

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 1	♠ Q5	The opponents are silent.
Dealer: S	♥ 862	
Vul: EW	♦ AQ109872	Partner bids first.
HCP: 8	♣ 2	
Board: 2	♠ AK	The opponents are silent.
Dealer: N	♥ AJ754	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ Q1074	
Board: 3	♠ AQ8	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ J108	Partner bids first.
HCP: 10	♣ QJ10952	
Board: 4	♠ AK103	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: EW	♦ 52	You bid first.
HCP: 20	♣ AK6	
Board: 5	♠ 52	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ KJ97653	Partner bids first.
HCP: 8	♣ 7	

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

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

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

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ KJ752				2NT
Vul: EW	♥ 10	♥ AJ9	Pass	4♣ ¹	Pass	4NT ²
North HCP: 10	♦ J108	♦ AK3	Pass	6♣	AP	
South HCP: 20	♣ QJ10952	♣ A6	1. Gerber			
Contract: 6♣ N			2. A=3 out of 4			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 95				4♣ ¹
Vul: EW	♥ AQ64	♥ J	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ 52	♦ AKQ10974	AP			
South HCP: 12	♣ AK6	♣ Q103	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A6				2NT
Vul: NS	♥ A96	♥ KQJ10				
North HCP: 8	♦ KJ97653	♦ AQ2	Pass	6♦	AP	
South HCP: 21	♣ 7	♣ KQ93				
Contract: 6♦ N						

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

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

Board: 2	♠ 976	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ K987632	Partner bids first.
HCP: 6	♣ K8	

Board: 3	♠ KJ752	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ AK3	You bid first.
HCP: 20	♣ A6	

Board: 4	♠ 95	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ AKQ10974	Partner bids first.
HCP: 12	♣ Q103	

Board: 5	♠ A6	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: NS	♦ AQ2	You bid first.
HCP: 21	♣ KQ93	

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

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

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

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ KJ752				2NT
Vul: EW	♥ 10	♥ AJ9	Pass	4♣ ¹	Pass	4NT ²
North HCP: 10	♦ J108	♦ AK3	Pass	6♣	AP	
South HCP: 20	♣ QJ10952	♣ A6	1. Gerber			
Contract: 6♣ N			2. A=3 out of 4			

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 95				4♣ ¹
Vul: EW	♥ AQ64	♥ J	Pass	4NT ²	Pass	6NT
North HCP: 20	♦ 52	♦ AKQ10974	AP			
South HCP: 12	♣ AK6	♣ Q103	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A6				2NT
Vul: NS	♥ A96	♥ KQJ10				
North HCP: 8	♦ KJ97653	♦ AQ2	Pass	6♦	AP	
South HCP: 21	♣ 7	♣ KQ93				
Contract: 6♦ N						

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 6	♠ AQJ7	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ 72	You bid first.
HCP: 20	♣ KQJ10	

Board: 7	♠ A84	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ 1062	Partner bids first.
HCP: 8	♣ KJ9864	

Board: 8	♠ AKJ	The opponents are silent.
Dealer: N	♥ AK732	
Vul: Both	♦ 103	You bid first.
HCP: 21	♣ KQJ	

Board: 9	♠ 1085	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AQ87652	Partner bids first.
HCP: 6	♣ 842	

Board: 10	♠ QJ	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: EW	♦ J983	You bid first.
HCP: 20	♣ AK9	

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

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

North:
 ♠ AQJ7
 ♥ AK4
 ♦ 72
 ♣ KQJ10

South:
 ♠ 42
 ♥ Q72
 ♦ AKQJ106
 ♣ 94

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

Board: 7
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ A84
 ♥ 9
 ♦ 1062
 ♣ KJ9864

South:
 ♠ K96
 ♥ AK7
 ♦ A98
 ♣ AQ107

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 8
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 10
 Contract: 6♦ S

North:
 ♠ AKJ
 ♥ AK732
 ♦ 103
 ♣ KQJ

South:
 ♠ 105
 ♥ J64
 ♦ AKQ765
 ♣ 102

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

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

North:
 ♠ 1085
 ♥ —
 ♦ AQ87652
 ♣ 842

South:
 ♠ AK743
 ♥ AK7
 ♦ K9
 ♣ K106

West	North	East	South
			2NT
Pass	6♦	AP	

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

North:
 ♠ QJ
 ♥ AKQ10
 ♦ J983
 ♣ AK9

South:
 ♠ 932
 ♥ J
 ♦ KQ6
 ♣ QJ8732

West	North	East	South
	2NT	Pass	6♣
AP			

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 6	♠ 42	The opponents are silent.
Dealer: N	♥ Q72	
Vul: NS	♦ AKQJ106	Partner bids first.
HCP: 12	♣ 94	

Board: 7	♠ K96	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ A98	You bid first.
HCP: 20	♣ AQ107	

Board: 8	♠ 105	The opponents are silent.
Dealer: N	♥ J64	
Vul: Both	♦ AKQ765	Partner bids first.
HCP: 10	♣ 102	

Board: 9	♠ AK743	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ K9	You bid first.
HCP: 20	♣ K106	

Board: 10	♠ 932	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 9	♣ QJ8732	

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

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

North:
 ♠ AQJ7
 ♥ AK4
 ♦ 72
 ♣ KQJ10

South:
 ♠ 42
 ♥ Q72
 ♦ AKQJ106
 ♣ 94

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

Board: 7
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ A84
 ♥ 9
 ♦ 1062
 ♣ KJ9864

South:
 ♠ K96
 ♥ AK7
 ♦ A98
 ♣ AQ107

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 8
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 10
 Contract: 6♦ S

North:
 ♠ AKJ
 ♥ AK732
 ♦ 103
 ♣ KQJ

South:
 ♠ 105
 ♥ J64
 ♦ AKQ765
 ♣ 102

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

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

North:
 ♠ 1085
 ♥ —
 ♦ AQ87652
 ♣ 842

South:
 ♠ AK743
 ♥ AK7
 ♦ K9
 ♣ K106

West	North	East	South
			2NT
Pass	6♦	AP	

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

North:
 ♠ QJ
 ♥ AKQ10
 ♦ J983
 ♣ AK9

South:
 ♠ 932
 ♥ J
 ♦ KQ6
 ♣ QJ8732

West	North	East	South
	2NT	Pass	6♣
AP			

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 11	♠ A2	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ AQ109762	Partner bids first.
HCP: 10	♣ 854	

Board: 12	♠ KQJ	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: None	♦ 975	You bid first.
HCP: 20	♣ AKQ	

Board: 13	♠ KQ7	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ 762	Partner bids first.
HCP: 9	♣ KJ9875	

Board: 14	♠ AK753	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ 94	You bid first.
HCP: 20	♣ AQ3	

Board: 15	♠ 6	The opponents are silent.
Dealer: S	♥ J98	
Vul: EW	♦ A2	Partner bids first.
HCP: 12	♣ AQJ10532	

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

Board: 11
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ A2
♥ 9
♦ AQ109762
♣ 854

South:
♠ Q84
♥ AK7
♦ K85
♣ AKJ7

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

Board: 12
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ KQJ
♥ KQ72
♦ 975
♣ AKQ

South:
♠ 987
♥ 10
♦ AKQJ83
♣ J103

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

Board: 13
Dealer: S
Vul: EW
North HCP: 9
South HCP: 21
Contract: 6♣ N

North:
♠ KQ7
♥ 5
♦ 762
♣ KJ9875

South:
♠ A106
♥ AQJ8
♦ A5
♣ AQ106

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

Board: 14
Dealer: N
Vul: None
North HCP: 20
South HCP: 12
Contract: 7N N

North:
♠ AK753
♥ AK4
♦ 94
♣ AQ3

South:
♠ 64
♥ 953
♦ AKQ1086
♣ K9

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

Board: 15
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 6
♥ J98
♦ A2
♣ AQJ10532

South:
♠ AK52
♥ AKQ2
♦ J106
♣ K7

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 11	♠ Q84	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ K85	You bid first.
HCP: 20	♣ AKJ7	

Board: 12	♠ 987	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ AKQJ83	Partner bids first.
HCP: 11	♣ J103	

Board: 13	♠ A106	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: EW	♦ A5	You bid first.
HCP: 21	♣ AQ106	

Board: 14	♠ 64	The opponents are silent.
Dealer: N	♥ 953	
Vul: None	♦ AKQ1086	Partner bids first.
HCP: 12	♣ K9	

Board: 15	♠ AK52	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: EW	♦ J106	You bid first.
HCP: 20	♣ K7	

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

Board: 11
Dealer: S
Vul: Both
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ A2
♥ 9
♦ AQ109762
♣ 854

South:
♠ Q84
♥ AK7
♦ K85
♣ AKJ7

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

Board: 12
Dealer: N
Vul: None
North HCP: 20
South HCP: 11
Contract: 4N N

North:
♠ KQJ
♥ KQ72
♦ 975
♣ AKQ

South:
♠ 987
♥ 10
♦ AKQJ83
♣ J103

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

Board: 13
Dealer: S
Vul: EW
North HCP: 9
South HCP: 21
Contract: 6♣ N

North:
♠ KQ7
♥ 5
♦ 762
♣ KJ9875

South:
♠ A106
♥ AQJ8
♦ A5
♣ AQ106

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

Board: 14
Dealer: N
Vul: None
North HCP: 20
South HCP: 12
Contract: 7N N

North:
♠ AK753
♥ AK4
♦ 94
♣ AQ3

South:
♠ 64
♥ 953
♦ AKQ1086
♣ K9

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

Board: 15
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 6
♥ J98
♦ A2
♣ AQJ10532

South:
♠ AK52
♥ AKQ2
♦ J106
♣ K7

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 16	♠ A8	The opponents are silent.
Dealer: N	♥ AQJ32	
Vul: Both	♦ K93	You bid first.
HCP: 20	♣ AQ3	

Board: 17	♠ 73	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ J8	Partner bids first.
HCP: 13	♣ KQJ852	

Board: 18	♠ A72	The opponents are silent.
Dealer: N	♥ KQ642	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ KJ5	

Board: 19	♠ 52	The opponents are silent.
Dealer: S	♥ K102	
Vul: NS	♦ AKJ943	Partner bids first.
HCP: 11	♣ 103	

Board: 20	♠ KJ10	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ A1072	You bid first.
HCP: 20	♣ AQ9	

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

Board: 16
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 6♦ S

North:
♠ A8
♥ AQJ32
♦ K93
♣ AQ3

South:
♠ Q103
♥ 6
♦ AJ8752
♣ 1062

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 17
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ 73
♥ AQ4
♦ J8
♣ KQJ852

