

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 1	♠ 74	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ Q9432	Partner bids first.
HCP: 9	♣ AJ5	

Board: 2	♠ AK107	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: NS	♦ QJ7	You bid first.
HCP: 20	♣ A3	

Board: 3	♠ 43	The opponents are silent.
Dealer: S	♥ 9862	
Vul: EW	♦ 10743	Partner bids first.
HCP: 4	♣ A82	

Board: 4	♠ AK4	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ AQ93	You bid first.
HCP: 20	♣ AQ94	

Board: 5	♠ J10942	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ QJ105	Partner bids first.
HCP: 5	♣ 8	

Board: 6	♠ K94	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ AKQ72	You bid first.
HCP: 20	♣ J8	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ103				2NT
Vul: None	♥ Q97	♥ KJ2				
North HCP: 9	♦ Q9432	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						
Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 985		2NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ AQ76	♥ —	Pass	3NT	Pass	5♣
North HCP: 20	♦ QJ7	♦ 10832	AP			
South HCP: 3	♣ A3	♣ K109542				
Contract: 5♣ S						
						1. Minor Suit Transfers after 2NT
Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK6				2NT
Vul: EW	♥ 9862	♥ K75				
North HCP: 4	♦ 10743	♦ KQ9	AP			
South HCP: 20	♣ A82	♣ KQ63				
Contract: 2N S						
Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 10853				
Vul: Both	♥ J5	♥ K1072		2NT	AP	
North HCP: 20	♦ AQ93	♦ 107				
South HCP: 3	♣ AQ94	♣ 532				
Contract: 2N N						
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J10942	♠ A76				2NT
Vul: NS	♥ J97	♥ AK63	Pass	3♥	Pass	3♠
North HCP: 5	♦ QJ105	♦ K63	Pass	3NT	Pass	4♠
South HCP: 20	♣ 8	♣ AQ9	AP			
Contract: 4♠ S						

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

North:  
♠ K94  
♥ AK7  
♦ AKQ72  
♣ J8

South:  
♠ AQJ  
♥ QJ832  
♦ 54  
♣ A95

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 1	♠ AQ103	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ Q97	

Board: 2	♠ 985	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ 10832	Partner bids first.
HCP: 3	♣ K109542	

Board: 3	♠ AK6	The opponents are silent.
Dealer: S	♥ K75	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ KQ63	

Board: 4	♠ 10853	The opponents are silent.
Dealer: N	♥ K1072	
Vul: Both	♦ 107	Partner bids first.
HCP: 3	♣ 532	

Board: 5	♠ A76	The opponents are silent.
Dealer: S	♥ AK63	
Vul: NS	♦ K63	You bid first.
HCP: 20	♣ AQ9	

Board: 6	♠ AQJ	The opponents are silent.
Dealer: N	♥ QJ832	
Vul: EW	♦ 54	Partner bids first.
HCP: 14	♣ A95	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ103				2NT
Vul: None	♥ Q97	♥ KJ2				
North HCP: 9	♦ Q9432	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						
Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 985		2NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ AQ76	♥ —	Pass	3NT	Pass	5♣
North HCP: 20	♦ QJ7	♦ 10832	AP			
South HCP: 3	♣ A3	♣ K109542				
Contract: 5♣ S						
						1. Minor Suit Transfers after 2NT
Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK6				2NT
Vul: EW	♥ 9862	♥ K75				
North HCP: 4	♦ 10743	♦ KQ9	AP			
South HCP: 20	♣ A82	♣ KQ63				
Contract: 2N S						
Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 10853				
Vul: Both	♥ J5	♥ K1072		2NT	AP	
North HCP: 20	♦ AQ93	♦ 107				
South HCP: 3	♣ AQ94	♣ 532				
Contract: 2N N						
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J10942	♠ A76				2NT
Vul: NS	♥ J97	♥ AK63	Pass	3♥	Pass	3♠
North HCP: 5	♦ QJ105	♦ K63	Pass	3NT	Pass	4♠
South HCP: 20	♣ 8	♣ AQ9	AP			
Contract: 4♠ S						

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

North:  
♠ K94  
♥ AK7  
♦ AKQ72  
♣ J8

South:  
♠ AQJ  
♥ QJ832  
♦ 54  
♣ A95

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 7	♠ AQ943	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ 8542	Partner bids first.
HCP: 6	♣ 10	

Board: 8	♠ KQ10	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ Q104	You bid first.
HCP: 20	♣ AKQ5	

Board: 9	♠ 72	The opponents are silent.
Dealer: S	♥ A109765	
Vul: EW	♦ Q63	Partner bids first.
HCP: 10	♣ A8	

Board: 10	♠ KJ64	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AKQ93	You bid first.
HCP: 20	♣ K2	

Board: 11	♠ 542	The opponents are silent.
Dealer: S	♥ Q10932	
Vul: None	♦ Q765	Partner bids first.
HCP: 4	♣ 7	

