	♥ Q53				
North HCP: 20	♦ K972	♦ J5	AP			
South HCP: 10	♣ K3	♣ AJ876				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J10543	♠ Q7				2NT
Vul: EW	♥ 87	♥ AQ63	Pass	3♥	Pass	3♠
North HCP: 1	♦ 985	♦ AQ104	AP			
South HCP: 20	♣ 1073	♣ AQ4				
Contract: 3♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K83		2NT	Pass	3♣ ¹
Vul: Both	♥ AKJ4	♥ Q865	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ 7542	♦ —	Pass	4♥	AP	
South HCP: 9	♣ AQ2	♣ KJ6543	1. Stayman			
Contract: 4♥ N			2. artificial			

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ6				2NT
Vul: NS	♥ 10	♥ AK98				
North HCP: 7	♦ 752	♦ K98	Pass	3NT	AP	
South HCP: 20	♣ K108753	♣ AJ6				
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AK983	♠ Q107		2NT	Pass	4♣ ¹
Vul: EW	♥ AK9	♥ Q5	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ A2	♦ Q8753	AP			
South HCP: 13	♣ Q98	♣ AK6	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

South hands (Practice Page)

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

Board: 62	♠ Q52	The opponents are silent.
Dealer: N	♥ Q53	
Vul: NS	♦ J5	Partner bids first.
HCP: 10	♣ AJ876	

Board: 63	♠ Q7	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ AQ4	

Board: 64	♠ K83	The opponents are silent.
Dealer: N	♥ Q865	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ KJ6543	

Board: 65	♠ KQ6	The opponents are silent.
Dealer: S	♥ AK98	
Vul: NS	♦ K98	You bid first.
HCP: 20	♣ AJ6	

Board: 66	♠ Q107	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ Q8753	Partner bids first.
HCP: 13	♣ AK6	

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

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ Q52		2NT	Pass	3NT
Vul: NS	♥ AK	♥ Q53				
North HCP: 20	♦ K972	♦ J5	AP			
South HCP: 10	♣ K3	♣ AJ876				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ J10543	♠ Q7				2NT
Vul: EW	♥ 87	♥ AQ63	Pass	3♥	Pass	3♠
North HCP: 1	♦ 985	♦ AQ104	AP			
South HCP: 20	♣ 1073	♣ AQ4				
Contract: 3♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K83		2NT	Pass	3♣ ¹
Vul: Both	♥ AKJ4	♥ Q865	Pass	3♥	Pass	3♠ ²
North HCP: 20	♦ 7542	♦ —	Pass	4♥	AP	
South HCP: 9	♣ AQ2	♣ KJ6543	1. Stayman			
Contract: 4♥ N			2. artificial			

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ6				2NT
Vul: NS	♥ 10	♥ AK98				
North HCP: 7	♦ 752	♦ K98	Pass	3NT	AP	
South HCP: 20	♣ K108753	♣ AJ6				
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AK983	♠ Q107		2NT	Pass	4♣ ¹
Vul: EW	♥ AK9	♥ Q5	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ A2	♦ Q8753	AP			
South HCP: 13	♣ Q98	♣ AK6	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

North hands (Practice Page)

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

Board: 67	♠ J10985	The opponents are silent.
Dealer: S	♥ Q987	
Vul: Both	♦ 53	Partner bids first.
HCP: 3	♣ 95	

Board: 68	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: None	♦ KQJ7	You bid first.
HCP: 21	♣ A53	

Board: 69	♠ 1094	The opponents are silent.
Dealer: S	♥ 832	
Vul: EW	♦ KJ964	Partner bids first.
HCP: 5	♣ J6	

Board: 70	♠ AQ	The opponents are silent.
Dealer: N	♥ AK75	
Vul: Both	♦ Q3	You bid first.
HCP: 20	♣ KQ754	

Board: 71	♠ J10765	The opponents are silent.
Dealer: S	♥ J1075	
Vul: None	♦ J8	Partner bids first.
HCP: 3	♣ 105	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J10985	♠ AQ3				2NT
Vul: Both	♥ Q987	♥ AK543	Pass	3♥	Pass	3♠
North HCP: 3	♦ 53	♦ A6	AP			
South HCP: 20	♣ 95	♣ K107				
Contract: 3♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 764		2NT	Pass	3♦
Vul: None	♥ AQ75	♥ 108643	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ KQJ7	♦ 983	AP			
South HCP: 1	♣ A53	♣ J10				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AJ7				2NT
Vul: EW	♥ 832	♥ AKJ5	Pass	3NT	AP	
North HCP: 5	♦ KJ964	♦ A72				
South HCP: 20	♣ J6	♣ K83				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J5				
Vul: Both	♥ AK75	♥ 1092		2NT	AP	
North HCP: 20	♦ Q3	♦ 98752				
South HCP: 1	♣ KQ754	♣ 963				
Contract: 2N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J10765	♠ AK9				2NT
Vul: None	♥ J1075	♥ K62	Pass	3♥	Pass	3♠
North HCP: 3	♦ J8	♦ AK53	AP			
South HCP: 21	♣ 105	♣ A74				
Contract: 3♠ S						

South hands (Practice Page)

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

Board: 67	♠ AQ3	The opponents are silent.
Dealer: S	♥ AK543	
Vul: Both	♦ A6	You bid first.
HCP: 20	♣ K107	

Board: 68	♠ 764	The opponents are silent.
Dealer: N	♥ 108643	
Vul: None	♦ 983	Partner bids first.
HCP: 1	♣ J10	

Board: 69	♠ AJ7	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: EW	♦ A72	You bid first.
HCP: 20	♣ K83	

Board: 70	♠ J5	The opponents are silent.
Dealer: N	♥ 1092	
Vul: Both	♦ 98752	Partner bids first.
HCP: 1	♣ 963	

Board: 71	♠ AK9	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ AK53	You bid first.
HCP: 21	♣ A74	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J10985	♠ AQ3				2NT
Vul: Both	♥ Q987	♥ AK543	Pass	3♥	Pass	3♠
North HCP: 3	♦ 53	♦ A6	AP			
South HCP: 20	♣ 95	♣ K107				
Contract: 3♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 764		2NT	Pass	3♦
Vul: None	♥ AQ75	♥ 108643	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ KQJ7	♦ 983	AP			
South HCP: 1	♣ A53	♣ J10				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AJ7				2NT
Vul: EW	♥ 832	♥ AKJ5	Pass	3NT	AP	
North HCP: 5	♦ KJ964	♦ A72				
South HCP: 20	♣ J6	♣ K83				
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J5				
Vul: Both	♥ AK75	♥ 1092		2NT	AP	
North HCP: 20	♦ Q3	♦ 98752				
South HCP: 1	♣ KQ754	♣ 963				
Contract: 2N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J10765	♠ AK9				2NT
Vul: None	♥ J1075	♥ K62	Pass	3♥	Pass	3♠
North HCP: 3	♦ J8	♦ AK53	AP			
South HCP: 21	♣ 105	♣ A74				
Contract: 3♠ S						

North hands (Practice Page)

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

Board: 72	♠ AK10	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ K8652	You bid first.
HCP: 20	♣ AQ9	

Board: 73	♠ QJ97643	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ Q	Partner bids first.
HCP: 10	♣ QJ	

Board: 74	♠ AKQ2	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ K3	You bid first.
HCP: 20	♣ K1096	

Board: 75	♠ 10	The opponents are silent.
Dealer: S	♥ J9853	
Vul: NS	♦ A10854	Partner bids first.
HCP: 9	♣ A8	

Board: 76	♠ 42	The opponents are silent.
Dealer: N	♥ A52	
Vul: EW	♦ AQJ6	You bid first.
HCP: 20	♣ AKQ7	

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

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J962		2NT	Pass	3♦
Vul: NS	♥ A7	♥ KJ6432	Pass	3♥	Pass	4♥
North HCP: 20	♦ K8652	♦ 7	AP			
South HCP: 5	♣ AQ9	♣ 104				
Contract: 4♥ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: Both	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

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

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ86				2NT
Vul: NS	♥ J9853	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 9	♦ A10854	♦ KQ	Pass	4♥	AP	
South HCP: 20	♣ A8	♣ KJ95				
Contract: 4♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AQJ76		2NT	Pass	3♣ ¹
Vul: EW	♥ A52	♥ 10974	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AQJ6	♦ K	Pass	3NT	AP	
South HCP: 10	♣ AKQ7	♣ 543	1. Stayman			
Contract: 3N N			2. SMOLEN			

South hands (Practice Page)

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

Board: 72	♠ J962	The opponents are silent.
Dealer: N	♥ KJ6432	
Vul: NS	♦ 7	Partner bids first.
HCP: 5	♣ 104	

Board: 73	♠ A10	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ AK1075	

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

Board: 75	♠ KQ86	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ KJ95	

Board: 76	♠ AQJ76	The opponents are silent.
Dealer: N	♥ 10974	
Vul: EW	♦ K	Partner bids first.
HCP: 10	♣ 543	

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

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ J962		2NT	Pass	3♦
Vul: NS	♥ A7	♥ KJ6432	Pass	3♥	Pass	4♥
North HCP: 20	♦ K8652	♦ 7	AP			
South HCP: 5	♣ AQ9	♣ 104				
Contract: 4♥ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ QJ97643	♠ A10				2NT
Vul: Both	♥ Q98	♥ A54	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q	♦ AJ8	Pass	6♠	AP	
South HCP: 20	♣ QJ	♣ AK1075				
Contract: 6♠ S						

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

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ86				2NT
Vul: NS	♥ J9853	♥ AQ6	Pass	3♦	Pass	3♥
North HCP: 9	♦ A10854	♦ KQ	Pass	4♥	AP	
South HCP: 20	♣ A8	♣ KJ95				
Contract: 4♥ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ AQJ76		2NT	Pass	3♣ ¹
Vul: EW	♥ A52	♥ 10974	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AQJ6	♦ K	Pass	3NT	AP	
South HCP: 10	♣ AKQ7	♣ 543	1. Stayman			
Contract: 3N N			2. SMOLEN			

North hands (Practice Page)

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

Board: 77	♠ 10	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ 9742	Partner bids first.
HCP: 10	♣ AQ964	

Board: 78	♠ AK10	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ J985	You bid first.
HCP: 20	♣ AKJ7	

Board: 79	♠ 10	The opponents are silent.
Dealer: S	♥ 8742	
Vul: EW	♦ J1053	Partner bids first.
HCP: 4	♣ QJ103	

Board: 80	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ 54	You bid first.
HCP: 20	♣ KQ75	

Board: 81	♠ 653	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ Q7654	Partner bids first.
HCP: 3	♣ 103	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK7				2NT
Vul: None	♥ A52	♥ K8				
North HCP: 10	♦ 9742	♦ KQJ10	Pass	3NT	AP	
South HCP: 20	♣ AQ964	♣ KJ87				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q7642		2NT	Pass	3♥
Vul: NS	♥ A9	♥ 1083	Pass	3♠	Pass	3NT
North HCP: 20	♦ J985	♦ K43	Pass	4♠	AP	
South HCP: 7	♣ AKJ7	♣ Q10				
Contract: 4♠ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A943				2NT
Vul: EW	♥ 8742	♥ K5				
North HCP: 4	♦ J1053	♦ AKQ98	AP			
South HCP: 20	♣ QJ103	♣ A7				
Contract: 2N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 105		2NT	Pass	3NT
Vul: Both	♥ AQ2	♥ J108				
North HCP: 20	♦ 54	♦ QJ10982	AP			
South HCP: 4	♣ KQ75	♣ 108				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ K10				2NT
Vul: NS	♥ J97	♥ AQ32				
North HCP: 3	♦ Q7654	♦ AK103	AP			
South HCP: 20	♣ 103	♣ A64				
Contract: 2N S						

South hands (Practice Page)

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

Board: 77	♠ AK7	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ KQJ10	You bid first.
HCP: 20	♣ KJ87	

Board: 78	♠ Q7642	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ K43	Partner bids first.
HCP: 7	♣ Q10	

Board: 79	♠ A943	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ AKQ98	You bid first.
HCP: 20	♣ A7	

Board: 80	♠ 105	The opponents are silent.
Dealer: N	♥ J108	
Vul: Both	♦ QJ10982	Partner bids first.
HCP: 4	♣ 108	

Board: 81	♠ K10	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: NS	♦ AK103	You bid first.
HCP: 20	♣ A64	

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

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK7				2NT
Vul: None	♥ A52	♥ K8				
North HCP: 10	♦ 9742	♦ KQJ10	Pass	3NT	AP	
South HCP: 20	♣ AQ964	♣ KJ87				
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q7642		2NT	Pass	3♥
Vul: NS	♥ A9	♥ 1083	Pass	3♠	Pass	3NT
North HCP: 20	♦ J985	♦ K43	Pass	4♠	AP	
South HCP: 7	♣ AKJ7	♣ Q10				
Contract: 4♠ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A943				2NT
Vul: EW	♥ 8742	♥ K5				
North HCP: 4	♦ J1053	♦ AKQ98	AP			
South HCP: 20	♣ QJ103	♣ A7				
Contract: 2N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 105		2NT	Pass	3NT
Vul: Both	♥ AQ2	♥ J108				
North HCP: 20	♦ 54	♦ QJ10982	AP			
South HCP: 4	♣ KQ75	♣ 108				
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ K10				2NT
Vul: NS	♥ J97	♥ AQ32				
North HCP: 3	♦ Q7654	♦ AK103	AP			
South HCP: 20	♣ 103	♣ A64				
Contract: 2N S						

North hands (Practice Page)

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

Board: 82	♠ A10	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ AQ95	You bid first.
HCP: 20	♣ QJ103	

Board: 83	♠ QJ3	The opponents are silent.
Dealer: S	♥ 76432	
Vul: Both	♦ 986	Partner bids first.
HCP: 4	♣ J9	

Board: 84	♠ AQ63	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ A96	You bid first.
HCP: 20	♣ K86	

Board: 85	♠ 95	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ KJ98643	Partner bids first.
HCP: 6	♣ 52	

Board: 86	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: Both	♦ Q8	You bid first.
HCP: 21	♣ KJ10	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ ¹
Vul: EW	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K874				2NT
Vul: Both	♥ 76432	♥ A109	Pass	3♦	Pass	3♥
North HCP: 4	♦ 986	♦ KJ	AP			
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 3♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ 852		2NT	Pass	3♦
Vul: None	♥ AK7	♥ Q9832	Pass	3♥	AP	
North HCP: 20	♦ A96	♦ 1052				
South HCP: 2	♣ K86	♣ 43				
Contract: 3♥ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AKJ8				2NT
Vul: EW	♥ Q7	♥ A942	Pass	3NT	AP	
North HCP: 6	♦ KJ98643	♦ A2				
South HCP: 21	♣ 52	♣ AJ9				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J4		2NT	Pass	3NT
Vul: Both	♥ AQ54	♥ 1086	AP			
North HCP: 21	♦ Q8	♦ KJ107432				
South HCP: 5	♣ KJ10	♣ 7				
Contract: 3N N						

South hands (Practice Page)

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

Board: 82	♠ QJ95	The opponents are silent.
Dealer: N	♥ Q76	
Vul: EW	♦ 107	Partner bids first.
HCP: 9	♣ A764	

Board: 83	♠ K874	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ KJ	You bid first.
HCP: 20	♣ AKQ5	

Board: 84	♠ 852	The opponents are silent.
Dealer: N	♥ Q9832	
Vul: None	♦ 1052	Partner bids first.
HCP: 2	♣ 43	

Board: 85	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A942	
Vul: EW	♦ A2	You bid first.
HCP: 21	♣ AJ9	

Board: 86	♠ J4	The opponents are silent.
Dealer: N	♥ 1086	
Vul: Both	♦ KJ107432	Partner bids first.
HCP: 5	♣ 7	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ ¹
Vul: EW	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K874				2NT
Vul: Both	♥ 76432	♥ A109	Pass	3♦	Pass	3♥
North HCP: 4	♦ 986	♦ KJ	AP			
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 3♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ 852		2NT	Pass	3♦
Vul: None	♥ AK7	♥ Q9832	Pass	3♥	AP	
North HCP: 20	♦ A96	♦ 1052				
South HCP: 2	♣ K86	♣ 43				
Contract: 3♥ N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AKJ8				2NT
Vul: EW	♥ Q7	♥ A942	Pass	3NT	AP	
North HCP: 6	♦ KJ98643	♦ A2				
South HCP: 21	♣ 52	♣ AJ9				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J4		2NT	Pass	3NT
Vul: Both	♥ AQ54	♥ 1086	AP			
North HCP: 21	♦ Q8	♦ KJ107432				
South HCP: 5	♣ KJ10	♣ 7				
Contract: 3N N						

North hands (Practice Page)

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

Board: 87	♠ J104	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ J1098	Partner bids first.
HCP: 10	♣ K108	

Board: 88	♠ KQ1052	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ AKQ2	You bid first.
HCP: 20	♣ AQ	

Board: 89	♠ 987	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ K1082	Partner bids first.
HCP: 5	♣ J1075	

Board: 90	♠ K2	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ AQJ2	You bid first.
HCP: 20	♣ AQ93	

Board: 91	♠ K10	The opponents are silent.
Dealer: S	♥ 10764	
Vul: NS	♦ 9765	Partner bids first.
HCP: 3	♣ 1094	

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

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AK7				2NT
Vul: None	♥ AJ7	♥ K52				
North HCP: 10	♦ J1098	♦ A632	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ AQ9				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KQ1052	♠ 983		2NT	Pass	3NT
Vul: NS	♥ 87	♥ AJ5				
North HCP: 20	♦ AKQ2	♦ J9765	AP			
South HCP: 6	♣ AQ	♣ 104				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ AJ5				2NT
Vul: Both	♥ J8	♥ A102				
North HCP: 5	♦ K1082	♦ A653	Pass	3NT	AP	
South HCP: 20	♣ J1075	♣ AK9				
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQJ10		2NT	Pass	4♦ ¹
Vul: None	♥ A73	♥ KJ9852	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AQJ2	♦ 1063	Pass	5♣ ³	Pass	6♥
South HCP: 11	♣ AQ93	♣ —	AP			
Contract: 6♥ N						

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A52				2NT
Vul: NS	♥ 10764	♥ AK32				
North HCP: 3	♦ 9765	♦ J104	AP			
South HCP: 20	♣ 1094	♣ AKJ				
Contract: 2N S						

South hands (Practice Page)

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

Board: 87	♠ AK7	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ A632	You bid first.
HCP: 20	♣ AQ9	

Board: 88	♠ 983	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ J9765	Partner bids first.
HCP: 6	♣ 104	

Board: 89	♠ AJ5	The opponents are silent.
Dealer: S	♥ A102	
Vul: Both	♦ A653	You bid first.
HCP: 20	♣ AK9	

Board: 90	♠ AQJ10	The opponents are silent.
Dealer: N	♥ KJ9852	
Vul: None	♦ 1063	Partner bids first.
HCP: 11	♣ —	

Board: 91	♠ A52	The opponents are silent.
Dealer: S	♥ AK32	
Vul: NS	♦ J104	You bid first.
HCP: 20	♣ AKJ	

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

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AK7				2NT
Vul: None	♥ AJ7	♥ K52				
North HCP: 10	♦ J1098	♦ A632	Pass	3NT	AP	
South HCP: 20	♣ K108	♣ AQ9				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KQ1052	♠ 983		2NT	Pass	3NT
Vul: NS	♥ 87	♥ AJ5				
North HCP: 20	♦ AKQ2	♦ J9765	AP			
South HCP: 6	♣ AQ	♣ 104				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ AJ5				2NT
Vul: Both	♥ J8	♥ A102				
North HCP: 5	♦ K1082	♦ A653	Pass	3NT	AP	
South HCP: 20	♣ J1075	♣ AK9				
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ AQJ10		2NT	Pass	4♦ ¹
Vul: None	♥ A73	♥ KJ9852	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AQJ2	♦ 1063	Pass	5♣ ³	Pass	6♥
South HCP: 11	♣ AQ93	♣ —	AP			
Contract: 6♥ N						

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A52				2NT
Vul: NS	♥ 10764	♥ AK32				
North HCP: 3	♦ 9765	♦ J104	AP			
South HCP: 20	♣ 1094	♣ AKJ				
Contract: 2N S						

North hands (Practice Page)

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

Board: 92	♠ 1097	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ AKQ42	You bid first.
HCP: 21	♣ AJ	

Board: 93	♠ Q106	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ J9876	Partner bids first.
HCP: 6	♣ 1085	

Board: 94	♠ AK5	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ 632	You bid first.
HCP: 21	♣ AK97	

Board: 95	♠ 9743	The opponents are silent.
Dealer: S	♥ J53	
Vul: Both	♦ J98	Partner bids first.
HCP: 3	♣ J53	

Board: 96	♠ KJ65	East Bids 5♣ if possible.
Dealer: N	♥ AKJ4	You bid first.
Vul: NS	♦ K32	
HCP: 20	♣ KQ	

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

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ A65		2NT	Pass	3NT
Vul: EW	♥ AK7	♥ 106				
North HCP: 21	♦ AKQ42	♦ 98753	AP			
South HCP: 6	♣ AJ	♣ Q85				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ A9				2NT
Vul: NS	♥ K7	♥ QJ82				
North HCP: 6	♦ J9876	♦ AQ5	Pass	3NT	AP	
South HCP: 21	♣ 1085	♣ AKJ3				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ9873		2NT	Pass	4♥ ¹
Vul: EW	♥ AK7	♥ 86				
North HCP: 21	♦ 632	♦ 84	Pass	4♠	AP	
South HCP: 3	♣ AK97	♣ 843	1. Texas			
Contract: 4♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 9743	♠ AQ6				2NT
Vul: Both	♥ J53	♥ KQ64				
North HCP: 3	♦ J98	♦ 102	AP			
South HCP: 20	♣ J53	♣ AKQ4				
Contract: 2N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ AQ83		2NT	5♣	6♦
Vul: NS	♥ AKJ4	♥ Q				
North HCP: 20	♦ K32	♦ QJ9876	AP			
South HCP: 11	♣ KQ	♣ 62				
Contract: 6♦ S						

South hands (Practice Page)

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

Board: 92	♠ A65	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ 98753	Partner bids first.
HCP: 6	♣ Q85	

Board: 93	♠ A9	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: NS	♦ AQ5	You bid first.
HCP: 21	♣ AKJ3	

Board: 94	♠ QJ9873	The opponents are silent.
Dealer: N	♥ 86	
Vul: EW	♦ 84	Partner bids first.
HCP: 3	♣ 843	

Board: 95	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: Both	♦ 102	You bid first.
HCP: 20	♣ AKQ4	

Board: 96	♠ AQ83	East Bids 5♣ if possible.
Dealer: N	♥ Q	
Vul: NS	♦ QJ9876	Partner bids first.
HCP: 11	♣ 62	

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

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 1097	♠ A65		2NT	Pass	3NT
Vul: EW	♥ AK7	♥ 106				
North HCP: 21	♦ AKQ42	♦ 98753	AP			
South HCP: 6	♣ AJ	♣ Q85				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ A9				2NT
Vul: NS	♥ K7	♥ QJ82				
North HCP: 6	♦ J9876	♦ AQ5	Pass	3NT	AP	
South HCP: 21	♣ 1085	♣ AKJ3				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ9873		2NT	Pass	4♥ ¹
Vul: EW	♥ AK7	♥ 86				
North HCP: 21	♦ 632	♦ 84	Pass	4♠	AP	
South HCP: 3	♣ AK97	♣ 843	1. Texas			
Contract: 4♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 9743	♠ AQ6				2NT
Vul: Both	♥ J53	♥ KQ64				
North HCP: 3	♦ J98	♦ 102	AP			
South HCP: 20	♣ J53	♣ AKQ4				
Contract: 2N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ AQ83		2NT	5♣	6♦
Vul: NS	♥ AKJ4	♥ Q				
North HCP: 20	♦ K32	♦ QJ9876	AP			
South HCP: 11	♣ KQ	♣ 62				
Contract: 6♦ S						

North hands (Practice Page)

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

Board: 97	♠ —	The opponents are silent.
Dealer: S	♥ AK1087532	
Vul: EW	♦ 82	Partner bids first.
HCP: 7	♣ 873	
Board: 98	♠ K82	The opponents are silent.
Dealer: N	♥ AK864	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ K7	
Board: 99	♠ J109	East Doubles 3♦ if possible.
Dealer: S	♥ 108542	
Vul: EW	♦ 87	Partner bids first.
HCP: 1	♣ 1086	
Board: 100	♠ K9	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ AK83	You bid first.
HCP: 21	♣ A854	
Board: 101	♠ Q	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ K8654	Partner bids first.
HCP: 7	♣ Q87654	

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

Board: 97			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ —	♠ KQ43	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♥ AK1087532	♥ Q4	Pass	4NT ²	Pass	5♦ ³
South HCP: 21	♦ 82	♦ AKQ53	Pass	6♥	AP	
Contract: 6♥ S	♣ 873	♣ KQ	1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 98			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ K82	♠ Q1053		2NT	Pass	3♣ ¹
North HCP: 20	♥ AK864	♥ 7532	Pass	3♥	Pass	4♥
South HCP: 8	♦ AK7	♦ 3	AP			
Contract: 4♥ N	♣ K7	♣ AQ85	1. Stayman			

Board: 99			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ J109	♠ Q542	Pass	3♦	X	XX ¹
North HCP: 1	♥ 108542	♥ AK	Pass	3♥	AP	
South HCP: 21	♦ 87	♦ KQJ3	1. artificial			
Contract: 3♥ N	♣ 1086	♣ AQ5				

Board: 100			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ K9	♠ 7632		2NT	Pass	3♦
North HCP: 21	♥ AK4	♥ J10853	Pass	3♥	AP	
South HCP: 4	♦ AK83	♦ J52				
Contract: 3♥ N	♣ A854	♣ Q				

Board: 101			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ Q	♠ K93	Pass	6♣	AP	
North HCP: 7	♥ 6	♥ A10982				
South HCP: 20	♦ K8654	♦ AQ				
Contract: 6♣ N	♣ Q87654	♣ AK10				

South hands (Practice Page)

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

Board: 97	♠ KQ43	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ AKQ53	You bid first.
HCP: 21	♣ KQ	
Board: 98	♠ Q1053	The opponents are silent.
Dealer: N	♥ 7532	
Vul: Both	♦ 3	Partner bids first.
HCP: 8	♣ AQ85	
Board: 99	♠ Q542	East Doubles 3♦ if possible.
Dealer: S	♥ AK	
Vul: EW	♦ KQJ3	You bid first.
HCP: 21	♣ AQ5	
Board: 100	♠ 7632	The opponents are silent.
Dealer: N	♥ J10853	
Vul: Both	♦ J52	Partner bids first.
HCP: 4	♣ Q	
Board: 101	♠ K93	The opponents are silent.
Dealer: S	♥ A10982	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ AK10	

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

Board: 97			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ —	♠ KQ43	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♥ AK1087532	♥ Q4	Pass	4NT ²	Pass	5♦ ³
South HCP: 21	♦ 82	♦ AKQ53	Pass	6♥	AP	
Contract: 6♥ S	♣ 873	♣ KQ	1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=1/5 or 4/5			

Board: 98			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ K82	♠ Q1053		2NT	Pass	3♣ ¹
North HCP: 20	♥ AK864	♥ 7532	Pass	3♥	Pass	4♥
South HCP: 8	♦ AK7	♦ 3	AP			
Contract: 4♥ N	♣ K7	♣ AQ85	1. Stayman			

Board: 99			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ J109	♠ Q542	Pass	3♦	X	XX ¹
North HCP: 1	♥ 108542	♥ AK	Pass	3♥	AP	
South HCP: 21	♦ 87	♦ KQJ3	1. artificial			
Contract: 3♥ N	♣ 1086	♣ AQ5				

Board: 100			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ K9	♠ 7632		2NT	Pass	3♦
North HCP: 21	♥ AK4	♥ J10853	Pass	3♥	AP	
South HCP: 4	♦ AK83	♦ J52				
Contract: 3♥ N	♣ A854	♣ Q				

Board: 101			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ Q	♠ K93	Pass	6♣	AP	
North HCP: 7	♥ 6	♥ A10982				
South HCP: 20	♦ K8654	♦ AQ				
Contract: 6♣ N	♣ Q87654	♣ AK10				

North hands (Practice Page)

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

Board: 102	♠ KQJ	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ AK52	You bid first.
HCP: 21	♣ 73	

Board: 103	♠ 108743	The opponents are silent.
Dealer: S	♥ 7632	
Vul: Both	♦ 85	Partner bids first.
HCP: 0	♣ 86	

Board: 104	♠ AKJ	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ KQ43	You bid first.
HCP: 21	♣ KQ8	

Board: 105	♠ 98	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ 854	Partner bids first.
HCP: 3	♣ K108654	

Board: 106	♠ 64	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ AKJ5	You bid first.
HCP: 21	♣ AQ54	

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

Board: 102
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 6♥ N

North:
♠ KQJ
♥ AKJ5
♦ AK52
♣ 73

South:
♠ 83
♥ Q109743
♦ 4
♣ AK105

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

Board: 103
Dealer: S
Vul: Both
North HCP: 0
South HCP: 20
Contract: 3♠ S

North:
♠ 108743
♥ 7632
♦ 85
♣ 86

South:
♠ A9
♥ KQ10
♦ AQJ
♣ A10954

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

Board: 104
Dealer: N
Vul: NS
North HCP: 21
South HCP: 2
Contract: 2N N

North:
♠ AKJ
♥ K85
♦ KQ43
♣ KQ8

South:
♠ 10976
♥ 963
♦ J876
♣ J3

West	North	East	South
	2NT	AP	

Board: 105
Dealer: S
Vul: None
North HCP: 3
South HCP: 21
Contract: 4♣ S

North:
♠ 98
♥ 95
♦ 854
♣ K108654

South:
♠ AK103
♥ AKQ2
♦ J106
♣ A2

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

Board: 106
Dealer: N
Vul: NS
North HCP: 21
South HCP: 7
Contract: 4♠ N

North:
♠ 64
♥ AK9
♦ AKJ5
♣ AQ54

South:
♠ AJ10875
♥ Q2
♦ 9762
♣ 7

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

South hands (Practice Page)

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

Board: 102	♠ 83	The opponents are silent.
Dealer: N	♥ Q109743	
Vul: NS	♦ 4	Partner bids first.
HCP: 9	♣ AK105	

Board: 103	♠ A9	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ A10954	

Board: 104	♠ 10976	The opponents are silent.
Dealer: N	♥ 963	
Vul: NS	♦ J876	Partner bids first.
HCP: 2	♣ J3	

Board: 105	♠ AK103	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: None	♦ J106	You bid first.
HCP: 21	♣ A2	

Board: 106	♠ AJ10875	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ 9762	Partner bids first.
HCP: 7	♣ 7	

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

Board: 102
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 9
 Contract: 6♥ N

North:
 ♠ KQJ
 ♥ AKJ5
 ♦ AK52
 ♣ 73

South:
 ♠ 83
 ♥ Q109743
 ♦ 4
 ♣ AK105

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

Board: 103
 Dealer: S
 Vul: Both
 North HCP: 0
 South HCP: 20
 Contract: 3♠ S

North:
 ♠ 108743
 ♥ 7632
 ♦ 85
 ♣ 86

South:
 ♠ A9
 ♥ KQ10
 ♦ AQJ
 ♣ A10954

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

Board: 104
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 2
 Contract: 2N N

North:
 ♠ AKJ
 ♥ K85
 ♦ KQ43
 ♣ KQ8

South:
 ♠ 10976
 ♥ 963
 ♦ J876
 ♣ J3

West	North	East	South
	2NT	AP	

Board: 105
 Dealer: S
 Vul: None
 North HCP: 3
 South HCP: 21
 Contract: 4♣ S

North:
 ♠ 98
 ♥ 95
 ♦ 854
 ♣ K108654

South:
 ♠ AK103
 ♥ AKQ2
 ♦ J106
 ♣ A2

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

Board: 106
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 7
 Contract: 4♠ N

North:
 ♠ 64
 ♥ AK9
 ♦ AKJ5
 ♣ AQ54

South:
 ♠ AJ10875
 ♥ Q2
 ♦ 9762
 ♣ 7

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

North hands (Practice Page)

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

Board: 107	♠ 82	The opponents are silent.
Dealer: S	♥ 54	
Vul: Both	♦ AKJ765	Partner bids first.
HCP: 8	♣ 1065	

Board: 108	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: NS	♦ A1097	You bid first.
HCP: 21	♣ KQ	

Board: 109	♠ A	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ K432	Partner bids first.
HCP: 10	♣ QJ108652	

Board: 110	♠ AJ974	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ A5	

Board: 111	♠ KQ962	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ Q743	Partner bids first.
HCP: 13	♣ Q95	

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

Board: 107

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 82

♥ 54

♦ AKJ765

♣ 1065

South:

♠ AK5

♥ A10632

♦ Q2

♣ AK9

West North East South

2NT

Pass 3NT AP

Board: 108

Dealer: N

Vul: NS

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ AQJ

♥ KQ76

♦ A1097

♣ KQ

South:

♠ 542

♥ 95

♦ Q6432

♣ 653

West North East South

2NT AP

Board: 109

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ A

♥ 2

♦ K432

♣ QJ108652

South:

♠ K63

♥ AQ53

♦ A1086

♣ AK

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♣ AP

1. Gerber

2. A=3 out of 4

Board: 110

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ AJ974

♥ A85

♦ AK5

♣ A5

South:

♠ 10

♥ KQJ42

♦ J107

♣ K983

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ Pass 4NT¹

Pass 5♦² Pass 6♥

AP

1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

Board: 111

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ KQ962

♥ A

♦ Q743

♣ Q95

South:

♠ AJ4

♥ KJ62

♦ K5

♣ AKJ8

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

2NT

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

Pass	4♦	Pass	4♠
------	----	------	----

Pass	4NT ¹	Pass	5♥ ²
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Blackwood 0314, for ♠

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

South hands (Practice Page)

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

Board: 107	♠ AK5	The opponents are silent.
Dealer: S	♥ A10632	
Vul: Both	♦ Q2	You bid first.
HCP: 20	♣ AK9	

Board: 108	♠ 542	The opponents are silent.
Dealer: N	♥ 95	
Vul: NS	♦ Q6432	Partner bids first.
HCP: 2	♣ 653	

Board: 109	♠ K63	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: EW	♦ A1086	You bid first.
HCP: 20	♣ AK	

Board: 110	♠ 10	The opponents are silent.
Dealer: N	♥ KQJ42	
Vul: Both	♦ J107	Partner bids first.
HCP: 10	♣ K983	

Board: 111	♠ AJ4	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: EW	♦ K5	You bid first.
HCP: 20	♣ AKJ8	

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

Board: 107

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ 82

♥ 54

♦ AKJ765

♣ 1065

South:

♠ AK5

♥ A10632

♦ Q2

♣ AK9

West North East South

2NT

Pass 3NT AP

Board: 108

Dealer: N

Vul: NS

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ AQJ

♥ KQ76

♦ A1097

♣ KQ

South:

♠ 542

♥ 95

♦ Q6432

♣ 653

West North East South

2NT AP

Board: 109

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ A

♥ 2

♦ K432

♣ QJ108652

South:

♠ K63

♥ AQ53

♦ A1086

♣ AK

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♣ AP

1. Gerber

2. A=3 out of 4

Board: 110

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ AJ974

♥ A85

♦ AK5

♣ A5

South:

♠ 10

♥ KQJ42

♦ J107

♣ K983

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ Pass 4NT¹

Pass 5♦² Pass 6♥

AP

1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

Board: 111

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ KQ962

♥ A

♦ Q743

♣ Q95

South:

♠ AJ4

♥ KJ62

♦ K5

♣ AKJ8

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

2NT

Pass	3♥	Pass	3♠
Pass	4♦	Pass	4♠
Pass	4NT ¹	Pass	5♥ ²
Pass	6♠	AP	

1. Blackwood 0314, for ♠

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

North hands (Practice Page)

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

Board: 112	♠ AKQ	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ A107	You bid first.
HCP: 20	♣ AQJ93	

Board: 113	♠ Q10	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ J7	Partner bids first.
HCP: 7	♣ KJ109865	

Board: 114	♠ AQ987	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ Q76	You bid first.
HCP: 21	♣ AKQ	

Board: 115	♠ 4	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ 87542	Partner bids first.
HCP: 6	♣ KJ109	