South:
♠ AK108
♥ K8
♦ AQ54
♣ A76

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

Board: 18
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6♣ S

North:
♠ A72
♥ KQ642
♦ AK
♣ KJ5

South:
♠ 104
♥ A5
♦ J96
♣ AQ9876

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

Board: 19
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 7♦ N

North:
♠ 52
♥ K102
♦ AKJ943
♣ 103

South:
♠ AQ10
♥ AJ98
♦ 106
♣ AKQJ

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

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

North:
♠ KJ10
♥ AQ4
♦ A1072
♣ AQ9

South:
♠ A5
♥ K3
♦ 54
♣ K1087642

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 16	♠ Q103	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AJ8752	Partner bids first.
HCP: 7	♣ 1062	

Board: 17	♠ AK108	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AQ54	You bid first.
HCP: 20	♣ A76	

Board: 18	♠ 104	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ J96	Partner bids first.
HCP: 11	♣ AQ9876	

Board: 19	♠ AQ10	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: NS	♦ 106	You bid first.
HCP: 21	♣ AKQJ	

Board: 20	♠ A5	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ 54	Partner bids first.
HCP: 10	♣ K1087642	

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

Board: 16
Dealer: N
Vul: Both
North HCP: 20
South HCP: 7
Contract: 6♦ S

North:
♠ A8
♥ AQJ32
♦ K93
♣ AQ3

South:
♠ Q103
♥ 6
♦ AJ8752
♣ 1062

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 17
Dealer: S
Vul: None
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ 73
♥ AQ4
♦ J8
♣ KQJ852

South:
♠ AK108
♥ K8
♦ AQ54
♣ A76

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

Board: 18
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6♣ S

North:
♠ A72
♥ KQ642
♦ AK
♣ KJ5

South:
♠ 104
♥ A5
♦ J96
♣ AQ9876

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

Board: 19
Dealer: S
Vul: NS
North HCP: 11
South HCP: 21
Contract: 7♦ N

North:
♠ 52
♥ K102
♦ AKJ943
♣ 103

South:
♠ AQ10
♥ AJ98
♦ 106
♣ AKQJ

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

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

North:
♠ KJ10
♥ AQ4
♦ A1072
♣ AQ9

South:
♠ A5
♥ K3
♦ 54
♣ K1087642

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 21	♠ Q98	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ AKQJ86	Partner bids first.
HCP: 15	♣ 85	

Board: 22	♠ K10	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ K9	You bid first.
HCP: 21	♣ AKQ85	

Board: 23	♠ QJ	The opponents are silent.
Dealer: S	♥ Q94	
Vul: EW	♦ 76	Partner bids first.
HCP: 11	♣ KQJ1042	

Board: 24	♠ QJ93	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ KJ1063	

Board: 25	♠ AK9	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ Q10	Partner bids first.
HCP: 13	♣ K109732	

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

Board: 21
Dealer: S
Vul: NS
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ Q98
♥ K7
♦ AKQJ86
♣ 85

South:
♠ AK64
♥ AJ
♦ 92
♣ AKJ62

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

Board: 22
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 4N N

North:
♠ K10
♥ KQJ7
♦ K9
♣ AKQ85

South:
♠ A4
♥ 863
♦ AQJ864
♣ 32

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

Board: 23
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 4N S

North:
♠ QJ
♥ Q94
♦ 76
♣ KQJ1042

South:
♠ K109
♥ AK72
♦ KQJ8
♣ A7

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

Board: 24
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ QJ93
♥ AK
♦ AQ
♣ KJ1063

South:
♠ K6
♥ 86
♦ K97532
♣ A82

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

Board: 25
Dealer: S
Vul: EW
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ AK9
♥ J4
♦ Q10
♣ K109732

South:
♠ J53
♥ AQ962
♦ AK2
♣ AQ

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 21	♠ AK64	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AKJ62	

Board: 22	♠ A4	The opponents are silent.
Dealer: N	♥ 863	
Vul: None	♦ AQJ864	Partner bids first.
HCP: 11	♣ 32	

Board: 23	♠ K109	The opponents are silent.
Dealer: S	♥ AK72	
Vul: EW	♦ KQJ8	You bid first.
HCP: 20	♣ A7	

Board: 24	♠ K6	The opponents are silent.
Dealer: N	♥ 86	
Vul: None	♦ K97532	Partner bids first.
HCP: 10	♣ A82	

Board: 25	♠ J53	The opponents are silent.
Dealer: S	♥ AQ962	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ AQ	

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

Board: 21
Dealer: S
Vul: NS
North HCP: 15
South HCP: 20
Contract: 7N S

North:
♠ Q98
♥ K7
♦ AKQJ86
♣ 85

South:
♠ AK64
♥ AJ
♦ 92
♣ AKJ62

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

Board: 22
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 4N N

North:
♠ K10
♥ KQJ7
♦ K9
♣ AKQ85

South:
♠ A4
♥ 863
♦ AQJ864
♣ 32

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

Board: 23
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 4N S

North:
♠ QJ
♥ Q94
♦ 76
♣ KQJ1042

South:
♠ K109
♥ AK72
♦ KQJ8
♣ A7

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

Board: 24
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ QJ93
♥ AK
♦ AQ
♣ KJ1063

South:
♠ K6
♥ 86
♦ K97532
♣ A82

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

Board: 25
Dealer: S
Vul: EW
North HCP: 13
South HCP: 20
Contract: 6N S

North:
♠ AK9
♥ J4
♦ Q10
♣ K109732

South:
♠ J53
♥ AQ962
♦ AK2
♣ AQ

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 26	♠ AJ97	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ AK83	You bid first.
HCP: 20	♣ AJ9	

Board: 27	♠ A3	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ 985	Partner bids first.
HCP: 12	♣ AKJ9742	

Board: 28	♠ AJ9	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: Both	♦ AQ94	You bid first.
HCP: 21	♣ AQ	

Board: 29	♠ A62	West Doubles Pass if possible.
Dealer: S	♥ 74	
Vul: None	♦ KJ76432	Partner bids first.
HCP: 8	♣ 3	

Board: 30	♠ AK	West Doubles 7NT if possible.
Dealer: N	♥ AK973	
Vul: Both	♦ J65	You bid first.
HCP: 20	♣ AJ2	

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

Board: 26
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ AJ97
 ♥ QJ
 ♦ AK83
 ♣ AJ9

South:
 ♠ 532
 ♥ A53
 ♦ 6
 ♣ KQ8764

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

Board: 27
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 20
 Contract: 7N S

North:
 ♠ A3
 ♥ 10
 ♦ 985
 ♣ AKJ9742

South:
 ♠ K75
 ♥ AKQ
 ♦ AQ74
 ♣ Q105

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

Board: 28
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 7
 Contract: 6♣ S

North:
 ♠ AJ9
 ♥ KJ65
 ♦ AQ94
 ♣ AQ

South:
 ♠ K103
 ♥ 7
 ♦ 863
 ♣ KJ9732

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 29
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 20
 Contract: 6♦ X N

North:
 ♠ A62
 ♥ 74
 ♦ KJ76432
 ♣ 3

South:
 ♠ KQ4
 ♥ AKQ8
 ♦ Q85
 ♣ A52

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

Board: 30
 Dealer: N
 Vul: Both
 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 one Minor-suit.

Board: 26	♠ 532	The opponents are silent.
Dealer: N	♥ A53	
Vul: NS	♦ 6	Partner bids first.
HCP: 9	♣ KQ8764	
Board: 27	♠ K75	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ AQ74	You bid first.
HCP: 20	♣ Q105	
Board: 28	♠ K103	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ 863	Partner bids first.
HCP: 7	♣ KJ9732	
Board: 29	♠ KQ4	West Doubles Pass if possible.
Dealer: S	♥ AKQ8	
Vul: None	♦ Q85	You bid first.
HCP: 20	♣ A52	
Board: 30	♠ 2	West Doubles 7NT if possible.
Dealer: N	♥ J85	
Vul: Both	♦ AKQ9874	Partner bids first.
HCP: 12	♣ Q8	

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

Board: 26
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ AJ97
 ♥ QJ
 ♦ AK83
 ♣ AJ9

South:
 ♠ 532
 ♥ A53
 ♦ 6
 ♣ KQ8764

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

Board: 27
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 20
 Contract: 7N S

North:
 ♠ A3
 ♥ 10
 ♦ 985
 ♣ AKJ9742

South:
 ♠ K75
 ♥ AKQ
 ♦ AQ74
 ♣ Q105

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

Board: 28
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 7
 Contract: 6♣ S

North:
 ♠ AJ9
 ♥ KJ65
 ♦ AQ94
 ♣ AQ

South:
 ♠ K103
 ♥ 7
 ♦ 863
 ♣ KJ9732

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 29
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 20
 Contract: 6♦ X N

North:
 ♠ A62
 ♥ 74
 ♦ KJ76432
 ♣ 3

South:
 ♠ KQ4
 ♥ AKQ8
 ♦ Q85
 ♣ A52

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

Board: 30
 Dealer: N
 Vul: Both
 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 one Minor-suit.

Board: 31	♠ 10	The opponents are silent.
Dealer: S	♥ Q82	
Vul: NS	♦ A106432	Partner bids first.
HCP: 13	♣ AK5	

Board: 32	♠ AQ97	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KQ874	You bid first.
HCP: 21	♣ A5	

Board: 33	♠ AQJ	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ K108742	Partner bids first.
HCP: 12	♣ Q10	

Board: 34	♠ A97	The opponents are silent.
Dealer: N	♥ KQ764	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ AK4	

Board: 35	♠ K10	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ AJ87652	Partner bids first.
HCP: 10	♣ 9	

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

Board: 31
Dealer: S
Vul: NS
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: 32
Dealer: N
Vul: EW
North HCP: 21
South HCP: 6
Contract: 6♣ S

North:
♠ AQ97
♥ AQ
♦ KQ874
♣ A5

South:
♠ 43
♥ K72
♦ 9
♣ K1098762

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 33
Dealer: S
Vul: Both
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ AQJ
♥ 103
♦ K108742
♣ Q10

South:
♠ K85
♥ KQ76
♦ AQ3
♣ AK2

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

Board: 34
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ A97
♥ KQ764
♦ A3
♣ AK4

South:
♠ J2
♥ AJ9
♦ KQ10974
♣ J6

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

Board: 35
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 4N S

North:
♠ K10
♥ Q95
♦ AJ87652
♣ 9

South:
♠ QJ7
♥ AK74
♦ Q9
♣ AKJ10

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 31	♠ KQ42	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ KQ9	You bid first.
HCP: 20	♣ Q76	
Board: 32	♠ 43	The opponents are silent.
Dealer: N	♥ K72	
Vul: EW	♦ 9	Partner bids first.
HCP: 6	♣ K1098762	
Board: 33	♠ K85	The opponents are silent.
Dealer: S	♥ KQ76	
Vul: Both	♦ AQ3	You bid first.
HCP: 21	♣ AK2	
Board: 34	♠ J2	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ KQ10974	Partner bids first.
HCP: 12	♣ J6	
Board: 35	♠ QJ7	The opponents are silent.
Dealer: S	♥ AK74	
Vul: NS	♦ Q9	You bid first.
HCP: 20	♣ AKJ10	

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

Board: 31
Dealer: S
Vul: NS
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: 32
Dealer: N
Vul: EW
North HCP: 21
South HCP: 6
Contract: 6♣ S

North:
♠ AQ97
♥ AQ
♦ KQ874
♣ A5

South:
♠ 43
♥ K72
♦ 9
♣ K1098762

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 33
Dealer: S
Vul: Both
North HCP: 12
South HCP: 21
Contract: 6N S

North:
♠ AQJ
♥ 103
♦ K108742
♣ Q10

South:
♠ K85
♥ KQ76
♦ AQ3
♣ AK2

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

Board: 34
Dealer: N
Vul: Both
North HCP: 20
South HCP: 12
Contract: 6N N

North:
♠ A97
♥ KQ764
♦ A3
♣ AK4

South:
♠ J2
♥ AJ9
♦ KQ10974
♣ J6

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

Board: 35
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 4N S

North:
♠ K10
♥ Q95
♦ AJ87652
♣ 9

South:
♠ QJ7
♥ AK74
♦ Q9
♣ AKJ10

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 36	♠ QJ3	East Doubles 4♠ if possible.
Dealer: N	♥ AQ	
Vul: EW	♦ AKQ83	
HCP: 20	♣ Q32	You bid first.