Board: 12	♠ AQ4	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ AK84	You bid first.
HCP: 20	♣ A73	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AQ943	♠ K85				2NT
Vul: Both	♥ 1074	♥ KQ8	Pass	3♥	Pass	3♠
North HCP: 6	♦ 8542	♦ AKQ	Pass	3NT	Pass	4♠
South HCP: 21	♣ 10	♣ A754	AP			
Contract: 4♠ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 85432		2NT	Pass	3♥
Vul: None	♥ A73	♥ Q9	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q104	♦ KJ52	Pass	4♠	AP	
South HCP: 6	♣ AKQ5	♣ 87				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ KQ3				2NT
Vul: EW	♥ A109765	♥ QJ4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ Q63	♦ AKJ	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♣ A8	♣ KQ106	Pass	5♥	AP	
Contract: 5♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ AQ10872		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KJ	♥ 6	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ93	♦ 1074	Pass	5♠	Pass	6♠
South HCP: 10	♣ K2	♣ A86	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AQ3				2NT
Vul: None	♥ Q10932	♥ K75	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q765	♦ KJ8	AP			
South HCP: 21	♣ 7	♣ AKJ8				
Contract: 3♥ S						



Board: 12

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AQ4

♥ K108

♦ AK84

♣ A73

South:

♠ J93

♥ A54

♦ 6532

♣ 1084

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 7	♠ K85	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ A754	

Board: 8	♠ 85432	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ KJ52	Partner bids first.
HCP: 6	♣ 87	

Board: 9	♠ KQ3	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ KQ106	

Board: 10	♠ AQ10872	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 1074	Partner bids first.
HCP: 10	♣ A86	

Board: 11	♠ AQ3	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ KJ8	You bid first.
HCP: 21	♣ AKJ8	

Board: 12	♠ J93	The opponents are silent.
Dealer: N	♥ A54	
Vul: NS	♦ 6532	Partner bids first.
HCP: 5	♣ 1084	

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AQ943	♠ K85				2NT
Vul: Both	♥ 1074	♥ KQ8	Pass	3♥	Pass	3♠
North HCP: 6	♦ 8542	♦ AKQ	Pass	3NT	Pass	4♠
South HCP: 21	♣ 10	♣ A754	AP			
Contract: 4♠ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 85432		2NT	Pass	3♥
Vul: None	♥ A73	♥ Q9	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q104	♦ KJ52	Pass	4♠	AP	
South HCP: 6	♣ AKQ5	♣ 87				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ KQ3				2NT
Vul: EW	♥ A109765	♥ QJ4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ Q63	♦ AKJ	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♣ A8	♣ KQ106	Pass	5♥	AP	
Contract: 5♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ AQ10872		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KJ	♥ 6	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ93	♦ 1074	Pass	5♠	Pass	6♠
South HCP: 10	♣ K2	♣ A86	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ AQ3				2NT
Vul: None	♥ Q10932	♥ K75	Pass	3♦	Pass	3♥
North HCP: 4	♦ Q765	♦ KJ8	AP			
South HCP: 21	♣ 7	♣ AKJ8				
Contract: 3♥ S						

Board: 12

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AQ4

♥ K108

♦ AK84

♣ A73

South:

♠ J93

♥ A54

♦ 6532

♣ 1084

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 13	♠ Q9642	East Doubles 3♥ if possible.
Dealer: S	♥ —	
Vul: Both	♦ 54	Partner bids first.
HCP: 4	♣ Q98763	
Board: 14	♠ AQJ	The opponents are silent.
Dealer: N	♥ J106	
Vul: None	♦ AK72	You bid first.
HCP: 21	♣ AQ5	
Board: 15	♠ K10865	The opponents are silent.
Dealer: S	♥ Q7	
Vul: NS	♦ AJ752	Partner bids first.
HCP: 11	♣ J	
Board: 16	♠ AJ97	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ KJ	You bid first.
HCP: 21	♣ AKQJ	
Board: 17	♠ 76	The opponents are silent.
Dealer: S	♥ AK7653	
Vul: None	♦ K4	Partner bids first.
HCP: 12	♣ Q73	
Board: 18	♠ KQ10	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ AQJ8	You bid first.
HCP: 20	♣ AQ32	

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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ AKJ7				2NT
Vul: Both	♥ —	♥ Q87	Pass	3♥	X	4♠ <sup>1</sup>
North HCP: 4	♦ 54	♦ AQ62	AP			
South HCP: 20	♣ Q98763	♣ A10				
Contract: 4♠ S						1. Super acceptance after NT

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1096				
Vul: None	♥ J106	♥ K93		2NT	Pass	3NT
North HCP: 21	♦ AK72	♦ QJ4	AP			
South HCP: 6	♣ AQ5	♣ 10642				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ K10865	♠ AQ4				2NT
Vul: NS	♥ Q7	♥ K952	Pass	3♥	Pass	3♠
North HCP: 11	♦ AJ752	♦ KQ	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♣ J	♣ AQ54	AP			
Contract: 6♠ S						1. Quantitative 4NT

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ 652				
Vul: EW	♥ Q82	♥ 97		2NT	AP	
North HCP: 21	♦ KJ	♦ 8742				
South HCP: 0	♣ AKQJ	♣ 8764				
Contract: 2N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AK53				2NT
Vul: None	♥ AK7653	♥ 84	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ K4	♦ AJ7	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ Q73	♣ AKJ10	Pass	5♦	Pass	5♥
Contract: 6N S			Pass	6NT	AP	
						1. Texas
						2. Blackwood 0314, for ♥

Board: 18  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ KQ10  
♥ Q7  
♦ AQJ8  
♣ AQ32