Board: 116	♠ KJ10	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ Q42	You bid first.
HCP: 20	♣ AQJ86	

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

Board: 112
Dealer: N
Vul: Both
North HCP: 20
South HCP: 0
Contract: 2N N

North:
♠ AKQ
♥ 94
♦ A107
♣ AQJ93

South:
♠ 954
♥ 7652
♦ 653
♣ 654

West	North	East	South
	2NT	AP	

Board: 113
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ Q10
♥ 94
♦ J7
♣ KJ109865

South:
♠ A6
♥ AKJ3
♦ Q854
♣ AQ7

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 114
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 5♠ N

North:
♠ AQ987
♥ A8
♦ Q76
♣ AKQ

South:
♠ K1052
♥ K764
♦ K98
♣ 96

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

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

Board: 115
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 4
♥ Q92
♦ 87542
♣ KJ109

South:
♠ A762
♥ AK63
♦ AK10
♣ Q8

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 116
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ KJ10
♥ AK
♦ Q42
♣ AQJ86

South:
♠ 9
♥ Q92
♦ AJ8763
♣ 1075

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 112	♠ 954	The opponents are silent.
Dealer: N	♥ 7652	
Vul: Both	♦ 653	Partner bids first.
HCP: 0	♣ 654	

Board: 113	♠ A6	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ Q854	You bid first.
HCP: 20	♣ AQ7	

Board: 114	♠ K1052	The opponents are silent.
Dealer: N	♥ K764	
Vul: NS	♦ K98	Partner bids first.
HCP: 9	♣ 96	

Board: 115	♠ A762	The opponents are silent.
Dealer: S	♥ AK63	
Vul: Both	♦ AK10	You bid first.
HCP: 20	♣ Q8	

Board: 116	♠ 9	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ AJ8763	Partner bids first.
HCP: 7	♣ 1075	

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

Board: 112
Dealer: N
Vul: Both
North HCP: 20
South HCP: 0
Contract: 2N N

North:
♠ AKQ
♥ 94
♦ A107
♣ AQJ93

South:
♠ 954
♥ 7652
♦ 653
♣ 654

West	North	East	South
	2NT	AP	

Board: 113
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ Q10
♥ 94
♦ J7
♣ KJ109865

South:
♠ A6
♥ AKJ3
♦ Q854
♣ AQ7

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 114
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 5♠ N

North:
♠ AQ987
♥ A8
♦ Q76
♣ AKQ

South:
♠ K1052
♥ K764
♦ K98
♣ 96

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

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

Board: 115
Dealer: S
Vul: Both
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 4
♥ Q92
♦ 87542
♣ KJ109

South:
♠ A762
♥ AK63
♦ AK10
♣ Q8

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 116
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ KJ10
♥ AK
♦ Q42
♣ AQJ86

South:
♠ 9
♥ Q92
♦ AJ8763
♣ 1075

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 117	♠ 98	The opponents are silent.
Dealer: S	♥ K105	
Vul: NS	♦ KJ952	Partner bids first.
HCP: 9	♣ Q97	

Board: 118	♠ AKQ7	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ KJ942	You bid first.
HCP: 21	♣ KQ	

Board: 119	♠ 52	The opponents are silent.
Dealer: S	♥ 9642	
Vul: None	♦ Q86	Partner bids first.
HCP: 4	♣ Q1054	

Board: 120	♠ AK7	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ AK63	You bid first.
HCP: 20	♣ KQ43	

Board: 121	♠ 1092	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ K103	Partner bids first.
HCP: 5	♣ 9873	

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

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AK106				2NT
Vul: NS	♥ K105	♥ AQ63				
North HCP: 9	♦ KJ952	♦ A106	Pass	3NT	AP	
South HCP: 21	♣ Q97	♣ A3				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 63		2NT	Pass	4♦ ¹
Vul: EW	♥ K6	♥ Q109853				
North HCP: 21	♦ KJ942	♦ A10	Pass	4♥	AP	
South HCP: 7	♣ KQ	♣ J109	1. Texas			
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ KJ8				2NT
Vul: None	♥ 9642	♥ A5				
North HCP: 4	♦ Q86	♦ KJ4	AP			
South HCP: 20	♣ Q1054	♣ AKJ73				
Contract: 2N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 85432		2NT	Pass	3♣ ¹
Vul: NS	♥ J2	♥ KQ75	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AK63	♦ 75	Pass	4♠	AP	
South HCP: 5	♣ KQ43	♣ 65	1. Stayman			
Contract: 4♠ N			2. SMOLEN			

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AQ74				2NT
Vul: EW	♥ Q72	♥ AK4				
North HCP: 5	♦ K103	♦ QJ2	Pass	3NT	AP	
South HCP: 20	♣ 9873	♣ A104				
Contract: 3N S						

South hands (Practice Page)

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

Board: 117	♠ AK106	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: NS	♦ A106	You bid first.
HCP: 21	♣ A3	

Board: 118	♠ 63	The opponents are silent.
Dealer: N	♥ Q109853	
Vul: EW	♦ A10	Partner bids first.
HCP: 7	♣ J109	

Board: 119	♠ KJ8	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ KJ4	You bid first.
HCP: 20	♣ AKJ73	

Board: 120	♠ 85432	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ 75	Partner bids first.
HCP: 5	♣ 65	

Board: 121	♠ AQ74	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ QJ2	You bid first.
HCP: 20	♣ A104	

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

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AK106				2NT
Vul: NS	♥ K105	♥ AQ63				
North HCP: 9	♦ KJ952	♦ A106	Pass	3NT	AP	
South HCP: 21	♣ Q97	♣ A3				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 63		2NT	Pass	4♦ ¹
Vul: EW	♥ K6	♥ Q109853				
North HCP: 21	♦ KJ942	♦ A10	Pass	4♥	AP	
South HCP: 7	♣ KQ	♣ J109	1. Texas			
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ KJ8				2NT
Vul: None	♥ 9642	♥ A5				
North HCP: 4	♦ Q86	♦ KJ4	AP			
South HCP: 20	♣ Q1054	♣ AKJ73				
Contract: 2N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 85432		2NT	Pass	3♣ ¹
Vul: NS	♥ J2	♥ KQ75	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AK63	♦ 75	Pass	4♠	AP	
South HCP: 5	♣ KQ43	♣ 65	1. Stayman			
Contract: 4♠ N			2. SMOLEN			

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AQ74				2NT
Vul: EW	♥ 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 any response. Levelled so that the various

Board: 122	♠ K9	West Doubles 3♥ if possible.
Dealer: N	♥ KJ76	
Vul: Both	♦ AK76	
HCP: 21	♣ AK3	You bid first.

Board: 123	♠ 10872	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ 862	
HCP: 3	♣ 10763	Partner bids first.

Board: 124	♠ KQJ	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: EW	♦ AQ5	
HCP: 20	♣ Q53	You bid first.

Board: 125	♠ 75	The opponents are silent.
Dealer: S	♥ J10843	
Vul: Both	♦ Q764	
HCP: 3	♣ 63	Partner bids first.

Board: 126	♠ KQ64	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ KQJ4	
HCP: 20	♣ A8	You bid first.

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

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J10752		2NT	Pass	3♥
Vul: Both	♥ KJ76	♥ 104	X	XX ¹	Pass	3♠
North HCP: 21	♦ AK76	♦ 1083	AP			
South HCP: 1	♣ AK3	♣ 954	1. artificial			
Contract: 3♠ S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ A4				2NT
Vul: NS	♥ QJ	♥ AK82				
North HCP: 3	♦ 862	♦ A43	AP			
South HCP: 21	♣ 10763	♣ AQ84				
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 974		2NT	Pass	3NT
Vul: EW	♥ AQ64	♥ J	AP			
North HCP: 20	♦ AQ5	♦ J9842				
South HCP: 6	♣ Q53	♣ A1074				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ				2NT
Vul: Both	♥ J10843	♥ K7	Pass	3♦	Pass	3♥
North HCP: 3	♦ Q764	♦ A103	AP			
South HCP: 20	♣ 63	♣ AQ1084				
Contract: 3♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ64	♠ 9		2NT	Pass	4♦ ¹
Vul: EW	♥ AJ3	♥ K98742	Pass	4♥	AP	
North HCP: 20	♦ KQJ4	♦ 102	1. Texas			
South HCP: 4	♣ A8	♣ J963				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 122 ♠ J10752
Dealer: N ♥ 104
Vul: Both ♦ 1083
HCP: 1 ♣ 954

West Doubles 3♥ if possible.

Partner bids first.

Board: 123 ♠ A4
Dealer: S ♥ AK82
Vul: NS ♦ A43
HCP: 21 ♣ AQ84

The opponents are silent.

You bid first.

Board: 124 ♠ 974
Dealer: N ♥ J
Vul: EW ♦ J9842
HCP: 6 ♣ A1074

The opponents are silent.

Partner bids first.

Board: 125 ♠ AQJ
Dealer: S ♥ K7
Vul: Both ♦ A103
HCP: 20 ♣ AQ1084

The opponents are silent.

You bid first.

Board: 126 ♠ 9
Dealer: N ♥ K98742
Vul: EW ♦ 102
HCP: 4 ♣ J963

The opponents are silent.

Partner bids first.

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

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J10752		2NT	Pass	3♥
Vul: Both	♥ KJ76	♥ 104	X	XX ¹	Pass	3♠
North HCP: 21	♦ AK76	♦ 1083	AP			
South HCP: 1	♣ AK3	♣ 954	1. artificial			
Contract: 3♠ S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ A4				2NT
Vul: NS	♥ QJ	♥ AK82				
North HCP: 3	♦ 862	♦ A43	AP			
South HCP: 21	♣ 10763	♣ AQ84				
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 974		2NT	Pass	3NT
Vul: EW	♥ AQ64	♥ J				
North HCP: 20	♦ AQ5	♦ J9842	AP			
South HCP: 6	♣ Q53	♣ A1074				
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AQJ				2NT
Vul: Both	♥ J10843	♥ K7	Pass	3♦	Pass	3♥
North HCP: 3	♦ Q764	♦ A103	AP			
South HCP: 20	♣ 63	♣ AQ1084				
Contract: 3♥ S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ64	♠ 9		2NT	Pass	4♦ ¹
Vul: EW	♥ AJ3	♥ K98742	Pass	4♥	AP	
North HCP: 20	♦ KQJ4	♦ 102	1. Texas			
South HCP: 4	♣ A8	♣ J963				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 127	♠ 1076	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ 9763	Partner bids first.
HCP: 7	♣ K97	

Board: 128	♠ KQJ87	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 1094	You bid first.
HCP: 20	♣ AK7	

Board: 129	♠ A2	The opponents are silent.
Dealer: S	♥ 543	
Vul: NS	♦ 108764	Partner bids first.
HCP: 4	♣ 1098	

Board: 130	♠ KQ2	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ AQJ8	You bid first.
HCP: 20	♣ AQ85	

Board: 131	♠ J8532	The opponents are silent.
Dealer: S	♥ QJ63	
Vul: None	♦ J96	Partner bids first.
HCP: 5	♣ 6	

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AK8				2NT
Vul: Both	♥ A52	♥ K6				
North HCP: 7	♦ 9763	♦ AK542	Pass	3NT	AP	
South HCP: 21	♣ K97	♣ A104				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ KQJ87	♠ 94		2NT	Pass	3NT
Vul: None	♥ AK	♥ 8				
North HCP: 20	♦ 1094	♦ KQJ63	AP			
South HCP: 7	♣ AK7	♣ J9643				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ K87				2NT
Vul: NS	♥ 543	♥ KJ7				
North HCP: 4	♦ 108764	♦ KQ3	AP			
South HCP: 20	♣ 1098	♣ AKJ7				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J1075		2NT	Pass	4♦ ¹
Vul: Both	♥ Q7	♥ J109653	Pass	4♥	AP	
North HCP: 20	♦ AQJ8	♦ 103				
South HCP: 3	♣ AQ85	♣ J	1. Texas			
Contract: 4♥ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J8532	♠ KQ9				2NT
Vul: None	♥ QJ63	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ J96	♦ AK543	Pass	3♥ ²	Pass	3♠
South HCP: 21	♣ 6	♣ Q42	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

South hands (Practice Page)

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

Board: 127	♠ AK8	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ AK542	You bid first.
HCP: 21	♣ A104	

Board: 128	♠ 94	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ KQJ63	Partner bids first.
HCP: 7	♣ J9643	

Board: 129	♠ K87	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ KQ3	You bid first.
HCP: 20	♣ AKJ7	

Board: 130	♠ J1075	The opponents are silent.
Dealer: N	♥ J109653	
Vul: Both	♦ 103	Partner bids first.
HCP: 3	♣ J	

Board: 131	♠ KQ9	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ AK543	You bid first.
HCP: 21	♣ Q42	

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AK8				2NT
Vul: Both	♥ A52	♥ K6				
North HCP: 7	♦ 9763	♦ AK542	Pass	3NT	AP	
South HCP: 21	♣ K97	♣ A104				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ KQJ87	♠ 94		2NT	Pass	3NT
Vul: None	♥ AK	♥ 8				
North HCP: 20	♦ 1094	♦ KQJ63	AP			
South HCP: 7	♣ AK7	♣ J9643				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ K87				2NT
Vul: NS	♥ 543	♥ KJ7				
North HCP: 4	♦ 108764	♦ KQ3	AP			
South HCP: 20	♣ 1098	♣ AKJ7				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J1075		2NT	Pass	4♦ ¹
Vul: Both	♥ Q7	♥ J109653	Pass	4♥	AP	
North HCP: 20	♦ AQJ8	♦ 103				
South HCP: 3	♣ AQ85	♣ J	1. Texas			
Contract: 4♥ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J8532	♠ KQ9				2NT
Vul: None	♥ QJ63	♥ AK	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ J96	♦ AK543	Pass	3♥ ²	Pass	3♠
South HCP: 21	♣ 6	♣ Q42	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

North hands (Practice Page)

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

Board: 132	♠ K105	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ J6	You bid first.
HCP: 20	♣ AKQ109	

Board: 133	♠ J8	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ QJ6543	Partner bids first.
HCP: 7	♣ K64	

Board: 134	♠ K10	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ KQ108	You bid first.
HCP: 20	♣ AK42	

Board: 135	♠ 52	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ KJ97653	Partner bids first.
HCP: 8	♣ 7	

Board: 136	♠ KJ75	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ A4	You bid first.
HCP: 21	♣ KQJ3	

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

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ A843		2NT	Pass	3♣ ¹
Vul: NS	♥ AK4	♥ 96	Pass	3♦	Pass	3NT
North HCP: 20	♦ J6	♦ KQ854	AP			
South HCP: 9	♣ AKQ109	♣ 86	1. Stayman			
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K93				2NT
Vul: EW	♥ 96	♥ AJ743	Pass	3NT	AP	
North HCP: 7	♦ QJ6543	♦ AK7				
South HCP: 20	♣ K64	♣ AJ				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQ986		2NT	Pass	3♣ ¹
Vul: None	♥ AJ9	♥ Q1084	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ KQ108	♦ —	Pass	3NT	Pass	4♠
South HCP: 8	♣ AK42	♣ 9875	AP			
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A6				2NT
Vul: NS	♥ A96	♥ KQJ10	Pass	6♦	AP	
North HCP: 8	♦ KJ97653	♦ AQ2				
South HCP: 21	♣ 7	♣ KQ93				
Contract: 6♦ N						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KJ75	♠ 6		2NT	Pass	4♠ ¹
Vul: EW	♥ AK7	♥ 52	Pass	5♣	AP	
North HCP: 21	♦ A4	♦ KJ873	1. Minors			
South HCP: 4	♣ KQJ3	♣ 108754				
Contract: 5♣ N						

South hands (Practice Page)

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

Board: 132	♠ A843	The opponents are silent.
Dealer: N	♥ 96	
Vul: NS	♦ KQ854	Partner bids first.
HCP: 9	♣ 86	

Board: 133	♠ K93	The opponents are silent.
Dealer: S	♥ AJ743	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ AJ	

Board: 134	♠ AQ986	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ 9875	

Board: 135	♠ A6	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: NS	♦ AQ2	You bid first.
HCP: 21	♣ KQ93	

Board: 136	♠ 6	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ KJ873	Partner bids first.
HCP: 4	♣ 108754	

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

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ A843		2NT	Pass	3♣ ¹
Vul: NS	♥ AK4	♥ 96	Pass	3♦	Pass	3NT
North HCP: 20	♦ J6	♦ KQ854	AP			
South HCP: 9	♣ AKQ109	♣ 86	1. Stayman			
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ K93				2NT
Vul: EW	♥ 96	♥ AJ743	Pass	3NT	AP	
North HCP: 7	♦ QJ6543	♦ AK7				
South HCP: 20	♣ K64	♣ AJ				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQ986		2NT	Pass	3♣ ¹
Vul: None	♥ AJ9	♥ Q1084	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ KQ108	♦ —	Pass	3NT	Pass	4♠
South HCP: 8	♣ AK42	♣ 9875	AP			
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A6				2NT
Vul: NS	♥ A96	♥ KQJ10	Pass	6♦	AP	
North HCP: 8	♦ KJ97653	♦ AQ2				
South HCP: 21	♣ 7	♣ KQ93				
Contract: 6♦ N						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KJ75	♠ 6		2NT	Pass	4♠ ¹
Vul: EW	♥ AK7	♥ 52	Pass	5♣	AP	
North HCP: 21	♦ A4	♦ KJ873	1. Minors			
South HCP: 4	♣ KQJ3	♣ 108754				
Contract: 5♣ N						

North hands (Practice Page)

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

Board: 137	♠ A1065	The opponents are silent.
Dealer: S	♥ J9853	
Vul: Both	♦ 73	Partner bids first.
HCP: 6	♣ J10	

Board: 138	♠ AQJ7	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ KJ104	

Board: 139	♠ Q76	The opponents are silent.
Dealer: S	♥ A86543	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ Q86	

Board: 140	♠ AJ6	The opponents are silent.
Dealer: N	♥ AK982	
Vul: Both	♦ K5	You bid first.
HCP: 20	♣ AJ4	

Board: 141	♠ J972	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ AKJ1052	Partner bids first.
HCP: 9	♣ 3	

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

Board: 137
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ A1065
 ♥ J9853
 ♦ 73
 ♣ J10

South:
 ♠ 74
 ♥ AQ7
 ♦ AK8
 ♣ AK943

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

Board: 138
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 5
 Contract: 3N N

North:
 ♠ AQJ7
 ♥ KJ4
 ♦ AJ
 ♣ KJ104

South:
 ♠ 6
 ♥ —
 ♦ K8765432
 ♣ Q852

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 139
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ Q76
 ♥ A86543
 ♦ 2
 ♣ Q86

South:
 ♠ A932
 ♥ QJ2
 ♦ AQ104
 ♣ AK

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

Board: 140
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 3N N

North:
 ♠ AJ6
 ♥ AK982
 ♦ K5
 ♣ AJ4

South:
 ♠ 5
 ♥ Q64
 ♦ QJ876
 ♣ KQ109

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 141
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 21
 Contract: 6♦ S

North:
 ♠ J972
 ♥ 62
 ♦ AKJ1052
 ♣ 3

South:
 ♠ AKQ
 ♥ AQJ
 ♦ Q74
 ♣ K1075

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

South hands (Practice Page)

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

Board: 137	♠ 74	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ AK8	You bid first.
HCP: 20	♣ AK943	

Board: 138	♠ 6	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ K8765432	Partner bids first.
HCP: 5	♣ Q852	

Board: 139	♠ A932	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ AK	

Board: 140	♠ 5	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ QJ876	Partner bids first.
HCP: 10	♣ KQ109	

Board: 141	♠ AKQ	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ Q74	You bid first.
HCP: 21	♣ K1075	

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

Board: 137
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ A1065
 ♥ J9853
 ♦ 73
 ♣ J10

South:
 ♠ 74
 ♥ AQ7
 ♦ AK8
 ♣ AK943

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

Board: 138
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 5
 Contract: 3N N

North:
 ♠ AQJ7
 ♥ KJ4
 ♦ AJ
 ♣ KJ104

South:
 ♠ 6
 ♥ —
 ♦ K8765432
 ♣ Q852

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 139
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ Q76
 ♥ A86543
 ♦ 2
 ♣ Q86

South:
 ♠ A932
 ♥ QJ2
 ♦ AQ104
 ♣ AK

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

Board: 140
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 3N N

North:
 ♠ AJ6
 ♥ AK982
 ♦ K5
 ♣ AJ4

South:
 ♠ 5
 ♥ Q64
 ♦ QJ876
 ♣ KQ109

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 141
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 21
 Contract: 6♦ S

North:
 ♠ J972
 ♥ 62
 ♦ AKJ1052
 ♣ 3

South:
 ♠ AKQ
 ♥ AQJ
 ♦ Q74
 ♣ K1075

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

North hands (Practice Page)

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

Board: 142	♠ A83	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ KJ105	You bid first.
HCP: 21	♣ AK5	

Board: 143	♠ K	The opponents are silent.
Dealer: S	♥ AJ972	
Vul: Both	♦ 103	Partner bids first.
HCP: 13	♣ KQ1073	

Board: 144	♠ AQ	The opponents are silent.
Dealer: N	♥ K863	
Vul: None	♦ AJ5	You bid first.
HCP: 20	♣ AQ96	

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

Board: 142
Dealer: N
Vul: EW
North HCP: 21
South HCP: 3
Contract: 4♣ N

North:
♠ A83
♥ AQ7
♦ KJ105
♣ AK5

South:
♠ 1092
♥ 54
♦ 74
♣ QJ10974

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

1. Minor Suit Transfers after 2NT
2. automat

Board: 143
Dealer: S
Vul: Both
North HCP: 13
South HCP: 20
Contract: 7♥ N

North:
♠ K
♥ AJ972
♦ 103
♣ KQ1073

South:
♠ A5
♥ KQ43
♦ AQJ94
♣ A6

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

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

Board: 144
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♥ N

North:
♠ AQ
♥ K863
♦ AJ5
♣ AQ96

South:
♠ K952
♥ A1054
♦ 10874
♣ K

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5
5. no ♥ queen

South hands (Practice Page)

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

Board: 142	♠ 1092	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ 74	Partner bids first.
HCP: 3	♣ QJ10974	

Board: 143	♠ A5	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: Both	♦ AQJ94	You bid first.
HCP: 20	♣ A6	

Board: 144	♠ K952	The opponents are silent.
Dealer: N	♥ A1054	
Vul: None	♦ 10874	Partner bids first.
HCP: 10	♣ K	

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

Board: 142
Dealer: N
Vul: EW
North HCP: 21
South HCP: 3
Contract: 4♣ N

North:
♠ A83
♥ AQ7
♦ KJ105
♣ AK5

South:
♠ 1092
♥ 54
♦ 74
♣ QJ10974

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

1. Minor Suit Transfers after 2NT
2. automat

Board: 143
Dealer: S
Vul: Both
North HCP: 13
South HCP: 20
Contract: 7♥ N

North:
♠ K
♥ AJ972
♦ 103
♣ KQ1073

South:
♠ A5
♥ KQ43
♦ AQJ94
♣ A6

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

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

Board: 144
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♥ N

North:
♠ AQ
♥ K863
♦ AJ5
♣ AQ96

South:
♠ K952
♥ A1054
♦ 10874
♣ K

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

1. Stayman
2. artificial
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5
5. no ♥ queen

North hands (Practice Page)

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

Board: 145	♠ AQJ53	The opponents are silent.
Dealer: S	♥ J1062	
Vul: NS	♦ J104	Partner bids first.
HCP: 9	♣ 9	

Board: 146	♠ A8	West Doubles 3♠ if possible.
Dealer: N	♥ K873	East Bids 5♠ if possible.
Vul: NS	♦ AKJ	
HCP: 20	♣ AJ86	You bid first.

Board: 147	♠ A862	The opponents are silent.
Dealer: S	♥ K10864	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ 102	

Board: 148	♠ A10	The opponents are silent.
Dealer: N	♥ AJ763	
Vul: None	♦ A974	You bid first.
HCP: 20	♣ AK	

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

Board: 145

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ AQJ53

♥ J1062

♦ J104

♣ 9

South:

♠ 64

♥ A53

♦ AK7

♣ AKQ103

West North East South

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

AP

1. Stayman
2. SMOLEN

Board: 146

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ A8

♥ K873

♦ AKJ

♣ AJ86

South:

♠ 6

♥ AQ64

♦ 107543

♣ K54

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

X Pass Pass 3NT³

Pass 4NT⁴ 5♠ X⁵

Pass 6♥ AP

1. Stayman
2. artificial
3. Cue bid, a ♠ stopper
4. Blackwood 0314, for ♥
5. 1/5 or 3/5

Board: 147

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ A862

♥ K10864

♦ 64

♣ 102

South:

♠ KQ3

♥ Q7

♦ KJ107

♣ AKQ8

West North East South

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 3NT

AP

1. Stayman
2. SMOLEN

Board: 148

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ A10

♥ AJ763

♦ A974

♣ AK

South:

♠ 543

♥ Q954

♦ 632

♣ Q83

West North East South

2NT AP

South hands (Practice Page)

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

Board: 145	♠ 64	The opponents are silent.
Dealer: S	♥ A53	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ AKQ103	
Board: 146	♠ 6	West Doubles 3♠ if possible.
Dealer: N	♥ AQ64	East Bids 5♠ if possible.
Vul: NS	♦ 107543	
HCP: 9	♣ K54	Partner bids first.
Board: 147	♠ KQ3	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ KJ107	You bid first.
HCP: 20	♣ AKQ8	
Board: 148	♠ 543	The opponents are silent.
Dealer: N	♥ Q954	
Vul: None	♦ 632	Partner bids first.
HCP: 4	♣ Q83	

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

Board: 145

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ AQJ53

♥ J1062

♦ J104

♣ 9

South:

♠ 64

♥ A53

♦ AK7

♣ AKQ103

West North East South

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

AP

1. Stayman
2. SMOLEN

Board: 146

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ A8

♥ K873

♦ AKJ

♣ AJ86

South:

♠ 6

♥ AQ64

♦ 107543

♣ K54

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3♠²

X Pass Pass 3NT³

Pass 4NT⁴ 5♠ X⁵

Pass 6♥ AP

1. Stayman
2. artificial
3. Cue bid, a ♠ stopper
4. Blackwood 0314, for ♥
5. 1/5 or 3/5

Board: 147

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ A862

♥ K10864

♦ 64

♣ 102

South:

♠ KQ3

♥ Q7

♦ KJ107

♣ AKQ8

West North East South

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 3NT

AP

1. Stayman
2. SMOLEN

Board: 148

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ A10

♥ AJ763

♦ A974

♣ AK

South:

♠ 543

♥ Q954

♦ 632

♣ Q83

West North East South

2NT AP

North hands (Practice Page)

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

Board: 149	♠ J98	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ 9864	Partner bids first.
HCP: 4	♣ K8543	

Board: 150	♠ A108	West Bids 3♠ if possible.
Dealer: N	♥ AKQ2	East Bids 4♠ if possible.
Vul: EW	♦ K976	
HCP: 20	♣ A5	You bid first.

Board: 151	♠ 765	The opponents are silent.
Dealer: S	♥ A107532	
Vul: NS	♦ 74	Partner bids first.
HCP: 7	♣ QJ	

Board: 152	♠ KJ3	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ AK532	You bid first.
HCP: 20	♣ A7	

Board: 153	♠ 85	The opponents are silent.
Dealer: S	♥ Q7543	
Vul: None	♦ Q8	Partner bids first.
HCP: 7	♣ QJ105	

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

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A75				2NT
Vul: NS	♥ 6	♥ K74				
North HCP: 4	♦ 9864	♦ AKQ7	AP			
South HCP: 20	♣ K8543	♣ A92				
Contract: 2N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 7		2NT	Pass	Pass
Vul: EW	♥ AKQ2	♥ 743	3♠	Pass	4♠	Pass
North HCP: 20	♦ K976	♦ J10532	Pass	X	AP	
South HCP: 2	♣ A5	♣ J1094				
Contract: 4♠X W						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AJ3				2NT
Vul: NS	♥ A107532	♥ KQ6	Pass	3♦	Pass	3♥
North HCP: 7	♦ 74	♦ K52	Pass	4♥	AP	
South HCP: 20	♣ QJ	♣ AK109				
Contract: 4♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 65				
Vul: EW	♥ KQ4	♥ J95		2NT	AP	
North HCP: 20	♦ AK532	♦ J108				
South HCP: 3	♣ A7	♣ J10543				
Contract: 2N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AQ1076				2NT
Vul: None	♥ Q7543	♥ AK	Pass	3♦	Pass	3♥
North HCP: 7	♦ Q8	♦ A106	Pass	3NT	AP	
South HCP: 21	♣ QJ105	♣ A86				
Contract: 3N S						

South hands (Practice Page)

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

Board: 149	♠ A75	The opponents are silent.
Dealer: S	♥ K74	
Vul: NS	♦ AKQ7	You bid first.
HCP: 20	♣ A92	

Board: 150	♠ 7	West Bids 3♠ if possible.
Dealer: N	♥ 743	East Bids 4♠ if possible.
Vul: EW	♦ J10532	
HCP: 2	♣ J1094	Partner bids first.

Board: 151	♠ AJ3	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ K52	You bid first.
HCP: 20	♣ AK109	

Board: 152	♠ 65	The opponents are silent.
Dealer: N	♥ J95	
Vul: EW	♦ J108	Partner bids first.
HCP: 3	♣ J10543	

Board: 153	♠ AQ1076	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ A86	

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

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ A75				2NT
Vul: NS	♥ 6	♥ K74				
North HCP: 4	♦ 9864	♦ AKQ7	AP			
South HCP: 20	♣ K8543	♣ A92				
Contract: 2N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 7		2NT	Pass	Pass
Vul: EW	♥ AKQ2	♥ 743	3♠	Pass	4♠	Pass
North HCP: 20	♦ K976	♦ J10532	Pass	X	AP	
South HCP: 2	♣ A5	♣ J1094				
Contract: 4♠X W						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AJ3				2NT
Vul: NS	♥ A107532	♥ KQ6	Pass	3♦	Pass	3♥
North HCP: 7	♦ 74	♦ K52	Pass	4♥	AP	
South HCP: 20	♣ QJ	♣ AK109				
Contract: 4♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 65				
Vul: EW	♥ KQ4	♥ J95		2NT	AP	
North HCP: 20	♦ AK532	♦ J108				
South HCP: 3	♣ A7	♣ J10543				
Contract: 2N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AQ1076				2NT
Vul: None	♥ Q7543	♥ AK	Pass	3♦	Pass	3♥
North HCP: 7	♦ Q8	♦ A106	Pass	3NT	AP	
South HCP: 21	♣ QJ105	♣ A86				
Contract: 3N S						

North hands (Practice Page)

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

Board: 154	♠ QJ98	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ AQ87	You bid first.
HCP: 21	♣ AK	

Board: 155	♠ 10953	The opponents are silent.
Dealer: S	♥ AQ954	
Vul: Both	♦ 102	Partner bids first.
HCP: 6	♣ 85	

Board: 156	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q84	
Vul: None	♦ AQ974	You bid first.
HCP: 20	♣ K4	

Board: 157	♠ J43	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ 9642	Partner bids first.
HCP: 6	♣ 1043	

Board: 158	♠ AQ108	The opponents are silent.
Dealer: N	♥ K32	
Vul: Both	♦ AKQ10	You bid first.
HCP: 21	♣ K5	

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

Board: 154

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ QJ98

♥ AJ2

♦ AQ87

♣ AK

South:

♠ K3

♥ 1084

♦ K10965

♣ Q96

West North East South

2NT Pass 3NT

AP

Board: 155

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ 10953

♥ AQ954

♦ 102

♣ 85

South:

♠ AK2

♥ K10

♦ KJ875

♣ AQJ

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3♠² Pass 3NT

AP

1. Stayman

2. SMOLEN

Board: 156

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AKQ

♥ Q84

♦ AQ974

♣ K4

South:

♠ J97

♥ A65

♦ 62

♣ AQ765

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 6NT

AP

1. Gerber

2. A=2 out of 4

Board: 157

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ J43

♥ AJ2

♦ 9642

♣ 1043

South:

♠ AQ

♥ KQ1094

♦ AK53

♣ K6

West North East South

2NT

Pass 3NT AP

Board: 158

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AQ108

♥ K32

♦ AKQ10

♣ K5

South:

♠ K63

♥ 105

♦ 82

♣ AQ9732

West North East South

2NT Pass 3NT

AP

South hands (Practice Page)

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

Board: 154	♠ K3	The opponents are silent.
Dealer: N	♥ 1084	
Vul: EW	♦ K10965	Partner bids first.
HCP: 8	♣ Q96	

Board: 155	♠ AK2	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ KJ875	You bid first.
HCP: 21	♣ AQJ	

Board: 156	♠ J97	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ 62	Partner bids first.
HCP: 11	♣ AQ765	

Board: 157	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ1094	
Vul: NS	♦ AK53	You bid first.
HCP: 21	♣ K6	

Board: 158	♠ K63	The opponents are silent.
Dealer: N	♥ 105	
Vul: Both	♦ 82	Partner bids first.
HCP: 9	♣ AQ9732	

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

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ K3		2NT	Pass	3NT
Vul: EW	♥ AJ2	♥ 1084				
North HCP: 21	♦ AQ87	♦ K10965	AP			
South HCP: 8	♣ AK	♣ Q96				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 10953	♠ AK2				2NT
Vul: Both	♥ AQ954	♥ K10	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ 102	♦ KJ875	Pass	3♠ ²	Pass	3NT
South HCP: 21	♣ 85	♣ AQJ	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J97		2NT	Pass	4♣ ¹
Vul: None	♥ Q84	♥ A65	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ AQ974	♦ 62	AP			
South HCP: 11	♣ K4	♣ AQ765	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ AQ				2NT
Vul: NS	♥ AJ2	♥ KQ1094				
North HCP: 6	♦ 9642	♦ AK53	Pass	3NT	AP	
South HCP: 21	♣ 1043	♣ K6				
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ K63		2NT	Pass	3NT
Vul: Both	♥ K32	♥ 105				
North HCP: 21	♦ AKQ10	♦ 82	AP			
South HCP: 9	♣ K5	♣ AQ9732				
Contract: 3N N						

North hands (Practice Page)

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

Board: 159	♠ KJ95	East Doubles 4♥ if possible.
Dealer: S	♥ Q96	
Vul: None	♦ 98	Partner bids first.
HCP: 9	♣ QJ103	

Board: 160	♠ Q86	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ AQ7	You bid first.
HCP: 20	♣ AQ54	

Board: 161	♠ 643	The opponents are silent.
Dealer: S	♥ J94	
Vul: EW	♦ K8	Partner bids first.
HCP: 5	♣ J10963	

Board: 162	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: None	♦ AJ54	You bid first.
HCP: 20	♣ K5	

Board: 163	♠ Q86542	The opponents are silent.
Dealer: S	♥ J985	
Vul: NS	♦ 6	Partner bids first.
HCP: 7	♣ A6	

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

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ KJ95	♠ AQ83	Pass	3♣ ¹	Pass	2NT
Vul: None	♥ Q96	♥ J10	Pass	4♥ ²	X	3♠
North HCP: 9	♦ 98	♦ AQ10	AP			4♠
South HCP: 20	♣ QJ103	♣ AK64	1. Stayman			
Contract: 4♠ S			2. artificial			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ J104		2NT	Pass	3NT
Vul: NS	♥ AQ3	♥ J92	AP			
North HCP: 20	♦ AQ7	♦ K98632				
South HCP: 5	♣ AQ54	♣ 10				
Contract: 3N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ KQJ10				2NT
Vul: EW	♥ J94	♥ AK2	Pass	3NT	AP	
North HCP: 5	♦ K8	♦ 932				
South HCP: 20	♣ J10963	♣ AK5				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J109876		2NT	Pass	3♥
Vul: None	♥ KQ97	♥ J108	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ54	♦ K2	AP			
South HCP: 5	♣ K5	♣ 103				
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ Q86542	♠ AJ3				2NT
Vul: NS	♥ J985	♥ AQ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 6	♦ AJ5	AP			
South HCP: 21	♣ A6	♣ KQ975	1. Texas			
Contract: 4♠ S						

South hands (Practice Page)