Board: 37	♠ 86	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ KQJ852	
HCP: 12	♣ A109	Partner bids first.

Board: 38	♠ AK97	The opponents are silent.
Dealer: N	♥ K92	
Vul: Both	♦ AQ75	
HCP: 20	♣ A9	You bid first.

Board: 39	♠ AK5	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ K109853	
HCP: 10	♣ 973	Partner bids first.

Board: 40	♠ K862	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ AQJ7	
HCP: 20	♣ K6	You bid first.

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

Board: 36
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 10
 Contract: 6♣ S

North:
 ♠ QJ3
 ♥ AQ
 ♦ AKQ83
 ♣ Q32

South:
 ♠ 54
 ♥ K94
 ♦ 96
 ♣ AK10965

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

Board: 37
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 20
 Contract: 6♦ N

North:
 ♠ 86
 ♥ Q10
 ♦ KQJ852
 ♣ A109

South:
 ♠ KQ72
 ♥ AKJ5
 ♦ A7
 ♣ K65

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

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

North:
 ♠ AK97
 ♥ K92
 ♦ AQ75
 ♣ A9

South:
 ♠ Q65
 ♥ AJ
 ♦ 93
 ♣ K107542

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

Board: 39
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 20
 Contract: 6♦ N

North:
 ♠ AK5
 ♥ 9
 ♦ K109853
 ♣ 973

South:
 ♠ Q3
 ♥ AQ65
 ♦ AQJ6
 ♣ KQ2

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

Board: 40
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 9
 Contract: 4N N

North:
 ♠ K862
 ♥ AQJ
 ♦ AQJ7
 ♣ K6

South:
 ♠ AQ
 ♥ 5
 ♦ 862
 ♣ QJ98743

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 36	♠ 54	East Doubles 4♠ if possible.
Dealer: N	♥ K94	
Vul: EW	♦ 96	Partner bids first.
HCP: 10	♣ AK10965	
Board: 37	♠ KQ72	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ K65	
Board: 38	♠ Q65	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ 93	Partner bids first.
HCP: 10	♣ K107542	
Board: 39	♠ Q3	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: EW	♦ AQJ6	You bid first.
HCP: 20	♣ KQ2	
Board: 40	♠ AQ	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ 862	Partner bids first.
HCP: 9	♣ QJ98743	

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

Board: 36
Dealer: N
Vul: EW
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ QJ3
♥ AQ
♦ AKQ83
♣ Q32

South:
♠ 54
♥ K94
♦ 96
♣ AK10965

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

Board: 37
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ 86
♥ Q10
♦ KQJ852
♣ A109

South:
♠ KQ72
♥ AKJ5
♦ A7
♣ K65

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

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

North:
♠ AK97
♥ K92
♦ AQ75
♣ A9

South:
♠ Q65
♥ AJ
♦ 93
♣ K107542

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

Board: 39
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ AK5
♥ 9
♦ K109853
♣ 973

South:
♠ Q3
♥ AQ65
♦ AQJ6
♣ KQ2

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

Board: 40
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ K862
♥ AQJ
♦ AQJ7
♣ K6

South:
♠ AQ
♥ 5
♦ 862
♣ QJ98743

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 41	♠ AQ5	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ QJ10542	Partner bids first.
HCP: 9	♣ 964	

Board: 42	♠ AJ4	The opponents are silent.
Dealer: N	♥ K1075	
Vul: EW	♦ A7	You bid first.
HCP: 21	♣ AKQ3	

Board: 43	♠ 865	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ 932	Partner bids first.
HCP: 8	♣ AKJ432	

Board: 44	♠ A543	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ AQ62	You bid first.
HCP: 20	♣ K4	

Board: 45	♠ AK10	The opponents are silent.
Dealer: S	♥ 1063	
Vul: NS	♦ QJ7532	Partner bids first.
HCP: 12	♣ Q	

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

Board: 41
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 4N S

North:
♠ AQ5
♥ 8
♦ QJ10542
♣ 964

South:
♠ KJ7
♥ AJ3
♦ K7
♣ AKQ32

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

Board: 42
Dealer: N
Vul: EW
North HCP: 21
South HCP: 8
Contract: 6♦ S

North:
♠ AJ4
♥ K1075
♦ A7
♣ AKQ3

South:
♠ Q76
♥ J43
♦ KQ9843
♣ 7

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 43
Dealer: S
Vul: Both
North HCP: 8
South HCP: 21
Contract: 6♣ N

North:
♠ 865
♥ 6
♦ 932
♣ AKJ432

South:
♠ KQJ109
♥ KJ
♦ AKQ10
♣ Q6

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 44
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ A543
♥ AK3
♦ AQ62
♣ K4

South:
♠ Q72
♥ 10
♦ J9
♣ AQJ10987

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

Board: 45
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ AK10
♥ 1063
♦ QJ7532
♣ Q

South:
♠ QJ9
♥ AK9
♦ AK10
♣ K654

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 41	♠ KJ7	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ K7	You bid first.
HCP: 21	♣ AKQ32	

Board: 42	♠ Q76	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ KQ9843	Partner bids first.
HCP: 8	♣ 7	

Board: 43	♠ KQJ109	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ AKQ10	You bid first.
HCP: 21	♣ Q6	

Board: 44	♠ Q72	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ J9	Partner bids first.
HCP: 10	♣ AQJ10987	

Board: 45	♠ QJ9	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ K654	

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

Board: 41
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 4N S

North:
♠ AQ5
♥ 8
♦ QJ10542
♣ 964

South:
♠ KJ7
♥ AJ3
♦ K7
♣ AKQ32

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

Board: 42
Dealer: N
Vul: EW
North HCP: 21
South HCP: 8
Contract: 6♦ S

North:
♠ AJ4
♥ K1075
♦ A7
♣ AKQ3

South:
♠ Q76
♥ J43
♦ KQ9843
♣ 7

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 43
Dealer: S
Vul: Both
North HCP: 8
South HCP: 21
Contract: 6♣ N

North:
♠ 865
♥ 6
♦ 932
♣ AKJ432

South:
♠ KQJ109
♥ KJ
♦ AKQ10
♣ Q6

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 44
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ A543
♥ AK3
♦ AQ62
♣ K4

South:
♠ Q72
♥ 10
♦ J9
♣ AQJ10987

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

Board: 45
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 4N S

North:
♠ AK10
♥ 1063
♦ QJ7532
♣ Q

South:
♠ QJ9
♥ AK9
♦ AK10
♣ K654

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 46	♠ AJ7	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ AJ82	

Board: 47	♠ 982	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ AKQJ1096	Partner bids first.
HCP: 12	♣ Q2	

Board: 48	♠ AJ54	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: Both	♦ Q83	You bid first.
HCP: 20	♣ A6	

Board: 49	♠ 63	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ AQJ1062	Partner bids first.
HCP: 10	♣ K109	

Board: 50	♠ A4	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ AQ1092	You bid first.
HCP: 21	♣ AK109	

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

Board: 46
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♦ N

North:
♠ AJ7
♥ AQ109
♦ A4
♣ AJ82

South:
♠ 983
♥ K65
♦ KQJ953
♣ 5

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

Board: 47
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ 982
♥ 3
♦ AKQJ1096
♣ Q2

South:
♠ AKQ
♥ AK10
♦ 873
♣ KJ108

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

Board: 48
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ AJ54
♥ AKQ8
♦ Q83
♣ A6

South:
♠ K6
♥ 76
♦ KJ107652
♣ Q7

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

Board: 49
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♦ N

North:
♠ 63
♥ 62
♦ AQJ1062
♣ K109

South:
♠ AK8
♥ AJ53
♦ K854
♣ AJ

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

Board: 50
Dealer: N
Vul: Both
North HCP: 21
South HCP: 11
Contract: 6♣ S

North:
♠ A4
♥ A5
♦ AQ1092
♣ AK109

South:
♠ Q
♥ K96
♦ K7
♣ QJ86542

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 46	♠ 983	The opponents are silent.
Dealer: N	♥ K65	
Vul: NS	♦ KQJ953	Partner bids first.
HCP: 9	♣ 5	

Board: 47	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ 873	You bid first.
HCP: 20	♣ KJ108	

Board: 48	♠ K6	The opponents are silent.
Dealer: N	♥ 76	
Vul: Both	♦ KJ107652	Partner bids first.
HCP: 9	♣ Q7	

Board: 49	♠ AK8	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: None	♦ K854	You bid first.
HCP: 20	♣ AJ	

Board: 50	♠ Q	The opponents are silent.
Dealer: N	♥ K96	
Vul: Both	♦ K7	Partner bids first.
HCP: 11	♣ QJ86542	

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

Board: 46
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 9
 Contract: 6♦ N

North:
 ♠ AJ7
 ♥ AQ109
 ♦ A4
 ♣ AJ82

South:
 ♠ 983
 ♥ K65
 ♦ KQJ953
 ♣ 5

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

Board: 47
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 20
 Contract: 6♦ N

North:
 ♠ 982
 ♥ 3
 ♦ AKQJ1096
 ♣ Q2

South:
 ♠ AKQ
 ♥ AK10
 ♦ 873
 ♣ KJ108

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

Board: 48
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 9
 Contract: 4N N

North:
 ♠ AJ54
 ♥ AKQ8
 ♦ Q83
 ♣ A6

South:
 ♠ K6
 ♥ 76
 ♦ KJ107652
 ♣ Q7

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

Board: 49
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 20
 Contract: 6♦ N