South:  
♠ J9763  
♥ A1043  
♦ 104  
♣ 94

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 13	♠ AKJ7	East Doubles 3♥ if possible.
Dealer: S	♥ Q87	
Vul: Both	♦ AQ62	You bid first.
HCP: 20	♣ A10	
Board: 14	♠ 1096	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ QJ4	Partner bids first.
HCP: 6	♣ 10642	
Board: 15	♠ AQ4	The opponents are silent.
Dealer: S	♥ K952	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AQ54	
Board: 16	♠ 652	The opponents are silent.
Dealer: N	♥ 97	
Vul: EW	♦ 8742	Partner bids first.
HCP: 0	♣ 8764	
Board: 17	♠ AK53	The opponents are silent.
Dealer: S	♥ 84	
Vul: None	♦ AJ7	You bid first.
HCP: 20	♣ AKJ10	
Board: 18	♠ J9763	The opponents are silent.
Dealer: N	♥ A1043	
Vul: EW	♦ 104	Partner bids first.
HCP: 5	♣ 94	



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

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ Q9642	♠ AKJ7				2NT
Vul: Both	♥ —	♥ Q87	Pass	3♥	X	4♠ <sup>1</sup>
North HCP: 4	♦ 54	♦ AQ62	AP			
South HCP: 20	♣ Q98763	♣ A10				
Contract: 4♠ S						1. Super acceptance after NT

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1096				
Vul: None	♥ J106	♥ K93		2NT	Pass	3NT
North HCP: 21	♦ AK72	♦ QJ4	AP			
South HCP: 6	♣ AQ5	♣ 10642				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ K10865	♠ AQ4				2NT
Vul: NS	♥ Q7	♥ K952	Pass	3♥	Pass	3♠
North HCP: 11	♦ AJ752	♦ KQ	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♣ J	♣ AQ54	AP			
Contract: 6♠ S						1. Quantitative 4NT

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ 652				
Vul: EW	♥ Q82	♥ 97				
North HCP: 21	♦ KJ	♦ 8742		2NT	AP	
South HCP: 0	♣ AKQJ	♣ 8764				
Contract: 2N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AK53				2NT
Vul: None	♥ AK7653	♥ 84	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ K4	♦ AJ7	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ Q73	♣ AKJ10	Pass	5♦	Pass	5♥
Contract: 6N S			Pass	6NT	AP	
						1. Texas
						2. Blackwood 0314, for ♥

Board: 18  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ KQ10  
♥ Q7  
♦ AQJ8  
♣ AQ32

South:  
♠ J9763  
♥ A1043  
♦ 104  
♣ 94

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 19	♠ 103	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ KJ104	Partner bids first.
HCP: 11	♣ QJ1074	

Board: 20	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ 1085	

Board: 21	♠ AJ10	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ J973	Partner bids first.
HCP: 8	♣ 10432	

Board: 22	♠ AK	The opponents are silent.
Dealer: N	♥ K43	
Vul: None	♦ A73	You bid first.
HCP: 20	♣ AQ753	

Board: 23	♠ K9	The opponents are silent.
Dealer: S	♥ 74	
Vul: EW	♦ 10432	Partner bids first.
HCP: 10	♣ AQJ63	

Board: 24	♠ AJ93	The opponents are silent.
Dealer: N	♥ 1072	
Vul: Both	♦ AK5	You bid first.
HCP: 21	♣ AKQ	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK92				2NT
Vul: NS	♥ A8	♥ 105				
North HCP: 11	♦ KJ104	♦ AQ63	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ QJ1074	♣ AK3	1. Quantitative	4NT		
Contract: 4N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q1096		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ97	♥ J104	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK7	♦ J52	AP			
South HCP: 8	♣ 1085	♣ A64	1. Stayman			
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ Q83				2NT
Vul: Both	♥ Q2	♥ AK84				
North HCP: 8	♦ J973	♦ AKQ10	Pass	3NT	AP	
South HCP: 21	♣ 10432	♣ K8				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J92		2NT	Pass	3NT
Vul: None	♥ K43	♥ J85	AP			
North HCP: 20	♦ A73	♦ Q85				
South HCP: 5	♣ AQ753	♣ J1086				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQJ3				2NT
Vul: EW	♥ 74	♥ AJ5				
North HCP: 10	♦ 10432	♦ AKJ7	Pass	3NT	AP	
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 3N S						

Board: 24

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AJ93

♥ 1072

♦ AK5

♣ AKQ

South:

♠ 107654

♥ AJ965

♦ —

♣ J43

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 19	♠ AK92	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ AQ63	You bid first.
HCP: 20	♣ AK3	

Board: 20	♠ Q1096	The opponents are silent.
Dealer: N	♥ J104	
Vul: EW	♦ J52	Partner bids first.
HCP: 8	♣ A64	

Board: 21	♠ Q83	The opponents are silent.
Dealer: S	♥ AK84	
Vul: Both	♦ AKQ10	You bid first.
HCP: 21	♣ K8	

Board: 22	♠ J92	The opponents are silent.
Dealer: N	♥ J85	
Vul: None	♦ Q85	Partner bids first.
HCP: 5	♣ J1086	

Board: 23	♠ AQJ3	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ AKJ7	You bid first.
HCP: 20	♣ 84	

Board: 24	♠ 107654	The opponents are silent.
Dealer: N	♥ AJ965	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ J43	