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

Board: 159	♠ AQ83	East Doubles 4♥ if possible.
Dealer: S	♥ J10	
Vul: None	♦ AQ10	You bid first.
HCP: 20	♣ AK64	

Board: 160	♠ J104	The opponents are silent.
Dealer: N	♥ J92	
Vul: NS	♦ K98632	Partner bids first.
HCP: 5	♣ 10	

Board: 161	♠ KQJ10	The opponents are silent.
Dealer: S	♥ AK2	
Vul: EW	♦ 932	You bid first.
HCP: 20	♣ AK5	

Board: 162	♠ J109876	The opponents are silent.
Dealer: N	♥ J108	
Vul: None	♦ K2	Partner bids first.
HCP: 5	♣ 103	

Board: 163	♠ AJ3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ AJ5	You bid first.
HCP: 21	♣ KQ975	

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

Board: 159

Dealer: S

Vul: None

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♣¹ Pass 3♠

Pass 4♥² X 4♠

AP

1. Stayman

2. artificial

Board: 160

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ Q86

♥ AQ3

♦ AQ7

♣ AQ54

South:

♠ J104

♥ J92

♦ K98632

♣ 10

West North East South

2NT Pass 3NT

AP

Board: 161

Dealer: S

Vul: EW

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 643

♥ J94

♦ K8

♣ J10963

South:

♠ KQJ10

♥ AK2

♦ 932

♣ AK5

West North East South

2NT

Pass 3NT AP

Board: 162

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AK4

♥ KQ97

♦ AJ54

♣ K5

South:

♠ J109876

♥ J108

♦ K2

♣ 103

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 163

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 4♠ S

North:

♠ Q86542

♥ J985

♦ 6

♣ A6

South:

♠ AJ3

♥ AQ

♦ AJ5

♣ KQ975

West North East South

2NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

North hands (Practice Page)

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

Board: 164	♠ K96	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ A98	You bid first.
HCP: 20	♣ AQ107	

Board: 165	♠ J105	The opponents are silent.
Dealer: S	♥ KQ109862	
Vul: Both	♦ 32	Partner bids first.
HCP: 6	♣ 8	

Board: 166	♠ AK4	The opponents are silent.
Dealer: N	♥ 1052	
Vul: NS	♦ AKQ2	You bid first.
HCP: 20	♣ A85	

Board: 167	♠ 43	The opponents are silent.
Dealer: S	♥ 8762	
Vul: EW	♦ A1087	Partner bids first.
HCP: 6	♣ Q95	

Board: 168	♠ KQ876	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ AQ3	You bid first.
HCP: 21	♣ KJ	

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

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ A84		2NT	Pass	6♣
Vul: EW	♥ AK7	♥ 9				
North HCP: 20	♦ A98	♦ 1062	AP			
South HCP: 8	♣ AQ107	♣ KJ9864				
Contract: 6♣ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK9				2NT
Vul: Both	♥ KQ109862	♥ 75	Pass	3♦	Pass	3♥
North HCP: 6	♦ 32	♦ AKQ8	Pass	6♥	AP	
South HCP: 20	♣ 8	♣ KJ54				
Contract: 6♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q632		2NT	Pass	3♦
Vul: NS	♥ 1052	♥ J9864	Pass	3♥	AP	
North HCP: 20	♦ AKQ2	♦ 63				
South HCP: 4	♣ A85	♣ J4				
Contract: 3♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK86				2NT
Vul: EW	♥ 8762	♥ 1093	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ A1087	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ AKJ7	1. Stayman			
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KQ876	♠ 10		2NT	Pass	4♦ ¹
Vul: Both	♥ AQ7	♥ K109543	Pass	4♥	AP	
North HCP: 21	♦ AQ3	♦ J1084	1. Texas			
South HCP: 4	♣ KJ	♣ 104				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 164	♠ A84	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ 1062	Partner bids first.
HCP: 8	♣ KJ9864	

Board: 165	♠ AK9	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ AKQ8	You bid first.
HCP: 20	♣ KJ54	

Board: 166	♠ Q632	The opponents are silent.
Dealer: N	♥ J9864	
Vul: NS	♦ 63	Partner bids first.
HCP: 4	♣ J4	

Board: 167	♠ AK86	The opponents are silent.
Dealer: S	♥ 1093	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ AKJ7	

Board: 168	♠ 10	The opponents are silent.
Dealer: N	♥ K109543	
Vul: Both	♦ J1084	Partner bids first.
HCP: 4	♣ 104	

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

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ A84		2NT	Pass	6♣
Vul: EW	♥ AK7	♥ 9				
North HCP: 20	♦ A98	♦ 1062	AP			
South HCP: 8	♣ AQ107	♣ KJ9864				
Contract: 6♣ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK9				2NT
Vul: Both	♥ KQ109862	♥ 75	Pass	3♦	Pass	3♥
North HCP: 6	♦ 32	♦ AKQ8	Pass	6♥	AP	
South HCP: 20	♣ 8	♣ KJ54				
Contract: 6♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q632		2NT	Pass	3♦
Vul: NS	♥ 1052	♥ J9864	Pass	3♥	AP	
North HCP: 20	♦ AKQ2	♦ 63				
South HCP: 4	♣ A85	♣ J4				
Contract: 3♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK86				2NT
Vul: EW	♥ 8762	♥ 1093	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ A1087	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ AKJ7	1. Stayman			
Contract: 3N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KQ876	♠ 10		2NT	Pass	4♦ ¹
Vul: Both	♥ AQ7	♥ K109543	Pass	4♥	AP	
North HCP: 21	♦ AQ3	♦ J1084	1. Texas			
South HCP: 4	♣ KJ	♣ 104				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 169	♠ K652	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ Q763	Partner bids first.
HCP: 8	♣ 10983	

Board: 170	♠ AK2	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AJ94	You bid first.
HCP: 21	♣ KQ64	

Board: 171	♠ KQ10	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ 10876	Partner bids first.
HCP: 9	♣ A10986	

Board: 172	♠ K543	The opponents are silent.
Dealer: N	♥ AK52	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ Q7	

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

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K652	♠ AJ				2NT
Vul: None	♥ K	♥ A103	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ Q763	♦ KJ1094	Pass	3NT	AP	
South HCP: 21	♣ 10983	♣ AKJ				
Contract: 3N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J4				
Vul: EW	♥ A8	♥ 765		2NT	Pass	3NT
North HCP: 21	♦ AJ94	♦ 8653	AP			
South HCP: 5	♣ KQ64	♣ A753				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ A98				2NT
Vul: Both	♥ 6	♥ K73				
North HCP: 9	♦ 10876	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ A10986	♣ KQ74				
Contract: 3N S						

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

Board: 172
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 8
 Contract: 5♠ N

North:	South:
♠ K543	♠ AJ1076
♥ AK52	♥ 76
♦ AKQ	♦ 987
♣ Q7	♣ K106

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=1/5 or 4/5

South hands (Practice Page)

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

Board: 169	♠ AJ	The opponents are silent.
Dealer: S	♥ A103	
Vul: None	♦ KJ1094	You bid first.
HCP: 21	♣ AKJ	

Board: 170	♠ J4	The opponents are silent.
Dealer: N	♥ 765	
Vul: EW	♦ 8653	Partner bids first.
HCP: 5	♣ A753	

Board: 171	♠ A98	The opponents are silent.
Dealer: S	♥ K73	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ KQ74	

Board: 172	♠ AJ1076	The opponents are silent.
Dealer: N	♥ 76	
Vul: None	♦ 987	Partner bids first.
HCP: 8	♣ K106	

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

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K652	♠ AJ				2NT
Vul: None	♥ K	♥ A103	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ Q763	♦ KJ1094	Pass	3NT	AP	
South HCP: 21	♣ 10983	♣ AKJ				
Contract: 3N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J4				
Vul: EW	♥ A8	♥ 765		2NT	Pass	3NT
North HCP: 21	♦ AJ94	♦ 8653	AP			
South HCP: 5	♣ KQ64	♣ A753				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ A98				2NT
Vul: Both	♥ 6	♥ K73				
North HCP: 9	♦ 10876	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ A10986	♣ KQ74				
Contract: 3N S						

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

Board: 172
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 8
 Contract: 5♠ N

North:	South:
♠ K543	♠ AJ1076
♥ AK52	♥ 76
♦ AKQ	♦ 987
♣ Q7	♣ K106

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=1/5 or 4/5

North hands (Practice Page)

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

Board: 173	♠ KJ83	The opponents are silent.
Dealer: S	♥ QJ542	
Vul: NS	♦ 8	Partner bids first.
HCP: 10	♣ K108	

Board: 174	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: Both	♦ KQ6	You bid first.
HCP: 21	♣ AK4	

Board: 175	♠ A4	The opponents are silent.
Dealer: S	♥ K983	
Vul: None	♦ QJ875	Partner bids first.
HCP: 10	♣ 98	

Board: 176	♠ KJ9	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ AQJ5	You bid first.
HCP: 20	♣ A92	

Board: 177	♠ J8	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ 10432	Partner bids first.
HCP: 5	♣ KJ8642	

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

Board: 173

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ KJ83

♥ QJ542

♦ 8

♣ K108

South:

♠ AQ6

♥ 109

♦ AQJ62

♣ AQJ

West North East South

2NT

Pass 3♣¹

Pass 3♦

Pass 3♠²

Pass 3NT

AP

1. Stayman

2. SMOLEN

Board: 174

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ KJ4

♥ KQ85

♦ KQ6

♣ AK4

South:

♠ 92

♥ J73

♦ A73

♣ J9653

West North East South

2NT Pass 3NT

AP

West North East South

2NT

Board: 175

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 5♥ S

North:

♠ A4

♥ K983

♦ QJ875

♣ 98

South:

♠ Q8

♥ AQ75

♦ AK6

♣ KQ74

Pass 3♣¹

Pass 3♥

Pass 3♠²

Pass 4NT³

Pass 5♥⁴ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

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

Board: 176

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ KJ9

♥ AJ3

♦ AQJ5

♣ A92

South:

♠ A63

♥ 54

♦ K86

♣ J10863

West North East South

2NT Pass 3NT

AP

Board: 177

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ J8

♥ 10

♦ 10432

♣ KJ8642

South:

♠ A10

♥ KJ7

♦ AKQ

♣ A10975

West North East South

2NT

Pass 3NT AP

South hands (Practice Page)

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

Board: 173	♠ AQ6	The opponents are silent.
Dealer: S	♥ 109	
Vul: NS	♦ AQJ62	You bid first.
HCP: 20	♣ AQJ	

Board: 174	♠ 92	The opponents are silent.
Dealer: N	♥ J73	
Vul: Both	♦ A73	Partner bids first.
HCP: 6	♣ J9653	

Board: 175	♠ Q8	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: None	♦ AK6	You bid first.
HCP: 20	♣ KQ74	

Board: 176	♠ A63	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ K86	Partner bids first.
HCP: 8	♣ J10863	

Board: 177	♠ A10	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ A10975	

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

Board: 173

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ KJ83

♥ QJ542

♦ 8

♣ K108

South:

♠ AQ6

♥ 109

♦ AQJ62

♣ AQJ

West North East South

2NT

Pass 3♣¹

Pass 3♦

Pass 3♠²

Pass 3NT

AP

1. Stayman

2. SMOLEN

Board: 174

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ KJ4

♥ KQ85

♦ KQ6

♣ AK4

South:

♠ 92

♥ J73

♦ A73

♣ J9653

West North East South

2NT Pass 3NT

AP

West North East South

2NT

Board: 175

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 5♥ S

North:

♠ A4

♥ K983

♦ QJ875

♣ 98

South:

♠ Q8

♥ AQ75

♦ AK6

♣ KQ74

Pass 3♣¹

Pass 3♥

Pass 3♠²

Pass 4NT³

Pass 5♥⁴ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♥

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

Board: 176

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ KJ9

♥ AJ3

♦ AQJ5

♣ A92

South:

♠ A63

♥ 54

♦ K86

♣ J10863

West North East South

2NT Pass 3NT

AP

Board: 177

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ J8

♥ 10

♦ 10432

♣ KJ8642

South:

♠ A10

♥ KJ7

♦ AKQ

♣ A10975

West North East South

2NT

Pass 3NT AP

North hands (Practice Page)

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

Board: 178	♠ AK	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ AQ3	You bid first.
HCP: 20	♣ QJ754	

Board: 179	♠ 983	The opponents are silent.
Dealer: S	♥ A974	
Vul: NS	♦ J7	Partner bids first.
HCP: 7	♣ Q1053	

Board: 180	♠ AQ9	The opponents are silent.
Dealer: N	♥ A976	
Vul: EW	♦ 102	You bid first.
HCP: 20	♣ AKQJ	

Board: 181	♠ 954	The opponents are silent.
Dealer: S	♥ 875	
Vul: Both	♦ QJ2	Partner bids first.
HCP: 6	♣ K984	

Board: 182	♠ KQ82	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ A64	You bid first.
HCP: 20	♣ AQ7	

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

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108		2NT	Pass	3NT
Vul: None	♥ A103	♥ J98				
North HCP: 20	♦ AQ3	♦ K10852	AP			
South HCP: 7	♣ QJ754	♣ K109				
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AK64				2NT
Vul: NS	♥ A974	♥ K10	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J7	♦ K105	Pass	3NT	AP	
South HCP: 20	♣ Q1053	♣ AK98	1. Stayman			
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 63		2NT	Pass	4♠ ¹
Vul: EW	♥ A976	♥ 8	Pass	5♣	AP	
North HCP: 20	♦ 102	♦ KJ964	1. Minors			
South HCP: 4	♣ AKQJ	♣ 109543				
Contract: 5♣ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ K7				2NT
Vul: Both	♥ 875	♥ AKQ3	Pass	3NT	AP	
North HCP: 6	♦ QJ2	♦ AK1073				
South HCP: 20	♣ K984	♣ J5				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ 5		2NT	Pass	3NT
Vul: NS	♥ AJ4	♥ Q3				
North HCP: 20	♦ A64	♦ Q732	AP			
South HCP: 8	♣ AQ7	♣ KJ8652				
Contract: 3N N						

South hands (Practice Page)

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

Board: 178	♠ 108	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ K10852	Partner bids first.
HCP: 7	♣ K109	

Board: 179	♠ AK64	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ K105	You bid first.
HCP: 20	♣ AK98	

Board: 180	♠ 63	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ KJ964	Partner bids first.
HCP: 4	♣ 109543	

Board: 181	♠ K7	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: Both	♦ AK1073	You bid first.
HCP: 20	♣ J5	

Board: 182	♠ 5	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ Q732	Partner bids first.
HCP: 8	♣ KJ8652	

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

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 108		2NT	Pass	3NT
Vul: None	♥ A103	♥ J98				
North HCP: 20	♦ AQ3	♦ K10852	AP			
South HCP: 7	♣ QJ754	♣ K109				
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AK64				2NT
Vul: NS	♥ A974	♥ K10	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ J7	♦ K105	Pass	3NT	AP	
South HCP: 20	♣ Q1053	♣ AK98	1. Stayman			
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 63		2NT	Pass	4♠ ¹
Vul: EW	♥ A976	♥ 8	Pass	5♣	AP	
North HCP: 20	♦ 102	♦ KJ964	1. Minors			
South HCP: 4	♣ AKQJ	♣ 109543				
Contract: 5♣ N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ K7				2NT
Vul: Both	♥ 875	♥ AKQ3	Pass	3NT	AP	
North HCP: 6	♦ QJ2	♦ AK1073				
South HCP: 20	♣ K984	♣ J5				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ 5		2NT	Pass	3NT
Vul: NS	♥ AJ4	♥ Q3	AP			
North HCP: 20	♦ A64	♦ Q732				
South HCP: 8	♣ AQ7	♣ KJ8652				
Contract: 3N N						

North hands (Practice Page)

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

Board: 183 ♠ K107643

Dealer: S ♥ J63

Vul: EW ♦ J102

HCP: 5 ♣ 5

The opponents are silent.

Partner bids first.

Board: 184 ♠ K8

Dealer: N ♥ AK74

Vul: Both ♦ AQ4

HCP: 21 ♣ AJ84

The opponents are silent.

You bid first.

Board: 185 ♠ 73

Dealer: S ♥ 986

Vul: None ♦ K1052

HCP: 3 ♣ 6543

The opponents are silent.

Partner bids first.

Board: 186 ♠ A92

Dealer: N ♥ AK7

Vul: EW ♦ K93

HCP: 21 ♣ AQJ10

The opponents are silent.

You bid first.

Board: 187 ♠ 52

Dealer: S ♥ 432

Vul: Both ♦ Q6

HCP: 5 ♣ QJ6542

The opponents are silent.

Partner bids first.

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

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ K107643	♠ AJ8				2NT
Vul: EW	♥ J63	♥ KQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ J102	♦ AQ8	Pass	4♠	AP	
South HCP: 21	♣ 5	♣ KQ107				
Contract: 4♠ S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ Q1096		2NT	Pass	3♣ ¹
Vul: Both	♥ AK74	♥ J865	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ4	♦ KJ6	AP			
South HCP: 10	♣ AJ84	♣ K5	1. Stayman			
Contract: 4♥ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AK964				2NT
Vul: None	♥ 986	♥ K73	AP			
North HCP: 3	♦ K1052	♦ A96				
South HCP: 20	♣ 6543	♣ AQ				
Contract: 2N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 74		2NT	Pass	3♦
Vul: EW	♥ AK7	♥ QJ843	Pass	3♥	AP	
North HCP: 21	♦ K93	♦ J874				
South HCP: 4	♣ AQJ10	♣ 85				
Contract: 3♥ N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AJ6				2NT
Vul: Both	♥ 432	♥ A95	Pass	3NT	AP	
North HCP: 5	♦ Q6	♦ A5				
South HCP: 20	♣ QJ6542	♣ AK1073				
Contract: 3N S						

South hands (Practice Page)

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

Board: 183	♠ AJ8	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ AQ8	You bid first.
HCP: 21	♣ KQ107	

Board: 184	♠ Q1096	The opponents are silent.
Dealer: N	♥ J865	
Vul: Both	♦ KJ6	Partner bids first.
HCP: 10	♣ K5	

Board: 185	♠ AK964	The opponents are silent.
Dealer: S	♥ K73	
Vul: None	♦ A96	You bid first.
HCP: 20	♣ AQ	

Board: 186	♠ 74	The opponents are silent.
Dealer: N	♥ QJ843	
Vul: EW	♦ J874	Partner bids first.
HCP: 4	♣ 85	

Board: 187	♠ AJ6	The opponents are silent.
Dealer: S	♥ A95	
Vul: Both	♦ A5	You bid first.
HCP: 20	♣ AK1073	

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

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ K107643	♠ AJ8				2NT
Vul: EW	♥ J63	♥ KQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ J102	♦ AQ8	Pass	4♠	AP	
South HCP: 21	♣ 5	♣ KQ107				
Contract: 4♠ S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ Q1096		2NT	Pass	3♣ ¹
Vul: Both	♥ AK74	♥ J865	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ4	♦ KJ6	AP			
South HCP: 10	♣ AJ84	♣ K5	1. Stayman			
Contract: 4♥ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AK964				2NT
Vul: None	♥ 986	♥ K73	AP			
North HCP: 3	♦ K1052	♦ A96				
South HCP: 20	♣ 6543	♣ AQ				
Contract: 2N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ 74		2NT	Pass	3♦
Vul: EW	♥ AK7	♥ QJ843	Pass	3♥	AP	
North HCP: 21	♦ K93	♦ J874				
South HCP: 4	♣ AQJ10	♣ 85				
Contract: 3♥ N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AJ6				2NT
Vul: Both	♥ 432	♥ A95	Pass	3NT	AP	
North HCP: 5	♦ Q6	♦ A5				
South HCP: 20	♣ QJ6542	♣ AK1073				
Contract: 3N S						

North hands (Practice Page)

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

Board: 188	♠ K7432	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ AQ7	You bid first.
HCP: 20	♣ A10	

Board: 189	♠ K76	The opponents are silent.
Dealer: S	♥ 8762	
Vul: NS	♦ Q74	Partner bids first.
HCP: 5	♣ 965	

Board: 190	♠ AK98	The opponents are silent.
Dealer: N	♥ A942	
Vul: Both	♦ A8	You bid first.
HCP: 21	♣ AQ7	

Board: 191	♠ 862	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ 942	Partner bids first.
HCP: 4	♣ K107432	

Board: 192	♠ QJ54	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ KJ4	

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

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ K7432	♠ AJ10985		2NT	Pass	4♥ ¹
Vul: None	♥ AK6	♥ 103				
North HCP: 20	♦ AQ7	♦ 3	Pass	4♠	AP	
South HCP: 7	♣ A10	♣ Q753	1. Texas			
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A1084				2NT
Vul: NS	♥ 8762	♥ AQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ Q74	♦ K8	Pass	4♥	AP	
South HCP: 21	♣ 965	♣ AQJ	1. Stayman			
Contract: 4♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 72		2NT	Pass	4♣ ¹
Vul: Both	♥ A942	♥ K10	Pass	4♦ ²	Pass	6NT
North HCP: 21	♦ A8	♦ KJ1053	AP			
South HCP: 11	♣ AQ7	♣ KJ65	1. Gerber			
Contract: 6N N			2. A=0/4 or 4/4			

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ A107				2NT
Vul: None	♥ J	♥ AQ7	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 4	♦ 942	♦ AKJ65	AP			
South HCP: 20	♣ K107432	♣ Q9	1. Minor Suit Transfers after 2NT			
Contract: 4♣ S			2. automat			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ QJ54	♠ 972				
Vul: NS	♥ KQ6	♥ 1094		2NT	AP	
North HCP: 21	♦ AKQ	♦ 742				
South HCP: 4	♣ KJ4	♣ A987				
Contract: 2N N						

South hands (Practice Page)

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

Board: 188	♠ AJ10985	The opponents are silent.
Dealer: N	♥ 103	
Vul: None	♦ 3	Partner bids first.
HCP: 7	♣ Q753	

Board: 189	♠ A1084	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: NS	♦ K8	You bid first.
HCP: 21	♣ AQJ	

Board: 190	♠ 72	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ KJ1053	Partner bids first.
HCP: 11	♣ KJ65	

Board: 191	♠ A107	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ AKJ65	You bid first.
HCP: 20	♣ Q9	

Board: 192	♠ 972	The opponents are silent.
Dealer: N	♥ 1094	
Vul: NS	♦ 742	Partner bids first.
HCP: 4	♣ A987	

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

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ K7432	♠ AJ10985		2NT	Pass	4♥ ¹
Vul: None	♥ AK6	♥ 103				
North HCP: 20	♦ AQ7	♦ 3	Pass	4♠	AP	
South HCP: 7	♣ A10	♣ Q753	1. Texas			
Contract: 4♠ N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A1084				2NT
Vul: NS	♥ 8762	♥ AQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ Q74	♦ K8	Pass	4♥	AP	
South HCP: 21	♣ 965	♣ AQJ	1. Stayman			
Contract: 4♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 72		2NT	Pass	4♣ ¹
Vul: Both	♥ A942	♥ K10	Pass	4♦ ²	Pass	6NT
North HCP: 21	♦ A8	♦ KJ1053	AP			
South HCP: 11	♣ AQ7	♣ KJ65	1. Gerber			
Contract: 6N N			2. A=0/4 or 4/4			

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ A107				2NT
Vul: None	♥ J	♥ AQ7	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 4	♦ 942	♦ AKJ65	AP			
South HCP: 20	♣ K107432	♣ Q9	1. Minor Suit Transfers after 2NT			
Contract: 4♣ S			2. automat			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ QJ54	♠ 972				
Vul: NS	♥ KQ6	♥ 1094		2NT	AP	
North HCP: 21	♦ AKQ	♦ 742				
South HCP: 4	♣ KJ4	♣ A987				
Contract: 2N N						

North hands (Practice Page)

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

Board: 193	♠ KQJ3	The opponents are silent.
Dealer: S	♥ 97	
Vul: None	♦ 10754	Partner bids first.
HCP: 9	♣ K97	

Board: 194	♠ Q109	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ AKQ73	

Board: 195	♠ Q1096	The opponents are silent.
Dealer: S	♥ 9742	
Vul: Both	♦ 3	Partner bids first.
HCP: 8	♣ KQJ10	

Board: 196	♠ AKQ4	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ A8	You bid first.
HCP: 21	♣ KQJ103	

Board: 197	♠ AJ5	The opponents are silent.
Dealer: S	♥ J52	
Vul: Both	♦ KJ1084	Partner bids first.
HCP: 10	♣ 109	

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

Board: 193
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 4♠ S

North:
♠ KQJ3
♥ 97
♦ 10754
♣ K97

South:
♠ A1075
♥ AQJ
♦ A6
♣ AJ83

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

Board: 194
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 5♦ N

North:
♠ Q109
♥ AJ10
♦ A7
♣ AKQ73

South:
♠ K832
♥ K2
♦ QJ10852
♣ 5

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

Board: 195
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♠ S

North:
♠ Q1096
♥ 9742
♦ 3
♣ KQJ10

South:
♠ AK52
♥ KQ
♦ A108
♣ A875

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

Board: 196
Dealer: N
Vul: EW
North HCP: 21
South HCP: 7
Contract: 3N N

North:
♠ AKQ4
♥ Q5
♦ A8
♣ KQJ103

South:
♠ 976
♥ K82
♦ KJ1032
♣ 98

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 197
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ AJ5
♥ J52
♦ KJ1084
♣ 109

South:
♠ 87
♥ KQ83
♦ AQ5
♣ AKQ7

West	North	East	South
			2NT
Pass	3NT	AP	

South hands (Practice Page)

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

Board: 193	♠ A1075	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ A6	You bid first.
HCP: 20	♣ AJ83	

Board: 194	♠ K832	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ QJ10852	Partner bids first.
HCP: 9	♣ 5	

Board: 195	♠ AK52	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ A108	You bid first.
HCP: 20	♣ A875	

Board: 196	♠ 976	The opponents are silent.
Dealer: N	♥ K82	
Vul: EW	♦ KJ1032	Partner bids first.
HCP: 7	♣ 98	

Board: 197	♠ 87	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ AKQ7	

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

Board: 193
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 4♠ S

North:
♠ KQJ3
♥ 97
♦ 10754
♣ K97

South:
♠ A1075
♥ AQJ
♦ A6
♣ AJ83

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

Board: 194
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 5♦ N

North:
♠ Q109
♥ AJ10
♦ A7
♣ AKQ73

South:
♠ K832
♥ K2
♦ QJ10852
♣ 5

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

Board: 195
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♠ S

North:
♠ Q1096
♥ 9742
♦ 3
♣ KQJ10

South:
♠ AK52
♥ KQ
♦ A108
♣ A875

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

Board: 196
Dealer: N
Vul: EW
North HCP: 21
South HCP: 7
Contract: 3N N

North:
♠ AKQ4
♥ Q5
♦ A8
♣ KQJ103

South:
♠ 976
♥ K82
♦ KJ1032
♣ 98

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 197
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 3N S

North:
♠ AJ5
♥ J52
♦ KJ1084
♣ 109

South:
♠ 87
♥ KQ83
♦ AQ5
♣ AKQ7

West	North	East	South
			2NT
Pass	3NT	AP	

North hands (Practice Page)

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

Board: 198	♠ KJ93	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ KJ	

Board: 199	♠ 96	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ QJ1093	Partner bids first.
HCP: 9	♣ J875	

Board: 200	♠ A432	The opponents are silent.
Dealer: N	♥ A1098	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ AKQ	

Board: 201	♠ A32	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ 653	Partner bids first.
HCP: 8	♣ KJ642	

Board: 202	♠ A96	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ KQ2	You bid first.
HCP: 21	♣ AQ73	

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

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ KJ93	♠ 8754		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ73	♥ 95	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK9	♦ QJ54	Pass	4♠	AP	
South HCP: 5	♣ KJ	♣ Q103	1. Stayman			
Contract: 4♠ N						
Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ AKJ7				2NT
Vul: None	♥ KQ	♥ 75				
North HCP: 9	♦ QJ1093	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ J875	♣ AQ1096				
Contract: 3N S						
Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A432	♠ QJ976		2NT	Pass	3♥
Vul: NS	♥ A1098	♥ K76	Pass	3NT ¹	Pass	4♠
North HCP: 21	♦ KJ	♦ 643	AP			
South HCP: 6	♣ AKQ	♣ 73	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ K765				2NT
Vul: Both	♥ 75	♥ KJ9				
North HCP: 8	♦ 653	♦ AQJ	Pass	3NT	AP	
South HCP: 20	♣ KJ642	♣ AQ10				
Contract: 3N S						
Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J3		2NT	Pass	3♦
Vul: None	♥ AQ3	♥ K87542	Pass	3♥	Pass	4♥
North HCP: 21	♦ KQ2	♦ J1074	AP			
South HCP: 5	♣ AQ73	♣ 6				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 198	♠ 8754	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ QJ54	Partner bids first.
HCP: 5	♣ Q103	

Board: 199	♠ AKJ7	The opponents are silent.
Dealer: S	♥ 75	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ AQ1096	

Board: 200	♠ QJ976	The opponents are silent.
Dealer: N	♥ K76	
Vul: NS	♦ 643	Partner bids first.
HCP: 6	♣ 73	

Board: 201	♠ K765	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ AQ10	

Board: 202	♠ J3	The opponents are silent.
Dealer: N	♥ K87542	
Vul: None	♦ J1074	Partner bids first.
HCP: 5	♣ 6	

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

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ KJ93	♠ 8754		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ73	♥ 95	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK9	♦ QJ54	Pass	4♠	AP	
South HCP: 5	♣ KJ	♣ Q103	1. Stayman			
Contract: 4♠ N						
Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ AKJ7				2NT
Vul: None	♥ KQ	♥ 75				
North HCP: 9	♦ QJ1093	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ J875	♣ AQ1096				
Contract: 3N S						
Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A432	♠ QJ976		2NT	Pass	3♥
Vul: NS	♥ A1098	♥ K76	Pass	3NT ¹	Pass	4♠
North HCP: 21	♦ KJ	♦ 643	AP			
South HCP: 6	♣ AKQ	♣ 73	1. Extended acceptance after NT			
Contract: 4♠ S						
Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ K765				2NT
Vul: Both	♥ 75	♥ KJ9				
North HCP: 8	♦ 653	♦ AQJ	Pass	3NT	AP	
South HCP: 20	♣ KJ642	♣ AQ10				
Contract: 3N S						
Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J3		2NT	Pass	3♦
Vul: None	♥ AQ3	♥ K87542	Pass	3♥	Pass	4♥
North HCP: 21	♦ KQ2	♦ J1074	AP			
South HCP: 5	♣ AQ73	♣ 6				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 203	♠ AJ10763	The opponents are silent.
Dealer: S	♥ 103	
Vul: NS	♦ Q84	Partner bids first.
HCP: 7	♣ 64	

Board: 204	♠ 8762	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ AKQ2	You bid first.
HCP: 20	♣ Q4	

Board: 205	♠ A8742	The opponents are silent.
Dealer: S	♥ 9763	
Vul: None	♦ 103	Partner bids first.
HCP: 4	♣ 95	

Board: 206	♠ K52	The opponents are silent.
Dealer: N	♥ AK86	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ KQ43	

Board: 207	♠ J876	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 5	♣ 1086	

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

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AJ10763	♠ KQ				2NT
Vul: NS	♥ 103	♥ A64	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q84	♦ AJ102	Pass	4♠	AP	
South HCP: 20	♣ 64	♣ AQ87				
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 8762	♠ Q103				
Vul: EW	♥ AKQ	♥ 104		2NT	Pass	3NT
North HCP: 20	♦ AKQ2	♦ 87	AP			
South HCP: 5	♣ Q4	♣ K98632				
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ A8742	♠ KQ9				2NT
Vul: None	♥ 9763	♥ AQ	Pass	3♥	Pass	3♠
North HCP: 4	♦ 103	♦ KJ6	AP			
South HCP: 20	♣ 95	♣ KQ643				
Contract: 3♠ S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 1093				
Vul: NS	♥ AK86	♥ QJ974	Pass	2NT	Pass	3♦
North HCP: 20	♦ AJ	♦ K1075	Pass	3♥	Pass	3NT
South HCP: 6	♣ KQ43	♣ 9	Pass	4♥	AP	
Contract: 4♥ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J876	♠ A105				2NT
Vul: EW	♥ 107	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ KJ106	♦ A973	Pass	3NT	AP	
South HCP: 21	♣ 1086	♣ KQ	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

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

Board: 203	♠ KQ	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ AJ102	You bid first.
HCP: 20	♣ AQ87	

Board: 204	♠ Q103	The opponents are silent.
Dealer: N	♥ 104	
Vul: EW	♦ 87	Partner bids first.
HCP: 5	♣ K98632	

Board: 205	♠ KQ9	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ KJ6	You bid first.
HCP: 20	♣ KQ643	

Board: 206	♠ 1093	The opponents are silent.
Dealer: N	♥ QJ974	
Vul: NS	♦ K1075	Partner bids first.
HCP: 6	♣ 9	

Board: 207	♠ A105	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ A973	You bid first.
HCP: 21	♣ KQ	

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

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ AJ10763	♠ KQ				2NT
Vul: NS	♥ 103	♥ A64	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q84	♦ AJ102	Pass	4♠	AP	
South HCP: 20	♣ 64	♣ AQ87				
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 8762	♠ Q103				
Vul: EW	♥ AKQ	♥ 104		2NT	Pass	3NT
North HCP: 20	♦ AKQ2	♦ 87	AP			
South HCP: 5	♣ Q4	♣ K98632				
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ A8742	♠ KQ9				2NT
Vul: None	♥ 9763	♥ AQ	Pass	3♥	Pass	3♠
North HCP: 4	♦ 103	♦ KJ6	AP			
South HCP: 20	♣ 95	♣ KQ643				
Contract: 3♠ S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 1093				
Vul: NS	♥ AK86	♥ QJ974	Pass	2NT	Pass	3♦
North HCP: 20	♦ AJ	♦ K1075	Pass	3♥	Pass	3NT
South HCP: 6	♣ KQ43	♣ 9	Pass	4♥	AP	
Contract: 4♥ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J876	♠ A105				2NT
Vul: EW	♥ 107	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ KJ106	♦ A973	Pass	3NT	AP	
South HCP: 21	♣ 1086	♣ KQ	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

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

Board: 208	♠ AKQ8	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ A54	You bid first.
HCP: 21	♣ K54	

Board: 209	♠ 96	The opponents are silent.
Dealer: S	♥ A97	
Vul: NS	♦ 109762	Partner bids first.
HCP: 8	♣ KJ5	

Board: 210	♠ K4	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: EW	♦ AK983	You bid first.
HCP: 20	♣ A10	

Board: 211	♠ 985	The opponents are silent.
Dealer: S	♥ J9763	
Vul: EW	♦ 765	Partner bids first.
HCP: 3	♣ Q10	

Board: 212	♠ Q976	The opponents are silent.
Dealer: N	♥ A983	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ AK	

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

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 92		2NT	Pass	3NT
Vul: Both	♥ KQ10	♥ 952				
North HCP: 21	♦ A54	♦ K83	AP			
South HCP: 5	♣ K54	♣ Q9872				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ A3				2NT
Vul: NS	♥ A97	♥ KJ8				
North HCP: 8	♦ 109762	♦ AQJ5	Pass	3NT	AP	
South HCP: 21	♣ KJ5	♣ AQ107				
Contract: 3N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q9765		2NT	Pass	3♥
Vul: EW	♥ AQ63	♥ 54				
North HCP: 20	♦ AK983	♦ J64	Pass	3♠	AP	
South HCP: 3	♣ A10	♣ 986				
Contract: 3♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ K1074				2NT
Vul: EW	♥ J9763	♥ A4	Pass	3♦	Pass	3♥
North HCP: 3	♦ 765	♦ KQ	AP			
South HCP: 20	♣ Q10	♣ AKJ63				
Contract: 3♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ Q976	♠ K85		2NT	Pass	3NT
Vul: Both	♥ A983	♥ KQ2				
North HCP: 21	♦ AKJ	♦ 10652	AP			
South HCP: 8	♣ AK	♣ 1093				
Contract: 3N N						

South hands (Practice Page)

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

Board: 208	♠ 92	The opponents are silent.
Dealer: N	♥ 952	
Vul: Both	♦ K83	Partner bids first.
HCP: 5	♣ Q9872	

Board: 209	♠ A3	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ AQJ5	You bid first.
HCP: 21	♣ AQ107	