North:
 ♠ 63
 ♥ 62
 ♦ AQJ1062
 ♣ K109

South:
 ♠ AK8
 ♥ AJ53
 ♦ K854
 ♣ AJ

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

Board: 50
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6♣ S

North:
 ♠ A4
 ♥ A5
 ♦ AQ1092
 ♣ AK109

South:
 ♠ Q
 ♥ K96
 ♦ K7
 ♣ QJ86542

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 51	♠ 962	East Doubles 6♦ if possible.
Dealer: S	♥ Q	
Vul: EW	♦ AJ109754	Partner bids first.
HCP: 7	♣ 42	

Board: 52	♠ AK92	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ AKQ72	You bid first.
HCP: 20	♣ 73	

Board: 53	♠ J	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ AKJ87643	Partner bids first.
HCP: 11	♣ J107	

Board: 54	♠ QJ532	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ AKQ5	You bid first.
HCP: 20	♣ A4	

Board: 55	♠ K84	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ A93	Partner bids first.
HCP: 11	♣ KJ9654	

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

Board: 51
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 6♦X N

North:
♠ 962
♥ Q
♦ AJ109754
♣ 42

South:
♠ KJ7
♥ KJ4
♦ K3
♣ AKQ86

West	North	East	South
			2NT
Pass	6♦	X	AP

Board: 52
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AK92
♥ A7
♦ AKQ72
♣ 73

South:
♠ 1074
♥ J
♦ J103
♣ AK10986

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

Board: 53
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 7N S

North:
♠ J
♥ J
♦ AKJ87643
♣ J107

South:
♠ AK1082
♥ A3
♦ Q5
♣ AK96

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

Board: 54
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ QJ532
♥ KJ
♦ AKQ5
♣ A4

South:
♠ K
♥ 643
♦ 762
♣ KQJ1073

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

Board: 55
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ K84
♥ 7
♦ A93
♣ KJ9654

South:
♠ A96
♥ A9
♦ KQJ4
♣ AQ73

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 51	♠ KJ7	East Doubles 6♦ if possible.
Dealer: S	♥ KJ4	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ AKQ86	

Board: 52	♠ 1074	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ J103	Partner bids first.
HCP: 9	♣ AK10986	

Board: 53	♠ AK1082	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ Q5	You bid first.
HCP: 20	♣ AK96	

Board: 54	♠ K	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ 762	Partner bids first.
HCP: 9	♣ KQJ1073	

Board: 55	♠ A96	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ KQJ4	You bid first.
HCP: 20	♣ AQ73	

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

Board: 51
Dealer: S
Vul: EW
North HCP: 7
South HCP: 20
Contract: 6♦X N

North:
♠ 962
♥ Q
♦ AJ109754
♣ 42

South:
♠ KJ7
♥ KJ4
♦ K3
♣ AKQ86

West	North	East	South
			2NT
Pass	6♦	X	AP

Board: 52
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ AK92
♥ A7
♦ AKQ72
♣ 73

South:
♠ 1074
♥ J
♦ J103
♣ AK10986

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

Board: 53
Dealer: S
Vul: None
North HCP: 11
South HCP: 20
Contract: 7N S

North:
♠ J
♥ J
♦ AKJ87643
♣ J107

South:
♠ AK1082
♥ A3
♦ Q5
♣ AK96

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

Board: 54
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 4N N

North:
♠ QJ532
♥ KJ
♦ AKQ5
♣ A4

South:
♠ K
♥ 643
♦ 762
♣ KQJ1073

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

Board: 55
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ K84
♥ 7
♦ A93
♣ KJ9654

South:
♠ A96
♥ A9
♦ KQJ4
♣ AQ73

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 56 ♠ Q532
Dealer: N ♥ AQ3
Vul: None ♦ AK4
HCP: 20 ♣ AJ6

East Doubles Pass if possible.

You bid first.

Board: 57 ♠ A5
Dealer: S ♥ 6
Vul: Both ♦ A1098763
HCP: 9 ♣ J74

The opponents are silent.

Partner bids first.

Board: 58 ♠ AQJ10
Dealer: N ♥ A8
Vul: None ♦ Q97
HCP: 20 ♣ AK62

The opponents are silent.

You bid first.

Board: 59 ♠ 842
Dealer: S ♥ Q7
Vul: Both ♦ 5
HCP: 7 ♣ KQ108742

The opponents are silent.

Partner bids first.

Board: 60 ♠ Q75
Dealer: N ♥ AK53
Vul: EW ♦ A2
HCP: 20 ♣ AK93

West Doubles 7NT if possible.

You bid first.

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

Board: 56
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 6NX N

North:
 ♠ Q532
 ♥ AQ3
 ♦ AK4
 ♣ AJ6

South:
 ♠ A7
 ♥ 1054
 ♦ J10
 ♣ KQ10832

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

1. Gerber
 2. A=3 out of 4

Board: 57
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 20
 Contract: 4N S

North:
 ♠ A5
 ♥ 6
 ♦ A1098763
 ♣ J74

South:
 ♠ KQ
 ♥ AKJ5
 ♦ K2
 ♣ A8653

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

1. Gerber
 2. A=2 out of 4

Board: 58
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 8
 Contract: 6♦ S

North:
 ♠ AQJ10
 ♥ A8
 ♦ Q97
 ♣ AK62

South:
 ♠ K92
 ♥ 764
 ♦ AJ10542
 ♣ 5

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 59
 Dealer: S
 Vul: Both
 North HCP: 7
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ 842
 ♥ Q7
 ♦ 5
 ♣ KQ108742

South:
 ♠ AKQ9
 ♥ AKJ10
 ♦ A87
 ♣ 96

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 60
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 7NX N

North:
 ♠ Q75
 ♥ AK53
 ♦ A2
 ♣ AK93

South:
 ♠ AJ
 ♥ Q10
 ♦ KQ109763
 ♣ 86

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 one Minor-suit.

Board: 56	♠ A7	East Doubles Pass if possible.
Dealer: N	♥ 1054	
Vul: None	♦ J10	Partner bids first.
HCP: 10	♣ KQ10832	

Board: 57	♠ KQ	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ A8653	

Board: 58	♠ K92	The opponents are silent.
Dealer: N	♥ 764	
Vul: None	♦ AJ10542	Partner bids first.
HCP: 8	♣ 5	

Board: 59	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: Both	♦ A87	You bid first.
HCP: 21	♣ 96	

Board: 60	♠ AJ	West Doubles 7NT if possible.
Dealer: N	♥ Q10	
Vul: EW	♦ KQ109763	Partner bids first.
HCP: 12	♣ 86	

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

Board: 56
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 6NX N

North:
 ♠ Q532
 ♥ AQ3
 ♦ AK4
 ♣ AJ6

South:
 ♠ A7
 ♥ 1054
 ♦ J10
 ♣ KQ10832

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

1. Gerber
 2. A=3 out of 4

Board: 57
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 20
 Contract: 4N S

North:
 ♠ A5
 ♥ 6
 ♦ A1098763
 ♣ J74

South:
 ♠ KQ
 ♥ AKJ5
 ♦ K2
 ♣ A8653

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

1. Gerber
 2. A=2 out of 4

Board: 58
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 8
 Contract: 6♦ S

North:
 ♠ AQJ10
 ♥ A8
 ♦ Q97
 ♣ AK62

South:
 ♠ K92
 ♥ 764
 ♦ AJ10542
 ♣ 5

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 59
 Dealer: S
 Vul: Both
 North HCP: 7
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ 842
 ♥ Q7
 ♦ 5
 ♣ KQ108742

South:
 ♠ AKQ9
 ♥ AKJ10
 ♦ A87
 ♣ 96

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 60
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 7NX N

North:
 ♠ Q75
 ♥ AK53
 ♦ A2
 ♣ AK93

South:
 ♠ AJ
 ♥ Q10
 ♦ KQ109763
 ♣ 86

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 one Minor-suit.

Board: 61	♠ 643	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ A4	Partner bids first.
HCP: 10	♣ KQJ762	

Board: 62	♠ AKQ8	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ 943	You bid first.
HCP: 20	♣ KJ	

Board: 63	♠ Q95	The opponents are silent.
Dealer: S	♥ 765	
Vul: Both	♦ AJ9752	Partner bids first.
HCP: 7	♣ 9	

Board: 64	♠ AQJ54	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ A85	You bid first.
HCP: 20	♣ J4	

Board: 65	♠ 109	The opponents are silent.
Dealer: S	♥ J5	
Vul: NS	♦ A74	Partner bids first.
HCP: 12	♣ AQJ1074	

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

Board: 61
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 643
♥ 102
♦ A4
♣ KQJ762

South:
♠ AKQ10
♥ AQ96
♦ J62
♣ A9

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

Board: 62
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ AKQ8
♥ AK92
♦ 943
♣ KJ

South:
♠ 93
♥ 53
♦ A108
♣ AQ7643

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

Board: 63
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 6♦ N

North:
♠ Q95
♥ 765
♦ AJ9752
♣ 9

South:
♠ AK76
♥ AJ2
♦ K63
♣ KQ2

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 64
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AQJ54
♥ AKJ
♦ A85
♣ J4

South:
♠ 98
♥ 3
♦ KQJ10643
♣ K53

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

Board: 65
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 109
♥ J5
♦ A74
♣ AQJ1074

South:
♠ AK7
♥ AQ4
♦ KJ5
♣ K862

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 61	♠ AKQ10	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: None	♦ J62	You bid first.
HCP: 20	♣ A9	

Board: 62	♠ 93	The opponents are silent.
Dealer: N	♥ 53	
Vul: None	♦ A108	Partner bids first.
HCP: 10	♣ AQ7643	

Board: 63	♠ AK76	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ K63	You bid first.
HCP: 20	♣ KQ2	

Board: 64	♠ 98	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ KQJ10643	Partner bids first.
HCP: 9	♣ K53	

Board: 65	♠ AK7	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ KJ5	You bid first.
HCP: 20	♣ K862	

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

Board: 61
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6N S

North:
♠ 643
♥ 102
♦ A4
♣ KQJ762

South:
♠ AKQ10
♥ AQ96
♦ J62
♣ A9

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

Board: 62
Dealer: N
Vul: None
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ AKQ8
♥ AK92
♦ 943
♣ KJ

South:
♠ 93
♥ 53
♦ A108
♣ AQ7643

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

Board: 63
Dealer: S
Vul: Both
North HCP: 7
South HCP: 20
Contract: 6♦ N

North:
♠ Q95
♥ 765
♦ AJ9752
♣ 9

South:
♠ AK76
♥ AJ2
♦ K63
♣ KQ2

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 64
Dealer: N
Vul: None
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AQJ54
♥ AKJ
♦ A85
♣ J4