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

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK92				2NT
Vul: NS	♥ A8	♥ 105				
North HCP: 11	♦ KJ104	♦ AQ63	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ QJ1074	♣ AK3	1. Quantitative	4NT		
Contract: 4N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q1096		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ97	♥ J104	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK7	♦ J52	AP			
South HCP: 8	♣ 1085	♣ A64	1. Stayman			
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ Q83				2NT
Vul: Both	♥ Q2	♥ AK84				
North HCP: 8	♦ J973	♦ AKQ10	Pass	3NT	AP	
South HCP: 21	♣ 10432	♣ K8				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J92		2NT	Pass	3NT
Vul: None	♥ K43	♥ J85	AP			
North HCP: 20	♦ A73	♦ Q85				
South HCP: 5	♣ AQ753	♣ J1086				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQJ3				2NT
Vul: EW	♥ 74	♥ AJ5				
North HCP: 10	♦ 10432	♦ AKJ7	Pass	3NT	AP	
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 3N S						

Board: 24

Dealer: N

Vul: Both

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AJ93

♥ 1072

♦ AK5

♣ AKQ

South:

♠ 107654

♥ AJ965

♦ —

♣ J43

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



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 25	♠ 102	The opponents are silent.
Dealer: S	♥ K852	
Vul: None	♦ AK65	Partner bids first.
HCP: 10	♣ 864	

Board: 26	♠ AJ7	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: NS	♦ QJ4	You bid first.
HCP: 20	♣ K105	

Board: 27	♠ 6	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ J95	Partner bids first.
HCP: 6	♣ J986432	

Board: 28	♠ KQ4	West Bids 3♦ if possible.
Dealer: N	♥ A62	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AK76	

Board: 29	♠ J	The opponents are silent.
Dealer: S	♥ J1087652	
Vul: NS	♦ —	Partner bids first.
HCP: 4	♣ Q8765	

Board: 30	♠ AKJ6	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ 872	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ A8				2NT
Vul: None	♥ K852	♥ AJ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ AK65	♦ Q107	Pass	3NT	AP	
South HCP: 20	♣ 864	♣ AKQ73				
Contract: 3N S			1. Stayman			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 984				
Vul: NS	♥ AKQ3	♥ J42		2NT	AP	
North HCP: 20	♦ QJ4	♦ 10763				
South HCP: 1	♣ K105	♣ 974				
Contract: 2N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK87				2NT
Vul: Both	♥ A6	♥ K1093				
North HCP: 6	♦ J95	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ J986432	♣ AK10				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 9732		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A62	♥ KQJ97	3♦	3NT	AP	
North HCP: 20	♦ A106	♦ 983				
South HCP: 6	♣ AK76	♣ 9				
Contract: 3N N			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K82				2NT
Vul: NS	♥ J1087652	♥ AQ94	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ —	♦ AK76	AP			
South HCP: 21	♣ Q8765	♣ AJ				
Contract: 4♥ S			1. Texas			

Board: 30

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 4♠ N

North:

♠ AKJ6

♥ AQ7

♦ AK7

♣ 872

South:

♠ Q853

♥ J10

♦ Q92

♣ AJ64

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

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 25	♠ A8	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ Q107	You bid first.
HCP: 20	♣ AKQ73	

Board: 26	♠ 984	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ 10763	Partner bids first.
HCP: 1	♣ 974	

Board: 27	♠ AK87	The opponents are silent.
Dealer: S	♥ K1093	
Vul: Both	♦ K10	You bid first.
HCP: 20	♣ AK10	

Board: 28	♠ 9732	West Bids 3♦ if possible.
Dealer: N	♥ KQJ97	
Vul: None	♦ 983	Partner bids first.
HCP: 6	♣ 9	

Board: 29	♠ K82	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: NS	♦ AK76	You bid first.
HCP: 21	♣ AJ	

Board: 30	♠ Q853	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ Q92	Partner bids first.
HCP: 10	♣ AJ64	

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

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ A8				2NT
Vul: None	♥ K852	♥ AJ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ AK65	♦ Q107	Pass	3NT	AP	
South HCP: 20	♣ 864	♣ AKQ73				
Contract: 3N S			1. Stayman			

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 984				
Vul: NS	♥ AKQ3	♥ J42		2NT	AP	
North HCP: 20	♦ QJ4	♦ 10763				
South HCP: 1	♣ K105	♣ 974				
Contract: 2N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK87				2NT
Vul: Both	♥ A6	♥ K1093				
North HCP: 6	♦ J95	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ J986432	♣ AK10				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 9732		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A62	♥ KQJ97	3♦	3NT	AP	
North HCP: 20	♦ A106	♦ 983				
South HCP: 6	♣ AK76	♣ 9				
Contract: 3N N			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K82				2NT
Vul: NS	♥ J1087652	♥ AQ94	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ —	♦ AK76	AP			
South HCP: 21	♣ Q8765	♣ AJ				
Contract: 4♥ S			1. Texas			

Board: 30

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 4♠ N

North:

♠ AKJ6

♥ AQ7

♦ AK7

♣ 872

South:

♠ Q853

♥ J10

♦ Q92

♣ AJ64

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

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 31	♠ 1097643	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ J86	Partner bids first.
HCP: 1	♣ 83	
Board: 32	♠ A43	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ AK43	You bid first.
HCP: 20	♣ KQ3	
Board: 33	♠ 5	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: Both	♦ 1054	Partner bids first.
HCP: 8	♣ Q10832	
Board: 34	♠ AQ8	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: NS	♦ K73	You bid first.
HCP: 21	♣ AQ8	
Board: 35	♠ 6	East Doubles 7NT if possible.
Dealer: S	♥ A6532	
Vul: EW	♦ 5	Partner bids first.
HCP: 9	♣ KQ9872	
Board: 36	♠ KQJ	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ A962	You bid first.
HCP: 20	♣ K64	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1097643	♠ Q52				2NT
Vul: NS	♥ 72	♥ AK10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 1	♦ J86	♦ A97	AP			
South HCP: 20	♣ 83	♣ AK76				
Contract: 4♠ S			1. Texas			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ 7		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ A103	♥ KJ2	Pass	4NT	Pass	6♣
North HCP: 20	♦ AK43	♦ QJ	AP			
South HCP: 12	♣ KQ3	♣ AJ109742				
Contract: 6♣ S			1. Gerber, for N			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J73				2NT
Vul: Both	♥ KQJ9	♥ A107	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 1054	♦ AK3	Pass	3NT	AP	
South HCP: 20	♣ Q10832	♣ AKJ5				
Contract: 3N S			1. Stayman			