Board: 210	♠ Q9765	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ J64	Partner bids first.
HCP: 3	♣ 986	

Board: 211	♠ K1074	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ AKJ63	

Board: 212	♠ K85	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: Both	♦ 10652	Partner bids first.
HCP: 8	♣ 1093	

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

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 92		2NT	Pass	3NT
Vul: Both	♥ KQ10	♥ 952				
North HCP: 21	♦ A54	♦ K83	AP			
South HCP: 5	♣ K54	♣ Q9872				
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ A3				2NT
Vul: NS	♥ A97	♥ KJ8				
North HCP: 8	♦ 109762	♦ AQJ5	Pass	3NT	AP	
South HCP: 21	♣ KJ5	♣ AQ107				
Contract: 3N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q9765		2NT	Pass	3♥
Vul: EW	♥ AQ63	♥ 54				
North HCP: 20	♦ AK983	♦ J64	Pass	3♠	AP	
South HCP: 3	♣ A10	♣ 986				
Contract: 3♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ K1074				2NT
Vul: EW	♥ J9763	♥ A4	Pass	3♦	Pass	3♥
North HCP: 3	♦ 765	♦ KQ	AP			
South HCP: 20	♣ Q10	♣ AKJ63				
Contract: 3♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ Q976	♠ K85		2NT	Pass	3NT
Vul: Both	♥ A983	♥ KQ2				
North HCP: 21	♦ AKJ	♦ 10652	AP			
South HCP: 8	♣ AK	♣ 1093				
Contract: 3N N						

North hands (Practice Page)

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

Board: 213	♠ J10987	The opponents are silent.
Dealer: S	♥ 9843	
Vul: None	♦ QJ	Partner bids first.
HCP: 6	♣ Q2	

Board: 214	♠ AK3	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: NS	♦ KQ8	You bid first.
HCP: 20	♣ AJ9	

Board: 215	♠ J974	The opponents are silent.
Dealer: S	♥ J1052	
Vul: Both	♦ —	Partner bids first.
HCP: 8	♣ AQ654	

Board: 216	♠ J87	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AJ43	You bid first.
HCP: 20	♣ AK94	

Board: 217	♠ A1094	The opponents are silent.
Dealer: S	♥ K1073	
Vul: NS	♦ A8	Partner bids first.
HCP: 12	♣ J98	

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

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ J10987	♠ AK3				2NT
Vul: None	♥ 9843	♥ AQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ QJ	♦ K6542	Pass	3♥ ²	Pass	4♠
South HCP: 20	♣ Q2	♣ K6	AP			
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 96				
Vul: NS	♥ QJ92	♥ K5		2NT	Pass	3NT
North HCP: 20	♦ KQ8	♦ 9643	AP			
South HCP: 8	♣ AJ9	♣ KQ1064				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J974	♠ Q65				2NT
Vul: Both	♥ J1052	♥ AK8	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ —	♦ AKQ94	Pass	3NT	AP	
South HCP: 21	♣ AQ654	♣ K8	1. Stayman			
Contract: 3N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ K104				
Vul: None	♥ AK	♥ J1094		2NT	Pass	3♣ ¹
North HCP: 20	♦ AJ43	♦ 85	Pass	3♦	Pass	3NT
South HCP: 6	♣ AK94	♣ Q1076	AP			
Contract: 3N N			1. Stayman			

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ A1094	♠ KQ5				2NT
Vul: NS	♥ K1073	♥ AJ5	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ A8	♦ KJ10	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ J98	♣ AK65	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

South hands (Practice Page)

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

Board: 213	♠ AK3	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ K6542	You bid first.
HCP: 20	♣ K6	

Board: 214	♠ 96	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ 9643	Partner bids first.
HCP: 8	♣ KQ1064	

Board: 215	♠ Q65	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ AKQ94	You bid first.
HCP: 21	♣ K8	

Board: 216	♠ K104	The opponents are silent.
Dealer: N	♥ J1094	
Vul: None	♦ 85	Partner bids first.
HCP: 6	♣ Q1076	

Board: 217	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ KJ10	You bid first.
HCP: 21	♣ AK65	

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

Board: 213
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ J10987
 ♥ 9843
 ♦ QJ
 ♣ Q2

South:
 ♠ AK3
 ♥ AQJ
 ♦ K6542
 ♣ K6

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

Board: 214
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 8
 Contract: 3N N

North:
 ♠ AK3
 ♥ QJ92
 ♦ KQ8
 ♣ AJ9

South:
 ♠ 96
 ♥ K5
 ♦ 9643
 ♣ KQ1064

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 215
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 21
 Contract: 3N S

North:
 ♠ J974
 ♥ J1052
 ♦ —
 ♣ AQ654

South:
 ♠ Q65
 ♥ AK8
 ♦ AKQ94
 ♣ K8

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

Board: 216
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 6
 Contract: 3N N

North:
 ♠ J87
 ♥ AK
 ♦ AJ43
 ♣ AK94

South:
 ♠ K104
 ♥ J1094
 ♦ 85
 ♣ Q1076

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

Board: 217
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 21
 Contract: 6N S

North:
 ♠ A1094
 ♥ K1073
 ♦ A8
 ♣ J98

South:
 ♠ KQ5
 ♥ AJ5
 ♦ KJ10
 ♣ AK65

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

North hands (Practice Page)

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

Board: 218	♠ AJ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ KJ5	You bid first.
HCP: 21	♣ KQ1073	
Board: 219	♠ 984	The opponents are silent.
Dealer: S	♥ 1086	
Vul: None	♦ 10873	Partner bids first.
HCP: 6	♣ AQ8	
Board: 220	♠ AK	The opponents are silent.
Dealer: N	♥ 874	
Vul: NS	♦ K65	You bid first.
HCP: 20	♣ AKQJ3	
Board: 221	♠ A103	The opponents are silent.
Dealer: S	♥ J64	
Vul: EW	♦ 8652	Partner bids first.
HCP: 8	♣ QJ3	
Board: 222	♠ Q8	East Doubles 4♣ if possible.
Dealer: N	♥ AKQ	
Vul: Both	♦ AK64	You bid first.
HCP: 21	♣ K1095	

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

Board: 218
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AJ
♥ AK7
♦ KJ5
♣ KQ1073

South:
♠ K10872
♥ J642
♦ AQ8
♣ J

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

Board: 219
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 984
♥ 1086
♦ 10873
♣ AQ8

South:
♠ QJ106
♥ AJ
♦ AKQ4
♣ K109

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 220
Dealer: N
Vul: NS
North HCP: 20
South HCP: 3
Contract: 2N N

North:
♠ AK
♥ 874
♦ K65
♣ AKQJ3

South:
♠ J743
♥ 1065
♦ Q982
♣ 105

West	North	East	South
	2NT	AP	

Board: 221
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ A103
♥ J64
♦ 8652
♣ QJ3

South:
♠ KQJ2
♥ AK7
♦ A94
♣ K85

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 222
Dealer: N
Vul: Both
North HCP: 21
South HCP: 3
Contract: 5♦ S

North:
♠ Q8
♥ AKQ
♦ AK64
♣ K1095

South:
♠ K54
♥ 8
♦ 10987532
♣ 43

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

South hands (Practice Page)

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

Board: 218	♠ K10872	The opponents are silent.
Dealer: N	♥ J642	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 11	♣ J	
Board: 219	♠ QJ106	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AKQ4	You bid first.
HCP: 20	♣ K109	
Board: 220	♠ J743	The opponents are silent.
Dealer: N	♥ 1065	
Vul: NS	♦ Q982	Partner bids first.
HCP: 3	♣ 105	
Board: 221	♠ KQJ2	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ A94	You bid first.
HCP: 20	♣ K85	
Board: 222	♠ K54	East Doubles 4♣ if possible.
Dealer: N	♥ 8	
Vul: Both	♦ 10987532	Partner bids first.
HCP: 3	♣ 43	

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

Board: 218
Dealer: N
Vul: EW
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AJ
♥ AK7
♦ KJ5
♣ KQ1073

South:
♠ K10872
♥ J642
♦ AQ8
♣ J

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

Board: 219
Dealer: S
Vul: None
North HCP: 6
South HCP: 20
Contract: 3N S

North:
♠ 984
♥ 1086
♦ 10873
♣ AQ8

South:
♠ QJ106
♥ AJ
♦ AKQ4
♣ K109

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 220
Dealer: N
Vul: NS
North HCP: 20
South HCP: 3
Contract: 2N N

North:
♠ AK
♥ 874
♦ K65
♣ AKQJ3

South:
♠ J743
♥ 1065
♦ Q982
♣ 105

West	North	East	South
	2NT	AP	

Board: 221
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ A103
♥ J64
♦ 8652
♣ QJ3

South:
♠ KQJ2
♥ AK7
♦ A94
♣ K85

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 222
Dealer: N
Vul: Both
North HCP: 21
South HCP: 3
Contract: 5♦ S

North:
♠ Q8
♥ AKQ
♦ AK64
♣ K1095

South:
♠ K54
♥ 8
♦ 10987532
♣ 43

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

North hands (Practice Page)

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

Board: 223	♠ KJ98543	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ 1063	Partner bids first.
HCP: 7	♣ 10	

Board: 224	♠ A87	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ AQ32	You bid first.
HCP: 21	♣ AQJ8	

Board: 225	♠ 972	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ A108743	Partner bids first.
HCP: 4	♣ 842	

Board: 226	♠ 107	East Bids 3♠ if possible.
Dealer: N	♥ AK96	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ AQ987	

Board: 227	♠ QJ5	The opponents are silent.
Dealer: S	♥ 8764	
Vul: EW	♦ —	Partner bids first.
HCP: 9	♣ AQ8763	

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

Board: 223

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 6♠ S

North:

♠ KJ98543

♥ K8

♦ 1063

♣ 10

South:

♠ AQ

♥ A654

♦ KQ87

♣ AJ7

West North East South

Pass 3♥ Pass 2NT

Pass 6♠ AP 3♠

Board: 224

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ A87

♥ A5

♦ AQ32

♣ AQJ8

South:

♠ 10432

♥ KQ763

♦ 106

♣ 95

West North East South

Pass 2NT Pass 3♣¹

Pass 3♦ Pass 3♠²

Pass 3NT AP

1. Stayman

2. SMOLEN

Board: 225

Dealer: S

Vul: Both

North HCP: 4

South HCP: 21

Contract: 4♦ N

North:

♠ 972

♥ 9

♦ A108743

♣ 842

South:

♠ J43

♥ AKQ4

♦ Q9

♣ AKQ5

West North East South

Pass 2NT

Pass 3♠¹ Pass 4♣²

Pass 4♦ AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 226

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 3♠X E

North:

♠ 107

♥ AK96

♦ AK

♣ AQ987

South:

♠ K62

♥ 1072

♦ 9754

♣ J63

West North East South

Pass 2NT 3♠ X

AP

Board: 227

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ QJ5

♥ 8764

♦ —

♣ AQ8763

South:

♠ AK94

♥ AK

♦ KQJ5

♣ J52

West North East South

Pass 2NT

Pass 3♠¹ Pass 3♠

Pass 3NT AP

1. Stayman

South hands (Practice Page)

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

Board: 223	♠ AQ	The opponents are silent.
Dealer: S	♥ A654	
Vul: NS	♦ KQ87	You bid first.
HCP: 20	♣ AJ7	

Board: 224	♠ 10432	The opponents are silent.
Dealer: N	♥ KQ763	
Vul: EW	♦ 106	Partner bids first.
HCP: 5	♣ 95	

Board: 225	♠ J43	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: Both	♦ Q9	You bid first.
HCP: 21	♣ AKQ5	

Board: 226	♠ K62	East Bids 3♠ if possible.
Dealer: N	♥ 1072	
Vul: None	♦ 9754	Partner bids first.
HCP: 4	♣ J63	

Board: 227	♠ AK94	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ KQJ5	You bid first.
HCP: 21	♣ J52	

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

Board: 223

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 6♠ S

North:

♠ KJ98543

♥ K8

♦ 1063

♣ 10

South:

♠ AQ

♥ A654

♦ KQ87

♣ AJ7

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP

Board: 224

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ A87

♥ A5

♦ AQ32

♣ AQJ8

South:

♠ 10432

♥ KQ763

♦ 106

♣ 95

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3♠²

Pass 3NT AP

1. Stayman

2. SMOLEN

Board: 225

Dealer: S

Vul: Both

North HCP: 4

South HCP: 21

Contract: 4♦ N

North:

♠ 972

♥ 9

♦ A108743

♣ 842

South:

♠ J43

♥ AKQ4

♦ Q9

♣ AKQ5

West North East South

2NT

Pass 3♠¹ Pass 4♣²

Pass 4♦ AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 226

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 3♠X E

North:

♠ 107

♥ AK96

♦ AK

♣ AQ987

South:

♠ K62

♥ 1072

♦ 9754

♣ J63

West North East South

2NT 3♠ X

AP

Board: 227

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ QJ5

♥ 8764

♦ —

♣ AQ8763

South:

♠ AK94

♥ AK

♦ KQJ5

♣ J52

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

North hands (Practice Page)

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

Board: 228	♠ AK743	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ K9	You bid first.
HCP: 20	♣ K106	

Board: 229	♠ A108	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ J842	Partner bids first.
HCP: 9	♣ Q974	

Board: 230	♠ KJ3	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ AK532	You bid first.
HCP: 20	♣ AK4	

Board: 231	♠ J	The opponents are silent.
Dealer: S	♥ J42	
Vul: None	♦ 975	Partner bids first.
HCP: 8	♣ AQ10976	

Board: 232	♠ K5	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ AQ105	You bid first.
HCP: 20	♣ AQ63	

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

Board: 228

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 6♦ S

North:

♠ AK743

♥ AK7

♦ K9

♣ K106

South:

♠ 1085

♥ —

♦ AQ87652

♣ 842

West North East South

2NT Pass 6♦

AP

Board: 229

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ A108

♥ Q8

♦ J842

♣ Q974

South:

♠ QJ6

♥ AKJ

♦ AK975

♣ K5

West North East South

2NT

Pass 3NT AP

Board: 230

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ KJ3

♥ Q9

♦ AK532

♣ AK4

South:

♠ Q107642

♥ AK102

♦ 7

♣ 97

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 231

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ J

♥ J42

♦ 975

♣ AQ10976

South:

♠ AK63

♥ KQ93

♦ AJ2

♣ KJ

West North East South

2NT

Pass 3NT AP

Board: 232

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ K5

♥ KQ7

♦ AQ105

♣ AQ63

South:

♠ J82

♥ 5

♦ J742

♣ J10854

West North East South

2NT AP

South hands (Practice Page)

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

Board: 228	♠ 1085	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AQ87652	Partner bids first.
HCP: 6	♣ 842	

Board: 229	♠ QJ6	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ AK975	You bid first.
HCP: 21	♣ K5	

Board: 230	♠ Q107642	The opponents are silent.
Dealer: N	♥ AK102	
Vul: Both	♦ 7	Partner bids first.
HCP: 9	♣ 97	

Board: 231	♠ AK63	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: None	♦ AJ2	You bid first.
HCP: 21	♣ KJ	

Board: 232	♠ J82	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ J742	Partner bids first.
HCP: 3	♣ J10854	

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

Board: 228

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 6♦ S

North:

♠ AK743

♥ AK7

♦ K9

♣ K106

South:

♠ 1085

♥ —

♦ AQ87652

♣ 842

West North East South

2NT Pass 6♦

AP

Board: 229

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ A108

♥ Q8

♦ J842

♣ Q974

South:

♠ QJ6

♥ AKJ

♦ AK975

♣ K5

West North East South

2NT

Pass 3NT AP

Board: 230

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♠ N

North:

♠ KJ3

♥ Q9

♦ AK532

♣ AK4

South:

♠ Q107642

♥ AK102

♦ 7

♣ 97

West North East South

2NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣³ Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 231

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ J

♥ J42

♦ 975

♣ AQ10976

South:

♠ AK63

♥ KQ93

♦ AJ2

♣ KJ

West North East South

2NT

Pass 3NT AP

Board: 232

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ K5

♥ KQ7

♦ AQ105

♣ AQ63

South:

♠ J82

♥ 5

♦ J742

♣ J10854

West North East South

2NT AP

North hands (Practice Page)

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

Board: 233	♠ 1064	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ 1087	Partner bids first.
HCP: 4	♣ A9873	

Board: 234	♠ A1093	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ AKQJ	You bid first.
HCP: 21	♣ J4	

Board: 235	♠ J10986	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ 85	Partner bids first.
HCP: 3	♣ J1073	

Board: 236	♠ Q52	The opponents are silent.
Dealer: N	♥ AK107	
Vul: NS	♦ K105	You bid first.
HCP: 20	♣ AKJ	

Board: 237	♠ 107652	The opponents are silent.
Dealer: S	♥ K1098	
Vul: EW	♦ —	Partner bids first.
HCP: 6	♣ K872	

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

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ AQ				2NT
Vul: EW	♥ 107	♥ KJ654				
North HCP: 4	♦ 1087	♦ AK9	AP			
South HCP: 20	♣ A9873	♣ QJ10				
Contract: 2N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ A1093	♠ QJ7		2NT	Pass	3NT
Vul: EW	♥ AQ2	♥ 986				
North HCP: 21	♦ AKQJ	♦ 32	AP			
South HCP: 5	♣ J4	♣ Q9763				
Contract: 3N N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ KQ75				2NT
Vul: Both	♥ J9	♥ K42	Pass	3♥	Pass	3♠
North HCP: 3	♦ 85	♦ AK3	AP			
South HCP: 20	♣ J1073	♣ KQ5				
Contract: 3♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A74		2NT	Pass	3NT
Vul: NS	♥ AK107	♥ 96				
North HCP: 20	♦ K105	♦ J32	AP			
South HCP: 5	♣ AKJ	♣ 109863				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 107652	♠ AK4	Pass	3♣ ¹	Pass	3♦
Vul: EW	♥ K1098	♥ J62	Pass	3♥ ²	Pass	3♠
North HCP: 6	♦ —	♦ AK5	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 21	♣ K872	♣ AQ94	Pass	4♠	AP	
Contract: 4♠ S						

- Stayman
- SMOLEN
- Cue bid, a ♣ stopper
- Cue bid, a ♦ stopper

South hands (Practice Page)

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

Board: 233	♠ AQ	The opponents are silent.
Dealer: S	♥ KJ654	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ QJ10	

Board: 234	♠ QJ7	The opponents are silent.
Dealer: N	♥ 986	
Vul: EW	♦ 32	Partner bids first.
HCP: 5	♣ Q9763	

Board: 235	♠ KQ75	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ KQ5	

Board: 236	♠ A74	The opponents are silent.
Dealer: N	♥ 96	
Vul: NS	♦ J32	Partner bids first.
HCP: 5	♣ 109863	

Board: 237	♠ AK4	The opponents are silent.
Dealer: S	♥ J62	
Vul: EW	♦ AK5	You bid first.
HCP: 21	♣ AQ94	

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

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ AQ				2NT
Vul: EW	♥ 107	♥ KJ654				
North HCP: 4	♦ 1087	♦ AK9	AP			
South HCP: 20	♣ A9873	♣ QJ10				
Contract: 2N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ A1093	♠ QJ7		2NT	Pass	3NT
Vul: EW	♥ AQ2	♥ 986				
North HCP: 21	♦ AKQJ	♦ 32	AP			
South HCP: 5	♣ J4	♣ Q9763				
Contract: 3N N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ KQ75				2NT
Vul: Both	♥ J9	♥ K42	Pass	3♥	Pass	3♠
North HCP: 3	♦ 85	♦ AK3	AP			
South HCP: 20	♣ J1073	♣ KQ5				
Contract: 3♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A74		2NT	Pass	3NT
Vul: NS	♥ AK107	♥ 96				
North HCP: 20	♦ K105	♦ J32	AP			
South HCP: 5	♣ AKJ	♣ 109863				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 107652	♠ AK4	Pass	3♣ ¹	Pass	3♦
Vul: EW	♥ K1098	♥ J62	Pass	3♥ ²	Pass	3♠
North HCP: 6	♦ —	♦ AK5	Pass	4♣ ³	Pass	4♦ ⁴
South HCP: 21	♣ K872	♣ AQ94	Pass	4♠	AP	
Contract: 4♠ S						

- Stayman
- SMOLEN
- Cue bid, a ♣ stopper
- Cue bid, a ♦ stopper

North hands (Practice Page)

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

Board: 238	♠ A3	The opponents are silent.
Dealer: N	♥ AQ652	
Vul: Both	♦ K74	You bid first.
HCP: 21	♣ AKJ	

Board: 239	♠ 103	The opponents are silent.
Dealer: S	♥ QJ1098742	
Vul: None	♦ A	Partner bids first.
HCP: 7	♣ 108	

Board: 240	♠ AQ104	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ QJ95	You bid first.
HCP: 20	♣ KJ	

Board: 241	♠ 98	The opponents are silent.
Dealer: S	♥ AJ42	
Vul: Both	♦ 96	Partner bids first.
HCP: 6	♣ J10983	

Board: 242	♠ KQ65	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: None	♦ AK8	You bid first.
HCP: 21	♣ A10	

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

Board: 238

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ A3
♥ AQ652
♦ K74
♣ AKJ

South:

♠ QJ5
♥ 107
♦ AJ5
♣ Q10854

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 239

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 6♥ S

North:

♠ 103
♥ QJ1098742
♦ A
♣ 108

South:

♠ AQ876
♥ AK6
♦ QJ2
♣ A3

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦ ³
Pass	6♥	AP	

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 240

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AQ104
♥ AK7
♦ QJ95
♣ KJ

South:

♠ 98
♥ Q8
♦ K10876
♣ 8763

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 241

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ 98
♥ AJ42
♦ 96
♣ J10983

South:

♠ AQJ7
♥ Q106
♦ KJ8
♣ AK5

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
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Pass	3NT	AP	
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1. Stayman

Board: 242

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♠ S

North:

♠ KQ65
♥ KQ106
♦ AK8
♣ A10

South:

♠ AJ1087
♥ 83
♦ J104
♣ 743

West	North	East	South
	2NT	Pass	3♥

Pass	3NT ¹	Pass	4♠
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AP

1. Extended acceptance after NT

South hands (Practice Page)

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

Board: 238	♠ QJ5	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ AJ5	Partner bids first.
HCP: 10	♣ Q10854	

Board: 239	♠ AQ876	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ QJ2	You bid first.
HCP: 20	♣ A3	

Board: 240	♠ 98	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ K10876	Partner bids first.
HCP: 5	♣ 8763	

Board: 241	♠ AQJ7	The opponents are silent.
Dealer: S	♥ Q106	
Vul: Both	♦ KJ8	You bid first.
HCP: 20	♣ AK5	

Board: 242	♠ AJ1087	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ J104	Partner bids first.
HCP: 6	♣ 743	

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

Board: 238

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ A3
♥ AQ652
♦ K74
♣ AKJ

South:

♠ QJ5
♥ 107
♦ AJ5
♣ Q10854

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 239

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 6♥ S

North:

♠ 103
♥ QJ1098742
♦ A
♣ 108

South:

♠ AQ876
♥ AK6
♦ QJ2
♣ A3

West	North	East	South
			2NT

Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♦ ³
Pass	6♥	AP	

1. Texas

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 240

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AQ104
♥ AK7
♦ QJ95
♣ KJ

South:

♠ 98
♥ Q8
♦ K10876
♣ 8763

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 241

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ 98
♥ AJ42
♦ 96
♣ J10983

South:

♠ AQJ7
♥ Q106
♦ KJ8
♣ AK5

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♠
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Pass	3NT	AP	
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1. Stayman

Board: 242

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♠ S

North:

♠ KQ65
♥ KQ106
♦ AK8
♣ A10

South:

♠ AJ1087
♥ 83
♦ J104
♣ 743

West	North	East	South
	2NT	Pass	3♥

Pass	3NT ¹	Pass	4♠
------	------------------	------	----

AP

1. Extended acceptance after NT

North hands (Practice Page)

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

Board: 243	♠ 1032	The opponents are silent.
Dealer: S	♥ KJ876	
Vul: NS	♦ J	Partner bids first.
HCP: 9	♣ KJ103	

Board: 244	♠ AQ94	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ A96	You bid first.
HCP: 20	♣ AK6	

Board: 245	♠ K83	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ J8652	Partner bids first.
HCP: 10	♣ 65	

Board: 246	♠ AJ1082	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ AQJ3	You bid first.
HCP: 20	♣ A8	

Board: 247	♠ J42	The opponents are silent.
Dealer: S	♥ 54	
Vul: None	♦ 1053	Partner bids first.
HCP: 5	♣ KJ765	

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

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKJ5				2NT
Vul: NS	♥ KJ876	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 9	♦ J	♦ Q97	Pass	4♥	AP	
South HCP: 20	♣ KJ103	♣ A84				
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ J876				
Vul: None	♥ K42	♥ 876		2NT	AP	
North HCP: 20	♦ A96	♦ 854				
South HCP: 2	♣ AK6	♣ J83				
Contract: 2N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A107				2NT
Vul: NS	♥ AQ5	♥ K93	Pass	3NT	AP	
North HCP: 10	♦ J8652	♦ AK4				
South HCP: 21	♣ 65	♣ AK107				
Contract: 3N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AJ1082	♠ Q53				
Vul: EW	♥ A7	♥ 1092		2NT	Pass	3NT
North HCP: 20	♦ AQJ3	♦ K2	AP			
South HCP: 10	♣ A8	♣ KQ643				
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J42	♠ K10				2NT
Vul: None	♥ 54	♥ AQ32	Pass	3NT	AP	
North HCP: 5	♦ 1053	♦ AKQJ				
South HCP: 21	♣ KJ765	♣ Q103				
Contract: 3N S						

South hands (Practice Page)

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

Board: 243	♠ AKJ5	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ Q97	You bid first.
HCP: 20	♣ A84	

Board: 244	♠ J876	The opponents are silent.
Dealer: N	♥ 876	
Vul: None	♦ 854	Partner bids first.
HCP: 2	♣ J83	

Board: 245	♠ A107	The opponents are silent.
Dealer: S	♥ K93	
Vul: NS	♦ AK4	You bid first.
HCP: 21	♣ AK107	

Board: 246	♠ Q53	The opponents are silent.
Dealer: N	♥ 1092	
Vul: EW	♦ K2	Partner bids first.
HCP: 10	♣ KQ643	

Board: 247	♠ K10	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: None	♦ AKQJ	You bid first.
HCP: 21	♣ Q103	

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

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AKJ5				2NT
Vul: NS	♥ KJ876	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 9	♦ J	♦ Q97	Pass	4♥	AP	
South HCP: 20	♣ KJ103	♣ A84				
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ J876				
Vul: None	♥ K42	♥ 876		2NT	AP	
North HCP: 20	♦ A96	♦ 854				
South HCP: 2	♣ AK6	♣ J83				
Contract: 2N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A107				2NT
Vul: NS	♥ AQ5	♥ K93	Pass	3NT	AP	
North HCP: 10	♦ J8652	♦ AK4				
South HCP: 21	♣ 65	♣ AK107				
Contract: 3N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AJ1082	♠ Q53				
Vul: EW	♥ A7	♥ 1092		2NT	Pass	3NT
North HCP: 20	♦ AQJ3	♦ K2	AP			
South HCP: 10	♣ A8	♣ KQ643				
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J42	♠ K10				2NT
Vul: None	♥ 54	♥ AQ32	Pass	3NT	AP	
North HCP: 5	♦ 1053	♦ AKQJ				
South HCP: 21	♣ KJ765	♣ Q103				
Contract: 3N S						

North hands (Practice Page)

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

Board: 248	♠ Q84	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ K85	You bid first.
HCP: 20	♣ AKJ7	

Board: 249	♠ K975	The opponents are silent.
Dealer: S	♥ AJ864	
Vul: EW	♦ J83	Partner bids first.
HCP: 9	♣ 10	

Board: 250	♠ QJ1083	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ AJ5	You bid first.
HCP: 21	♣ AKQ	

Board: 251	♠ 852	The opponents are silent.
Dealer: S	♥ A97543	
Vul: NS	♦ Q10	Partner bids first.
HCP: 6	♣ 93	

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

Board: 248
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 10
 Contract: 6♦ S

North:
 ♠ Q84
 ♥ AK7
 ♦ K85
 ♣ AKJ7

South:
 ♠ A2
 ♥ 9
 ♦ AQ109762
 ♣ 854

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

Board: 249
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 21
 Contract: 6♥ S

North:
 ♠ K975
 ♥ AJ864
 ♦ J83
 ♣ 10

South:
 ♠ A4
 ♥ Q97
 ♦ AKQ106
 ♣ AQ8

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

Board: 250
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 6
 Contract: 3N N

North:
 ♠ QJ1083
 ♥ A7
 ♦ AJ5
 ♣ AKQ

South:
 ♠ A4
 ♥ 1065
 ♦ Q1032
 ♣ 10765

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 251
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ 852
 ♥ A97543
 ♦ Q10
 ♣ 93

South:
 ♠ AK64
 ♥ KJ10
 ♦ A72
 ♣ AJ10

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

South hands (Practice Page)

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

Board: 248	♠ A2	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ AQ109762	Partner bids first.
HCP: 10	♣ 854	

Board: 249	♠ A4	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ AKQ106	You bid first.
HCP: 21	♣ AQ8	

Board: 250	♠ A4	The opponents are silent.
Dealer: N	♥ 1065	
Vul: Both	♦ Q1032	Partner bids first.
HCP: 6	♣ 10765	

Board: 251	♠ AK64	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ A72	You bid first.
HCP: 20	♣ AJ10	

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

Board: 248
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 10
 Contract: 6♦ S

North:
 ♠ Q84
 ♥ AK7
 ♦ K85
 ♣ AKJ7

South:
 ♠ A2
 ♥ 9
 ♦ AQ109762
 ♣ 854

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

Board: 249
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 21
 Contract: 6♥ S

North:
 ♠ K975
 ♥ AJ864
 ♦ J83
 ♣ 10

South:
 ♠ A4
 ♥ Q97
 ♦ AKQ106
 ♣ AQ8

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

Board: 250
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 6
 Contract: 3N N

North:
 ♠ QJ1083
 ♥ A7
 ♦ AJ5
 ♣ AKQ

South:
 ♠ A4
 ♥ 1065
 ♦ Q1032
 ♣ 10765

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 251
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ 852
 ♥ A97543
 ♦ Q10
 ♣ 93

South:
 ♠ AK64
 ♥ KJ10
 ♦ A72
 ♣ AJ10

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

North hands (Practice Page)

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

Board: 252	♠ 85	The opponents are silent.
Dealer: N	♥ AQ953	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AK94	

Board: 253	♠ 754	The opponents are silent.
Dealer: S	♥ 109864	
Vul: Both	♦ —	Partner bids first.
HCP: 1	♣ J9743	

Board: 254	♠ K84	The opponents are silent.
Dealer: N	♥ AK53	
Vul: None	♦ KQ6	You bid first.
HCP: 21	♣ AQ9	

Board: 255	♠ K83	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ K1043	Partner bids first.
HCP: 9	♣ K953	

Board: 256	♠ Q10	The opponents are silent.
Dealer: N	♥ K854	
Vul: Both	♦ AKQ52	You bid first.
HCP: 20	♣ AQ	

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

Board: 252

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ S

North:

♠ 85

♥ AQ953

♦ AK

♣ AK94

South:

♠ KQ2

♥ K10764

♦ 9

♣ Q653

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

	2NT	Pass	3♦
--	-----	------	----

Pass	3♠ ¹	Pass	3NT ²
------	-----------------	------	------------------

Pass	4♣ ³	Pass	4NT ⁴
------	-----------------	------	------------------

Pass	5♣ ⁵	Pass	6♥
------	-----------------	------	----

AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

Board: 253

Dealer: S

Vul: Both

North HCP: 1

South HCP: 21

Contract: 3♥ S

North:

♠ 754

♥ 109864

♦ —

♣ J9743

South:

♠ K103

♥ A752

♦ AK9

♣ AK6

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

			2NT
--	--	--	-----

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

AP

Board: 254

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ K84

♥ AK53

♦ KQ6

♣ AQ9

South:

♠ AJ10

♥ J98

♦ A10854

♣ K3

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

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

Pass	4♠ ²	Pass	6NT
------	-----------------	------	-----

AP

1. Gerber

2. A=2 out of 4

Board: 255

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K83

♥ 82

♦ K1043

♣ K953

South:

♠ AQ7

♥ AQ7

♦ A982

♣ A74

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

			2NT
--	--	--	-----

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

Board: 256

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ Q10

♥ K854

♦ AKQ52

♣ AQ

South:

♠ J72

♥ J10

♦ 10843

♣ J1075

West	North	East	South
	2NT	AP	

South hands (Practice Page)

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

Board: 252	♠ KQ2	The opponents are silent.
Dealer: N	♥ K10764	
Vul: EW	♦ 9	Partner bids first.
HCP: 10	♣ Q653	

Board: 253	♠ K103	The opponents are silent.
Dealer: S	♥ A752	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ AK6	

Board: 254	♠ AJ10	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ A10854	Partner bids first.
HCP: 13	♣ K3	

Board: 255	♠ AQ7	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ A982	You bid first.
HCP: 20	♣ A74	

Board: 256	♠ J72	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ 10843	Partner bids first.
HCP: 3	♣ J1075	

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

Board: 252

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♥ S

North:

♠ 85

♥ AQ953

♦ AK

♣ AK94

South:

♠ KQ2

♥ K10764

♦ 9

♣ Q653

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

	2NT	Pass	3♦
--	-----	------	----

Pass	3♠ ¹	Pass	3NT ²
------	-----------------	------	------------------

Pass	4♣ ³	Pass	4NT ⁴
------	-----------------	------	------------------

Pass	5♣ ⁵	Pass	6♥
------	-----------------	------	----

AP

1. Extended acceptance after NT

2. Cue bid, surplus

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♥

5. A=0/5 or 3/5

Board: 253

Dealer: S

Vul: Both

North HCP: 1

South HCP: 21

Contract: 3♥ S

North:

♠ 754

♥ 109864

♦ —

♣ J9743

South:

♠ K103

♥ A752

♦ AK9

♣ AK6

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

			2NT
--	--	--	-----

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

AP

Board: 254

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ K84

♥ AK53

♦ KQ6

♣ AQ9

South:

♠ AJ10

♥ J98

♦ A10854

♣ K3

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

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

Pass	4♠ ²	Pass	6NT
------	-----------------	------	-----

AP

1. Gerber

2. A=2 out of 4

Board: 255

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K83

♥ 82

♦ K1043

♣ K953

South:

♠ AQ7

♥ AQ7

♦ A982

♣ A74

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

			2NT
--	--	--	-----

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

Board: 256

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ Q10

♥ K854

♦ AKQ52

♣ AQ

South:

♠ J72

♥ J10

♦ 10843

♣ J1075

West	North	East	South
	2NT	AP	

North hands (Practice Page)

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

Board: 257	♠ 106	The opponents are silent.
Dealer: S	♥ J1086543	
Vul: None	♦ 7	Partner bids first.
HCP: 3	♣ Q95	

Board: 258	♠ QJ72	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: NS	♦ Q5	You bid first.
HCP: 21	♣ AK7	

Board: 259	♠ 109763	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ KJ10	Partner bids first.
HCP: 10	♣ 75	

Board: 260	♠ AK942	The opponents are silent.
Dealer: N	♥ K75	
Vul: None	♦ A53	You bid first.
HCP: 20	♣ AQ	

Board: 261	♠ J987	The opponents are silent.
Dealer: S	♥ 8753	
Vul: NS	♦ 10974	Partner bids first.
HCP: 1	♣ 8	

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

Board: 257

Dealer: S

Vul: None

North HCP: 3

South HCP: 20

Contract: 4♥ S

North:

♠ 106

♥ J1086543

♦ 7

♣ Q95

South:

♠ A32

♥ AQ

♦ AKQ92

♣ J74

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 258

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 5♠ N

North:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

South:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♠⁵ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

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

Board: 259

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ 109763

♥ AQ4

♦ KJ10

♣ 75

South:

♠ AK52

♥ K103

♦ AQ9

♣ KJ10

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 260

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AK942

♥ K75

♦ A53

♣ AQ

South:

♠ J103

♥ A102

♦ KQJ98

♣ 64

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 261

Dealer: S

Vul: NS

North HCP: 1

South HCP: 21

Contract: 2N S

North:

♠ J987

♥ 8753

♦ 10974

♣ 8

South:

♠ K52

♥ A4

♦ AQ32

♣ AKJ5

West North East South

2NT

AP

South hands (Practice Page)

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

Board: 257	♠ A32	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AKQ92	You bid first.
HCP: 20	♣ J74	

Board: 258	♠ K109865	The opponents are silent.
Dealer: N	♥ 1052	
Vul: NS	♦ 2	Partner bids first.
HCP: 6	♣ QJ5	

Board: 259	♠ AK52	The opponents are silent.
Dealer: S	♥ K103	
Vul: Both	♦ AQ9	You bid first.
HCP: 20	♣ KJ10	

Board: 260	♠ J103	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ KQJ98	Partner bids first.
HCP: 11	♣ 64	

Board: 261	♠ K52	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ AQ32	You bid first.
HCP: 21	♣ AKJ5	

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

Board: 257

Dealer: S

Vul: None

North HCP: 3

South HCP: 20

Contract: 4♥ S

North:

♠ 106

♥ J1086543

♦ 7

♣ Q95

South:

♠ A32

♥ AQ

♦ AKQ92

♣ J74

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

Board: 258

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 5♠ N

North:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

South:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♦²

Pass 4♥³ Pass 4NT⁴

Pass 5♠⁵ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

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

Board: 259

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ 109763

♥ AQ4

♦ KJ10

♣ 75

South:

♠ AK52

♥ K103

♦ AQ9

♣ KJ10

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 260

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AK942

♥ K75

♦ A53

♣ AQ

South:

♠ J103

♥ A102

♦ KQJ98

♣ 64

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 261

Dealer: S

Vul: NS

North HCP: 1

South HCP: 21

Contract: 2N S

North:

♠ J987

♥ 8753

♦ 10974

♣ 8

South:

♠ K52

♥ A4

♦ AQ32

♣ AKJ5

West North East South

2NT

AP

North hands (Practice Page)

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

Board: 262	♠ AK86	The opponents are silent.
Dealer: N	♥ A1063	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ K4	
Board: 263	♠ 10653	The opponents are silent.
Dealer: S	♥ KQ1092	
Vul: NS	♦ —	Partner bids first.
HCP: 5	♣ 10972	
Board: 264	♠ AQ5	The opponents are silent.
Dealer: N	♥ Q94	
Vul: EW	♦ Q108	You bid first.
HCP: 20	♣ AKQJ	
Board: 265	♠ 1085	West Doubles Pass if possible.
Dealer: S	♥ K752	
Vul: Both	♦ AK107	Partner bids first.
HCP: 10	♣ 103	

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

Board: 262
Dealer: N
Vul: None
North HCP: 21
South HCP: 5
Contract: 6♠ N

North:
♠ AK86
♥ A1063
♦ AK3
♣ K4

South:
♠ Q975
♥ 7
♦ QJ5
♣ 109865

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

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

Board: 263
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ 10653
♥ KQ1092
♦ —
♣ 10972

South:
♠ KQ7
♥ AJ
♦ KQ1084
♣ KQ8

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

1. Stayman
2. SMOLEN

Board: 264
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ AQ5
♥ Q94
♦ Q108
♣ AKQJ

South:
♠ KJ103
♥ 106
♦ J763
♣ 1065

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

1. Stayman

Board: 265
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♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♥
Pass	4NT ³	Pass	5♥ ⁴
Pass	6♥	Pass	Pass
X	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 any response. Leveled so that the various

Board: 262	♠ Q975	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ QJ5	Partner bids first.
HCP: 5	♣ 109865	
Board: 263	♠ KQ7	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ KQ1084	You bid first.
HCP: 20	♣ KQ8	
Board: 264	♠ KJ103	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ J763	Partner bids first.
HCP: 5	♣ 1065	
Board: 265	♠ KQJ3	West Doubles Pass if possible.
Dealer: S	♥ A1093	
Vul: Both	♦ J3	You bid first.
HCP: 20	♣ AKQ	

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

Board: 262
Dealer: N
Vul: None
North HCP: 21
South HCP: 5
Contract: 6♠ N

North:
♠ AK86
♥ A1063
♦ AK3
♣ K4

South:
♠ Q975
♥ 7
♦ QJ5
♣ 109865

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

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

Board: 263
Dealer: S
Vul: NS
North HCP: 5
South HCP: 20
Contract: 3N S

North:
♠ 10653
♥ KQ1092
♦ —
♣ 10972

South:
♠ KQ7
♥ AJ
♦ KQ1084
♣ KQ8

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

1. Stayman
2. SMOLEN

Board: 264
Dealer: N
Vul: EW
North HCP: 20
South HCP: 5
Contract: 3N N

North:
♠ AQ5
♥ Q94
♦ Q108
♣ AKQJ

South:
♠ KJ103
♥ 106
♦ J763
♣ 1065

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

1. Stayman

Board: 265
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♣ ¹	Pass	3♥
Pass	3♠ ²	Pass	4♥
Pass	4NT ³	Pass	5♥ ⁴
Pass	6♥	Pass	Pass
X	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 any response. Levelled so that the various

Board: 266	♠ A1074	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ AK92	You bid first.
HCP: 20	♣ A5	

Board: 267	♠ 987542	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ Q654	Partner bids first.
HCP: 3	♣ 3	

Board: 268	♠ Q1032	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ AJ75	

Board: 269	♠ 6	East Doubles 3♣ if possible.
Dealer: S	♥ Q1096	
Vul: None	♦ AJ87642	Partner bids first.
HCP: 7	♣ 3	

Board: 270	♠ AKJ	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ AQ97	You bid first.
HCP: 20	♣ Q75	

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

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A1074	♠ 832		2NT	Pass	3NT
Vul: NS	♥ KQ9	♥ A104				
North HCP: 20	♦ AK92	♦ J1043	AP			
South HCP: 7	♣ A5	♣ Q98				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 987542	♠ 106				2NT
Vul: EW	♥ J10	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 3	♦ Q654	♦ AK97	AP			
South HCP: 20	♣ 3	♣ KJ4				
Contract: 3♠ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	♠ K7		2NT	Pass	3NT
Vul: Both	♥ AK9	♥ 1042				
North HCP: 21	♦ AK	♦ QJ876	AP			
South HCP: 9	♣ AJ75	♣ K82				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK983				2NT
Vul: None	♥ Q1096	♥ AK	Pass	3♣ ¹	X	3♠
North HCP: 7	♦ AJ87642	♦ KQ5	Pass	3NT	AP	
South HCP: 21	♣ 3	♣ Q108				
Contract: 3N S						

1. Stayman

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q54		2NT	AP	
Vul: EW	♥ A32	♥ 10874				
North HCP: 20	♦ AQ97	♦ 1042				
South HCP: 3	♣ Q75	♣ J103				
Contract: 2N N						

South hands (Practice Page)

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

Board: 266	♠ 832	The opponents are silent.
Dealer: N	♥ A104	
Vul: NS	♦ J1043	Partner bids first.
HCP: 7	♣ Q98	

Board: 267	♠ 106	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ AK97	You bid first.
HCP: 20	♣ KJ4	

Board: 268	♠ K7	The opponents are silent.
Dealer: N	♥ 1042	
Vul: Both	♦ QJ876	Partner bids first.
HCP: 9	♣ K82	

Board: 269	♠ AK983	East Doubles 3♣ if possible.
Dealer: S	♥ AK	
Vul: None	♦ KQ5	You bid first.
HCP: 21	♣ Q108	

Board: 270	♠ Q54	The opponents are silent.
Dealer: N	♥ 10874	
Vul: EW	♦ 1042	Partner bids first.
HCP: 3	♣ J103	

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

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A1074	♠ 832		2NT	Pass	3NT
Vul: NS	♥ KQ9	♥ A104				
North HCP: 20	♦ AK92	♦ J1043	AP			
South HCP: 7	♣ A5	♣ Q98				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 987542	♠ 106				2NT
Vul: EW	♥ J10	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 3	♦ Q654	♦ AK97	AP			
South HCP: 20	♣ 3	♣ KJ4				
Contract: 3♠ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	♠ K7		2NT	Pass	3NT
Vul: Both	♥ AK9	♥ 1042				
North HCP: 21	♦ AK	♦ QJ876	AP			
South HCP: 9	♣ AJ75	♣ K82				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK983				2NT
Vul: None	♥ Q1096	♥ AK	Pass	3♣ ¹	X	3♠
North HCP: 7	♦ AJ87642	♦ KQ5	Pass	3NT	AP	
South HCP: 21	♣ 3	♣ Q108				
Contract: 3N S						

1. Stayman

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q54		2NT	AP	
Vul: EW	♥ A32	♥ 10874				
North HCP: 20	♦ AQ97	♦ 1042				
South HCP: 3	♣ Q75	♣ J103				
Contract: 2N N						

North hands (Practice Page)

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

Board: 271	♠ Q92	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ AJ8632	Partner bids first.
HCP: 7	♣ 1065	

Board: 272	♠ A106	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AQ106	

Board: 273	♠ 9862	The opponents are silent.
Dealer: S	♥ Q103	
Vul: Both	♦ —	Partner bids first.
HCP: 7	♣ AJ10432	

Board: 274	♠ AKQ2	The opponents are silent.
Dealer: N	♥ AK85	
Vul: None	♦ A93	You bid first.
HCP: 20	♣ 92	

Board: 275	♠ 103	The opponents are silent.
Dealer: S	♥ AQJ962	
Vul: NS	♦ J3	Partner bids first.
HCP: 8	♣ 763	

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

Board: 271

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 6♦ N

North:

♠ Q92

♥ 5

♦ AJ8632

♣ 1065

South:

♠ AJ104

♥ AKJ7

♦ K4

♣ KQ8

West North East South

2NT

Pass 6♦ AP

Board: 272

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ A106

♥ AQJ8

♦ A5

♣ AQ106

South:

♠ KQ7

♥ 5

♦ 762

♣ KJ9875

West North East South

2NT Pass 4♣¹

Pass 4♦² Pass 6♣

AP

1. Gerber

2. A=0/4 or 4/4

Board: 273

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 9862

♥ Q103

♦ —

♣ AJ10432

South:

♠ AK3

♥ AJ4

♦ KJ92

♣ KQ9

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ2

♥ AK85

♦ A93

♣ 92

South:

♠ 95

♥ J73

♦ KQJ10854

♣ 6

West North East South

2NT Pass 3NT

AP

Board: 275

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 103

♥ AQJ962

♦ J3

♣ 763

South:

♠ A87

♥ K10

♦ KQ109

♣ AKJ9

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

South hands (Practice Page)

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

Board: 271	♠ AJ104	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: Both	♦ K4	You bid first.
HCP: 21	♣ KQ8	

Board: 272	♠ KQ7	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ 762	Partner bids first.
HCP: 9	♣ KJ9875	

Board: 273	♠ AK3	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ KJ92	You bid first.
HCP: 21	♣ KQ9	

Board: 274	♠ 95	The opponents are silent.
Dealer: N	♥ J73	
Vul: None	♦ KQJ10854	Partner bids first.
HCP: 7	♣ 6	

Board: 275	♠ A87	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ KQ109	You bid first.
HCP: 20	♣ AKJ9	

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

Board: 271

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 6♦ N

North:

♠ Q92

♥ 5

♦ AJ8632

♣ 1065

South:

♠ AJ104

♥ AKJ7

♦ K4

♣ KQ8

West North East South

2NT

Pass 6♦ AP

Board: 272

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ A106

♥ AQJ8

♦ A5

♣ AQ106

South:

♠ KQ7

♥ 5

♦ 762

♣ KJ9875

West North East South

2NT Pass 4♣¹

Pass 4♦² Pass 6♣

AP

1. Gerber

2. A=0/4 or 4/4

Board: 273

Dealer: S

Vul: Both

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 9862

♥ Q103

♦ —

♣ AJ10432

South:

♠ AK3

♥ AJ4

♦ KJ92

♣ KQ9

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3NT AP

1. Stayman

Board: 274

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ2

♥ AK85

♦ A93

♣ 92

South:

♠ 95

♥ J73

♦ KQJ10854

♣ 6

West North East South

2NT Pass 3NT

AP

Board: 275

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 4♥ S

North:

♠ 103

♥ AQJ962

♦ J3

♣ 763

South:

♠ A87

♥ K10

♦ KQ109

♣ AKJ9

West North East South

2NT

Pass 4♦¹ Pass 4♥

AP

1. Texas

North hands (Practice Page)

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

Board: 276	♠ K97	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: EW	♦ A87	You bid first.
HCP: 20	♣ AJ6	

Board: 277	♠ 832	The opponents are silent.
Dealer: S	♥ 43	
Vul: None	♦ 92	Partner bids first.
HCP: 5	♣ KQ9862	

Board: 278	♠ AK5	The opponents are silent.
Dealer: N	♥ K1032	
Vul: NS	♦ K9	You bid first.
HCP: 20	♣ AK76	

Board: 279	♠ QJ105	The opponents are silent.
Dealer: S	♥ Q653	
Vul: EW	♦ 65	Partner bids first.
HCP: 5	♣ 974	

Board: 280	♠ 732	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AK873	You bid first.
HCP: 20	♣ AK10	

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

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ 82		2NT	Pass	3♠ ¹
Vul: EW	♥ AKJ7	♥ 94	Pass	4♣ ²	Pass	4♦
North HCP: 20	♦ A87	♦ QJ10954	AP			
South HCP: 3	♣ AJ6	♣ 1097				
Contract: 4♦ S						

1. Minor Suit Transfers after 2NT
2. automat

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AKJ10				2NT
Vul: None	♥ 43	♥ A8	Pass	3NT	AP	
North HCP: 5	♦ 92	♦ AKQ85				
South HCP: 21	♣ KQ9862	♣ 53				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 108432		2NT	Pass	3♥
Vul: NS	♥ K1032	♥ J8	Pass	3♠	Pass	3NT
North HCP: 20	♦ K9	♦ AJ8	Pass	4♠	AP	
South HCP: 7	♣ AK76	♣ J85				
Contract: 4♠ N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ105	♠ AK98				2NT
Vul: EW	♥ Q653	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 65	♦ KQ983	Pass	4♠	AP	
South HCP: 20	♣ 974	♣ K10				
Contract: 4♠ S						

1. Stayman

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ 6		2NT	Pass	3NT
Vul: Both	♥ AQ	♥ J8	AP			
North HCP: 20	♦ AK873	♦ Q942				
South HCP: 5	♣ AK10	♣ Q98764				
Contract: 3N N						

South hands (Practice Page)

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

Board: 276	♠ 82	The opponents are silent.
Dealer: N	♥ 94	
Vul: EW	♦ QJ10954	Partner bids first.
HCP: 3	♣ 1097	

Board: 277	♠ AKJ10	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ AKQ85	You bid first.
HCP: 21	♣ 53	

Board: 278	♠ 108432	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AJ8	Partner bids first.
HCP: 7	♣ J85	

Board: 279	♠ AK98	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ KQ983	You bid first.
HCP: 20	♣ K10	

Board: 280	♠ 6	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ Q942	Partner bids first.
HCP: 5	♣ Q98764	

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

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ 82		2NT	Pass	3♠ ¹
Vul: EW	♥ AKJ7	♥ 94	Pass	4♣ ²	Pass	4♦
North HCP: 20	♦ A87	♦ QJ10954	AP			
South HCP: 3	♣ AJ6	♣ 1097				
Contract: 4♦ S						

1. Minor Suit Transfers after 2NT
2. automat

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AKJ10				2NT
Vul: None	♥ 43	♥ A8	Pass	3NT	AP	
North HCP: 5	♦ 92	♦ AKQ85				
South HCP: 21	♣ KQ9862	♣ 53				
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 108432		2NT	Pass	3♥
Vul: NS	♥ K1032	♥ J8	Pass	3♠	Pass	3NT
North HCP: 20	♦ K9	♦ AJ8	Pass	4♠	AP	
South HCP: 7	♣ AK76	♣ J85				
Contract: 4♠ N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ105	♠ AK98				2NT
Vul: EW	♥ Q653	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 65	♦ KQ983	Pass	4♠	AP	
South HCP: 20	♣ 974	♣ K10				
Contract: 4♠ S						

1. Stayman

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 732	♠ 6		2NT	Pass	3NT
Vul: Both	♥ AQ	♥ J8	AP			
North HCP: 20	♦ AK873	♦ Q942				
South HCP: 5	♣ AK10	♣ Q98764				
Contract: 3N N						

North hands (Practice Page)

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

Board: 281	♠ QJ6	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ KQJ2	Partner bids first.
HCP: 10	♣ J987	

Board: 282	♠ J3	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ AKJ9	You bid first.
HCP: 20	♣ KJ10	

Board: 283	♠ 854	The opponents are silent.
Dealer: S	♥ A63	
Vul: None	♦ KJ1053	Partner bids first.
HCP: 8	♣ 82	

Board: 284	♠ K8	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ AQ973	You bid first.
HCP: 20	♣ AK6	

Board: 285	♠ 6	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ A2	Partner bids first.
HCP: 12	♣ AQJ10532	

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

Board: 281

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ QJ6

♥ 32

♦ KQJ2

♣ J987

South:

♠ AK5

♥ KQ7

♦ 109

♣ AKQ65

West	North	East	South
			2NT

Pass	3NT	AP	
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Board: 282

Dealer: N

Vul: EW

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ J3

♥ AK108

♦ AKJ9

♣ KJ10

South:

♠ K62

♥ QJ

♦ Q1032

♣ AQ98

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4♠ ²	Pass	6NT
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AP

1. Gerber

2. A=2 out of 4

Board: 283

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 854

♥ A63

♦ KJ1053

♣ 82

South:

♠ AJ62

♥ KQ84

♦ A64

♣ AK

West	North	East	South
			2NT

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

Board: 284

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ K8

♥ KJ5

♦ AQ973

♣ AK6

South:

♠ QJ10954

♥ A8

♦ 106

♣ 1095

West	North	East	South
	2NT	Pass	4♥ ¹

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 285

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♣ N

North:

♠ 6

♥ J98

♦ A2

♣ AQJ10532

South:

♠ AK52

♥ AKQ2

♦ J106

♣ K7

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4♠ ²
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Pass	6♣	AP	
------	----	----	--

1. Gerber

2. A=2 out of 4

South hands (Practice Page)

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

Board: 281	♠ AK5	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ 109	You bid first.
HCP: 21	♣ AKQ65	

Board: 282	♠ K62	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ Q1032	Partner bids first.
HCP: 14	♣ AQ98	

Board: 283	♠ AJ62	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: None	♦ A64	You bid first.
HCP: 21	♣ AK	

Board: 284	♠ QJ10954	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ 106	Partner bids first.
HCP: 7	♣ 1095	

Board: 285	♠ AK52	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: Both	♦ J106	You bid first.
HCP: 20	♣ K7	

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

Board: 281

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ QJ6

♥ 32

♦ KQJ2

♣ J987

South:

♠ AK5

♥ KQ7

♦ 109

♣ AKQ65

West	North	East	South
			2NT

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

Board: 282

Dealer: N

Vul: EW

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ J3

♥ AK108

♦ AKJ9

♣ KJ10

South:

♠ K62

♥ QJ

♦ Q1032

♣ AQ98

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4♠ ²	Pass	6NT
------	-----------------	------	-----

AP

1. Gerber

2. A=2 out of 4

Board: 283

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 854

♥ A63

♦ KJ1053

♣ 82

South:

♠ AJ62

♥ KQ84

♦ A64

♣ AK

West	North	East	South
			2NT

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

Board: 284

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ K8

♥ KJ5

♦ AQ973

♣ AK6

South:

♠ QJ10954

♥ A8

♦ 106

♣ 1095

West	North	East	South
	2NT	Pass	4♥ ¹

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 285

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♣ N

North:

♠ 6

♥ J98

♦ A2

♣ AQJ10532

South:

♠ AK52

♥ AKQ2

♦ J106

♣ K7

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4♠ ²
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Pass	6♣	AP	
------	----	----	--

1. Gerber

2. A=2 out of 4

North hands (Practice Page)

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

Board: 286	♠ AKJ5	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ K10	You bid first.
HCP: 21	♣ AK65	

Board: 287	♠ KJ1093	The opponents are silent.
Dealer: S	♥ Q106	
Vul: NS	♦ 1083	Partner bids first.
HCP: 9	♣ QJ	

Board: 288	♠ K754	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ J84	You bid first.
HCP: 20	♣ AK	

Board: 289	♠ J62	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ K10763	Partner bids first.
HCP: 5	♣ J9642	

Board: 290	♠ AK3	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ A1084	You bid first.
HCP: 20	♣ KQ84	

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

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q872		2NT	Pass	3♣ ¹
Vul: None	♥ QJ7	♥ A108	Pass	3♠	Pass	4♠
North HCP: 21	♦ K10	♦ J874	AP			
South HCP: 7	♣ AK65	♣ 109	1. Stayman			
Contract: 4♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ KJ1093	♠ A4				2NT
Vul: NS	♥ Q106	♥ AKJ2	Pass	3♥	Pass	3♠
North HCP: 9	♦ 1083	♦ AJ975	Pass	4♠	AP	
South HCP: 21	♣ QJ	♣ A6				
Contract: 4♠ S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ 1063		2NT	Pass	3NT
Vul: Both	♥ AKQ7	♥ 943	AP			
North HCP: 20	♦ J84	♦ K32				
South HCP: 5	♣ AK	♣ Q986				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AK53				2NT
Vul: None	♥ —	♥ AK32	Pass	3NT	AP	
North HCP: 5	♦ K10763	♦ 94				
South HCP: 20	♣ J9642	♣ AQ5				
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 865		2NT	Pass	3NT
Vul: NS	♥ A8	♥ QJ5	AP			
North HCP: 20	♦ A1084	♦ K7				
South HCP: 10	♣ KQ84	♣ A7652				
Contract: 3N N						

South hands (Practice Page)

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

Board: 286	♠ Q872	The opponents are silent.
Dealer: N	♥ A108	
Vul: None	♦ J874	Partner bids first.
HCP: 7	♣ 109	

Board: 287	♠ A4	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: NS	♦ AJ975	You bid first.
HCP: 21	♣ A6	

Board: 288	♠ 1063	The opponents are silent.
Dealer: N	♥ 943	
Vul: Both	♦ K32	Partner bids first.
HCP: 5	♣ Q986	

Board: 289	♠ AK53	The opponents are silent.
Dealer: S	♥ AK32	
Vul: None	♦ 94	You bid first.
HCP: 20	♣ AQ5	

Board: 290	♠ 865	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ A7652	

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

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q872		2NT	Pass	3♣ ¹
Vul: None	♥ QJ7	♥ A108	Pass	3♠	Pass	4♠
North HCP: 21	♦ K10	♦ J874	AP			
South HCP: 7	♣ AK65	♣ 109	1. Stayman			
Contract: 4♠ N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ KJ1093	♠ A4				2NT
Vul: NS	♥ Q106	♥ AKJ2	Pass	3♥	Pass	3♠
North HCP: 9	♦ 1083	♦ AJ975	Pass	4♠	AP	
South HCP: 21	♣ QJ	♣ A6				
Contract: 4♠ S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ 1063		2NT	Pass	3NT
Vul: Both	♥ AKQ7	♥ 943	AP			
North HCP: 20	♦ J84	♦ K32				
South HCP: 5	♣ AK	♣ Q986				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AK53				2NT
Vul: None	♥ —	♥ AK32	Pass	3NT	AP	
North HCP: 5	♦ K10763	♦ 94				
South HCP: 20	♣ J9642	♣ AQ5				
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 865		2NT	Pass	3NT
Vul: NS	♥ A8	♥ QJ5	AP			
North HCP: 20	♦ A1084	♦ K7				
South HCP: 10	♣ KQ84	♣ A7652				
Contract: 3N N						

North hands (Practice Page)

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

Board: 291 ♠ QJ10
Dealer: S ♥ Q62
Vul: EW ♦ 9842
HCP: 9 ♣ A105

The opponents are silent.

Partner bids first.

Board: 292 ♠ KQJ7
Dealer: N ♥ AKJ8
Vul: None ♦ Q2
HCP: 21 ♣ AJ3

East Doubles Pass if possible.

You bid first.

Board: 293 ♠ A108
Dealer: S ♥ J75
Vul: NS ♦ Q1096
HCP: 8 ♣ J93

The opponents are silent.

Partner bids first.

Board: 294 ♠ A1063
Dealer: N ♥ AJ7
Vul: EW ♦ AK5
HCP: 21 ♣ KQ9

The opponents are silent.

You bid first.

Board: 295 ♠ J8762
Dealer: S ♥ 97
Vul: EW ♦ J1083
HCP: 2 ♣ 105

West Bids 3♣ if possible.

Partner bids first.

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

Board: 291

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ QJ10

♥ Q62

♦ 9842

♣ A105

South:

♠ K9652

♥ A4

♦ AK

♣ KQJ3

West North East South

2NT

Pass 3NT AP

Board: 292

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7♠X N

North:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

South:

♠ A106432

♥ 54

♦ A10

♣ K76

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♠ Pass 4NT³

Pass 5♣⁴ Pass 7♠

Pass Pass X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 293

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A108

♥ J75

♦ Q1096

♣ J93

South:

♠ QJ5

♥ AQ84

♦ AK85

♣ A4

West North East South

2NT

Pass 3NT AP

Board: 294

Dealer: N

Vul: EW

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ A1063

♥ AJ7

♦ AK5

♣ KQ9

South:

♠ J842

♥ 432

♦ 973

♣ J84

West North East South

2NT AP

Board: 295

Dealer: S

Vul: EW

North HCP: 2

South HCP: 21

Contract: 3♣ W

North:

♠ J8762

♥ 97

♦ J1083

♣ 105

South:

♠ A4

♥ AQ53

♦ AK75

♣ A93

West North East South

2NT

3♣ AP

South hands (Practice Page)

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

Board: 291 ♠ K9652
Dealer: S ♥ A4
Vul: EW ♦ AK
HCP: 20 ♣ KQJ3

The opponents are silent.

You bid first.

Board: 292 ♠ A106432
Dealer: N ♥ 54
Vul: None ♦ A10
HCP: 11 ♣ K76

East Doubles Pass if possible.

Partner bids first.

Board: 293 ♠ QJ5
Dealer: S ♥ AQ84
Vul: NS ♦ AK85
HCP: 20 ♣ A4

The opponents are silent.

You bid first.

Board: 294 ♠ J842
Dealer: N ♥ 432
Vul: EW ♦ 973
HCP: 2 ♣ J84

The opponents are silent.

Partner bids first.

Board: 295 ♠ A4
Dealer: S ♥ AQ53
Vul: EW ♦ AK75
HCP: 21 ♣ A93

West Bids 3♣ if possible.

You bid first.

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

Board: 291

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ QJ10

♥ Q62

♦ 9842

♣ A105

South:

♠ K9652

♥ A4

♦ AK

♣ KQJ3

West North East South

2NT

Pass 3NT AP

Board: 292

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7♠X N

North:

♠ KQJ7

♥ AKJ8

♦ Q2

♣ AJ3

South:

♠ A106432

♥ 54

♦ A10

♣ K76

West North East South

2NT Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♠ Pass 4NT³

Pass 5♣⁴ Pass 7♠

Pass Pass X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 293

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 3N S

North:

♠ A108

♥ J75

♦ Q1096

♣ J93

South:

♠ QJ5

♥ AQ84

♦ AK85

♣ A4

West North East South

2NT

Pass 3NT AP

Board: 294

Dealer: N

Vul: EW

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ A1063

♥ AJ7

♦ AK5

♣ KQ9

South:

♠ J842

♥ 432

♦ 973

♣ J84

West North East South

2NT AP

Board: 295

Dealer: S

Vul: EW

North HCP: 2

South HCP: 21

Contract: 3♣ W

North:

♠ J8762

♥ 97

♦ J1083

♣ 105

South:

♠ A4

♥ AQ53

♦ AK75

♣ A93

West North East South

2NT

3♣ AP

North hands (Practice Page)

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

Board: 296	♠ AJ2	The opponents are silent.
Dealer: N	♥ A842	
Vul: None	♦ AK32	You bid first.
HCP: 21	♣ AJ	

Board: 297	♠ J105	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ 32	Partner bids first.
HCP: 7	♣ QJ543	

Board: 298	♠ Q85	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AQJ10	You bid first.
HCP: 20	♣ AJ106	

Board: 299	♠ 9873	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ J63	Partner bids first.
HCP: 9	♣ K976	

Board: 300	♠ A1072	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ Q97	

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

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K		2NT	Pass	3♦
Vul: None	♥ A842	♥ 109653	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ AK32	♦ 965	AP			
South HCP: 3	♣ AJ	♣ 9753				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK3				2NT
Vul: EW	♥ QJ10	♥ 98	Pass	3NT	AP	
North HCP: 7	♦ 32	♦ KQJ7				
South HCP: 20	♣ QJ543	♣ AK87				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ A932		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ	♥ 1094	Pass	3♦	Pass	6♣
North HCP: 20	♦ AQJ10	♦ —	AP			
South HCP: 9	♣ AJ106	♣ KQ9842				
Contract: 6♣ S						

1. Stayman

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AKQ				2NT
Vul: None	♥ KQ	♥ 753	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ J63	♦ AKQ98	Pass	3NT	AP	
South HCP: 20	♣ K976	♣ Q4				
Contract: 3N S						

1. Stayman

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ KQ9				
Vul: NS	♥ AKQ2	♥ 4		2NT	Pass	3NT
North HCP: 20	♦ KQ	♦ J653	AP			
South HCP: 10	♣ Q97	♣ A10654				
Contract: 3N N						

South hands (Practice Page)

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

Board: 296	♠ K	The opponents are silent.
Dealer: N	♥ 109653	
Vul: None	♦ 965	Partner bids first.
HCP: 3	♣ 9753	

Board: 297	♠ AK3	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ KQJ7	You bid first.
HCP: 20	♣ AK87	

Board: 298	♠ A932	The opponents are silent.
Dealer: N	♥ 1094	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ KQ9842	

Board: 299	♠ AKQ	The opponents are silent.
Dealer: S	♥ 753	
Vul: None	♦ AKQ98	You bid first.
HCP: 20	♣ Q4	

Board: 300	♠ KQ9	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ J653	Partner bids first.
HCP: 10	♣ A10654	

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

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K		2NT	Pass	3♦
Vul: None	♥ A842	♥ 109653	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ AK32	♦ 965	AP			
South HCP: 3	♣ AJ	♣ 9753				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK3				2NT
Vul: EW	♥ QJ10	♥ 98	Pass	3NT	AP	
North HCP: 7	♦ 32	♦ KQJ7				
South HCP: 20	♣ QJ543	♣ AK87				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ A932		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ	♥ 1094	Pass	3♦	Pass	6♣
North HCP: 20	♦ AQJ10	♦ —	AP			
South HCP: 9	♣ AJ106	♣ KQ9842				
Contract: 6♣ S						

1. Stayman

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 9873	♠ AKQ				2NT
Vul: None	♥ KQ	♥ 753	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ J63	♦ AKQ98	Pass	3NT	AP	
South HCP: 20	♣ K976	♣ Q4				
Contract: 3N S						

1. Stayman

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ KQ9				
Vul: NS	♥ AKQ2	♥ 4		2NT	Pass	3NT
North HCP: 20	♦ KQ	♦ J653	AP			
South HCP: 10	♣ Q97	♣ A10654				
Contract: 3N N						

North hands (Practice Page)

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

Board: 301	♠ Q53	The opponents are silent.
Dealer: S	♥ 107532	
Vul: Both	♦ 52	Partner bids first.
HCP: 2	♣ 1094	

Board: 302	♠ AQ1076	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ AQ10	You bid first.
HCP: 20	♣ AJ10	

Board: 303	♠ 8432	The opponents are silent.
Dealer: S	♥ QJ53	
Vul: EW	♦ KQ94	Partner bids first.
HCP: 8	♣ 6	

Board: 304	♠ K105	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ A75	You bid first.
HCP: 20	♣ AK95	

Board: 305	♠ 9	The opponents are silent.
Dealer: S	♥ Q62	
Vul: EW	♦ Q72	Partner bids first.
HCP: 7	♣ K98432	

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

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ 962				2NT
Vul: Both	♥ 107532	♥ AK	Pass	3♦	Pass	3♥
North HCP: 2	♦ 52	♦ AK63	AP			
South HCP: 21	♣ 1094	♣ AK73				
Contract: 3♥ S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQ1076	♠ J85				
Vul: None	♥ K5	♥ 83		2NT	Pass	3NT
North HCP: 20	♦ AQ10	♦ J942	AP			
South HCP: 5	♣ AJ10	♣ K976				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 8432	♠ AJ5				2NT
Vul: EW	♥ QJ53	♥ K94	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ KQ94	♦ A86	Pass	3NT	AP	
South HCP: 21	♣ 6	♣ AKQ8	1. Stayman			
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ AQ2		2NT	Pass	4♦ ¹
Vul: NS	♥ AQ10	♥ KJ9753	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ A75	♦ 2	Pass	5♣ ³	Pass	5♦
South HCP: 10	♣ AK95	♣ 1043	Pass	5♠ ⁴	Pass	7♥
Contract: 7♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ743				2NT
Vul: EW	♥ Q62	♥ A4				
North HCP: 7	♦ Q72	♦ A6	Pass	3NT	AP	
South HCP: 20	♣ K98432	♣ AQ65				
Contract: 3N S						

South hands (Practice Page)

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

Board: 301	♠ 962	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AK63	You bid first.
HCP: 21	♣ AK73	

Board: 302	♠ J85	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ J942	Partner bids first.
HCP: 5	♣ K976	

Board: 303	♠ AJ5	The opponents are silent.
Dealer: S	♥ K94	
Vul: EW	♦ A86	You bid first.
HCP: 21	♣ AKQ8	

Board: 304	♠ AQ2	The opponents are silent.
Dealer: N	♥ KJ9753	
Vul: NS	♦ 2	Partner bids first.
HCP: 10	♣ 1043	

Board: 305	♠ AQ743	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ A6	You bid first.
HCP: 20	♣ AQ65	

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

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ 962				2NT
Vul: Both	♥ 107532	♥ AK	Pass	3♦	Pass	3♥
North HCP: 2	♦ 52	♦ AK63	AP			
South HCP: 21	♣ 1094	♣ AK73				
Contract: 3♥ S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AQ1076	♠ J85				
Vul: None	♥ K5	♥ 83		2NT	Pass	3NT
North HCP: 20	♦ AQ10	♦ J942	AP			
South HCP: 5	♣ AJ10	♣ K976				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 8432	♠ AJ5				2NT
Vul: EW	♥ QJ53	♥ K94	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ KQ94	♦ A86	Pass	3NT	AP	
South HCP: 21	♣ 6	♣ AKQ8	1. Stayman			
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ AQ2		2NT	Pass	4♦ ¹
Vul: NS	♥ AQ10	♥ KJ9753	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ A75	♦ 2	Pass	5♣ ³	Pass	5♦
South HCP: 10	♣ AK95	♣ 1043	Pass	5♠ ⁴	Pass	7♥
Contract: 7♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ743				2NT
Vul: EW	♥ Q62	♥ A4				
North HCP: 7	♦ Q72	♦ A6	Pass	3NT	AP	
South HCP: 20	♣ K98432	♣ AQ65				
Contract: 3N S						

North hands (Practice Page)

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

Board: 306	♠ KQ7	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ AK73	You bid first.
HCP: 21	♣ Q743	

Board: 307	♠ 9542	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ KJ9854	Partner bids first.
HCP: 10	♣ A	

Board: 308	♠ A64	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: EW	♦ K4	You bid first.
HCP: 20	♣ AKQ10	

Board: 309	♠ Q87	The opponents are silent.
Dealer: S	♥ 9875	
Vul: Both	♦ J3	Partner bids first.
HCP: 3	♣ 9765	