South:
♠ 98
♥ 3
♦ KQJ10643
♣ K53

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

Board: 65
Dealer: S
Vul: NS
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 109
♥ J5
♦ A74
♣ AQJ1074

South:
♠ AK7
♥ AQ4
♦ KJ5
♣ K862

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 66	♠ KQJ	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ AQJ3	You bid first.
HCP: 21	♣ A86	

Board: 67	♠ Q93	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ AQJ10965	Partner bids first.
HCP: 9	♣ 5	

Board: 68	♠ AJ6	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ J7	You bid first.
HCP: 20	♣ AK863	

Board: 69	♠ J97	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ 5	Partner bids first.
HCP: 9	♣ KJ10764	

Board: 70	♠ KQJ72	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ AK5	You bid first.
HCP: 21	♣ AJ7	

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

Board: 66
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ KQJ
 ♥ A97
 ♦ AQJ3
 ♣ A86

South:
 ♠ 93
 ♥ —
 ♦ K7
 ♣ KQJ1097542

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

Board: 67
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 21
 Contract: 4N S

North:
 ♠ Q93
 ♥ 95
 ♦ AQJ10965
 ♣ 5

South:
 ♠ K108
 ♥ AKJ
 ♦ 743
 ♣ AKQJ

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

Board: 68
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 7N N

North:
 ♠ AJ6
 ♥ AK9
 ♦ J7
 ♣ AK863

South:
 ♠ 8
 ♥ Q8
 ♦ AK96542
 ♣ J74

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

Board: 69
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ J97
 ♥ A82
 ♦ 5
 ♣ KJ10764

South:
 ♠ AKQ
 ♥ J7
 ♦ AKJ106
 ♣ Q52

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

Board: 70
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6♣ S

North:
 ♠ KQJ72
 ♥ K10
 ♦ AK5
 ♣ AJ7

South:
 ♠ A9
 ♥ J3
 ♦ J74
 ♣ KQ5432

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 66	♠ 93	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ K7	Partner bids first.
HCP: 9	♣ KQJ1097542	

Board: 67	♠ K108	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ 743	You bid first.
HCP: 21	♣ AKQJ	

Board: 68	♠ 8	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ AK96542	Partner bids first.
HCP: 10	♣ J74	

Board: 69	♠ AKQ	The opponents are silent.
Dealer: S	♥ J7	
Vul: None	♦ AKJ106	You bid first.
HCP: 20	♣ Q52	

Board: 70	♠ A9	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ J74	Partner bids first.
HCP: 11	♣ KQ5432	

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

Board: 66
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ KQJ
 ♥ A97
 ♦ AQJ3
 ♣ A86

South:
 ♠ 93
 ♥ —
 ♦ K7
 ♣ KQJ1097542

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

Board: 67
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 21
 Contract: 4N S

North:
 ♠ Q93
 ♥ 95
 ♦ AQJ10965
 ♣ 5

South:
 ♠ K108
 ♥ AKJ
 ♦ 743
 ♣ AKQJ

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

Board: 68
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 10
 Contract: 7N N

North:
 ♠ AJ6
 ♥ AK9
 ♦ J7
 ♣ AK863

South:
 ♠ 8
 ♥ Q8
 ♦ AK96542
 ♣ J74

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

Board: 69
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ J97
 ♥ A82
 ♦ 5
 ♣ KJ10764

South:
 ♠ AKQ
 ♥ J7
 ♦ AKJ106
 ♣ Q52

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

Board: 70
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 11
 Contract: 6♣ S

North:
 ♠ KQJ72
 ♥ K10
 ♦ AK5
 ♣ AJ7

South:
 ♠ A9
 ♥ J3
 ♦ J74
 ♣ KQ5432

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 71	♠ 87	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ 8	Partner bids first.
HCP: 8	♣ AJ87643	

Board: 72	♠ AK652	The opponents are silent.
Dealer: N	♥ A75	
Vul: NS	♦ KJ2	You bid first.
HCP: 20	♣ AJ	

Board: 73	♠ A82	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ KJ9643	Partner bids first.
HCP: 12	♣ 9	

Board: 74	♠ A4	The opponents are silent.
Dealer: N	♥ AJ982	
Vul: Both	♦ AJ9	You bid first.
HCP: 20	♣ AQ3	

Board: 75	♠ Q65	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ 973	Partner bids first.
HCP: 9	♣ AK109853	

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

Board: 71
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 6♣ N

North:
♠ 87
♥ K106
♦ 8
♣ AJ87643

South:
♠ A10
♥ QJ54
♦ AKJ6
♣ KQ10

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 72
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6N N

North:
♠ AK652
♥ A75
♦ KJ2
♣ AJ

South:
♠ 87
♥ 93
♦ AQ76543
♣ K7

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

Board: 73
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ A82
♥ KJ4
♦ KJ9643
♣ 9

South:
♠ Q109
♥ Q8
♦ AQ5
♣ AKQJ3

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

Board: 74
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ A4
♥ AJ982
♦ AJ9
♣ AQ3

South:
♠ 7
♥ Q106
♦ KQ10764
♣ K42

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

Board: 75
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ Q65
♥ —
♦ 973
♣ AK109853

South:
♠ AKJ2
♥ AJ3
♦ AJ10
♣ Q62

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 71	♠ A10	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: EW	♦ AKJ6	You bid first.
HCP: 20	♣ KQ10	

Board: 72	♠ 87	The opponents are silent.
Dealer: N	♥ 93	
Vul: NS	♦ AQ76543	Partner bids first.
HCP: 9	♣ K7	

Board: 73	♠ Q109	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ AKQJ3	

Board: 74	♠ 7	The opponents are silent.
Dealer: N	♥ Q106	
Vul: Both	♦ KQ10764	Partner bids first.
HCP: 10	♣ K42	

Board: 75	♠ AKJ2	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ AJ10	You bid first.
HCP: 20	♣ Q62	

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

Board: 71
Dealer: S
Vul: EW
North HCP: 8
South HCP: 20
Contract: 6♣ N

North:
♠ 87
♥ K106
♦ 8
♣ AJ87643

South:
♠ A10
♥ QJ54
♦ AKJ6
♣ KQ10

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 72
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 6N N

North:
♠ AK652
♥ A75
♦ KJ2
♣ AJ

South:
♠ 87
♥ 93
♦ AQ76543
♣ K7

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

Board: 73
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ A82
♥ KJ4
♦ KJ9643
♣ 9

South:
♠ Q109
♥ Q8
♦ AQ5
♣ AKQJ3

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

Board: 74
Dealer: N
Vul: Both
North HCP: 20
South HCP: 10
Contract: 6N N

North:
♠ A4
♥ AJ982
♦ AJ9
♣ AQ3

South:
♠ 7
♥ Q106
♦ KQ10764
♣ K42

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

Board: 75
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ Q65
♥ —
♦ 973
♣ AK109853

South:
♠ AKJ2
♥ AJ3
♦ AJ10
♣ Q62

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 76	♠ AJ92	The opponents are silent.
Dealer: N	♥ AK74	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ J5	
Board: 77	♠ A3	East Doubles 7NT if possible.
Dealer: S	♥ K10	
Vul: EW	♦ J96	Partner bids first.
HCP: 13	♣ KQ10543	
Board: 78	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: Both	♦ AK86	You bid first.
HCP: 20	♣ J4	
Board: 79	♠ KQ2	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AJ97653	Partner bids first.
HCP: 10	♣ 965	
Board: 80	♠ AKQ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ K752	You bid first.
HCP: 20	♣ J53	

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

Board: 76
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ AJ92
 ♥ AK74
 ♦ AK4
 ♣ J5

South:
 ♠ Q5
 ♥ Q3
 ♦ 93
 ♣ KQ109862

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

Board: 77
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 20
 Contract: 7NX S

North:
 ♠ A3
 ♥ K10
 ♦ J96
 ♣ KQ10543

South:
 ♠ Q9
 ♥ A5432
 ♦ AKQ8
 ♣ AJ

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

Board: 78
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 13
 Contract: 7N N

North:
 ♠ AK5
 ♥ KQ104
 ♦ AK86
 ♣ J4

South:
 ♠ 10
 ♥ A75
 ♦ Q103
 ♣ AK10965

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

Board: 79
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 21
 Contract: 4N S

North:
 ♠ KQ2
 ♥ —
 ♦ AJ97653
 ♣ 965

South:
 ♠ J87
 ♥ AKQ7
 ♦ KQ
 ♣ KQJ8

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

Board: 80
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 12
 Contract: 6♣ S

North:
 ♠ AKQ
 ♥ AK7
 ♦ K752
 ♣ J53

South:
 ♠ J4
 ♥ J86
 ♦ J10
 ♣ AKQ1096

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 76	♠ Q5	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ 93	Partner bids first.
HCP: 9	♣ KQ109862	

Board: 77	♠ Q9	East Doubles 7NT if possible.
Dealer: S	♥ A5432	
Vul: EW	♦ AKQ8	You bid first.
HCP: 20	♣ AJ	

Board: 78	♠ 10	The opponents are silent.
Dealer: N	♥ A75	
Vul: Both	♦ Q103	Partner bids first.
HCP: 13	♣ AK10965	

Board: 79	♠ J87	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ KQJ8	

Board: 80	♠ J4	The opponents are silent.
Dealer: N	♥ J86	
Vul: None	♦ J10	Partner bids first.
HCP: 12	♣ AKQ1096	

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

Board: 76
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ AJ92
 ♥ AK74
 ♦ AK4
 ♣ J5

South:
 ♠ Q5
 ♥ Q3
 ♦ 93
 ♣ KQ109862

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

Board: 77
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 20
 Contract: 7NX S

North:
 ♠ A3
 ♥ K10
 ♦ J96
 ♣ KQ10543

South:
 ♠ Q9
 ♥ A5432
 ♦ AKQ8
 ♣ AJ

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

Board: 78
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 13
 Contract: 7N N

North:
 ♠ AK5
 ♥ KQ104
 ♦ AK86
 ♣ J4

South:
 ♠ 10
 ♥ A75
 ♦ Q103
 ♣ AK10965

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

Board: 79
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 21
 Contract: 4N S

North:
 ♠ KQ2
 ♥ —
 ♦ AJ97653
 ♣ 965

South:
 ♠ J87
 ♥ AKQ7
 ♦ KQ
 ♣ KQJ8

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

Board: 80
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 12
 Contract: 6♣ S

North:
 ♠ AKQ
 ♥ AK7
 ♦ K752
 ♣ J53

South:
 ♠ J4
 ♥ J86
 ♦ J10
 ♣ AKQ1096

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 81	♠ 3	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ QJ108765	Partner bids first.
HCP: 9	♣ A86	
Board: 82	♠ KJ10	The opponents are silent.
Dealer: N	♥ AQ65	
Vul: EW	♦ AQ5	You bid first.
HCP: 20	♣ A65	
Board: 83	♠ 98	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ K987542	Partner bids first.
HCP: 9	♣ Q7	
Board: 84	♠ AJ8	The opponents are silent.
Dealer: N	♥ AQJ104	
Vul: Both	♦ KQ6	You bid first.
HCP: 21	♣ A3	
Board: 85	♠ KJ4	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ 75	Partner bids first.
HCP: 13	♣ KQJ1084	