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J9753				
Vul: NS	♥ AQ54	♥ 3		2NT	Pass	3♥
North HCP: 21	♦ K73	♦ 64	Pass	3♠	AP	
South HCP: 2	♣ AQ8	♣ J9653				
Contract: 3♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A8				2NT
Vul: EW	♥ A6532	♥ KJ74	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 9	♦ 5	♦ AKJ64	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 20	♣ KQ9872	♣ A4	Pass	7NT	X	AP
Contract: 7NX S			1. Super acceptance after NT			
			2. Blackwood 0314, for ♥			



Board: 36

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ KQJ

♥ AK6

♦ A962

♣ K64

South:

♠ 1098532

♥ J10

♦ 8

♣ Q532

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 31	♠ Q52	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ A97	You bid first.
HCP: 20	♣ AK76	
Board: 32	♠ 7	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ QJ	Partner bids first.
HCP: 12	♣ AJ109742	
Board: 33	♠ J73	The opponents are silent.
Dealer: S	♥ A107	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ AKJ5	
Board: 34	♠ J9753	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ 64	Partner bids first.
HCP: 2	♣ J9653	
Board: 35	♠ A8	East Doubles 7NT if possible.
Dealer: S	♥ KJ74	
Vul: EW	♦ AKJ64	You bid first.
HCP: 20	♣ A4	
Board: 36	♠ 1098532	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ 8	Partner bids first.
HCP: 3	♣ Q532	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 1097643	♠ Q52				2NT
Vul: NS	♥ 72	♥ AK10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 1	♦ J86	♦ A97	AP			
South HCP: 20	♣ 83	♣ AK76				
Contract: 4♠ S			1. Texas			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ 7		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ A103	♥ KJ2	Pass	4NT	Pass	6♣
North HCP: 20	♦ AK43	♦ QJ	AP			
South HCP: 12	♣ KQ3	♣ AJ109742				
Contract: 6♣ S			1. Gerber, for N			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J73				2NT
Vul: Both	♥ KQJ9	♥ A107	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 1054	♦ AK3	Pass	3NT	AP	
South HCP: 20	♣ Q10832	♣ AKJ5				
Contract: 3N S			1. Stayman			

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J9753				
Vul: NS	♥ AQ54	♥ 3		2NT	Pass	3♥
North HCP: 21	♦ K73	♦ 64	Pass	3♠	AP	
South HCP: 2	♣ AQ8	♣ J9653				
Contract: 3♠ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ A8				2NT
Vul: EW	♥ A6532	♥ KJ74	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 9	♦ 5	♦ AKJ64	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 20	♣ KQ9872	♣ A4	Pass	7NT	X	AP
Contract: 7NX S			1. Super acceptance after NT			
			2. Blackwood 0314, for ♥			

Board: 36

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ KQJ

♥ AK6

♦ A962

♣ K64

South:

♠ 1098532

♥ J10

♦ 8

♣ Q532

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 37	♠ 10843	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ J932	Partner bids first.
HCP: 1	♣ 975	
Board: 38	♠ AK5	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ Q964	
Board: 39	♠ 873	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ 6542	Partner bids first.
HCP: 0	♣ 1097	
Board: 40	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ KJ95	You bid first.
HCP: 20	♣ A8	
Board: 41	♠ J63	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ 963	Partner bids first.
HCP: 4	♣ K7643	
Board: 42	♠ A1097	East Bids XA♠♠ if possible.
Dealer: N	♥ AQ75	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ A6	

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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 10843	♠ KJ7				2NT
Vul: None	♥ 76	♥ QJ42				
North HCP: 1	♦ J932	♦ AK	AP			
South HCP: 20	♣ 975	♣ AQ104				
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 62		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A8	♥ Q1063	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK83	♦ J7	AP			
South HCP: 7	♣ Q964	♣ KJ1083	1. Stayman			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ AQ				2NT
Vul: None	♥ 876	♥ AKJ3				
North HCP: 0	♦ 6542	♦ K107	AP			
South HCP: 20	♣ 1097	♣ K652				
Contract: 2N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K8764		2NT	Pass	3♥
Vul: NS	♥ AQ73	♥ K6	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ95	♦ Q864	Pass	4♠	AP	
South HCP: 8	♣ A8	♣ 42				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ K9				2NT
Vul: Both	♥ 84	♥ AQJ6				
North HCP: 4	♦ 963	♦ KJ	AP			
South HCP: 21	♣ K7643	♣ AQJ52				
Contract: 2N S						

Board: 42  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 7♠X N

North:  
♠ A1097  
♥ AQ75  
♦ AQ9  
♣ A6

South:  
♠ KQ8543  
♥ KJ43  
♦ 32  
♣ 5

West	North	East	South
	2NT	Pass	3♥
Pass	4♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	7♠
Pass	Pass	XA♣♣	AP