Board: 310	♠ K642	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ Q96	

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

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A98		2NT	Pass	3NT
Vul: Both	♥ AK	♥ J53				
North HCP: 21	♦ AK73	♦ 85	AP			
South HCP: 8	♣ Q743	♣ K10865				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 9542	♠ A3				2NT
Vul: NS	♥ Q10	♥ AK765	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ KJ9854	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ A	♣ KJ52	1. Stayman			
Contract: 6♦ N						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ KJ2		2NT	Pass	4♣ ¹
Vul: EW	♥ KJ105	♥ A6	Pass	4♣ ²	Pass	4NT
North HCP: 20	♦ K4	♦ Q9532	AP			
South HCP: 11	♣ AKQ10	♣ J98	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AJ64				2NT
Vul: Both	♥ 9875	♥ K32				
North HCP: 3	♦ J3	♦ KQ5	AP			
South HCP: 20	♣ 9765	♣ AK4				
Contract: 2N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K642	♠ A83		2NT	Pass	3NT
Vul: None	♥ AKJ3	♥ Q84				
North HCP: 20	♦ AK	♦ J972	AP			
South HCP: 8	♣ Q96	♣ J108				
Contract: 3N N						

South hands (Practice Page)

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

Board: 306	♠ A98	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ 85	Partner bids first.
HCP: 8	♣ K10865	

Board: 307	♠ A3	The opponents are silent.
Dealer: S	♥ AK765	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ KJ52	

Board: 308	♠ KJ2	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ Q9532	Partner bids first.
HCP: 11	♣ J98	

Board: 309	♠ AJ64	The opponents are silent.
Dealer: S	♥ K32	
Vul: Both	♦ KQ5	You bid first.
HCP: 20	♣ AK4	

Board: 310	♠ A83	The opponents are silent.
Dealer: N	♥ Q84	
Vul: None	♦ J972	Partner bids first.
HCP: 8	♣ J108	

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

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ A98		2NT	Pass	3NT
Vul: Both	♥ AK	♥ J53				
North HCP: 21	♦ AK73	♦ 85	AP			
South HCP: 8	♣ Q743	♣ K10865				
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 9542	♠ A3				2NT
Vul: NS	♥ Q10	♥ AK765	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ KJ9854	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ A	♣ KJ52	1. Stayman			
Contract: 6♦ N						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ KJ2		2NT	Pass	4♣ ¹
Vul: EW	♥ KJ105	♥ A6	Pass	4♣ ²	Pass	4NT
North HCP: 20	♦ K4	♦ Q9532	AP			
South HCP: 11	♣ AKQ10	♣ J98	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AJ64				2NT
Vul: Both	♥ 9875	♥ K32				
North HCP: 3	♦ J3	♦ KQ5	AP			
South HCP: 20	♣ 9765	♣ AK4				
Contract: 2N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K642	♠ A83		2NT	Pass	3NT
Vul: None	♥ AKJ3	♥ Q84				
North HCP: 20	♦ AK	♦ J972	AP			
South HCP: 8	♣ Q96	♣ J108				
Contract: 3N N						

North hands (Practice Page)

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

Board: 311	♠ Q65	The opponents are silent.
Dealer: S	♥ Q1052	
Vul: EW	♦ J84	Partner bids first.
HCP: 8	♣ K64	

Board: 312	♠ A10	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ AJ652	You bid first.
HCP: 21	♣ K98	

Board: 313	♠ K97	The opponents are silent.
Dealer: S	♥ J87	
Vul: None	♦ Q1074	Partner bids first.
HCP: 6	♣ 954	

Board: 314	♠ AK	The opponents are silent.
Dealer: N	♥ AK32	
Vul: NS	♦ A1095	You bid first.
HCP: 21	♣ K105	

Board: 315	♠ 73	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ J8	Partner bids first.
HCP: 13	♣ KQJ852	

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

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AKJ4				2NT
Vul: EW	♥ Q1052	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ J84	♦ KQ65	Pass	3NT	AP	
South HCP: 20	♣ K64	♣ 1073				
Contract: 3N S			1. Stayman			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K32				
Vul: Both	♥ AKQ	♥ 986		2NT	Pass	3NT
North HCP: 21	♦ AJ652	♦ Q1084	AP			
South HCP: 8	♣ K98	♣ QJ4				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ Q1084				2NT
Vul: None	♥ J87	♥ AK9				
North HCP: 6	♦ Q1074	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ AK8				
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J105				
Vul: NS	♥ AK32	♥ 108		2NT	Pass	3NT
North HCP: 21	♦ A1095	♦ K862	AP			
South HCP: 5	♣ K105	♣ J874				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AK108				2NT
Vul: Both	♥ AQ4	♥ K8	Pass	4♣ ¹	Pass	4NT ²
North HCP: 13	♦ J8	♦ AQ54	Pass	6NT	AP	
South HCP: 20	♣ KQJ852	♣ A76				
Contract: 6N S			1. Gerber			
			2. A=3 out of 4			

South hands (Practice Page)

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

Board: 311	♠ AKJ4	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ KQ65	You bid first.
HCP: 20	♣ 1073	

Board: 312	♠ K32	The opponents are silent.
Dealer: N	♥ 986	
Vul: Both	♦ Q1084	Partner bids first.
HCP: 8	♣ QJ4	

Board: 313	♠ Q1084	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ A83	You bid first.
HCP: 20	♣ AK8	

Board: 314	♠ J105	The opponents are silent.
Dealer: N	♥ 108	
Vul: NS	♦ K862	Partner bids first.
HCP: 5	♣ J874	

Board: 315	♠ AK108	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AQ54	You bid first.
HCP: 20	♣ A76	

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

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AKJ4				2NT
Vul: EW	♥ Q1052	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ J84	♦ KQ65	Pass	3NT	AP	
South HCP: 20	♣ K64	♣ 1073				
Contract: 3N S			1. Stayman			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K32				
Vul: Both	♥ AKQ	♥ 986		2NT	Pass	3NT
North HCP: 21	♦ AJ652	♦ Q1084	AP			
South HCP: 8	♣ K98	♣ QJ4				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ Q1084				2NT
Vul: None	♥ J87	♥ AK9				
North HCP: 6	♦ Q1074	♦ A83	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ AK8				
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J105				
Vul: NS	♥ AK32	♥ 108		2NT	Pass	3NT
North HCP: 21	♦ A1095	♦ K862	AP			
South HCP: 5	♣ K105	♣ J874				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AK108				2NT
Vul: Both	♥ AQ4	♥ K8	Pass	4♣ ¹	Pass	4NT ²
North HCP: 13	♦ J8	♦ AQ54	Pass	6NT	AP	
South HCP: 20	♣ KQJ852	♣ A76	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

North hands (Practice Page)

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

Board: 316	♠ AKQ5	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ A864	You bid first.
HCP: 20	♣ 32	

Board: 317	♠ Q63	The opponents are silent.
Dealer: S	♥ Q752	
Vul: NS	♦ 103	Partner bids first.
HCP: 8	♣ KJ94	

Board: 318	♠ A72	The opponents are silent.
Dealer: N	♥ KQ642	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ KJ5	

Board: 319	♠ 932	The opponents are silent.
Dealer: S	♥ J9874	
Vul: None	♦ 53	Partner bids first.
HCP: 2	♣ J109	

Board: 320	♠ AK83	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ KQ76	You bid first.
HCP: 20	♣ KJ	

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

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 92		2NT	Pass	3NT
Vul: None	♥ AK10	♥ Q82				
North HCP: 20	♦ A864	♦ 92	AP			
South HCP: 8	♣ 32	♣ KQJ865				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ AJ7				2NT
Vul: NS	♥ Q752	♥ A83	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 103	♦ AK87	Pass	3NT	AP	
South HCP: 20	♣ KJ94	♣ A108	1. Stayman			
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 104		2NT	Pass	4♣ ¹
Vul: EW	♥ KQ642	♥ A5	Pass	4♠ ²	Pass	6♣
North HCP: 20	♦ AK	♦ J96	AP			
South HCP: 11	♣ KJ5	♣ AQ9876	1. Gerber			
Contract: 6♣ S			2. A=2 out of 4			

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ Q104				2NT
Vul: None	♥ J9874	♥ AK5	Pass	3♦	Pass	3♥
North HCP: 2	♦ 53	♦ AJ4	AP			
South HCP: 21	♣ J109	♣ AK74				
Contract: 3♥ S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ 97		2NT	Pass	3♠ ¹
Vul: NS	♥ KJ2	♥ 10973	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ76	♦ A108	AP			
South HCP: 8	♣ KJ	♣ A743	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

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

Board: 316	♠ 92	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ 92	Partner bids first.
HCP: 8	♣ KQJ865	

Board: 317	♠ AJ7	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ AK87	You bid first.
HCP: 20	♣ A108	

Board: 318	♠ 104	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ J96	Partner bids first.
HCP: 11	♣ AQ9876	

Board: 319	♠ Q104	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ AJ4	You bid first.
HCP: 21	♣ AK74	

Board: 320	♠ 97	The opponents are silent.
Dealer: N	♥ 10973	
Vul: NS	♦ A108	Partner bids first.
HCP: 8	♣ A743	

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

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 92		2NT	Pass	3NT
Vul: None	♥ AK10	♥ Q82				
North HCP: 20	♦ A864	♦ 92	AP			
South HCP: 8	♣ 32	♣ KQJ865				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ AJ7				2NT
Vul: NS	♥ Q752	♥ A83	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 103	♦ AK87	Pass	3NT	AP	
South HCP: 20	♣ KJ94	♣ A108	1. Stayman			
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 104		2NT	Pass	4♣ ¹
Vul: EW	♥ KQ642	♥ A5	Pass	4♠ ²	Pass	6♣
North HCP: 20	♦ AK	♦ J96	AP			
South HCP: 11	♣ KJ5	♣ AQ9876	1. Gerber			
Contract: 6♣ S			2. A=2 out of 4			

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ Q104				2NT
Vul: None	♥ J9874	♥ AK5	Pass	3♦	Pass	3♥
North HCP: 2	♦ 53	♦ AJ4	AP			
South HCP: 21	♣ J109	♣ AK74				
Contract: 3♥ S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ 97		2NT	Pass	3♠ ¹
Vul: NS	♥ KJ2	♥ 10973	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ76	♦ A108	AP			
South HCP: 8	♣ KJ	♣ A743	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

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

Board: 321	♠ 8432	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ J9853	Partner bids first.
HCP: 1	♣ 43	

Board: 322	♠ AKQ8	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ K9854	

Board: 323	♠ AQJ	The opponents are silent.
Dealer: S	♥ Q97643	
Vul: NS	♦ J4	Partner bids first.
HCP: 10	♣ 84	

Board: 324	♠ AK102	The opponents are silent.
Dealer: N	♥ AK97	
Vul: EW	♦ Q109	You bid first.
HCP: 20	♣ A4	

Board: 325	♠ 85	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ KQJ10964	Partner bids first.
HCP: 8	♣ 76	

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

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 8432	♠ K10				2NT
Vul: EW	♥ 53	♥ AKJ10				
North HCP: 1	♦ J9853	♦ KQ	AP			
South HCP: 21	♣ 43	♣ KQ1085				
Contract: 2N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 72				
Vul: Both	♥ A10	♥ 74		2NT	Pass	3NT
North HCP: 20	♦ A7	♦ KQ1064	AP			
South HCP: 6	♣ K9854	♣ J732				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K98				2NT
Vul: NS	♥ Q97643	♥ AK	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ J4	♦ AK108	AP			
South HCP: 21	♣ 84	♣ A973	1. Texas			
Contract: 4♥ S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ QJ64				
Vul: EW	♥ AK97	♥ 6	Pass	3♥	Pass	3♣ ¹
North HCP: 20	♦ Q109	♦ A4	AP			6♣
South HCP: 11	♣ A4	♣ KJ10875	1. Stayman			
Contract: 6♣ S						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ QJ6				
Vul: Both	♥ Q9	♥ KJ4				2NT
North HCP: 8	♦ KQJ10964	♦ A7	Pass	3NT	AP	
South HCP: 20	♣ 76	♣ AKQ95				
Contract: 3N S						

South hands (Practice Page)

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

Board: 321	♠ K10	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: EW	♦ KQ	You bid first.
HCP: 21	♣ KQ1085	

Board: 322	♠ 72	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ KQ1064	Partner bids first.
HCP: 6	♣ J732	

Board: 323	♠ K98	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AK108	You bid first.
HCP: 21	♣ A973	

Board: 324	♠ QJ64	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ A4	Partner bids first.
HCP: 11	♣ KJ10875	

Board: 325	♠ QJ6	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ AKQ95	

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

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 8432	♠ K10				2NT
Vul: EW	♥ 53	♥ AKJ10				
North HCP: 1	♦ J9853	♦ KQ	AP			
South HCP: 21	♣ 43	♣ KQ1085				
Contract: 2N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 72				
Vul: Both	♥ A10	♥ 74		2NT	Pass	3NT
North HCP: 20	♦ A7	♦ KQ1064	AP			
South HCP: 6	♣ K9854	♣ J732				
Contract: 3N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K98				2NT
Vul: NS	♥ Q97643	♥ AK	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ J4	♦ AK108	AP			
South HCP: 21	♣ 84	♣ A973	1. Texas			
Contract: 4♥ S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ QJ64				
Vul: EW	♥ AK97	♥ 6	Pass	3♥	Pass	3♣ ¹
North HCP: 20	♦ Q109	♦ A4	AP			6♣
South HCP: 11	♣ A4	♣ KJ10875	1. Stayman			
Contract: 6♣ S						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ QJ6				
Vul: Both	♥ Q9	♥ KJ4				2NT
North HCP: 8	♦ KQJ10964	♦ A7	Pass	3NT	AP	
South HCP: 20	♣ 76	♣ AKQ95				
Contract: 3N S						

North hands (Practice Page)

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

Board: 326	♠ AK4	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ A8	You bid first.
HCP: 20	♣ AQJ86	

Board: 327	♠ J54	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ KQ62	Partner bids first.
HCP: 7	♣ J875	

Board: 328	♠ AK63	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: Both	♦ J96	You bid first.
HCP: 21	♣ A2	

Board: 329	♠ J	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: None	♦ AKQ1075	Partner bids first.
HCP: 14	♣ 109	

Board: 330	♠ A6	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: NS	♦ A103	You bid first.
HCP: 20	♣ AJ106	

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

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 98		2NT	Pass	3NT
Vul: None	♥ Q96	♥ 72				
North HCP: 20	♦ A8	♦ K963	AP			
South HCP: 6	♣ AQJ86	♣ K10952				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ K6				2NT
Vul: EW	♥ 72	♥ AKJ5				
North HCP: 7	♦ KQ62	♦ J10	Pass	3NT	AP	
South HCP: 21	♣ J875	♣ AKQ43				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ Q		2NT	Pass	3NT
Vul: Both	♥ AKQ4	♥ 765				
North HCP: 21	♦ J96	♦ AQ72	AP			
South HCP: 8	♣ A2	♣ 106543				
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ7				2NT
Vul: None	♥ KJ94	♥ A86	Pass	3♣ ¹	Pass	3♦
North HCP: 14	♦ AKQ1075	♦ J63	Pass	4♦	Pass	5♦
South HCP: 20	♣ 109	♣ AKQ7	Pass	6♦	AP	
Contract: 6♦ S						

1. Stayman

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q109872		2NT	Pass	4♥ ¹
Vul: NS	♥ AQJ3	♥ 6				
North HCP: 20	♦ A103	♦ 842	Pass	4♠	AP	
South HCP: 2	♣ AJ106	♣ 843				
Contract: 4♠ N						

1. Texas

South hands (Practice Page)

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

Board: 326	♠ 98	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ K963	Partner bids first.
HCP: 6	♣ K10952	

Board: 327	♠ K6	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: EW	♦ J10	You bid first.
HCP: 21	♣ AKQ43	

Board: 328	♠ Q	The opponents are silent.
Dealer: N	♥ 765	
Vul: Both	♦ AQ72	Partner bids first.
HCP: 8	♣ 106543	

Board: 329	♠ AQ7	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ J63	You bid first.
HCP: 20	♣ AKQ7	

Board: 330	♠ Q109872	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ 842	Partner bids first.
HCP: 2	♣ 843	

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

Board: 326
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 6
 Contract: 3N N

North:
 ♠ AK4
 ♥ Q96
 ♦ A8
 ♣ AQJ86

South:
 ♠ 98
 ♥ 72
 ♦ K963
 ♣ K10952

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 327
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 21
 Contract: 3N S

North:
 ♠ J54
 ♥ 72
 ♦ KQ62
 ♣ J875

South:
 ♠ K6
 ♥ AKJ5
 ♦ J10
 ♣ AKQ43

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 328
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 8
 Contract: 3N N

North:
 ♠ AK63
 ♥ AKQ4
 ♦ J96
 ♣ A2

South:
 ♠ Q
 ♥ 765
 ♦ AQ72
 ♣ 106543

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 329
 Dealer: S
 Vul: None
 North HCP: 14
 South HCP: 20
 Contract: 6♦ S

North:
 ♠ J
 ♥ KJ94
 ♦ AKQ1075
 ♣ 109

South:
 ♠ AQ7
 ♥ A86
 ♦ J63
 ♣ AKQ7

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

1. Stayman

Board: 330
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 2
 Contract: 4♠ N

North:
 ♠ A6
 ♥ AQJ3
 ♦ A103
 ♣ AJ106

South:
 ♠ Q109872
 ♥ 6
 ♦ 842
 ♣ 843

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

1. Texas

North hands (Practice Page)

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

Board: 331	♠ J105	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ 1086	Partner bids first.
HCP: 7	♣ Q543	

Board: 332	♠ AKQ6	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ 62	You bid first.
HCP: 21	♣ AKQ97	

Board: 333	♠ 1084	The opponents are silent.
Dealer: S	♥ 972	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 5	♣ 10853	

Board: 334	♠ Q76	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ AQ108	You bid first.
HCP: 20	♣ AK7	

Board: 335	♠ 7	The opponents are silent.
Dealer: S	♥ KJ843	
Vul: None	♦ J74	Partner bids first.
HCP: 6	♣ J763	

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ A3				2NT
Vul: Both	♥ A106	♥ KJ92				
North HCP: 7	♦ 1086	♦ AK742	Pass	3NT	AP	
South HCP: 20	♣ Q543	♣ AJ				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J43		2NT	Pass	4♣ ¹
Vul: None	♥ K4	♥ AQ9	Pass	4♣ ²	Pass	4NT
North HCP: 21	♦ 62	♦ K43	AP			
South HCP: 11	♣ AKQ97	♣ J1084				
Contract: 4N N						

1. Gerber
2. A=2 out of 4

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KQJ62				2NT
Vul: NS	♥ 972	♥ QJ6				
North HCP: 5	♦ KQ2	♦ A108	Pass	3NT	AP	
South HCP: 20	♣ 10853	♣ AK				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AJ52		2NT	Pass	3♣ ¹
Vul: EW	♥ KQ3	♥ 9	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ108	♦ K54	AP			
South HCP: 9	♣ AK7	♣ J10985				
Contract: 3N N						

1. Stayman

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ4				2NT
Vul: None	♥ KJ843	♥ Q109	Pass	3♦	Pass	3♥
North HCP: 6	♦ J74	♦ AK5	Pass	3NT	Pass	4♥
South HCP: 20	♣ J763	♣ K104	AP			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 331	♠ A3	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: Both	♦ AK742	You bid first.
HCP: 20	♣ AJ	

Board: 332	♠ J43	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ K43	Partner bids first.
HCP: 11	♣ J1084	

Board: 333	♠ KQJ62	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: NS	♦ A108	You bid first.
HCP: 20	♣ AK	

Board: 334	♠ AJ52	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ K54	Partner bids first.
HCP: 9	♣ J10985	

Board: 335	♠ AKJ4	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ K104	

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ A3				2NT
Vul: Both	♥ A106	♥ KJ92				
North HCP: 7	♦ 1086	♦ AK742	Pass	3NT	AP	
South HCP: 20	♣ Q543	♣ AJ				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J43		2NT	Pass	4♣ ¹
Vul: None	♥ K4	♥ AQ9	Pass	4♣ ²	Pass	4NT
North HCP: 21	♦ 62	♦ K43	AP			
South HCP: 11	♣ AKQ97	♣ J1084				
Contract: 4N N						

1. Gerber
2. A=2 out of 4

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KQJ62				2NT
Vul: NS	♥ 972	♥ QJ6				
North HCP: 5	♦ KQ2	♦ A108	Pass	3NT	AP	
South HCP: 20	♣ 10853	♣ AK				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AJ52		2NT	Pass	3♣ ¹
Vul: EW	♥ KQ3	♥ 9	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ108	♦ K54	AP			
South HCP: 9	♣ AK7	♣ J10985				
Contract: 3N N						

1. Stayman

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ4				2NT
Vul: None	♥ KJ843	♥ Q109	Pass	3♦	Pass	3♥
North HCP: 6	♦ J74	♦ AK5	Pass	3NT	Pass	4♥
South HCP: 20	♣ J763	♣ K104	AP			
Contract: 4♥ S						

North hands (Practice Page)

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

Board: 336	♠ AK64	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AKJ62	

Board: 337	♠ 86	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ 843	Partner bids first.
HCP: 10	♣ KQ1082	

Board: 338	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: Both	♦ Q5	You bid first.
HCP: 21	♣ AQ4	

Board: 339	♠ A43	The opponents are silent.
Dealer: S	♥ 1072	
Vul: NS	♦ A865	Partner bids first.
HCP: 8	♣ 854	

Board: 340	♠ K853	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ KQJ9	You bid first.
HCP: 21	♣ AK	

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

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ Q98		2NT	Pass	4♣ ¹
Vul: NS	♥ AJ	♥ K7	Pass	4NT ²	Pass	7NT
North HCP: 20	♦ 92	♦ AKQJ86	AP			
South HCP: 15	♣ AKJ62	♣ 85	1. Gerber			
Contract: 7N N			2. A=3 out of 4			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK9				2NT
Vul: EW	♥ KQ9	♥ 863	Pass	3NT	AP	
North HCP: 10	♦ 843	♦ AKQJ				
South HCP: 21	♣ KQ1082	♣ A95				
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q1084		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ86	♥ Q32	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q5	♦ A7	Pass	4♠	AP	
South HCP: 8	♣ AQ4	♣ 10973	1. Stayman			
Contract: 4♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ K95				2NT
Vul: NS	♥ 1072	♥ AK64	Pass	3NT	AP	
North HCP: 8	♦ A865	♦ KJ32				
South HCP: 20	♣ 854	♣ AQ				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ J94		2NT	Pass	3♦
Vul: EW	♥ KQ2	♥ A10876	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQJ9	♦ 10	Pass	4♥	AP	
South HCP: 7	♣ AK	♣ Q1093				
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 336	♠ Q98	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AKQJ86	Partner bids first.
HCP: 15	♣ 85	

Board: 337	♠ AK9	The opponents are silent.
Dealer: S	♥ 863	
Vul: EW	♦ AKQJ	You bid first.
HCP: 21	♣ A95	

Board: 338	♠ Q1084	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ A7	Partner bids first.
HCP: 8	♣ 10973	

Board: 339	♠ K95	The opponents are silent.
Dealer: S	♥ AK64	
Vul: NS	♦ KJ32	You bid first.
HCP: 20	♣ AQ	

Board: 340	♠ J94	The opponents are silent.
Dealer: N	♥ A10876	
Vul: EW	♦ 10	Partner bids first.
HCP: 7	♣ Q1093	

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

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ Q98		2NT	Pass	4♣ ¹
Vul: NS	♥ AJ	♥ K7	Pass	4NT ²	Pass	7NT
North HCP: 20	♦ 92	♦ AKQJ86	AP			
South HCP: 15	♣ AKJ62	♣ 85	1. Gerber			
Contract: 7N N			2. A=3 out of 4			

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK9				2NT
Vul: EW	♥ KQ9	♥ 863	Pass	3NT	AP	
North HCP: 10	♦ 843	♦ AKQJ				
South HCP: 21	♣ KQ1082	♣ A95				
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ Q1084		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ86	♥ Q32	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q5	♦ A7	Pass	4♠	AP	
South HCP: 8	♣ AQ4	♣ 10973	1. Stayman			
Contract: 4♠ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ K95				2NT
Vul: NS	♥ 1072	♥ AK64	Pass	3NT	AP	
North HCP: 8	♦ A865	♦ KJ32				
South HCP: 20	♣ 854	♣ AQ				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ J94		2NT	Pass	3♦
Vul: EW	♥ KQ2	♥ A10876	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQJ9	♦ 10	Pass	4♥	AP	
South HCP: 7	♣ AK	♣ Q1093				
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 341	♠ 7432	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ AQ1076	Partner bids first.
HCP: 7	♣ 1083	

Board: 342	♠ A97	The opponents are silent.
Dealer: N	♥ AK872	
Vul: None	♦ A2	You bid first.
HCP: 20	♣ AJ6	

Board: 343	♠ 963	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ AJ53	Partner bids first.
HCP: 9	♣ A1074	

Board: 344	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 842	
Vul: None	♦ AJ9	You bid first.
HCP: 20	♣ AQ9	

Board: 345	♠ 62	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: Both	♦ K86	Partner bids first.
HCP: 8	♣ 10953	

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

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ AJ9				2NT
Vul: Both	♥ J	♥ Q105	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AQ1076	♦ K93	Pass	3NT	AP	
South HCP: 20	♣ 1083	♣ AKQJ				
Contract: 3N S			1. Stayman			

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ 84				
Vul: None	♥ AK872	♥ 1063		2NT	Pass	3NT
North HCP: 20	♦ A2	♦ KQ7	AP			
South HCP: 8	♣ AJ6	♣ K10953				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AKQ7				2NT
Vul: Both	♥ 92	♥ AQ83				
North HCP: 9	♦ AJ53	♦ 1098	Pass	3NT	AP	
South HCP: 20	♣ A1074	♣ KQ				
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J63		2NT	Pass	3♣ ¹
Vul: None	♥ 842	♥ KJ103	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ9	♦ 63	AP			
South HCP: 8	♣ AQ9	♣ K1085	1. Stayman			
Contract: 4♠ N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQJ54				2NT
Vul: Both	♥ KQ52	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ K86	♦ A1053	Pass	3NT	AP	
South HCP: 21	♣ 10953	♣ KQ	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

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

Board: 341	♠ AJ9	The opponents are silent.
Dealer: S	♥ Q105	
Vul: Both	♦ K93	You bid first.
HCP: 20	♣ AKQJ	

Board: 342	♠ 84	The opponents are silent.
Dealer: N	♥ 1063	
Vul: None	♦ KQ7	Partner bids first.
HCP: 8	♣ K10953	

Board: 343	♠ AKQ7	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: Both	♦ 1098	You bid first.
HCP: 20	♣ KQ	

Board: 344	♠ J63	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: None	♦ 63	Partner bids first.
HCP: 8	♣ K1085	

Board: 345	♠ AQJ54	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ A1053	You bid first.
HCP: 21	♣ KQ	

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

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ AJ9				2NT
Vul: Both	♥ J	♥ Q105	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AQ1076	♦ K93	Pass	3NT	AP	
South HCP: 20	♣ 1083	♣ AKQJ				
Contract: 3N S			1. Stayman			

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ 84				
Vul: None	♥ AK872	♥ 1063		2NT	Pass	3NT
North HCP: 20	♦ A2	♦ KQ7	AP			
South HCP: 8	♣ AJ6	♣ K10953				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AKQ7				2NT
Vul: Both	♥ 92	♥ AQ83				
North HCP: 9	♦ AJ53	♦ 1098	Pass	3NT	AP	
South HCP: 20	♣ A1074	♣ KQ				
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J63		2NT	Pass	3♣ ¹
Vul: None	♥ 842	♥ KJ103	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ9	♦ 63	AP			
South HCP: 8	♣ AQ9	♣ K1085	1. Stayman			
Contract: 4♠ N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQJ54				2NT
Vul: Both	♥ KQ52	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ K86	♦ A1053	Pass	3NT	AP	
South HCP: 21	♣ 10953	♣ KQ	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

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

Board: 346	♠ KQJ62	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ K6	You bid first.
HCP: 21	♣ AJ43	

Board: 347	♠ Q4	West Bids 3♠ if possible.
Dealer: S	♥ Q	
Vul: NS	♦ AJ107653	Partner bids first.
HCP: 9	♣ 542	

Board: 348	♠ J107	The opponents are silent.
Dealer: N	♥ A43	
Vul: EW	♦ AKJ4	You bid first.
HCP: 20	♣ AK8	

Board: 349	♠ 1095	The opponents are silent.
Dealer: S	♥ AJ987	
Vul: None	♦ A4	Partner bids first.
HCP: 12	♣ K96	

Board: 350	♠ AK2	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ AJ854	

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

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ A103		2NT	Pass	4♣ ¹
Vul: None	♥ AK	♥ 8	Pass	4♠ ²	Pass	7NT
North HCP: 21	♦ K6	♦ AQ1087	AP			
South HCP: 15	♣ AJ43	♣ KQ97	1. Gerber			
Contract: 7N N			2. A=2 out of 4			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 92				2NT
Vul: NS	♥ Q	♥ AKJ2				
North HCP: 9	♦ AJ107653	♦ KQ2	3♠	3NT	AP	
South HCP: 20	♣ 542	♣ AK98				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ K32				
Vul: EW	♥ A43	♥ 875		2NT	Pass	3NT
North HCP: 20	♦ AKJ4	♦ Q3	AP			
South HCP: 8	♣ AK8	♣ QJ975				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ AJ8				2NT
Vul: None	♥ AJ987	♥ KQ10	Pass	3♦	Pass	3♥
North HCP: 12	♦ A4	♦ KJ	Pass	4NT ¹	Pass	6♥
South HCP: 20	♣ K96	♣ AQ873	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 94				
Vul: NS	♥ K8	♥ A97654		2NT	Pass	3♦
North HCP: 21	♦ KQJ	♦ 62	Pass	3♥	Pass	4♥
South HCP: 9	♣ AJ854	♣ KQ10	AP			
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 346	♠ A103	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ AQ1087	Partner bids first.
HCP: 15	♣ KQ97	

Board: 347	♠ 92	West Bids 3♠ if possible.
Dealer: S	♥ AKJ2	
Vul: NS	♦ KQ2	You bid first.
HCP: 20	♣ AK98	

Board: 348	♠ K32	The opponents are silent.
Dealer: N	♥ 875	
Vul: EW	♦ Q3	Partner bids first.
HCP: 8	♣ QJ975	

Board: 349	♠ AJ8	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ KJ	You bid first.
HCP: 20	♣ AQ873	

Board: 350	♠ 94	The opponents are silent.
Dealer: N	♥ A97654	
Vul: NS	♦ 62	Partner bids first.
HCP: 9	♣ KQ10	

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

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ A103		2NT	Pass	4♣ ¹
Vul: None	♥ AK	♥ 8	Pass	4♠ ²	Pass	7NT
North HCP: 21	♦ K6	♦ AQ1087	AP			
South HCP: 15	♣ AJ43	♣ KQ97	1. Gerber			
Contract: 7N N			2. A=2 out of 4			

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 92				2NT
Vul: NS	♥ Q	♥ AKJ2				
North HCP: 9	♦ AJ107653	♦ KQ2	3♠	3NT	AP	
South HCP: 20	♣ 542	♣ AK98				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ K32				
Vul: EW	♥ A43	♥ 875		2NT	Pass	3NT
North HCP: 20	♦ AKJ4	♦ Q3	AP			
South HCP: 8	♣ AK8	♣ QJ975				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ AJ8				2NT
Vul: None	♥ AJ987	♥ KQ10	Pass	3♦	Pass	3♥
North HCP: 12	♦ A4	♦ KJ	Pass	4NT ¹	Pass	6♥
South HCP: 20	♣ K96	♣ AQ873	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 94				
Vul: NS	♥ K8	♥ A97654		2NT	Pass	3♦
North HCP: 21	♦ KQJ	♦ 62	Pass	3♥	Pass	4♥
South HCP: 9	♣ AJ854	♣ KQ10	AP			
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 351	♠ A3	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ Q10532	Partner bids first.
HCP: 9	♣ 1065	

Board: 352	♠ J32	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ AKQ73	You bid first.
HCP: 21	♣ AQ	

Board: 353	♠ 982	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ J5432	Partner bids first.
HCP: 5	♣ 74	

Board: 354	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: EW	♦ A63	You bid first.
HCP: 20	♣ AK74	

Board: 355	♠ 753	The opponents are silent.
Dealer: S	♥ Q10954	
Vul: Both	♦ 6	Partner bids first.
HCP: 2	♣ 10963	

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

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ Q765				2NT
Vul: EW	♥ K107	♥ AQ				
North HCP: 9	♦ Q10532	♦ AKJ8	Pass	3NT	AP	
South HCP: 21	♣ 1065	♣ KQ9				
Contract: 3N S						
Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ A6		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ9	♥ A1084	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ AKQ73	♦ J4	Pass	6NT	AP	
South HCP: 12	♣ AQ	♣ K6543	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			
Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AK103				2NT
Vul: NS	♥ KJ4	♥ 73				
North HCP: 5	♦ J5432	♦ A7	Pass	3NT	AP	
South HCP: 20	♣ 74	♣ AKQ95				
Contract: 3N S						
Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 94				
Vul: EW	♥ AJ72	♥ Q863		2NT	AP	
North HCP: 20	♦ A63	♦ 985				
South HCP: 3	♣ AK74	♣ J1053				
Contract: 2N N						
Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ A98				2NT
Vul: Both	♥ Q10954	♥ AKJ6	Pass	3♦	Pass	3NT ¹
North HCP: 2	♦ 6	♦ Q1093	Pass	4♥	AP	
South HCP: 20	♣ 10963	♣ AQ	1. Extended acceptance after NT			
Contract: 4♥ N						

South hands (Practice Page)

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

Board: 351	♠ Q765	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AKJ8	You bid first.
HCP: 21	♣ KQ9	

Board: 352	♠ A6	The opponents are silent.
Dealer: N	♥ A1084	
Vul: Both	♦ J4	Partner bids first.
HCP: 12	♣ K6543	

Board: 353	♠ AK103	The opponents are silent.
Dealer: S	♥ 73	
Vul: NS	♦ A7	You bid first.
HCP: 20	♣ AKQ95	

Board: 354	♠ 94	The opponents are silent.
Dealer: N	♥ Q863	
Vul: EW	♦ 985	Partner bids first.
HCP: 3	♣ J1053	

Board: 355	♠ A98	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: Both	♦ Q1093	You bid first.
HCP: 20	♣ AQ	

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

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ Q765				2NT
Vul: EW	♥ K107	♥ AQ				
North HCP: 9	♦ Q10532	♦ AKJ8	Pass	3NT	AP	
South HCP: 21	♣ 1065	♣ KQ9				
Contract: 3N S						
Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ A6		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ9	♥ A1084	Pass	3♦	Pass	4NT ²
North HCP: 21	♦ AKQ73	♦ J4	Pass	6NT	AP	
South HCP: 12	♣ AQ	♣ K6543	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			
Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AK103				2NT
Vul: NS	♥ KJ4	♥ 73				
North HCP: 5	♦ J5432	♦ A7	Pass	3NT	AP	
South HCP: 20	♣ 74	♣ AKQ95				
Contract: 3N S						
Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 94				
Vul: EW	♥ AJ72	♥ Q863		2NT	AP	
North HCP: 20	♦ A63	♦ 985				
South HCP: 3	♣ AK74	♣ J1053				
Contract: 2N N						
Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ A98				2NT
Vul: Both	♥ Q10954	♥ AKJ6	Pass	3♦	Pass	3NT ¹
North HCP: 2	♦ 6	♦ Q1093	Pass	4♥	AP	
South HCP: 20	♣ 10963	♣ AQ	1. Extended acceptance after NT			
Contract: 4♥ N						

North hands (Practice Page)

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

Board: 356	♠ AKJ	East Doubles 3♦ if possible.
Dealer: N	♥ KQ2	
Vul: None	♦ Q7	You bid first.
HCP: 20	♣ KQ1052	

Board: 357	♠ KQ976	The opponents are silent.
Dealer: S	♥ J53	
Vul: None	♦ 863	Partner bids first.
HCP: 6	♣ 93	

Board: 358	♠ AK84	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ KQ75	You bid first.
HCP: 20	♣ K4	

Board: 359	♠ 982	The opponents are silent.
Dealer: S	♥ J7543	
Vul: Both	♦ 10865	Partner bids first.
HCP: 1	♣ 4	

Board: 360	♠ A4	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ J1073	

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

Board: 356
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 5
 Contract: 4♠ N

North:
 ♠ AKJ
 ♥ KQ2
 ♦ Q7
 ♣ KQ1052

South:
 ♠ 85432
 ♥ J863
 ♦ K10
 ♣ J7

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	X	3♥ ²
Pass	4♠	AP	
1. Stayman			
2. SMOLEN			