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

Board: 81
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 3
♥ Q4
♦ QJ108765
♣ A86

South:
♠ A1075
♥ AK8
♦ AK4
♣ Q54

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

Board: 82
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ KJ10
♥ AQ65
♦ AQ5
♣ A65

South:
♠ A72
♥ K74
♦ K
♣ K109432

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

Board: 83
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6N S

North:
♠ 98
♥ A9
♦ K987542
♣ Q7

South:
♠ AQ4
♥ KJ3
♦ AQ1063
♣ A9

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

Board: 84
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6N N

North:
♠ AJ8
♥ AQJ104
♦ KQ6
♣ A3

South:
♠ Q6
♥ K2
♦ 975
♣ KQ9762

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

Board: 85
Dealer: S
Vul: NS
North HCP: 13
South HCP: 21
Contract: 7♣ N

North:
♠ KJ4
♥ K6
♦ 75
♣ KQJ1084

South:
♠ AQ7
♥ AJ97
♦ AQ
♣ A953

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 81	♠ A1075	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ AK4	You bid first.
HCP: 20	♣ Q54	

Board: 82	♠ A72	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ K	Partner bids first.
HCP: 13	♣ K109432	

Board: 83	♠ AQ4	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ AQ1063	You bid first.
HCP: 20	♣ A9	

Board: 84	♠ Q6	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ 975	Partner bids first.
HCP: 10	♣ KQ9762	

Board: 85	♠ AQ7	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ A953	

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

Board: 81
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♦ N

North:
♠ 3
♥ Q4
♦ QJ108765
♣ A86

South:
♠ A1075
♥ AK8
♦ AK4
♣ Q54

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

Board: 82
Dealer: N
Vul: EW
North HCP: 20
South HCP: 13
Contract: 6N N

North:
♠ KJ10
♥ AQ65
♦ AQ5
♣ A65

South:
♠ A72
♥ K74
♦ K
♣ K109432

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

Board: 83
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 6N S

North:
♠ 98
♥ A9
♦ K987542
♣ Q7

South:
♠ AQ4
♥ KJ3
♦ AQ1063
♣ A9

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

Board: 84
Dealer: N
Vul: Both
North HCP: 21
South HCP: 10
Contract: 6N N

North:
♠ AJ8
♥ AQJ104
♦ KQ6
♣ A3

South:
♠ Q6
♥ K2
♦ 975
♣ KQ9762

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

Board: 85
Dealer: S
Vul: NS
North HCP: 13
South HCP: 21
Contract: 7♣ N

North:
♠ KJ4
♥ K6
♦ 75
♣ KQJ1084

South:
♠ AQ7
♥ AJ97
♦ AQ
♣ A953

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 86	♠ K1096	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AK107	
Board: 87	♠ K9	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ KQJ10963	Partner bids first.
HCP: 12	♣ Q9	
Board: 88	♠ A98	East Doubles 4♠ if possible.
Dealer: N	♥ KQJ	
Vul: Both	♦ KQ5	You bid first.
HCP: 20	♣ AJ83	
Board: 89	♠ A42	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ J92	Partner bids first.
HCP: 10	♣ KQ9632	
Board: 90	♠ A53	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ A107	You bid first.
HCP: 20	♣ AKJ86	

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

Board: 86
Dealer: N
Vul: NS
North HCP: 20
South HCP: 7
Contract: 6♣ S

North:
♠ K1096
♥ AJ8
♦ KQ
♣ AK107

South:
♠ 532
♥ 2
♦ A103
♣ QJ8532

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 87
Dealer: S
Vul: EW
North HCP: 12
South HCP: 20
Contract: 6N S

North:
♠ K9
♥ J4
♦ KQJ10963
♣ Q9

South:
♠ AQ65
♥ AK
♦ A75
♣ K1085

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

Board: 88
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♣ S

North:
♠ A98
♥ KQJ
♦ KQ5
♣ AJ83

South:
♠ 1054
♥ 109
♦ A6
♣ KQ10972

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

Board: 89
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ A42
♥ 8
♦ J92
♣ KQ9632

South:
♠ K7
♥ AK43
♦ KQ54
♣ AJ7

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

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

North:
♠ A53
♥ KJ
♦ A107
♣ AKJ86

South:
♠ QJ6
♥ 2
♦ KQ9642
♣ Q75

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 86	♠ 532	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ A103	Partner bids first.
HCP: 7	♣ QJ8532	
Board: 87	♠ AQ65	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ A75	You bid first.
HCP: 20	♣ K1085	
Board: 88	♠ 1054	East Doubles 4♠ if possible.
Dealer: N	♥ 109	
Vul: Both	♦ A6	Partner bids first.
HCP: 9	♣ KQ10972	
Board: 89	♠ K7	The opponents are silent.
Dealer: S	♥ AK43	
Vul: None	♦ KQ54	You bid first.
HCP: 20	♣ AJ7	
Board: 90	♠ QJ6	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ KQ9642	Partner bids first.
HCP: 10	♣ Q75	

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

Board: 86

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 6♣ S

North:

♠ K1096

♥ AJ8

♦ KQ

♣ AK107

South:

♠ 532

♥ 2

♦ A103

♣ QJ8532

West North East South

2NT Pass 6♣

AP

Board: 87

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K9

♥ J4

♦ KQJ10963

♣ Q9

South:

♠ AQ65

♥ AK

♦ A75

♣ K1085

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6NT AP

1. Gerber

2. A=3 out of 4

Board: 88

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ A98

♥ KQJ

♦ KQ5

♣ AJ83

South:

♠ 1054

♥ 109

♦ A6

♣ KQ10972

West North East South

2NT Pass 4♣¹

Pass 4♠² X 6♣

AP

1. Gerber

2. A=2 out of 4

Board: 89

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ A42

♥ 8

♦ J92

♣ KQ9632

South:

♠ K7

♥ AK43

♦ KQ54

♣ AJ7

West North East South

2NT

Pass 4♣¹ Pass 4♠²

Pass 6♣ AP

1. Gerber

2. A=2 out of 4

Board: 90

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ A53

♥ KJ

♦ A107

♣ AKJ86

South:

♠ QJ6

♥ 2

♦ KQ9642

♣ Q75

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♦

AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 91	♠ AQJ	The opponents are silent.
Dealer: S	♥ 642	
Vul: EW	♦ 10	Partner bids first.
HCP: 10	♣ K76432	
Board: 92	♠ A2	The opponents are silent.
Dealer: N	♥ KQ76	
Vul: NS	♦ Q5	You bid first.
HCP: 20	♣ AKQ98	
Board: 93	♠ J102	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ J5	Partner bids first.
HCP: 7	♣ QJ106432	
Board: 94	♠ KQJ82	West Doubles 6♦ if possible.
Dealer: N	♥ AJ2	
Vul: Both	♦ 102	You bid first.
HCP: 20	♣ AKQ	
Board: 95	♠ J106	The opponents are silent.
Dealer: S	♥ K87	
Vul: NS	♦ 4	Partner bids first.
HCP: 9	♣ KQ10732	

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

Board: 91
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 6♣ N

North:
♠ AQJ
♥ 642
♦ 10
♣ K76432

South:
♠ 65
♥ AQ85
♦ AKQ6
♣ AQ9

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

Board: 92
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ A2
♥ KQ76
♦ Q5
♣ AKQ98

South:
♠ QJ7
♥ 43
♦ AKJ9763
♣ 10

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

Board: 93
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 6♣ N

North:
♠ J102
♥ Q
♦ J5
♣ QJ106432

South:
♠ A9
♥ A742
♦ KQ94
♣ AK5

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 94
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♦ X S

North:
♠ KQJ82
♥ AJ2
♦ 102
♣ AKQ

South:
♠ A
♥ Q84
♦ K987653
♣ 42

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

Board: 95
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ J106
♥ K87
♦ 4
♣ KQ10732

South:
♠ AK5
♥ Q42
♦ AK9
♣ A984

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 91	♠ 65	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: EW	♦ AKQ6	You bid first.
HCP: 21	♣ AQ9	

Board: 92	♠ QJ7	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ AKJ9763	Partner bids first.
HCP: 11	♣ 10	

Board: 93	♠ A9	The opponents are silent.
Dealer: S	♥ A742	
Vul: None	♦ KQ94	You bid first.
HCP: 20	♣ AK5	

Board: 94	♠ A	West Doubles 6♦ if possible.
Dealer: N	♥ Q84	
Vul: Both	♦ K987653	Partner bids first.
HCP: 9	♣ 42	

Board: 95	♠ AK5	The opponents are silent.
Dealer: S	♥ Q42	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ A984	

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

Board: 91
Dealer: S
Vul: EW
North HCP: 10
South HCP: 21
Contract: 6♣ N

North:
♠ AQJ
♥ 642
♦ 10
♣ K76432

South:
♠ 65
♥ AQ85
♦ AKQ6
♣ AQ9

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

Board: 92
Dealer: N
Vul: NS
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ A2
♥ KQ76
♦ Q5
♣ AKQ98

South:
♠ QJ7
♥ 43
♦ AKJ9763
♣ 10

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

Board: 93
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 6♣ N

North:
♠ J102
♥ Q
♦ J5
♣ QJ106432

South:
♠ A9
♥ A742
♦ KQ94
♣ AK5

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 94
Dealer: N
Vul: Both
North HCP: 20
South HCP: 9
Contract: 6♦ X S

North:
♠ KQJ82
♥ AJ2
♦ 102
♣ AKQ

South:
♠ A
♥ Q84
♦ K987653
♣ 42

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

Board: 95
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ J106
♥ K87
♦ 4
♣ KQ10732

South:
♠ AK5
♥ Q42
♦ AK9
♣ A984

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 96	♠ AKJ4	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ AK4	You bid first.
HCP: 21	♣ Q543	

Board: 97	♠ Q76	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ J	Partner bids first.
HCP: 10	♣ KJ9852	

Board: 98	♠ AKQ2	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ Q6	You bid first.
HCP: 21	♣ AKJ103	

Board: 99	♠ J87	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ AQ109765	Partner bids first.
HCP: 8	♣ 6	

Board: 100	♠ AJ92	The opponents are silent.
Dealer: N	♥ AJ106	
Vul: None	♦ QJ	You bid first.
HCP: 21	♣ AKJ	

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

Board: 96
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 6♦ S

North:
♠ AKJ4
♥ A10
♦ AK4
♣ Q543

South:
♠ Q86
♥ J43
♦ QJ10986
♣ A

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

Board: 97
Dealer: S
Vul: NS
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ Q76
♥ K63
♦ J
♣ KJ9852