1. Super acceptance after NT  
2. Blackwood 0314, for ♠

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 37	♠ KJ7	The opponents are silent.
Dealer: S	♥ QJ42	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ AQ104	
Board: 38	♠ 62	The opponents are silent.
Dealer: N	♥ Q1063	
Vul: Both	♦ J7	Partner bids first.
HCP: 7	♣ KJ1083	
Board: 39	♠ AQ	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ K107	You bid first.
HCP: 20	♣ K652	
Board: 40	♠ K8764	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ Q864	Partner bids first.
HCP: 8	♣ 42	
Board: 41	♠ K9	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: Both	♦ KJ	You bid first.
HCP: 21	♣ AQJ52	
Board: 42	♠ KQ8543	East Bids XA♠♠ if possible.
Dealer: N	♥ KJ43	
Vul: None	♦ 32	Partner bids first.
HCP: 9	♣ 5	



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

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 10843	♠ KJ7				2NT
Vul: None	♥ 76	♥ QJ42				
North HCP: 1	♦ J932	♦ AK	AP			
South HCP: 20	♣ 975	♣ AQ104				
Contract: 2N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 62		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A8	♥ Q1063	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK83	♦ J7	AP			
South HCP: 7	♣ Q964	♣ KJ1083	1. Stayman			
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ AQ				2NT
Vul: None	♥ 876	♥ AKJ3				
North HCP: 0	♦ 6542	♦ K107	AP			
South HCP: 20	♣ 1097	♣ K652				
Contract: 2N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K8764		2NT	Pass	3♥
Vul: NS	♥ AQ73	♥ K6	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ95	♦ Q864	Pass	4♠	AP	
South HCP: 8	♣ A8	♣ 42				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ K9				2NT
Vul: Both	♥ 84	♥ AQJ6				
North HCP: 4	♦ 963	♦ KJ	AP			
South HCP: 21	♣ K7643	♣ AQJ52				
Contract: 2N S						

Board: 42  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 7♠X N

North:  
♠ A1097  
♥ AQ75  
♦ AQ9  
♣ A6

South:  
♠ KQ8543  
♥ KJ43  
♦ 32  
♣ 5

West	North	East	South
	2NT	Pass	3♥
Pass	4♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	7♠
Pass	Pass	XA♣♣	AP

1. Super acceptance after NT  
2. Blackwood 0314, for ♠

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 43      ♠ —      The opponents are silent.  
Dealer: S      ♥ KQ954  
Vul: NS      ♦ J765      Partner bids first.  
HCP: 7      ♣ J632

Board: 44      ♠ K9      The opponents are silent.  
Dealer: N      ♥ K964  
Vul: EW      ♦ AKQJ3      You bid first.  
HCP: 20      ♣ A6

Board: 45      ♠ Q1032      The opponents are silent.  
Dealer: S      ♥ Q853  
Vul: None      ♦ J982      Partner bids first.  
HCP: 5      ♣ 7

Board: 46      ♠ A842      East Bids 5♦ if possible.  
Dealer: N      ♥ AKQ      West Doubles 6♣ if possible.  
Vul: NS      ♦ AK7  
HCP: 20      ♣ 743      You bid first.

Board: 47      ♠ Q87      The opponents are silent.  
Dealer: S      ♥ 72  
Vul: EW      ♦ J1032      Partner bids first.  
HCP: 6      ♣ K1053

Board: 48      ♠ K9      The opponents are silent.  
Dealer: N      ♥ AK32  
Vul: Both      ♦ AJ1064      You bid first.  
HCP: 21      ♣ AQ

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

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK6				2NT
Vul: NS	♥ KQ954	♥ A73	Pass	3♦	Pass	3♥
North HCP: 7	♦ J765	♦ KQ82	Pass	3NT	Pass	4♥
South HCP: 20	♣ J632	♣ A84	AP			
Contract: 4♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 10864		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K964	♥ A1072	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQJ3	♦ —	AP			
South HCP: 6	♣ A6	♣ Q10742	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A984				2NT
Vul: None	♥ Q853	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J982	♦ K74	Pass	4♠	AP	
South HCP: 21	♣ 7	♣ AKQ2	1. Stayman			
Contract: 4♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A842	♠ 753		2NT	5♦	6♣
Vul: NS	♥ AKQ	♥ 863				
North HCP: 20	♦ AK7	♦ 9	X	AP		
South HCP: 7	♣ 743	♣ AK8652				
Contract: 6♣ X S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AJ6				2NT
Vul: EW	♥ 72	♥ AJ85				
North HCP: 6	♦ J1032	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ K1053	♣ A92				
Contract: 3N S						

Board: 48

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ K9

♥ AK32

♦ AJ1064

♣ AQ

South:

♠ J4

♥ Q1086

♦ 983

♣ J1098

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 43	♠ AK6	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ KQ82	You bid first.
HCP: 20	♣ A84	

Board: 44	♠ 10864	The opponents are silent.
Dealer: N	♥ A1072	
Vul: EW	♦ —	Partner bids first.
HCP: 6	♣ Q10742	

Board: 45	♠ A984	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K74	You bid first.
HCP: 21	♣ AKQ2	

Board: 46	♠ 753	East Bids 5♦ if possible.
Dealer: N	♥ 863	West Doubles 6♣ if possible.
Vul: NS	♦ 9	
HCP: 7	♣ AK8652	Partner bids first.