Board: 357
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 21
 Contract: 3N S

North:
 ♠ KQ976
 ♥ J53
 ♦ 863
 ♣ 93

South:
 ♠ AJ
 ♥ AQ1087
 ♦ A9
 ♣ AQ87

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

Board: 358
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 3
 Contract: 5♣ N

North:
 ♠ AK84
 ♥ KQ8
 ♦ KQ75
 ♣ K4

South:
 ♠ 6
 ♥ 102
 ♦ J942
 ♣ Q97632

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

Board: 359
 Dealer: S
 Vul: Both
 North HCP: 1
 South HCP: 21
 Contract: 3♥ S

North:
 ♠ 982
 ♥ J7543
 ♦ 10865
 ♣ 4

South:
 ♠ KJ4
 ♥ AKQ6
 ♦ A32
 ♣ KJ5

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

Board: 360
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 5
 Contract: 4♠ N

North:
 ♠ A4
 ♥ AKJ3
 ♦ AK9
 ♣ J1073

South:
 ♠ KJ9863
 ♥ 1065
 ♦ J632
 ♣ —

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

South hands (Practice Page)

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

Board: 356	♠ 85432	East Doubles 3♦ if possible.
Dealer: N	♥ J863	
Vul: None	♦ K10	Partner bids first.
HCP: 5	♣ J7	

Board: 357	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ1087	
Vul: None	♦ A9	You bid first.
HCP: 21	♣ AQ87	

Board: 358	♠ 6	The opponents are silent.
Dealer: N	♥ 102	
Vul: NS	♦ J942	Partner bids first.
HCP: 3	♣ Q97632	

Board: 359	♠ KJ4	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ A32	You bid first.
HCP: 21	♣ KJ5	

Board: 360	♠ KJ9863	The opponents are silent.
Dealer: N	♥ 1065	
Vul: NS	♦ J632	Partner bids first.
HCP: 5	♣ —	

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

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 85432		2NT	Pass	3♣ ¹
Vul: None	♥ KQ2	♥ J863	Pass	3♦	X	3♥ ²
North HCP: 20	♦ Q7	♦ K10	Pass	4♠	AP	
South HCP: 5	♣ KQ1052	♣ J7	1. Stayman			
Contract: 4♠ N			2. SMOLEN			

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ KQ976	♠ AJ				2NT
Vul: None	♥ J53	♥ AQ1087	Pass	3♥	Pass	3♠
North HCP: 6	♦ 863	♦ A9	Pass	3NT	AP	
South HCP: 21	♣ 93	♣ AQ87				
Contract: 3N S						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ 6		2NT	Pass	3♠ ¹
Vul: NS	♥ KQ8	♥ 102	Pass	4♣ ²	Pass	5♣
North HCP: 20	♦ KQ75	♦ J942	AP			
South HCP: 3	♣ K4	♣ Q97632	1. Minor Suit Transfers after 2NT			
Contract: 5♣ N			2. automat			

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ KJ4				2NT
Vul: Both	♥ J7543	♥ AKQ6	Pass	3♦	Pass	3♥
North HCP: 1	♦ 10865	♦ A32	AP			
South HCP: 21	♣ 4	♣ KJ5				
Contract: 3♥ S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KJ9863		2NT	Pass	3♥
Vul: NS	♥ AKJ3	♥ 1065	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK9	♦ J632	AP			
South HCP: 5	♣ J1073	♣ —				
Contract: 4♠ N						

North hands (Practice Page)

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

Board: 361	♠ 32	The opponents are silent.
Dealer: S	♥ 10653	
Vul: EW	♦ J1076	Partner bids first.
HCP: 1	♣ 953	

Board: 362	♠ K82	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ AK107	You bid first.
HCP: 20	♣ K54	

Board: 363	♠ 6	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ A7643	Partner bids first.
HCP: 5	♣ 8742	

Board: 364	♠ K108	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ A32	

Board: 365	♠ 73	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ J84	Partner bids first.
HCP: 7	♣ KQJ987	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ 875				
Vul: EW	♥ 10653	♥ Q9				2NT
North HCP: 1	♦ J1076	♦ AKQ98	AP			
South HCP: 20	♣ 953	♣ AKQ				
Contract: 2N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ QJ975		2NT	Pass	3♣ ¹
Vul: None	♥ AK10	♥ Q972	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AK107	♦ 6	Pass	4♠	Pass	4NT ³
South HCP: 9	♣ K54	♣ A86	Pass	5♣ ⁴	Pass	6♠
Contract: 6♠ N			AP			

1. Stayman
2. SMOLEN
3. Blackwood 0314, for ♠
4. A=0/5 or 3/5

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ54				
Vul: NS	♥ J84	♥ AK3				2NT
North HCP: 5	♦ A7643	♦ KJ102	Pass	3NT	AP	
South HCP: 20	♣ 8742	♣ K5				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ Q943		2NT	Pass	3♣ ¹
Vul: EW	♥ K65	♥ Q9732	Pass	3♦	Pass	3♠ ²
North HCP: 20	♦ AKQJ	♦ 65	Pass	4♥	AP	
South HCP: 7	♣ A32	♣ K7				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 365

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 73

♥ 108

♦ J84

♣ KQJ987

South:

♠ Q94

♥ AK743

♦ AK

♣ A54

West	North	East	South
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			2NT
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Pass	3NT	AP	
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South hands (Practice Page)

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

Board: 361	♠ 875	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ AKQ98	You bid first.
HCP: 20	♣ AKQ	

Board: 362	♠ QJ975	The opponents are silent.
Dealer: N	♥ Q972	
Vul: None	♦ 6	Partner bids first.
HCP: 9	♣ A86	

Board: 363	♠ AQ54	The opponents are silent.
Dealer: S	♥ AK3	
Vul: NS	♦ KJ102	You bid first.
HCP: 20	♣ K5	

Board: 364	♠ Q943	The opponents are silent.
Dealer: N	♥ Q9732	
Vul: EW	♦ 65	Partner bids first.
HCP: 7	♣ K7	

Board: 365	♠ Q94	The opponents are silent.
Dealer: S	♥ AK743	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ A54	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ 875				
Vul: EW	♥ 10653	♥ Q9				2NT
North HCP: 1	♦ J1076	♦ AKQ98	AP			
South HCP: 20	♣ 953	♣ AKQ				
Contract: 2N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ QJ975		2NT	Pass	3♣ ¹
Vul: None	♥ AK10	♥ Q972	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AK107	♦ 6	Pass	4♠	Pass	4NT ³
South HCP: 9	♣ K54	♣ A86	Pass	5♣ ⁴	Pass	6♠
Contract: 6♠ N			AP			

1. Stayman
2. SMOLEN
3. Blackwood 0314, for ♠
4. A=0/5 or 3/5

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ54				
Vul: NS	♥ J84	♥ AK3				2NT
North HCP: 5	♦ A7643	♦ KJ102	Pass	3NT	AP	
South HCP: 20	♣ 8742	♣ K5				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ Q943		2NT	Pass	3♣ ¹
Vul: EW	♥ K65	♥ Q9732	Pass	3♦	Pass	3♠ ²
North HCP: 20	♦ AKQJ	♦ 65	Pass	4♥	AP	
South HCP: 7	♣ A32	♣ K7				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 365

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 73

♥ 108

♦ J84

♣ KQJ987

South:

♠ Q94

♥ AK743

♦ AK

♣ A54

West	North	East	South
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			2NT
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Pass	3NT	AP	
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North hands (Practice Page)

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

Board: 366	♠ AK10	East Bids 3♠ if possible.
Dealer: N	♥ K9652	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ AQ9	
Board: 367	♠ 873	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ 97	Partner bids first.
HCP: 4	♣ K108753	
Board: 368	♠ A83	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ AK864	You bid first.
HCP: 21	♣ AQ8	
Board: 369	♠ —	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ QJ8543	Partner bids first.
HCP: 8	♣ AJ1098	
Board: 370	♠ 63	The opponents are silent.
Dealer: N	♥ A984	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ AKQ97	

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

Board: 366
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ AK10
♥ K9652
♦ KJ
♣ AQ9

South:
♠ —
♥ Q74
♦ A984
♣ J107654

West	North	East	South
	2NT	3♠	3NT
AP			

Board: 367
Dealer: S
Vul: Both
North HCP: 4
South HCP: 20
Contract: 4♣ S

North:
♠ 873
♥ J5
♦ 97
♣ K108753

South:
♠ 102
♥ AK108
♦ AK85
♣ AQ4

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

1. Minor Suit Transfers after 2NT
2. automat

Board: 368
Dealer: N
Vul: None
North HCP: 21
South HCP: 8
Contract: 6♥ N

North:
♠ A83
♥ A8
♦ AK864
♣ AQ8

South:
♠ J95
♥ KJ10954
♦ 2
♣ K97

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

Board: 369
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ —
♥ 76
♦ QJ8543
♣ AJ1098

South:
♠ AQ1097
♥ AK8
♦ A92
♣ K5

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 370
Dealer: N
Vul: None
North HCP: 20
South HCP: 8
Contract: 4♥ S

North:
♠ 63
♥ A984
♦ AK
♣ AKQ97

South:
♠ K52
♥ KQ753
♦ 1076
♣ 65

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

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

South hands (Practice Page)

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

Board: 366	♠ —	East Bids 3♠ if possible.
Dealer: N	♥ Q74	
Vul: NS	♦ A984	Partner bids first.
HCP: 7	♣ J107654	

Board: 367	♠ 102	The opponents are silent.
Dealer: S	♥ AK108	
Vul: Both	♦ AK85	You bid first.
HCP: 20	♣ AQ4	

Board: 368	♠ J95	The opponents are silent.
Dealer: N	♥ KJ10954	
Vul: None	♦ 2	Partner bids first.
HCP: 8	♣ K97	

Board: 369	♠ AQ1097	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ A92	You bid first.
HCP: 20	♣ K5	

Board: 370	♠ K52	The opponents are silent.
Dealer: N	♥ KQ753	
Vul: None	♦ 1076	Partner bids first.
HCP: 8	♣ 65	

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

Board: 366
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 7
 Contract: 3N N

North:
 ♠ AK10
 ♥ K9652
 ♦ KJ
 ♣ AQ9

South:
 ♠ —
 ♥ Q74
 ♦ A984
 ♣ J107654

West	North	East	South
	2NT	3♠	3NT
AP			

Board: 367
 Dealer: S
 Vul: Both
 North HCP: 4
 South HCP: 20
 Contract: 4♣ S

North:
 ♠ 873
 ♥ J5
 ♦ 97
 ♣ K108753

South:
 ♠ 102
 ♥ AK108
 ♦ AK85
 ♣ AQ4

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

1. Minor Suit Transfers after 2NT
 2. automat

Board: 368
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 8
 Contract: 6♥ N

North:
 ♠ A83
 ♥ A8
 ♦ AK864
 ♣ AQ8

South:
 ♠ J95
 ♥ KJ10954
 ♦ 2
 ♣ K97

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

Board: 369
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 20
 Contract: 3N S

North:
 ♠ —
 ♥ 76
 ♦ QJ8543
 ♣ AJ1098

South:
 ♠ AQ1097
 ♥ AK8
 ♦ A92
 ♣ K5

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 370
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 8
 Contract: 4♥ S

North:
 ♠ 63
 ♥ A984
 ♦ AK
 ♣ AKQ97

South:
 ♠ K52
 ♥ KQ753
 ♦ 1076
 ♣ 65

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

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

North hands (Practice Page)

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

Board: 371	♠ 532	The opponents are silent.
Dealer: S	♥ 63	
Vul: NS	♦ Q5	Partner bids first.
HCP: 5	♣ QJ10654	

Board: 372	♠ Q4	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ AK86	You bid first.
HCP: 20	♣ AK43	

Board: 373	♠ 8654	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ J7	Partner bids first.
HCP: 4	♣ QJ864	

Board: 374	♠ QJ6	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: EW	♦ K72	You bid first.
HCP: 21	♣ AQ8	

Board: 375	♠ A8	The opponents are silent.
Dealer: S	♥ Q72	
Vul: None	♦ Q52	Partner bids first.
HCP: 8	♣ 109654	

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

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ KJ8				2NT
Vul: NS	♥ 63	♥ AK9				
North HCP: 5	♦ Q5	♦ AK96	Pass	3NT	AP	
South HCP: 21	♣ QJ10654	♣ K92				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 96532		2NT	Pass	3♥
Vul: Both	♥ A102	♥ K95				
North HCP: 20	♦ AK86	♦ 753	Pass	3♠	Pass	3NT
South HCP: 5	♣ AK43	♣ Q6	AP			
Contract: 3N N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 8654	♠ KJ				2NT
Vul: NS	♥ 87	♥ AJ				
North HCP: 4	♦ J7	♦ AK83	AP			
South HCP: 20	♣ QJ864	♣ A10953				
Contract: 2N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ 1098543		2NT	Pass	3♥
Vul: EW	♥ AKQ5	♥ J92				
North HCP: 21	♦ K72	♦ Q8	Pass	3♠	AP	
South HCP: 3	♣ AQ8	♣ 93				
Contract: 3♠ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ Q10				2NT
Vul: None	♥ Q72	♥ A103				
North HCP: 8	♦ Q52	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ 109654	♣ AKQJ7				
Contract: 3N S						

South hands (Practice Page)

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

Board: 371	♠ KJ8	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ AK96	You bid first.
HCP: 21	♣ K92	

Board: 372	♠ 96532	The opponents are silent.
Dealer: N	♥ K95	
Vul: Both	♦ 753	Partner bids first.
HCP: 5	♣ Q6	

Board: 373	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AK83	You bid first.
HCP: 20	♣ A10953	

Board: 374	♠ 1098543	The opponents are silent.
Dealer: N	♥ J92	
Vul: EW	♦ Q8	Partner bids first.
HCP: 3	♣ 93	

Board: 375	♠ Q10	The opponents are silent.
Dealer: S	♥ A103	
Vul: None	♦ KJ7	You bid first.
HCP: 20	♣ AKQJ7	

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

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ KJ8				2NT
Vul: NS	♥ 63	♥ AK9				
North HCP: 5	♦ Q5	♦ AK96	Pass	3NT	AP	
South HCP: 21	♣ QJ10654	♣ K92				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 96532		2NT	Pass	3♥
Vul: Both	♥ A102	♥ K95				
North HCP: 20	♦ AK86	♦ 753	Pass	3♠	Pass	3NT
South HCP: 5	♣ AK43	♣ Q6	AP			
Contract: 3N N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 8654	♠ KJ				2NT
Vul: NS	♥ 87	♥ AJ				
North HCP: 4	♦ J7	♦ AK83	AP			
South HCP: 20	♣ QJ864	♣ A10953				
Contract: 2N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ 1098543		2NT	Pass	3♥
Vul: EW	♥ AKQ5	♥ J92				
North HCP: 21	♦ K72	♦ Q8	Pass	3♠	AP	
South HCP: 3	♣ AQ8	♣ 93				
Contract: 3♠ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ Q10				2NT
Vul: None	♥ Q72	♥ A103				
North HCP: 8	♦ Q52	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ 109654	♣ AKQJ7				
Contract: 3N S						

North hands (Practice Page)

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

Board: 376	♠ AK76	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AQ97	You bid first.
HCP: 21	♣ A85	

Board: 377	♠ A983	The opponents are silent.
Dealer: S	♥ AJ1032	
Vul: Both	♦ Q4	Partner bids first.
HCP: 11	♣ 97	

Board: 378	♠ A9	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: NS	♦ J53	You bid first.
HCP: 20	♣ AKJ7	

Board: 379	♠ Q5	The opponents are silent.
Dealer: S	♥ 1063	
Vul: EW	♦ K7	Partner bids first.
HCP: 8	♣ K98542	

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

Board: 376

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6♠ N

North:

♠ AK76

♥ A10

♦ AQ97

♣ A85

South:

♠ QJ93

♥ KQ98

♦ K1086

♣ Q

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

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

Pass	3♠	Pass	4♥ ²
------	----	------	-----------------

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

Pass	5♦	Pass	5♥ ⁵
------	----	------	-----------------

Pass	6♠	AP	
------	----	----	--

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

Board: 377

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ A983

♥ AJ1032

♦ Q4

♣ 97

South:

♠ K4

♥ Q98

♦ AKJ72

♣ AK8

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

2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3♠ ²	Pass	4♥
------	-----------------	------	----

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

Pass	6♥	AP	
------	----	----	--

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

Board: 378

Dealer: N

Vul: NS

North HCP: 20

South HCP: 0

Contract: 4♥ N

North:

♠ A9

♥ AQJ9

♦ J53

♣ AKJ7

South:

♠ 73

♥ 10876532

♦ 764

♣ 3

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

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

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 379

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ Q5

♥ 1063

♦ K7

♣ K98542

South:

♠ AK62

♥ AKQ4

♦ A10

♣ J103

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

2NT

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

South hands (Practice Page)

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

Board: 376	♠ QJ93	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: EW	♦ K1086	Partner bids first.
HCP: 13	♣ Q	

Board: 377	♠ K4	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ AKJ72	You bid first.
HCP: 20	♣ AK8	

Board: 378	♠ 73	The opponents are silent.
Dealer: N	♥ 10876532	
Vul: NS	♦ 764	Partner bids first.
HCP: 0	♣ 3	

Board: 379	♠ AK62	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: EW	♦ A10	You bid first.
HCP: 21	♣ J103	

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

Board: 376

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6♠ N

North:

♠ AK76

♥ A10

♦ AQ97

♣ A85

South:

♠ QJ93

♥ KQ98

♦ K1086

♣ Q

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

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

Pass	3♠	Pass	4♥ ²
------	----	------	-----------------

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

Pass	5♦	Pass	5♥ ⁵
------	----	------	-----------------

Pass	6♠	AP	
------	----	----	--

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

Board: 377

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ A983

♥ AJ1032

♦ Q4

♣ 97

South:

♠ K4

♥ Q98

♦ AKJ72

♣ AK8

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

2NT

Pass	3♣ ¹	Pass	3♦
------	-----------------	------	----

Pass	3♠ ²	Pass	4♥
------	-----------------	------	----

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

Pass	6♥	AP	
------	----	----	--

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

Board: 378

Dealer: N

Vul: NS

North HCP: 20

South HCP: 0

Contract: 4♥ N

North:

♠ A9

♥ AQJ9

♦ J53

♣ AKJ7

South:

♠ 73

♥ 10876532

♦ 764

♣ 3

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

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

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 379

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ Q5

♥ 1063

♦ K7

♣ K98542

South:

♠ AK62

♥ AKQ4

♦ A10

♣ J103

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

2NT

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

North hands (Practice Page)

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

Board: 380	♠ AQ95	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AKQ8	You bid first.
HCP: 20	♣ 107	

Board: 381	♠ 98654	West Bids 4♦ if possible.
Dealer: S	♥ 2	
Vul: None	♦ 985	Partner bids first.
HCP: 0	♣ 8743	

Board: 382	♠ AKQ7	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ A853	You bid first.
HCP: 20	♣ K105	

Board: 383	♠ J94	The opponents are silent.
Dealer: S	♥ J108	
Vul: None	♦ 532	Partner bids first.
HCP: 6	♣ KJ64	

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

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 643		2NT	Pass	3♦
Vul: Both	♥ KQ3	♥ 109642				
North HCP: 20	♦ AKQ8	♦ 1074	Pass	3♥	AP	
South HCP: 2	♣ 107	♣ Q3				
Contract: 3♥ N						
Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ 98654	♠ AKQJ				2NT
Vul: None	♥ 2	♥ KQ85	Pass	3♥	Pass	3NT ¹
North HCP: 0	♦ 985	♦ Q7	4♦	4♠	AP	
South HCP: 21	♣ 8743	♣ A65				
Contract: 4♠ N			1. Extended acceptance after NT			
Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 10984		2NT	Pass	3♣ ¹
Vul: EW	♥ A7	♥ Q6	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ A853	♦ J107	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 9	♣ K105	♣ AQ98	Pass	6♠	AP	
Contract: 6♠ N			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			
Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ5				2NT
Vul: None	♥ J108	♥ AK74				
North HCP: 6	♦ 532	♦ A9				
South HCP: 20	♣ KJ64	♣ A983	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

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

Board: 380	♠ 643	The opponents are silent.
Dealer: N	♥ 109642	
Vul: Both	♦ 1074	Partner bids first.
HCP: 2	♣ Q3	

Board: 381	♠ AKQJ	West Bids 4♦ if possible.
Dealer: S	♥ KQ85	
Vul: None	♦ Q7	You bid first.
HCP: 21	♣ A65	

Board: 382	♠ 10984	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ J107	Partner bids first.
HCP: 9	♣ AQ98	

Board: 383	♠ KQ5	The opponents are silent.
Dealer: S	♥ AK74	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ A983	

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

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 643		2NT	Pass	3♦
Vul: Both	♥ KQ3	♥ 109642				
North HCP: 20	♦ AKQ8	♦ 1074	Pass	3♥	AP	
South HCP: 2	♣ 107	♣ Q3				
Contract: 3♥ N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ 98654	♠ AKQJ				2NT
Vul: None	♥ 2	♥ KQ85	Pass	3♥ ¹	Pass	3NT ¹
North HCP: 0	♦ 985	♦ Q7	4♦	4♠	AP	
South HCP: 21	♣ 8743	♣ A65				
Contract: 4♠ N						

1. Extended acceptance after NT

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 10984		2NT	Pass	3♣ ¹
Vul: EW	♥ A7	♥ Q6	Pass	3♠	Pass	4♥ ²
North HCP: 20	♦ A853	♦ J107	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 9	♣ K105	♣ AQ98	Pass	6♠	AP	
Contract: 6♠ N						

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

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ5				2NT
Vul: None	♥ J108	♥ AK74				
North HCP: 6	♦ 532	♦ A9				
South HCP: 20	♣ KJ64	♣ A983	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

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

Board: 384	♠ KQ1042	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ AQ7	

Board: 385	♠ J943	The opponents are silent.
Dealer: S	♥ 873	
Vul: Both	♦ Q105	Partner bids first.
HCP: 6	♣ K63	

Board: 386	♠ AQ97	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ 65	You bid first.
HCP: 21	♣ AKJ7	

Board: 387	♠ J10	The opponents are silent.
Dealer: S	♥ KJ10953	
Vul: NS	♦ 83	Partner bids first.
HCP: 6	♣ J76	

Board: 388	♠ K75	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ AQ74	You bid first.
HCP: 20	♣ Q105	

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

Board: 384

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 5♠ N

North:

♠ KQ1042

♥ Q7

♦ AKJ

♣ AQ7

South:

♠ A965

♥ KJ6

♦ Q986

♣ 103

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 5♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 385

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ J943

♥ 873

♦ Q105

♣ K63

South:

♠ AKQ7

♥ K105

♦ KJ96

♣ A7

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 386

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ97

♥ AK2

♦ 65

♣ AKJ7

South:

♠ 108

♥ Q85

♦ QJ107

♣ Q1095

West North East South

2NT Pass 3NT

AP

Board: 387

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ J10

♥ KJ10953

♦ 83

♣ J76

South:

♠ AQ6

♥ A64

♦ K7

♣ AK1043

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 388

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ K75

♥ AKQ

♦ AQ74

♣ Q105

South:

♠ A3

♥ 10

♦ 985

♣ AKJ9742

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 7NT

AP

1. Gerber

2. A=2 out of 4

South hands (Practice Page)

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

Board: 384	♠ A965	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ Q986	Partner bids first.
HCP: 10	♣ 103	

Board: 385	♠ AKQ7	The opponents are silent.
Dealer: S	♥ K105	
Vul: Both	♦ KJ96	You bid first.
HCP: 20	♣ A7	

Board: 386	♠ 108	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ QJ107	Partner bids first.
HCP: 7	♣ Q1095	

Board: 387	♠ AQ6	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ K7	You bid first.
HCP: 20	♣ AK1043	

Board: 388	♠ A3	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ 985	Partner bids first.
HCP: 12	♣ AKJ9742	

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

Board: 384

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 5♠ N

North:

♠ KQ1042

♥ Q7

♦ AKJ

♣ AQ7

South:

♠ A965

♥ KJ6

♦ Q986

♣ 103

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♦⁴

Pass 5♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 385

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ J943

♥ 873

♦ Q105

♣ K63

South:

♠ AKQ7

♥ K105

♦ KJ96

♣ A7

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 386

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ97

♥ AK2

♦ 65

♣ AKJ7

South:

♠ 108

♥ Q85

♦ QJ107

♣ Q1095

West North East South

2NT Pass 3NT

AP

Board: 387

Dealer: S

Vul: NS

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ J10

♥ KJ10953

♦ 83

♣ J76

South:

♠ AQ6

♥ A64

♦ K7

♣ AK1043

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 388

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ K75

♥ AKQ

♦ AQ74

♣ Q105

South:

♠ A3

♥ 10

♦ 985

♣ AKJ9742

West North East South

2NT Pass 4♣¹

Pass 4♠² Pass 7NT

AP

1. Gerber

2. A=2 out of 4

North hands (Practice Page)

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

Board: 389	♠ 98	The opponents are silent.
Dealer: S	♥ 7652	
Vul: None	♦ 843	Partner bids first.
HCP: 5	♣ KQ105	

Board: 390	♠ A1095	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ A9	You bid first.
HCP: 21	♣ AK43	

Board: 391	♠ 2	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ KJ10987	Partner bids first.
HCP: 5	♣ J965	

Board: 392	♠ A10853	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ AK3	You bid first.
HCP: 20	♣ K4	

Board: 393	♠ J98	The opponents are silent.
Dealer: S	♥ 1082	
Vul: Both	♦ J9874	Partner bids first.
HCP: 3	♣ J9	

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

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K10				2NT
Vul: None	♥ 7652	♥ AKQJ	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ 843	♦ K5	Pass	4♥	AP	
South HCP: 20	♣ KQ105	♣ A9743	1. Stayman			
Contract: 4♥ S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ A1095	♠ J7		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ6	♥ K1043	Pass	3♠	Pass	3NT
North HCP: 21	♦ A9	♦ K865	AP			
South HCP: 7	♣ AK43	♣ 1086	1. Stayman			
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ105				2NT
Vul: Both	♥ 83	♥ A975				
North HCP: 5	♦ KJ10987	♦ AQ	Pass	3NT	AP	
South HCP: 21	♣ J965	♣ KQ2				
Contract: 3N S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ A10853	♠ J		2NT	Pass	4♣ ¹
Vul: EW	♥ AQ6	♥ 103	Pass	4NT ²	Pass	6♦
North HCP: 20	♦ AK3	♦ J108642	AP			
South HCP: 9	♣ K4	♣ AQJ10	1. Gerber			
Contract: 6♦ S			2. A=3 out of 4			

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AKQ4				2NT
Vul: Both	♥ 1082	♥ A4				
North HCP: 3	♦ J9874	♦ K65	AP			
South HCP: 20	♣ J9	♣ A1084				
Contract: 2N S						

South hands (Practice Page)

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

Board: 389	♠ K10	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ K5	You bid first.
HCP: 20	♣ A9743	

Board: 390	♠ J7	The opponents are silent.
Dealer: N	♥ K1043	
Vul: EW	♦ K865	Partner bids first.
HCP: 7	♣ 1086	

Board: 391	♠ AQ105	The opponents are silent.
Dealer: S	♥ A975	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ KQ2	

Board: 392	♠ J	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ J108642	Partner bids first.
HCP: 9	♣ AQJ10	

Board: 393	♠ AKQ4	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ K65	You bid first.
HCP: 20	♣ A1084	

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

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K10				2NT
Vul: None	♥ 7652	♥ AKQJ	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ 843	♦ K5	Pass	4♥	AP	
South HCP: 20	♣ KQ105	♣ A9743	1. Stayman			
Contract: 4♥ S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ A1095	♠ J7		2NT	Pass	3♣ ¹
Vul: EW	♥ AQ6	♥ K1043	Pass	3♠	Pass	3NT
North HCP: 21	♦ A9	♦ K865	AP			
South HCP: 7	♣ AK43	♣ 1086	1. Stayman			
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ105				2NT
Vul: Both	♥ 83	♥ A975				
North HCP: 5	♦ KJ10987	♦ AQ	Pass	3NT	AP	
South HCP: 21	♣ J965	♣ KQ2				
Contract: 3N S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ A10853	♠ J		2NT	Pass	4♣ ¹
Vul: EW	♥ AQ6	♥ 103	Pass	4NT ²	Pass	6♦
North HCP: 20	♦ AK3	♦ J108642	AP			
South HCP: 9	♣ K4	♣ AQJ10	1. Gerber			
Contract: 6♦ S			2. A=3 out of 4			

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AKQ4				2NT
Vul: Both	♥ 1082	♥ A4				
North HCP: 3	♦ J9874	♦ K65	AP			
South HCP: 20	♣ J9	♣ A1084				
Contract: 2N S						

North hands (Practice Page)

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

Board: 394	♠ QJ86	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ AK108	You bid first.
HCP: 20	♣ AK	

Board: 395	♠ 109872	The opponents are silent.
Dealer: S	♥ J65	
Vul: EW	♦ AKJ86	Partner bids first.
HCP: 9	♣ —	

Board: 396	♠ AK1065	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ AQJ6	You bid first.
HCP: 20	♣ K10	

Board: 397	♠ KQ86	The opponents are silent.
Dealer: S	♥ Q107	
Vul: None	♦ Q953	Partner bids first.
HCP: 9	♣ 74	

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

Board: 394
Dealer: N
Vul: None
North HCP: 20
South HCP: 14
Contract: 6♠ N

North:
♠ QJ86
♥ QJ7
♦ AK108
♣ AK

South:
♠ A432
♥ AK2
♦ Q
♣ J9654

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

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

Board: 395
Dealer: S
Vul: EW
North HCP: 9
South HCP: 21
Contract: 3N S

North:
♠ 109872
♥ J65
♦ AKJ86
♣ —

South:
♠ KJ
♥ AK8
♦ Q53
♣ AKJ109

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

Board: 396
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 3N N

North:
♠ AK1065
♥ K4
♦ AQJ6
♣ K10

South:
♠ 7
♥ 1072
♦ 98
♣ AQJ8652

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 397
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 3N S

North:
♠ KQ86
♥ Q107
♦ Q953
♣ 74

South:
♠ AJ
♥ AK32
♦ K1076
♣ AJ10

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

South hands (Practice Page)

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

Board: 394	♠ A432	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ Q	Partner bids first.
HCP: 14	♣ J9654	

Board: 395	♠ KJ	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ Q53	You bid first.
HCP: 21	♣ AKJ109	

Board: 396	♠ 7	The opponents are silent.
Dealer: N	♥ 1072	
Vul: Both	♦ 98	Partner bids first.
HCP: 7	♣ AQJ8652	

Board: 397	♠ AJ	The opponents are silent.
Dealer: S	♥ AK32	
Vul: None	♦ K1076	You bid first.
HCP: 20	♣ AJ10	

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

Board: 394
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 14
 Contract: 6♠ N

North:
 ♠ QJ86
 ♥ QJ7
 ♦ AK108
 ♣ AK

South:
 ♠ A432
 ♥ AK2
 ♦ Q
 ♣ J9654

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

Board: 395
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 21
 Contract: 3N S

North:
 ♠ 109872
 ♥ J65
 ♦ AKJ86
 ♣ —

South:
 ♠ KJ
 ♥ AK8
 ♦ Q53
 ♣ AKJ109

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

Board: 396
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 7
 Contract: 3N N

North:
 ♠ AK1065
 ♥ K4
 ♦ AQJ6
 ♣ K10

South:
 ♠ 7
 ♥ 1072
 ♦ 98
 ♣ AQJ8652

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 397
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 20
 Contract: 3N S

North:
 ♠ KQ86
 ♥ Q107
 ♦ Q953
 ♣ 74

South:
 ♠ AJ
 ♥ AK32
 ♦ K1076
 ♣ AJ10

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

North hands (Practice Page)

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

Board: 398	♠ AQ85	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ K87	You bid first.
HCP: 21	♣ A87	

Board: 399	♠ A72	The opponents are silent.
Dealer: S	♥ A96532	
Vul: Both	♦ 4	Partner bids first.
HCP: 11	♣ K95	

Board: 400	♠ KQJ83	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ QJ	You bid first.
HCP: 20	♣ AQ10	

Board: 401	♠ J10852	The opponents are silent.
Dealer: S	♥ 1072	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 4	♣ 65	

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

Board: 398
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 9
 Contract: 5♠ N

North:
 ♠ AQ85
 ♥ AKJ
 ♦ K87
 ♣ A87

South:
 ♠ KJ109
 ♥ Q96
 ♦ 64
 ♣ QJ43

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

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

Board: 399
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ A72
 ♥ A96532
 ♦ 4
 ♣ K95

South:
 ♠ Q10
 ♥ KQJ10
 ♦ AK53
 ♣ AJ3

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

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

Board: 400
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 7
 Contract: 3N N

North:
 ♠ KQJ83
 ♥ AJ10
 ♦ QJ
 ♣ AQ10

South:
 ♠ 1072
 ♥ 75
 ♦ A108
 ♣ K7654

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 401
 Dealer: S
 Vul: EW
 North HCP: 4
 South HCP: 20
 Contract: 4♠ N

North:
 ♠ J10852
 ♥ 1072
 ♦ QJ7
 ♣ 65

South:
 ♠ A964
 ♥ KJ
 ♦ A93
 ♣ AKJ9

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

1. Extended acceptance after NT

South hands (Practice Page)

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

Board: 398	♠ KJ109	The opponents are silent.
Dealer: N	♥ Q96	
Vul: NS	♦ 64	Partner bids first.
HCP: 9	♣ QJ43	

Board: 399	♠ Q10	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: Both	♦ AK53	You bid first.
HCP: 20	♣ AJ3	

Board: 400	♠ 1072	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ A108	Partner bids first.
HCP: 7	♣ K7654	

Board: 401	♠ A964	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ A93	You bid first.
HCP: 20	♣ AKJ9	

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

Board: 398
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 9
 Contract: 5♠ N

North:
 ♠ AQ85
 ♥ AKJ
 ♦ K87
 ♣ A87

South:
 ♠ KJ109
 ♥ Q96
 ♦ 64
 ♣ QJ43

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

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

Board: 399
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ A72
 ♥ A96532
 ♦ 4
 ♣ K95

South:
 ♠ Q10
 ♥ KQJ10
 ♦ AK53
 ♣ AJ3

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

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

Board: 400
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 7
 Contract: 3N N

North:
 ♠ KQJ83
 ♥ AJ10
 ♦ QJ
 ♣ AQ10

South:
 ♠ 1072
 ♥ 75
 ♦ A108
 ♣ K7654

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 401
 Dealer: S
 Vul: EW
 North HCP: 4
 South HCP: 20
 Contract: 4♠ N

North:
 ♠ J10852
 ♥ 1072
 ♦ QJ7
 ♣ 65

South:
 ♠ A964
 ♥ KJ
 ♦ A93
 ♣ AKJ9

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

1. Extended acceptance after NT

North hands (Practice Page)

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

Board: 402	♠ AK	The opponents are silent.
Dealer: N	♥ A108	
Vul: None	♦ AQJ4	You bid first.
HCP: 21	♣ K764	

Board: 403	♠ 73	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ K1084	Partner bids first.
HCP: 7	♣ J10632	

Board: 404	♠ 1052	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ AK873	You bid first.
HCP: 20	♣ AQ	

Board: 405	♠ Q109742	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ J4	Partner bids first.
HCP: 5	♣ Q53	

Board: 406	♠ AK832	The opponents are silent.
Dealer: N	♥ Q74	
Vul: EW	♦ KQ5	You bid first.
HCP: 21	♣ AK	

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

Board: 402
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 10
 Contract: 3N N

North:
 ♠ AK
 ♥ A108
 ♦ AQJ4
 ♣ K764

South:
 ♠ 106432
 ♥ KJ74
 ♦ K2
 ♣ QJ

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

Board: 403
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 21
 Contract: 3N S

North:
 ♠ 73
 ♥ K10
 ♦ K1084
 ♣ J10632

South:
 ♠ A5
 ♥ Q84
 ♦ AQ6
 ♣ AKQ98

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 404
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 9
 Contract: 6♠ N

North:
 ♠ 1052
 ♥ AK10
 ♦ AK873
 ♣ AQ

South:
 ♠ AKJ87
 ♥ 9763
 ♦ J54
 ♣ 8

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

Board: 405
 Dealer: S
 Vul: NS
 North HCP: 5
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ Q109742
 ♥ 95
 ♦ J4
 ♣ Q53