South:
♠ AK10
♥ Q972
♦ AK106
♣ A4

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

Board: 98
Dealer: N
Vul: Both
North HCP: 21
South HCP: 9
Contract: 6♦ S

North:
♠ AKQ2
♥ Q2
♦ Q6
♣ AKJ103

South:
♠ J5
♥ 1063
♦ AKJ543
♣ 42

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

Board: 99
Dealer: S
Vul: None
North HCP: 8
South HCP: 20
Contract: 6♦ N

North:
♠ J87
♥ J6
♦ AQ109765
♣ 6

South:
♠ AK63
♥ KQ
♦ J2
♣ AK1052

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 100
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6N N

North:
♠ AJ92
♥ AJ106
♦ QJ
♣ AKJ

South:
♠ Q3
♥ Q83
♦ AK10842
♣ 96

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 96	♠ Q86	The opponents are silent.
Dealer: N	♥ J43	
Vul: NS	♦ QJ10986	Partner bids first.
HCP: 10	♣ A	
Board: 97	♠ AK10	The opponents are silent.
Dealer: S	♥ Q972	
Vul: NS	♦ AK106	You bid first.
HCP: 20	♣ A4	
Board: 98	♠ J5	The opponents are silent.
Dealer: N	♥ 1063	
Vul: Both	♦ AKJ543	Partner bids first.
HCP: 9	♣ 42	
Board: 99	♠ AK63	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ J2	You bid first.
HCP: 20	♣ AK1052	
Board: 100	♠ Q3	The opponents are silent.
Dealer: N	♥ Q83	
Vul: None	♦ AK10842	Partner bids first.
HCP: 11	♣ 96	

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

Board: 96
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 10
 Contract: 6♦ S

North:
 ♠ AKJ4
 ♥ A10
 ♦ AK4
 ♣ Q543

South:
 ♠ Q86
 ♥ J43
 ♦ QJ10986
 ♣ A

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

Board: 97
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ Q76
 ♥ K63
 ♦ J
 ♣ KJ9852

South:
 ♠ AK10
 ♥ Q972
 ♦ AK106
 ♣ A4

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

Board: 98
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 9
 Contract: 6♦ S

North:
 ♠ AKQ2
 ♥ Q2
 ♦ Q6
 ♣ AKJ103

South:
 ♠ J5
 ♥ 1063
 ♦ AKJ543
 ♣ 42

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

Board: 99
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 20
 Contract: 6♦ N

North:
 ♠ J87
 ♥ J6
 ♦ AQ109765
 ♣ 6

South:
 ♠ AK63
 ♥ KQ
 ♦ J2
 ♣ AK1052

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 100
 Dealer: N
 Vul: None
 North HCP: 21
 South HCP: 11
 Contract: 6N N

North:
 ♠ AJ92
 ♥ AJ106
 ♦ QJ
 ♣ AKJ

South:
 ♠ Q3
 ♥ Q83
 ♦ AK10842
 ♣ 96

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 101	♠ 852	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ 96	Partner bids first.
HCP: 13	♣ AQ10754	

Board: 102	♠ AK1074	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ Q72	You bid first.
HCP: 20	♣ A107	

Board: 103	♠ 106	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ AQ9863	Partner bids first.
HCP: 14	♣ A95	

Board: 104	♠ A765	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ AQ7	

Board: 105	♠ 1086	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ A76542	Partner bids first.
HCP: 12	♣ K	

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

Board: 101
Dealer: S
Vul: None
North HCP: 13
South HCP: 21
Contract: 6♣ N

North:
♠ 852
♥ AK
♦ 96
♣ AQ10754

South:
♠ AKJ3
♥ Q109
♦ AK
♣ KJ92

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

Board: 102
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AK1074
♥ AK
♦ Q72
♣ A107

South:
♠ J82
♥ Q108
♦ KJ10943
♣ Q

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

Board: 103
Dealer: S
Vul: None
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ 106
♥ KJ
♦ AQ9863
♣ A95

South:
♠ AK2
♥ AQ32
♦ KJ42
♣ K4

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

Board: 104
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♣ S

North:
♠ A765
♥ A109
♦ AQ9
♣ AQ7

South:
♠ KJ
♥ Q3
♦ J32
♣ KJ10854

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

Board: 105
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ 1086
♥ KQ10
♦ A76542
♣ K

South:
♠ AKQ3
♥ A84
♦ Q83
♣ AJ9

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 101	♠ AKJ3	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ KJ92	

Board: 102	♠ J82	The opponents are silent.
Dealer: N	♥ Q108	
Vul: EW	♦ KJ10943	Partner bids first.
HCP: 9	♣ Q	

Board: 103	♠ AK2	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: None	♦ KJ42	You bid first.
HCP: 20	♣ K4	

Board: 104	♠ KJ	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ J32	Partner bids first.
HCP: 11	♣ KJ10854	

Board: 105	♠ AKQ3	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ Q83	You bid first.
HCP: 20	♣ AJ9	

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

Board: 101
Dealer: S
Vul: None
North HCP: 13
South HCP: 21
Contract: 6♣ N

North:
♠ 852
♥ AK
♦ 96
♣ AQ10754

South:
♠ AKJ3
♥ Q109
♦ AK
♣ KJ92

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

Board: 102
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AK1074
♥ AK
♦ Q72
♣ A107

South:
♠ J82
♥ Q108
♦ KJ10943
♣ Q

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

Board: 103
Dealer: S
Vul: None
North HCP: 14
South HCP: 20
Contract: 6N S

North:
♠ 106
♥ KJ
♦ AQ9863
♣ A95

South:
♠ AK2
♥ AQ32
♦ KJ42
♣ K4

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

Board: 104
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♣ S

North:
♠ A765
♥ A109
♦ AQ9
♣ AQ7

South:
♠ KJ
♥ Q3
♦ J32
♣ KJ10854

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

Board: 105
Dealer: S
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ 1086
♥ KQ10
♦ A76542
♣ K

South:
♠ AKQ3
♥ A84
♦ Q83
♣ AJ9

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 106	♠ AK854	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ K43	You bid first.
HCP: 20	♣ AQ	

Board: 107	♠ 7	The opponents are silent.
Dealer: S	♥ 974	
Vul: None	♦ Q5	Partner bids first.
HCP: 5	♣ QJ109843	

Board: 108	♠ AQJ9	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ J75	You bid first.
HCP: 20	♣ A93	

Board: 109	♠ A72	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ K109643	Partner bids first.
HCP: 11	♣ A54	

Board: 110	♠ AK7	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: EW	♦ AQ5	You bid first.
HCP: 20	♣ J76	

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

Board: 106
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 11
 Contract: 6N N

North:
 ♠ AK854
 ♥ A72
 ♦ K43
 ♣ AQ

South:
 ♠ Q9
 ♥ Q65
 ♦ AQ10865
 ♣ J10

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

Board: 107
 Dealer: S
 Vul: None
 North HCP: 5
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ 7
 ♥ 974
 ♦ Q5
 ♣ QJ109843

South:
 ♠ AK104
 ♥ AQ10
 ♦ A1074
 ♣ A7

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 108
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 16
 Contract: 7N N

North:
 ♠ AQJ9
 ♥ AKJ
 ♦ J75
 ♣ A93

South:
 ♠ K108
 ♥ 85
 ♦ AKQ942
 ♣ KJ

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

Board: 109
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 20
 Contract: 6N S

North:
 ♠ A72
 ♥ 7
 ♦ K109643
 ♣ A54

South:
 ♠ KQ43
 ♥ AKQ
 ♦ Q7
 ♣ KJ32

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

Board: 110
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 11
 Contract: 6♦ S

North:
 ♠ AK7
 ♥ AQ95
 ♦ AQ5
 ♣ J76

South:
 ♠ Q84
 ♥ J8
 ♦ KJ10742
 ♣ A8

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 106	♠ Q9	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ AQ10865	Partner bids first.
HCP: 11	♣ J10	
Board: 107	♠ AK104	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ A1074	You bid first.
HCP: 21	♣ A7	
Board: 108	♠ K108	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ AKQ942	Partner bids first.
HCP: 16	♣ KJ	
Board: 109	♠ KQ43	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ Q7	You bid first.
HCP: 20	♣ KJ32	
Board: 110	♠ Q84	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ KJ10742	Partner bids first.
HCP: 11	♣ A8	

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

Board: 106
Dealer: N
Vul: Both
North HCP: 20
South HCP: 11
Contract: 6N N

North:
♠ AK854
♥ A72
♦ K43
♣ AQ

South:
♠ Q9
♥ Q65
♦ AQ10865
♣ J10

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

Board: 107
Dealer: S
Vul: None
North HCP: 5
South HCP: 21
Contract: 6♣ N

North:
♠ 7
♥ 974
♦ Q5
♣ QJ109843

South:
♠ AK104
♥ AQ10
♦ A1074
♣ A7

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 108
Dealer: N
Vul: NS
North HCP: 20
South HCP: 16
Contract: 7N N

North:
♠ AQJ9
♥ AKJ
♦ J75
♣ A93

South:
♠ K108
♥ 85
♦ AKQ942
♣ KJ

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

Board: 109
Dealer: S
Vul: NS
North HCP: 11
South HCP: 20
Contract: 6N S

North:
♠ A72
♥ 7
♦ K109643
♣ A54

South:
♠ KQ43
♥ AKQ
♦ Q7
♣ KJ32

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

Board: 110
Dealer: N
Vul: EW
North HCP: 20
South HCP: 11
Contract: 6♦ S

North:
♠ AK7
♥ AQ95
♦ AQ5
♣ J76

South:
♠ Q84
♥ J8
♦ KJ10742
♣ A8

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 111	♠ J109	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ J	Partner bids first.
HCP: 6	♣ A1097632	

Board: 112	♠ QJ7	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AQ963	You bid first.
HCP: 20	♣ AK3	

Board: 113	♠ —	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ Q54	Partner bids first.
HCP: 9	♣ K1087532	

Board: 114	♠ AK10	The opponents are silent.
Dealer: N	♥ 1074	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AKQ93	

Board: 115	♠ KJ10	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ QJ6532	Partner bids first.
HCP: 13	♣ 2	

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

Board: 111
 Dealer: S
 Vul: EW
 North HCP: 6
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ J109
 ♥ 106
 ♦ J
 ♣ A1097632

South:
 ♠ AK42
 ♥ Q2
 ♦ AKQ96
 ♣ Q8

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 112
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 10
 Contract: 6N N

North:
 ♠ QJ7
 ♥ A8
 ♦ AQ963
 ♣ AK3

South:
 ♠ A85
 ♥ K76
 ♦ K108542
 ♣ 5

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

Board: 113
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ —
 ♥ KJ4
 ♦ Q54
 ♣ K1087532