Board: 47	♠ AJ6	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: EW	♦ AK9	You bid first.
HCP: 21	♣ A92	

Board: 48	♠ J4	The opponents are silent.
Dealer: N	♥ Q1086	
Vul: Both	♦ 983	Partner bids first.
HCP: 4	♣ J1098	

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

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK6				2NT
Vul: NS	♥ KQ954	♥ A73	Pass	3♦	Pass	3♥
North HCP: 7	♦ J765	♦ KQ82	Pass	3NT	Pass	4♥
South HCP: 20	♣ J632	♣ A84	AP			
Contract: 4♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ 10864		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K964	♥ A1072	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQJ3	♦ —	AP			
South HCP: 6	♣ A6	♣ Q10742	1. Stayman			
Contract: 4♥ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A984				2NT
Vul: None	♥ Q853	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J982	♦ K74	Pass	4♠	AP	
South HCP: 21	♣ 7	♣ AKQ2	1. Stayman			
Contract: 4♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A842	♠ 753		2NT	5♦	6♣
Vul: NS	♥ AKQ	♥ 863				
North HCP: 20	♦ AK7	♦ 9	X	AP		
South HCP: 7	♣ 743	♣ AK8652				
Contract: 6♣ X S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AJ6				2NT
Vul: EW	♥ 72	♥ AJ85				
North HCP: 6	♦ J1032	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ K1053	♣ A92				
Contract: 3N S						

Board: 48

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ K9

♥ AK32

♦ AJ1064

♣ AQ

South:

♠ J4

♥ Q1086

♦ 983

♣ J1098

West	North	East	South
	2NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 49	♠ 1098	The opponents are silent.
Dealer: S	♥ J873	
Vul: NS	♦ K63	Partner bids first.
HCP: 5	♣ J64	
Board: 50	♠ A76	The opponents are silent.
Dealer: N	♥ 9652	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AKQ10	
Board: 51	♠ 85	The opponents are silent.
Dealer: S	♥ K1098742	
Vul: Both	♦ 5	Partner bids first.
HCP: 7	♣ A74	
Board: 52	♠ 72	The opponents are silent.
Dealer: N	♥ A32	
Vul: None	♦ AKQJ2	You bid first.
HCP: 20	♣ AQ3	
Board: 53	♠ 84	The opponents are silent.
Dealer: S	♥ A8764	
Vul: Both	♦ K109	Partner bids first.
HCP: 7	♣ 873	
Board: 54	♠ AJ108	The opponents are silent.
Dealer: N	♥ A85	
Vul: None	♦ KQJ5	You bid first.
HCP: 21	♣ AQ	

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AJ4				2NT
Vul: NS	♥ J873	♥ Q102	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ K63	♦ AQJ2	Pass	3NT	AP	
South HCP: 21	♣ J64	♣ AK9				
Contract: 3N S			1. Stayman			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K84				
Vul: EW	♥ 9652	♥ K108		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ Q10542	AP			
South HCP: 8	♣ AKQ10	♣ 62				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AK				2NT
Vul: Both	♥ K1098742	♥ AQJ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ 5	♦ K1086	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ A74	♣ K102	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ Q108				
Vul: None	♥ A32	♥ Q10876		2NT	Pass	3♦
North HCP: 20	♦ AKQJ2	♦ 97	Pass	3♥	AP	
South HCP: 4	♣ AQ3	♣ 1064				
Contract: 3♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ				2NT
Vul: Both	♥ A8764	♥ KQ	Pass	3♦	Pass	3♥
North HCP: 7	♦ K109	♦ AJ83	Pass	3NT	AP	
South HCP: 20	♣ 873	♣ A10642				
Contract: 3N S						

Board: 54

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AJ108

♥ A85

♦ KQJ5

♣ AQ

South:

♠ Q42

♥ Q2

♦ 10862

♣ J932

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 49	♠ AJ4	The opponents are silent.
Dealer: S	♥ Q102	
Vul: NS	♦ AQJ2	You bid first.
HCP: 21	♣ AK9	

Board: 50	♠ K84	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ Q10542	Partner bids first.
HCP: 8	♣ 62	

Board: 51	♠ AK	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: Both	♦ K1086	You bid first.
HCP: 20	♣ K102	

Board: 52	♠ Q108	The opponents are silent.
Dealer: N	♥ Q10876	
Vul: None	♦ 97	Partner bids first.
HCP: 4	♣ 1064	

Board: 53	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ AJ83	You bid first.
HCP: 20	♣ A10642	

Board: 54	♠ Q42	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ 10862	Partner bids first.
HCP: 5	♣ J932	

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AJ4				2NT
Vul: NS	♥ J873	♥ Q102	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ K63	♦ AQJ2	Pass	3NT	AP	
South HCP: 21	♣ J64	♣ AK9				
Contract: 3N S			1. Stayman			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K84				
Vul: EW	♥ 9652	♥ K108		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ Q10542	AP			
South HCP: 8	♣ AKQ10	♣ 62				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AK				2NT
Vul: Both	♥ K1098742	♥ AQJ5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ 5	♦ K1086	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ A74	♣ K102	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ Q108				
Vul: None	♥ A32	♥ Q10876		2NT	Pass	3♦
North HCP: 20	♦ AKQJ2	♦ 97	Pass	3♥	AP	
South HCP: 4	♣ AQ3	♣ 1064				
Contract: 3♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ				2NT
Vul: Both	♥ A8764	♥ KQ	Pass	3♦	Pass	3♥
North HCP: 7	♦ K109	♦ AJ83	Pass	3NT	AP	
South HCP: 20	♣ 873	♣ A10642				
Contract: 3N S						