South:
 ♠ J8
 ♥ KQ1072
 ♦ AK
 ♣ AK106

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

Board: 406

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AK832

♥ Q74

♦ KQ5

♣ AK

South:

♠ J94

♥ K52

♦ J7

♣ QJ854

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 402	♠ 106432	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: None	♦ K2	Partner bids first.
HCP: 10	♣ QJ	

Board: 403	♠ A5	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ AQ6	You bid first.
HCP: 21	♣ AKQ98	

Board: 404	♠ AKJ87	The opponents are silent.
Dealer: N	♥ 9763	
Vul: Both	♦ J54	Partner bids first.
HCP: 9	♣ 8	

Board: 405	♠ J8	The opponents are silent.
Dealer: S	♥ KQ1072	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AK106	

Board: 406	♠ J94	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ J7	Partner bids first.
HCP: 8	♣ QJ854	

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

Board: 402
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 10
 Contract: 3N N

North:
 ♠ AK
 ♥ A108
 ♦ AQJ4
 ♣ K764

South:
 ♠ 106432
 ♥ KJ74
 ♦ K2
 ♣ QJ

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

Board: 403
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 21
 Contract: 3N S

North:
 ♠ 73
 ♥ K10
 ♦ K1084
 ♣ J10632

South:
 ♠ A5
 ♥ Q84
 ♦ AQ6
 ♣ AKQ98

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 404
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 9
 Contract: 6♠ N

North:
 ♠ 1052
 ♥ AK10
 ♦ AK873
 ♣ AQ

South:
 ♠ AKJ87
 ♥ 9763
 ♦ J54
 ♣ 8

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

Board: 405
 Dealer: S
 Vul: NS
 North HCP: 5
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ Q109742
 ♥ 95
 ♦ J4
 ♣ Q53

South:
 ♠ J8
 ♥ KQ1072
 ♦ AK
 ♣ AK106

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

Board: 406

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AK832

♥ Q74

♦ KQ5

♣ AK

South:

♠ J94

♥ K52

♦ J7

♣ QJ854

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 407	♠ AJ875	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ 43	Partner bids first.
HCP: 10	♣ A53	

Board: 408	♠ KJ653	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ AK8	

Board: 409	♠ QJ5	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ K8765	Partner bids first.
HCP: 8	♣ Q532	

Board: 410	♠ KQJ75	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ K102	You bid first.
HCP: 20	♣ A3	

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

Board: 407
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 21
 Contract: 7♠ S

North:
 ♠ AJ875
 ♥ J74
 ♦ 43
 ♣ A53

South:
 ♠ KQ1096
 ♥ A2
 ♦ AK
 ♣ KQ94

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	Pass	5NT ⁷
Pass	6♣ ⁸	Pass	7♠
AP			

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0
7. King ask by 5NT
8. K=0

Board: 408
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 10
 Contract: 3N N

North:
 ♠ KJ653
 ♥ AJ3
 ♦ AJ
 ♣ AK8

South:
 ♠ A7
 ♥ Q8
 ♦ Q7654
 ♣ Q762

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 409
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 20
 Contract: 3N S

North:
 ♠ QJ5
 ♥ 10
 ♦ K8765
 ♣ Q532

South:
 ♠ AK1073
 ♥ KQ9
 ♦ A9
 ♣ A84

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 410
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 5
 Contract: 3N N

North:
 ♠ KQJ75
 ♥ AK8
 ♦ K102
 ♣ A3

South:
 ♠ 1042
 ♥ 1092
 ♦ AJ986
 ♣ 94

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

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

Board: 407	♠ KQ1096	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ KQ94	

Board: 408	♠ A7	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ Q7654	Partner bids first.
HCP: 10	♣ Q762	

Board: 409	♠ AK1073	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ A9	You bid first.
HCP: 20	♣ A84	

Board: 410	♠ 1042	The opponents are silent.
Dealer: N	♥ 1092	
Vul: Both	♦ AJ986	Partner bids first.
HCP: 5	♣ 94	

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

Board: 407
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 21
 Contract: 7♠ S

North:
 ♠ AJ875
 ♥ J74
 ♦ 43
 ♣ A53

South:
 ♠ KQ1096
 ♥ A2
 ♦ AK
 ♣ KQ94

West	North	East	South
			2NT
Pass	3♥	Pass	3NT ¹
Pass	4♣ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	4NT ⁵
Pass	5♥ ⁶	Pass	5NT ⁷
Pass	6♣ ⁸	Pass	7♠
AP			

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0
7. King ask by 5NT
8. K=0

Board: 408
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 10
 Contract: 3N N

North:
 ♠ KJ653
 ♥ AJ3
 ♦ AJ
 ♣ AK8

South:
 ♠ A7
 ♥ Q8
 ♦ Q7654
 ♣ Q762

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 409
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 20
 Contract: 3N S

North:
 ♠ QJ5
 ♥ 10
 ♦ K8765
 ♣ Q532

South:
 ♠ AK1073
 ♥ KQ9
 ♦ A9
 ♣ A84

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 410
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 5
 Contract: 3N N

North:
 ♠ KQJ75
 ♥ AK8
 ♦ K102
 ♣ A3

South:
 ♠ 1042
 ♥ 1092
 ♦ AJ986
 ♣ 94

West	North	East	South
	2NT	Pass	3NT
AP			

North hands (Practice Page)

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

Board: 411	♠ 105	The opponents are silent.
Dealer: S	♥ 1073	
Vul: None	♦ 8763	Partner bids first.
HCP: 3	♣ K1063	

Board: 412	♠ Q10	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: NS	♦ KJ10	You bid first.
HCP: 20	♣ AKJ76	

Board: 413	♠ QJ984	The opponents are silent.
Dealer: S	♥ J1052	
Vul: Both	♦ 5	Partner bids first.
HCP: 4	♣ 874	

Board: 414	♠ AQ	The opponents are silent.
Dealer: N	♥ A97	
Vul: None	♦ AJ7	You bid first.
HCP: 20	♣ AJ632	

Board: 415	♠ A84	The opponents are silent.
Dealer: S	♥ 1095	
Vul: NS	♦ J92	Partner bids first.
HCP: 11	♣ AQ109	

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

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AKQJ				2NT
Vul: None	♥ 1073	♥ AJ8				
North HCP: 3	♦ 8763	♦ K95	AP			
South HCP: 21	♣ K1063	♣ QJ4				
Contract: 2N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ AJ9842		2NT	Pass	4♥ ¹
Vul: NS	♥ AQ8	♥ 965				
North HCP: 20	♦ KJ10	♦ 32	Pass	4♠	AP	
South HCP: 5	♣ AKJ76	♣ 98	1. Texas			
Contract: 4♠ N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ QJ984	♠ K52				2NT
Vul: Both	♥ J1052	♥ AK4				
North HCP: 4	♦ 5	♦ K987	Pass	3♥	Pass	3♠
South HCP: 20	♣ 874	♣ AK9	AP			
Contract: 3♠ S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ1087		2NT	Pass	3♣ ¹
Vul: None	♥ A97	♥ J532	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AJ7	♦ 1043	Pass	3NT	AP	
South HCP: 5	♣ AJ632	♣ 7	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K2				2NT
Vul: NS	♥ 1095	♥ AKQ6	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ J92	♦ AQ106	Pass	4NT	AP	
South HCP: 21	♣ AQ109	♣ K86	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

South hands (Practice Page)

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

Board: 411	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ K95	You bid first.
HCP: 21	♣ QJ4	

Board: 412	♠ AJ9842	The opponents are silent.
Dealer: N	♥ 965	
Vul: NS	♦ 32	Partner bids first.
HCP: 5	♣ 98	

Board: 413	♠ K52	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ K987	You bid first.
HCP: 20	♣ AK9	

Board: 414	♠ KJ1087	The opponents are silent.
Dealer: N	♥ J532	
Vul: None	♦ 1043	Partner bids first.
HCP: 5	♣ 7	

Board: 415	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: NS	♦ AQ106	You bid first.
HCP: 21	♣ K86	

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

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AKQJ				2NT
Vul: None	♥ 1073	♥ AJ8				
North HCP: 3	♦ 8763	♦ K95	AP			
South HCP: 21	♣ K1063	♣ QJ4				
Contract: 2N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ AJ9842		2NT	Pass	4♥ ¹
Vul: NS	♥ AQ8	♥ 965				
North HCP: 20	♦ KJ10	♦ 32	Pass	4♠	AP	
South HCP: 5	♣ AKJ76	♣ 98	1. Texas			
Contract: 4♠ N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ QJ984	♠ K52				2NT
Vul: Both	♥ J1052	♥ AK4				
North HCP: 4	♦ 5	♦ K987	Pass	3♥	Pass	3♠
South HCP: 20	♣ 874	♣ AK9	AP			
Contract: 3♠ S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ1087		2NT	Pass	3♣ ¹
Vul: None	♥ A97	♥ J532	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AJ7	♦ 1043	Pass	3NT	AP	
South HCP: 5	♣ AJ632	♣ 7	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K2				2NT
Vul: NS	♥ 1095	♥ AKQ6	Pass	4♣ ¹	Pass	4♠ ²
North HCP: 11	♦ J92	♦ AQ106	Pass	4NT	AP	
South HCP: 21	♣ AQ109	♣ K86	1. Gerber			
Contract: 4N S			2. A=2 out of 4			

North hands (Practice Page)

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

Board: 416	♠ AQ	West Doubles 6♥ if possible.
Dealer: N	♥ K6	
Vul: EW	♦ Q753	You bid first.
HCP: 21	♣ AKQJ7	

Board: 417	♠ Q98432	The opponents are silent.
Dealer: S	♥ KJ986	
Vul: None	♦ 108	Partner bids first.
HCP: 6	♣ —	

Board: 418	♠ AKQ10	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ QJ74	You bid first.
HCP: 21	♣ A4	

Board: 419	♠ Q8753	The opponents are silent.
Dealer: S	♥ K84	
Vul: EW	♦ J95	Partner bids first.
HCP: 7	♣ J3	

Board: 420	♠ AK93	The opponents are silent.
Dealer: N	♥ AK62	
Vul: Both	♦ AQJ	You bid first.
HCP: 21	♣ 86	

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

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K10754		2NT	Pass	3♦
Vul: EW	♥ K6	♥ Q107432	Pass	3♥	Pass	6♥
North HCP: 21	♦ Q753	♦ 8	X	AP		
South HCP: 5	♣ AKQJ7	♣ 6				
Contract: 6♥X N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ Q98432	♠ AJ				2NT
Vul: None	♥ KJ986	♥ A10753	Pass	3♥	Pass	3♠
North HCP: 6	♦ 108	♦ K2	Pass	4♠	AP	
South HCP: 20	♣ —	♣ AKJ3				
Contract: 4♠ S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 854		2NT	Pass	4♦ ¹
Vul: NS	♥ KQ4	♥ J109752	Pass	4♥	AP	
North HCP: 21	♦ QJ74	♦ —	1. Texas			
South HCP: 4	♣ A4	♣ K753				
Contract: 4♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ K6				2NT
Vul: EW	♥ K84	♥ QJ73	Pass	3♥	Pass	3♠
North HCP: 7	♦ J95	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ76				
Contract: 3N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ Q1084		2NT	Pass	3♣ ¹
Vul: Both	♥ AK62	♥ —	Pass	3♥	Pass	6♣
North HCP: 21	♦ AQJ	♦ K85	AP			
South HCP: 12	♣ 86	♣ AK10743	1. Stayman			
Contract: 6♣ S						

South hands (Practice Page)

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

Board: 416	♠ K10754	West Doubles 6♥ if possible.
Dealer: N	♥ Q107432	
Vul: EW	♦ 8	Partner bids first.
HCP: 5	♣ 6	

Board: 417	♠ AJ	The opponents are silent.
Dealer: S	♥ A10753	
Vul: None	♦ K2	You bid first.
HCP: 20	♣ AKJ3	

Board: 418	♠ 854	The opponents are silent.
Dealer: N	♥ J109752	
Vul: NS	♦ —	Partner bids first.
HCP: 4	♣ K753	

Board: 419	♠ K6	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ AQ76	

Board: 420	♠ Q1084	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ K85	Partner bids first.
HCP: 12	♣ AK10743	

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

Board: 416

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 6♥X N

North:

♠ AQ

♥ K6

♦ Q753

♣ AKQJ7

South:

♠ K10754

♥ Q107432

♦ 8

♣ 6

West North East South

2NT Pass 3♦

Pass 3♥ Pass 6♥

X AP

Board: 417

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ Q98432

♥ KJ986

♦ 108

♣ —

South:

♠ AJ

♥ A10753

♦ K2

♣ AKJ3

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 418

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ AKQ10

♥ KQ4

♦ QJ74

♣ A4

South:

♠ 854

♥ J109752

♦ —

♣ K753

West North East South

2NT Pass 4♦¹

Pass 4♥ AP

1. Texas

Board: 419

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ Q8753

♥ K84

♦ J95

♣ J3

South:

♠ K6

♥ QJ73

♦ AKQ

♣ AQ76

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 420

Dealer: N

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♣ S

North:

♠ AK93

♥ AK62

♦ AQJ

♣ 86

South:

♠ Q1084

♥ —

♦ K85

♣ AK10743

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 6♣

AP

1. Stayman

North hands (Practice Page)

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

Board: 421	♠ K2	The opponents are silent.
Dealer: S	♥ 1082	
Vul: NS	♦ J875	Partner bids first.
HCP: 8	♣ A983	

Board: 422	♠ A42	The opponents are silent.
Dealer: N	♥ Q73	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AK854	

Board: 423	♠ Q1098	The opponents are silent.
Dealer: S	♥ QJ963	
Vul: Both	♦ 1083	Partner bids first.
HCP: 5	♣ 8	

Board: 424	♠ AK9	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: None	♦ K1082	You bid first.
HCP: 20	♣ A6	

Board: 425	♠ KJ107	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ 7543	Partner bids first.
HCP: 4	♣ 9863	

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ95				2NT
Vul: NS	♥ 1082	♥ AK75				
North HCP: 8	♦ J875	♦ KQ9	Pass	3NT	AP	
South HCP: 20	♣ A983	♣ Q4				
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ 108765		2NT	Pass	3♣ ¹
Vul: EW	♥ Q73	♥ AK92	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AK	♦ J43	Pass	4♠	AP	
South HCP: 8	♣ AK854	♣ 2				
Contract: 4♠ N						

1. Stayman
2. SMOLEN

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ K75				2NT
Vul: Both	♥ QJ963	♥ A10	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 1083	♦ AKQJ2	Pass	3♠ ²	Pass	3NT
South HCP: 21	♣ 8	♣ KJ3	AP			
Contract: 3N S						

1. Stayman
2. SMOLEN

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 86		2NT	Pass	4♣ ¹
Vul: None	♥ KQJ3	♥ A5	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ K1082	♦ AQ97	AP			
South HCP: 13	♣ A6	♣ QJ1054				
Contract: 6N N						

1. Gerber
2. A=2 out of 4

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ A932				2NT
Vul: EW	♥ 8	♥ AQJ				
North HCP: 4	♦ 7543	♦ K1098	AP			
South HCP: 20	♣ 9863	♣ AQ				
Contract: 2N S						

South hands (Practice Page)

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

Board: 421	♠ AQ95	The opponents are silent.
Dealer: S	♥ AK75	
Vul: NS	♦ KQ9	You bid first.
HCP: 20	♣ Q4	

Board: 422	♠ 108765	The opponents are silent.
Dealer: N	♥ AK92	
Vul: EW	♦ J43	Partner bids first.
HCP: 8	♣ 2	

Board: 423	♠ K75	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ AKQJ2	You bid first.
HCP: 21	♣ KJ3	

Board: 424	♠ 86	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ AQ97	Partner bids first.
HCP: 13	♣ QJ1054	

Board: 425	♠ A932	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ K1098	You bid first.
HCP: 20	♣ AQ	

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ95				2NT
Vul: NS	♥ 1082	♥ AK75				
North HCP: 8	♦ J875	♦ KQ9	Pass	3NT	AP	
South HCP: 20	♣ A983	♣ Q4				
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ 108765		2NT	Pass	3♣ ¹
Vul: EW	♥ Q73	♥ AK92	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AK	♦ J43	Pass	4♠	AP	
South HCP: 8	♣ AK854	♣ 2				
Contract: 4♠ N						

1. Stayman
2. SMOLEN

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ K75				2NT
Vul: Both	♥ QJ963	♥ A10	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 1083	♦ AKQJ2	Pass	3♠ ²	Pass	3NT
South HCP: 21	♣ 8	♣ KJ3	AP			
Contract: 3N S						

1. Stayman
2. SMOLEN

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 86		2NT	Pass	4♣ ¹
Vul: None	♥ KQJ3	♥ A5	Pass	4♠ ²	Pass	6NT
North HCP: 20	♦ K1082	♦ AQ97	AP			
South HCP: 13	♣ A6	♣ QJ1054				
Contract: 6N N						

1. Gerber
2. A=2 out of 4

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ A932				2NT
Vul: EW	♥ 8	♥ AQJ				
North HCP: 4	♦ 7543	♦ K1098	AP			
South HCP: 20	♣ 9863	♣ AQ				
Contract: 2N S						

North hands (Practice Page)

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

Board: 426	♠ AK	The opponents are silent.
Dealer: N	♥ A854	
Vul: Both	♦ Q43	You bid first.
HCP: 20	♣ AK86	

Board: 427	♠ KJ6	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ KQJ52	Partner bids first.
HCP: 11	♣ J742	

Board: 428	♠ Q86	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ K10	You bid first.
HCP: 20	♣ AQ873	

Board: 429	♠ J53	The opponents are silent.
Dealer: S	♥ Q106	
Vul: Both	♦ K109532	Partner bids first.
HCP: 6	♣ 5	

Board: 430	♠ A9	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: None	♦ AQJ63	You bid first.
HCP: 21	♣ A63	

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

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ965		2NT	Pass	3♥
Vul: Both	♥ A854	♥ 109	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q43	♦ AJ107	AP			
South HCP: 8	♣ AK86	♣ 107				
Contract: 3N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ A4				2NT
Vul: None	♥ 3	♥ KQ7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ KQJ52	♦ A106	AP			
South HCP: 20	♣ J742	♣ AK965	1. Gerber			
Contract: 4N S			2. A=3 out of 4			

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ94		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ K10	♦ AJ65	AP			
South HCP: 10	♣ AQ873	♣ 954	1. Stayman			
Contract: 3N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ KQ9				2NT
Vul: Both	♥ Q106	♥ AK843				
North HCP: 6	♦ K109532	♦ AJ	Pass	3NT	AP	
South HCP: 20	♣ 5	♣ K107				
Contract: 3N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 6432				
Vul: None	♥ AQ4	♥ K763		2NT	AP	
North HCP: 21	♦ AQJ63	♦ 1085				
South HCP: 3	♣ A63	♣ 75				
Contract: 2N N						

South hands (Practice Page)

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

Board: 426	♠ QJ965	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ AJ107	Partner bids first.
HCP: 8	♣ 107	

Board: 427	♠ A4	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AK965	

Board: 428	♠ AJ94	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ AJ65	Partner bids first.
HCP: 10	♣ 954	

Board: 429	♠ KQ9	The opponents are silent.
Dealer: S	♥ AK843	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ K107	

Board: 430	♠ 6432	The opponents are silent.
Dealer: N	♥ K763	
Vul: None	♦ 1085	Partner bids first.
HCP: 3	♣ 75	

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

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ965		2NT	Pass	3♥
Vul: Both	♥ A854	♥ 109	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q43	♦ AJ107	AP			
South HCP: 8	♣ AK86	♣ 107				
Contract: 3N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ A4				2NT
Vul: None	♥ 3	♥ KQ7	Pass	4♣ ¹	Pass	4NT ²
North HCP: 11	♦ KQJ52	♦ A106	AP			
South HCP: 20	♣ J742	♣ AK965	1. Gerber			
Contract: 4N S			2. A=3 out of 4			

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ94		2NT	Pass	3♣ ¹
Vul: NS	♥ AKQ	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ K10	♦ AJ65	AP			
South HCP: 10	♣ AQ873	♣ 954	1. Stayman			
Contract: 3N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ KQ9				2NT
Vul: Both	♥ Q106	♥ AK843				
North HCP: 6	♦ K109532	♦ AJ	Pass	3NT	AP	
South HCP: 20	♣ 5	♣ K107				
Contract: 3N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 6432				
Vul: None	♥ AQ4	♥ K763		2NT	AP	
North HCP: 21	♦ AQJ63	♦ 1085				
South HCP: 3	♣ A63	♣ 75				
Contract: 2N N						

North hands (Practice Page)

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

Board: 431	♠ 10742	The opponents are silent.
Dealer: S	♥ KJ108	
Vul: NS	♦ 1096	Partner bids first.
HCP: 4	♣ 64	

Board: 432	♠ AKQ	The opponents are silent.
Dealer: N	♥ J42	
Vul: EW	♦ AQJ10	You bid first.
HCP: 21	♣ A93	

Board: 433	♠ 10985	The opponents are silent.
Dealer: S	♥ K103	
Vul: None	♦ A3	Partner bids first.
HCP: 8	♣ J1074	

Board: 434	♠ 74	The opponents are silent.
Dealer: N	♥ AQJ63	
Vul: NS	♦ A106	You bid first.
HCP: 20	♣ AKQ	

Board: 435	♠ 752	The opponents are silent.
Dealer: S	♥ A942	
Vul: EW	♦ Q86	Partner bids first.
HCP: 8	♣ Q94	

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

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ 10742	♠ AQJ8				2NT
Vul: NS	♥ KJ108	♥ 96				
North HCP: 4	♦ 1096	♦ AKQ4	AP			
South HCP: 20	♣ 64	♣ A75				
Contract: 2N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J10973		2NT	Pass	3♣ ¹
Vul: EW	♥ J42	♥ KQ75	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AQJ10	♦ 65	Pass	3♠	Pass	4♥ ³
South HCP: 6	♣ A93	♣ 105	Pass	4♠	AP	
Contract: 4♠ N			1. Stayman			
			2. SMOLEN			
			3. Cue bid, a ♥ stopper			

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AK				2NT
Vul: None	♥ K103	♥ AJ	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ A3	♦ Q975	Pass	3NT	AP	
South HCP: 21	♣ J1074	♣ AK986	1. Stayman			
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ QJ1083		2NT	Pass	3♥
Vul: NS	♥ AQJ63	♥ 4	Pass	3♠	Pass	6♦
North HCP: 20	♦ A106	♦ KJ9874	AP			
South HCP: 7	♣ AKQ	♣ 8				
Contract: 6♦ S						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQJ10				2NT
Vul: EW	♥ A942	♥ QJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ Q86	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ Q94	♣ A108	1. Stayman			
Contract: 3N S						

South hands (Practice Page)

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

Board: 431	♠ AQJ8	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ AKQ4	You bid first.
HCP: 20	♣ A75	

Board: 432	♠ J10973	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: EW	♦ 65	Partner bids first.
HCP: 6	♣ 105	

Board: 433	♠ AK	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ Q975	You bid first.
HCP: 21	♣ AK986	

Board: 434	♠ QJ1083	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ KJ9874	Partner bids first.
HCP: 7	♣ 8	

Board: 435	♠ AQJ10	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ AK9	You bid first.
HCP: 21	♣ A108	

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

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ 10742	♠ AQJ8				2NT
Vul: NS	♥ KJ108	♥ 96				
North HCP: 4	♦ 1096	♦ AKQ4	AP			
South HCP: 20	♣ 64	♣ A75				
Contract: 2N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J10973		2NT	Pass	3♣ ¹
Vul: EW	♥ J42	♥ KQ75	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AQJ10	♦ 65	Pass	3♠	Pass	4♥ ³
South HCP: 6	♣ A93	♣ 105	Pass	4♠	AP	
Contract: 4♠ N			1. Stayman			
			2. SMOLEN			
			3. Cue bid, a ♥ stopper			

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AK				2NT
Vul: None	♥ K103	♥ AJ	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ A3	♦ Q975	Pass	3NT	AP	
South HCP: 21	♣ J1074	♣ AK986	1. Stayman			
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ QJ1083		2NT	Pass	3♥
Vul: NS	♥ AQJ63	♥ 4	Pass	3♠	Pass	6♦
North HCP: 20	♦ A106	♦ KJ9874	AP			
South HCP: 7	♣ AKQ	♣ 8				
Contract: 6♦ S						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQJ10				2NT
Vul: EW	♥ A942	♥ QJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ Q86	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ Q94	♣ A108	1. Stayman			
Contract: 3N S						

North hands (Practice Page)

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

Board: 436	♠ AKQ8	The opponents are silent.
Dealer: N	♥ 432	
Vul: Both	♦ A8	You bid first.
HCP: 21	♣ AKJ6	
Board: 437	♠ K1097632	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ J7	Partner bids first.
HCP: 4	♣ 765	
Board: 438	♠ K972	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ AQ74	
Board: 439	♠ J53	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ 109543	Partner bids first.
HCP: 2	♣ J108	
Board: 440	♠ AK	West Doubles 7NT if possible.
Dealer: N	♥ AK973	
Vul: EW	♦ J65	You bid first.
HCP: 20	♣ AJ2	

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

Board: 436
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 13
 Contract: 7N N

North:
 ♠ AKQ8
 ♥ 432
 ♦ A8
 ♣ AKJ6

South:
 ♠ 76
 ♥ AK
 ♦ KJ1095
 ♣ Q1054

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

Board: 437
 Dealer: S
 Vul: NS
 North HCP: 4
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ K1097632
 ♥ 3
 ♦ J7
 ♣ 765

South:
 ♠ A4
 ♥ A10987
 ♦ A2
 ♣ AKJ3

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

Board: 438
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 4
 Contract: 3♥ N

North:
 ♠ K972
 ♥ A10
 ♦ AK7
 ♣ AQ74

South:
 ♠ J8
 ♥ K8762
 ♦ 9843
 ♣ 108

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

Board: 439
 Dealer: S
 Vul: None
 North HCP: 2
 South HCP: 20
 Contract: 2N S

North:
 ♠ J53
 ♥ 96
 ♦ 109543
 ♣ J108

South:
 ♠ A87
 ♥ AKJ3
 ♦ J76
 ♣ AK3

West	North	East	South
			2NT
AP			

Board: 440
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 7NX N

North:
 ♠ AK
 ♥ AK973
 ♦ J65
 ♣ AJ2

South:
 ♠ 2
 ♥ J85
 ♦ AKQ9874
 ♣ Q8

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

South hands (Practice Page)

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

Board: 436	♠ 76	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ KJ1095	Partner bids first.
HCP: 13	♣ Q1054	
Board: 437	♠ A4	The opponents are silent.
Dealer: S	♥ A10987	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ AKJ3	
Board: 438	♠ J8	The opponents are silent.
Dealer: N	♥ K8762	
Vul: EW	♦ 9843	Partner bids first.
HCP: 4	♣ 108	
Board: 439	♠ A87	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ J76	You bid first.
HCP: 20	♣ AK3	
Board: 440	♠ 2	West Doubles 7NT if possible.
Dealer: N	♥ J85	
Vul: EW	♦ AKQ9874	Partner bids first.
HCP: 12	♣ Q8	

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

Board: 436
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 13
 Contract: 7N N

North:
 ♠ AKQ8
 ♥ 432
 ♦ A8
 ♣ AKJ6

South:
 ♠ 76
 ♥ AK
 ♦ KJ1095
 ♣ Q1054

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

Board: 437
 Dealer: S
 Vul: NS
 North HCP: 4
 South HCP: 20
 Contract: 4♠ S

North:
 ♠ K1097632
 ♥ 3
 ♦ J7
 ♣ 765

South:
 ♠ A4
 ♥ A10987
 ♦ A2
 ♣ AKJ3

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

Board: 438
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 4
 Contract: 3♥ N

North:
 ♠ K972
 ♥ A10
 ♦ AK7
 ♣ AQ74

South:
 ♠ J8
 ♥ K8762
 ♦ 9843
 ♣ 108

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

Board: 439
 Dealer: S
 Vul: None
 North HCP: 2
 South HCP: 20
 Contract: 2N S

North:
 ♠ J53
 ♥ 96
 ♦ 109543
 ♣ J108

South:
 ♠ A87
 ♥ AKJ3
 ♦ J76
 ♣ AK3

West	North	East	South
			2NT
AP			

Board: 440
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 7NX N

North:
 ♠ AK
 ♥ AK973
 ♦ J65
 ♣ AJ2

South:
 ♠ 2
 ♥ J85
 ♦ AKQ9874
 ♣ Q8

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

North hands (Practice Page)

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

Board: 441	♠ 532	The opponents are silent.
Dealer: S	♥ K752	
Vul: Both	♦ A3	Partner bids first.
HCP: 9	♣ Q1043	

Board: 442	♠ AQJ53	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AK93	

Board: 443	♠ 8	The opponents are silent.
Dealer: S	♥ J10853	
Vul: NS	♦ 97643	Partner bids first.
HCP: 4	♣ K3	

Board: 444	♠ Q105	The opponents are silent.
Dealer: N	♥ A52	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ AK104	

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

Board: 441

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 532

♥ K752

♦ A3

♣ Q1043

South:

♠ AQ87

♥ A8

♦ KQJ5

♣ KJ8

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

Board: 442

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ AQJ53

♥ K5

♦ K7

♣ AK93

South:

♠ K1094

♥ AJ7

♦ A1094

♣ 85

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♣⁴

Pass 7♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 443

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ 8

♥ J10853

♦ 97643

♣ K3

South:

♠ K103

♥ KQ9

♦ AJ5

♣ AQJ7

West North East South

2NT

Pass 3♦ Pass 3♥

AP

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3♠²

Pass 4♥ Pass 4NT³

Pass 5♣⁴ Pass 6♥

AP

1. Stayman

2. SMOLEN

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 444

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ Q105

♥ A52

♦ AK5

♣ AK104

South:

♠ AJ83

♥ Q10743

♦ J84

♣ Q

South hands (Practice Page)

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

Board: 441	♠ AQ87	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ KQJ5	You bid first.
HCP: 20	♣ KJ8	

Board: 442	♠ K1094	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ A1094	Partner bids first.
HCP: 12	♣ 85	

Board: 443	♠ K103	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ AQJ7	

Board: 444	♠ AJ83	The opponents are silent.
Dealer: N	♥ Q10743	
Vul: Both	♦ J84	Partner bids first.
HCP: 10	♣ Q	

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

Board: 441

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 532

♥ K752

♦ A3

♣ Q1043

South:

♠ AQ87

♥ A8

♦ KQJ5

♣ KJ8

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

Board: 442

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 7♠ N

North:

♠ AQJ53

♥ K5

♦ K7

♣ AK93

South:

♠ K1094

♥ AJ7

♦ A1094

♣ 85

West North East South

2NT Pass 3♣¹

Pass 3♠ Pass 4♥²

Pass 4NT³ Pass 5♣⁴

Pass 7♠ AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

Board: 443

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 3♥ S

North:

♠ 8

♥ J10853

♦ 97643

♣ K3

South:

♠ K103

♥ KQ9

♦ AJ5

♣ AQJ7

West North East South

2NT

Pass 3♦ Pass 3♥

AP

West North East South

2NT Pass 3♣¹

Pass 3♦ Pass 3♠²

Pass 4♥ Pass 4NT³

Pass 5♣⁴ Pass 6♥

AP

1. Stayman

2. SMOLEN

3. Blackwood 0314, for ♥

4. A=0/5 or 3/5

Board: 444

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ Q105

♥ A52

♦ AK5

♣ AK104

South:

♠ AJ83

♥ Q10743

♦ J84

♣ Q

North hands (Practice Page)

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

Board: 445	♠ KJ7	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ K1095	Partner bids first.
HCP: 9	♣ J7642	

Board: 446	♠ KJ43	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AK98	You bid first.
HCP: 21	♣ AK7	

Board: 447	♠ 10	The opponents are silent.
Dealer: S	♥ Q82	
Vul: EW	♦ A106432	Partner bids first.
HCP: 13	♣ AK5	

Board: 448	♠ KQ754	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ AK	

Board: 449	♠ K2	The opponents are silent.
Dealer: S	♥ Q62	
Vul: NS	♦ J752	Partner bids first.
HCP: 9	♣ QJ87	

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

Board: 445

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ KJ7

♥ J

♦ K1095

♣ J7642

South:

♠ Q432

♥ AK3

♦ A84

♣ AK9

West	North	East	South
			2NT

Pass	3NT	AP	
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Board: 446

Dealer: N

Vul: NS

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ KJ43

♥ K10

♦ AK98

♣ AK7

South:

♠ Q95

♥ AQ4

♦ QJ5

♣ Q1094

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4♣ ²	Pass	6NT
AP			

1. Gerber

2. A=2 out of 4

Board: 447

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 4N S

North:

♠ 10

♥ Q82

♦ A106432

♣ AK5

South:

♠ KQ42

♥ AKJ

♦ KQ9

♣ Q76

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4♥ ²
------	-----------------	------	-----------------

Pass	4NT	AP	
------	-----	----	--

1. Gerber

2. A=1/4

Board: 448

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ KQ754

♥ QJ8

♦ KQ6

♣ AK

South:

♠ A82

♥ K103

♦ 102

♣ QJ1073

West	North	East	South
	2NT	Pass	3NT

AP

Board: 449

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ K2

♥ Q62

♦ J752

♣ QJ87

South:

♠ Q7

♥ K43

♦ AKQ8

♣ AK94

West	North	East	South
			2NT

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

South hands (Practice Page)

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

Board: 445	♠ Q432	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ A84	You bid first.
HCP: 20	♣ AK9	

Board: 446	♠ Q95	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 13	♣ Q1094	

Board: 447	♠ KQ42	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ Q76	

Board: 448	♠ A82	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ 102	Partner bids first.
HCP: 10	♣ QJ1073	

Board: 449	♠ Q7	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ AKQ8	You bid first.
HCP: 21	♣ AK94	

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

Board: 445

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ KJ7

♥ J

♦ K1095

♣ J7642

South:

♠ Q432

♥ AK3

♦ A84

♣ AK9

West	North	East	South
			2NT

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

Board: 446

Dealer: N

Vul: NS

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ KJ43

♥ K10

♦ AK98

♣ AK7

South:

♠ Q95

♥ AQ4

♦ QJ5

♣ Q1094

West	North	East	South
	2NT	Pass	4♣ ¹

Pass	4♣ ²	Pass	6NT
AP			

1. Gerber

2. A=2 out of 4

Board: 447

Dealer: S

Vul: EW

North HCP: 13

South HCP: 20

Contract: 4N S

North:

♠ 10

♥ Q82

♦ A106432

♣ AK5

South:

♠ KQ42

♥ AKJ

♦ KQ9

♣ Q76

West	North	East	South
			2NT

Pass	4♣ ¹	Pass	4♥ ²
------	-----------------	------	-----------------

Pass	4NT	AP	
------	-----	----	--

1. Gerber

2. A=1/4

Board: 448

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ KQ754

♥ QJ8

♦ KQ6

♣ AK

South:

♠ A82

♥ K103

♦ 102

♣ QJ1073

West	North	East	South
	2NT	Pass	3NT

AP

Board: 449

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ K2

♥ Q62

♦ J752

♣ QJ87

South:

♠ Q7

♥ K43

♦ AKQ8

♣ AK94

West	North	East	South
			2NT

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

North hands (Practice Page)

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

Board: 450

Dealer: N

Vul: Both

HCP: 20

♠ KQJ

♥ AJ3

♦ A832

♣ AJ10

The opponents are silent.

You bid first.

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

Board: 450

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 3♥ N

North:

♠ KQJ

♥ AJ3

♦ A832

♣ AJ10

South:

♠ 10832

♥ K10752

♦ 7

♣ 965

West	North	East	South
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	2NT	Pass	3♦
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Pass	3♥	AP	
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South hands (Practice Page)

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

Board: 450

Dealer: N

Vul: Both

HCP: 3

♠ 10832

♥ K10752

♦ 7

♣ 965

The opponents are silent.

Partner bids first.

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

Board: 450

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 3♥ N

North:

♠ KQJ

♥ AJ3

♦ A832

♣ AJ10

South:

♠ 10832

♥ K10752

♦ 7

♣ 965

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