South:
 ♠ AK10
 ♥ Q86
 ♦ AJ832
 ♣ AQ

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

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

North:
 ♠ AK10
 ♥ 1074
 ♦ A8
 ♣ AKQ93

South:
 ♠ 4
 ♥ QJ6
 ♦ KQJ10432
 ♣ 107

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

Board: 115
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 21
 Contract: 6♦ N

North:
 ♠ KJ10
 ♥ AQ9
 ♦ QJ6532
 ♣ 2

South:
 ♠ AQ63
 ♥ KJ7
 ♦ A9
 ♣ AK73

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 111	♠ AK42	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ AKQ96	You bid first.
HCP: 20	♣ Q8	

Board: 112	♠ A85	The opponents are silent.
Dealer: N	♥ K76	
Vul: Both	♦ K108542	Partner bids first.
HCP: 10	♣ 5	

Board: 113	♠ AK10	The opponents are silent.
Dealer: S	♥ Q86	
Vul: None	♦ AJ832	You bid first.
HCP: 20	♣ AQ	

Board: 114	♠ 4	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ KQJ10432	Partner bids first.
HCP: 9	♣ 107	

Board: 115	♠ AQ63	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: EW	♦ A9	You bid first.
HCP: 21	♣ AK73	

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

Board: 111

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 6♣ N

North:

♠ J109

♥ 106

♦ J

♣ A1097632

South:

♠ AK42

♥ Q2

♦ AKQ96

♣ Q8

West North East South

2NT

Pass 6♣ AP

Board: 112

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ QJ7

♥ A8

♦ AQ963

♣ AK3

South:

♠ A85

♥ K76

♦ K108542

♣ 5

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6NT

AP

1. Gerber

2. A=3 out of 4

Board: 113

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ —

♥ KJ4

♦ Q54

♣ K1087532

South:

♠ AK10

♥ Q86

♦ AJ832

♣ AQ

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♣ AP

1. Gerber

2. A=3 out of 4

Board: 114

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AK10

♥ 1074

♦ A8

♣ AKQ93

South:

♠ 4

♥ QJ6

♦ KQJ10432

♣ 107

West North East South

2NT Pass 4♣¹

Pass 4NT² Pass 6♦

AP

1. Gerber

2. A=3 out of 4

Board: 115

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6♦ N

North:

♠ KJ10

♥ AQ9

♦ QJ6532

♣ 2

South:

♠ AQ63

♥ KJ7

♦ A9

♣ AK73

West North East South

2NT

Pass 4♣¹ Pass 4NT²

Pass 6♦ AP

1. Gerber

2. A=3 out of 4

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 116	♠ AQ82	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ AK76	You bid first.
HCP: 20	♣ A6	
Board: 117	♠ K86	East Doubles 6♦ if possible.
Dealer: S	♥ Q2	
Vul: Both	♦ AJ6542	Partner bids first.
HCP: 10	♣ 97	
Board: 118	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ872	
Vul: EW	♦ KQ6	You bid first.
HCP: 21	♣ KQ9	
Board: 119	♠ J84	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ AJ65432	Partner bids first.
HCP: 6	♣ 52	
Board: 120	♠ AK10	The opponents are silent.
Dealer: N	♥ AK1076	
Vul: Both	♦ QJ	You bid first.
HCP: 21	♣ A98	

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

Board: 116
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 11
 Contract: 6N N

North:
 ♠ AQ82
 ♥ K87
 ♦ AK76
 ♣ A6

South:
 ♠ 763
 ♥ A65
 ♦ Q
 ♣ KQ10843

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

Board: 117
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 20
 Contract: 6♦ X N

North:
 ♠ K86
 ♥ Q2
 ♦ AJ6542
 ♣ 97

South:
 ♠ AQ2
 ♥ AK9
 ♦ 87
 ♣ AQJ105

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

Board: 118
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 14
 Contract: 6♣ S

North:
 ♠ KQ
 ♥ AQ872
 ♦ KQ6
 ♣ KQ9

South:
 ♠ AJ2
 ♥ 3
 ♦ AJ5
 ♣ A106542

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

Board: 119
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 20
 Contract: 6♦ N

North:
 ♠ J84
 ♥ 7
 ♦ AJ65432
 ♣ 52

South:
 ♠ AKQ3
 ♥ A2
 ♦ K107
 ♣ A1087

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 120
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 12
 Contract: 7N N

North:
 ♠ AK10
 ♥ AK1076
 ♦ QJ
 ♣ A98

South:
 ♠ Q97
 ♥ 8
 ♦ AK9873
 ♣ K72

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

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 116	♠ 763	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ KQ10843	
Board: 117	♠ AQ2	East Doubles 6♦ if possible.
Dealer: S	♥ AK9	
Vul: Both	♦ 87	You bid first.
HCP: 20	♣ AQJ105	
Board: 118	♠ AJ2	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ AJ5	Partner bids first.
HCP: 14	♣ A106542	
Board: 119	♠ AKQ3	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ K107	You bid first.
HCP: 20	♣ A1087	
Board: 120	♠ Q97	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ AK9873	Partner bids first.
HCP: 12	♣ K72	

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

Board: 116
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 11
 Contract: 6N N

North:
 ♠ AQ82
 ♥ K87
 ♦ AK76
 ♣ A6

South:
 ♠ 763
 ♥ A65
 ♦ Q
 ♣ KQ10843

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

Board: 117
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 20
 Contract: 6♦ X N

North:
 ♠ K86
 ♥ Q2
 ♦ AJ6542
 ♣ 97

South:
 ♠ AQ2
 ♥ AK9
 ♦ 87
 ♣ AQJ105

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

Board: 118
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 14
 Contract: 6♣ S

North:
 ♠ KQ
 ♥ AQ872
 ♦ KQ6
 ♣ KQ9

South:
 ♠ AJ2
 ♥ 3
 ♦ AJ5
 ♣ A106542

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

Board: 119
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 20
 Contract: 6♦ N

North:
 ♠ J84
 ♥ 7
 ♦ AJ65432
 ♣ 52

South:
 ♠ AKQ3
 ♥ A2
 ♦ K107
 ♣ A1087

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 120
 Dealer: N
 Vul: Both
 North HCP: 21
 South HCP: 12
 Contract: 7N N

North:
 ♠ AK10
 ♥ AK1076
 ♦ QJ
 ♣ A98

South:
 ♠ Q97
 ♥ 8
 ♦ AK9873
 ♣ K72

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

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 121	♠ J85	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ QJ2	Partner bids first.
HCP: 10	♣ KJ9875	

Board: 122	♠ KQ8	The opponents are silent.
Dealer: N	♥ A1092	
Vul: NS	♦ AK95	You bid first.
HCP: 20	♣ A7	

Board: 123	♠ Q3	The opponents are silent.
Dealer: S	♥ 982	
Vul: None	♦ AJ107653	Partner bids first.
HCP: 9	♣ Q	

Board: 124	♠ AKJ	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ Q97	

Board: 125	♠ —	The opponents are silent.
Dealer: S	♥ 873	
Vul: Both	♦ AQJ9752	Partner bids first.
HCP: 8	♣ J53	

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

Board: 121
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ J85
♥ Q
♦ QJ2
♣ KJ9875

South:
♠ A9
♥ AK10
♦ K865
♣ AQ42

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

Board: 122
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ KQ8
♥ A1092
♦ AK95
♣ A7

South:
♠ 106
♥ Q5
♦ Q
♣ KQJ86542

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

Board: 123
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 4N S

North:
♠ Q3
♥ 982
♦ AJ107653
♣ Q

South:
♠ A107
♥ AKJ4
♦ K9
♣ AJ93

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

Board: 124
Dealer: N
Vul: EW
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AKJ
♥ AQ52
♦ A106
♣ Q97

South:
♠ Q103
♥ J6
♦ K7
♣ AKJ1032

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

Board: 125
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♦ N

North:
♠ —
♥ 873
♦ AQJ9752
♣ J53

South:
♠ AKQJ
♥ K2
♦ K10864
♣ A9

West	North	East	South
			2NT
Pass	6♦	AP	

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 121	♠ A9	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ K865	You bid first.
HCP: 20	♣ AQ42	
Board: 122	♠ 106	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ Q	Partner bids first.
HCP: 10	♣ KQJ86542	
Board: 123	♠ A107	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: None	♦ K9	You bid first.
HCP: 20	♣ AJ93	
Board: 124	♠ Q103	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ K7	Partner bids first.
HCP: 14	♣ AKJ1032	
Board: 125	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ K10864	You bid first.
HCP: 20	♣ A9	

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

Board: 121
Dealer: S
Vul: EW
North HCP: 10
South HCP: 20
Contract: 6♣ N

North:
♠ J85
♥ Q
♦ QJ2
♣ KJ9875

South:
♠ A9
♥ AK10
♦ K865
♣ AQ42

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

Board: 122
Dealer: N
Vul: NS
North HCP: 20
South HCP: 10
Contract: 6♣ S

North:
♠ KQ8
♥ A1092
♦ AK95
♣ A7

South:
♠ 106
♥ Q5
♦ Q
♣ KQJ86542

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

Board: 123
Dealer: S
Vul: None
North HCP: 9
South HCP: 20
Contract: 4N S

North:
♠ Q3
♥ 982
♦ AJ107653
♣ Q

South:
♠ A107
♥ AKJ4
♦ K9
♣ AJ93

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

Board: 124
Dealer: N
Vul: EW
North HCP: 20
South HCP: 14
Contract: 6N N

North:
♠ AKJ
♥ AQ52
♦ A106
♣ Q97

South:
♠ Q103
♥ J6
♦ K7
♣ AKJ1032

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

Board: 125
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 6♦ N

North:
♠ —
♥ 873
♦ AQJ9752
♣ J53

South:
♠ AKQJ
♥ K2
♦ K10864
♣ A9

West	North	East	South
			2NT
Pass	6♦	AP	

North hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 126

Dealer: N

Vul: NS

HCP: 20

♠ AJ7

♥ Q86

♦ AKJ2

♣ AJ4

The opponents are silent.

You bid first.

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

Board: 126

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AJ7

♥ Q86

♦ AKJ2

♣ AJ4

South:

♠ Q10

♥ 5

♦ Q7

♣ KQ976532

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

1. Gerber

2. A=3 out of 4

South hands (Practice Page)

20-21 Notrump and one Minor-suit.

Board: 126

Dealer: N

Vul: NS

HCP: 9

♠ Q10

♥ 5

♦ Q7

♣ KQ976532

The opponents are silent.

Partner bids first.

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

Board: 126

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AJ7

♥ Q86

♦ AKJ2

♣ AJ4

South:

♠ Q10

♥ 5

♦ Q7

♣ KQ976532

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

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

Pass	4NT ²	Pass	6♣
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AP

1. Gerber

2. A=3 out of 4