Board: 54

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AJ108

♥ A85

♦ KQJ5

♣ AQ

South:

♠ Q42

♥ Q2

♦ 10862

♣ J932

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 55	♠ 109842	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ J1065	Partner bids first.
HCP: 2	♣ 10	

Board: 56	♠ AK2	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ AKQ105	You bid first.
HCP: 20	♣ 643	

Board: 57	♠ 104	The opponents are silent.
Dealer: S	♥ K10852	
Vul: NS	♦ J83	Partner bids first.
HCP: 4	♣ 753	

Board: 58	♠ K73	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ AKQ9	You bid first.
HCP: 21	♣ 76	

Board: 59	♠ Q986	The opponents are silent.
Dealer: S	♥ Q87	
Vul: None	♦ KQ105	Partner bids first.
HCP: 10	♣ J10	

Board: 60	♠ AJ6	The opponents are silent.
Dealer: N	♥ A86	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ A643	

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

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 109842	♠ AQ6				2NT
Vul: NS	♥ J84	♥ KQ106	Pass	3♥	Pass	3♠
North HCP: 2	♦ J1065	♦ AKQ4	AP			
South HCP: 20	♣ 10	♣ 92				
Contract: 3♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 107643		2NT	Pass	3♥
Vul: None	♥ KJ	♥ 65432	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ105	♦ 3	Pass	4♠	AP	
South HCP: 5	♣ 643	♣ KQ				
Contract: 4♠ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK8				2NT
Vul: NS	♥ K10852	♥ AQ97	Pass	3♦	Pass	3♥
North HCP: 4	♦ J83	♦ A76	AP			
South HCP: 20	♣ 753	♣ K62				
Contract: 3♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ 10954		2NT	AP	
Vul: EW	♥ AKQ6	♥ 53				
North HCP: 21	♦ AKQ9	♦ 643				
South HCP: 0	♣ 76	♣ 10954				
Contract: 2N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ KJ10				2NT
Vul: None	♥ Q87	♥ A62	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ KQ105	♦ A73	Pass	3NT	AP	
South HCP: 21	♣ J10	♣ AKQ2	1. Stayman			
Contract: 3N S						



Board: 60

Dealer: N

Vul: NS

North HCP: 20

South HCP: 1

Contract: 2N N

North:

♠ AJ6

♥ A86

♦ AK5

♣ A643

South:

♠ 1072

♥ J752

♦ 10983

♣ 109

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 55	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: NS	♦ AKQ4	You bid first.
HCP: 20	♣ 92	

Board: 56	♠ 107643	The opponents are silent.
Dealer: N	♥ 65432	
Vul: None	♦ 3	Partner bids first.
HCP: 5	♣ KQ	

Board: 57	♠ AK8	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: NS	♦ A76	You bid first.
HCP: 20	♣ K62	

Board: 58	♠ 10954	The opponents are silent.
Dealer: N	♥ 53	
Vul: EW	♦ 643	Partner bids first.
HCP: 0	♣ 10954	

Board: 59	♠ KJ10	The opponents are silent.
Dealer: S	♥ A62	
Vul: None	♦ A73	You bid first.
HCP: 21	♣ AKQ2	

Board: 60	♠ 1072	The opponents are silent.
Dealer: N	♥ J752	
Vul: NS	♦ 10983	Partner bids first.
HCP: 1	♣ 109	

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

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 109842	♠ AQ6				2NT
Vul: NS	♥ J84	♥ KQ106	Pass	3♥	Pass	3♠
North HCP: 2	♦ J1065	♦ AKQ4	AP			
South HCP: 20	♣ 10	♣ 92				
Contract: 3♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 107643		2NT	Pass	3♥
Vul: None	♥ KJ	♥ 65432	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ105	♦ 3	Pass	4♠	AP	
South HCP: 5	♣ 643	♣ KQ				
Contract: 4♠ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK8				2NT
Vul: NS	♥ K10852	♥ AQ97	Pass	3♦	Pass	3♥
North HCP: 4	♦ J83	♦ A76	AP			
South HCP: 20	♣ 753	♣ K62				
Contract: 3♥ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ 10954		2NT	AP	
Vul: EW	♥ AKQ6	♥ 53				
North HCP: 21	♦ AKQ9	♦ 643				
South HCP: 0	♣ 76	♣ 10954				
Contract: 2N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ KJ10				2NT
Vul: None	♥ Q87	♥ A62	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ KQ105	♦ A73	Pass	3NT	AP	
South HCP: 21	♣ J10	♣ AKQ2	1. Stayman			
Contract: 3N S						

Board: 60

Dealer: N

Vul: NS

North HCP: 20

South HCP: 1

Contract: 2N N

North:

♠ AJ6

♥ A86

♦ AK5

♣ A643

South:

♠ 1072

♥ J752

♦ 10983

♣ 109

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 61	♠ A64	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ 10973	Partner bids first.
HCP: 8	♣ J1053	

Board: 62	♠ A4	The opponents are silent.
Dealer: N	♥ A1052	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AQ954	

Board: 63	♠ 1075	The opponents are silent.
Dealer: S	♥ 6543	
Vul: NS	♦ 3	Partner bids first.
HCP: 5	♣ KQ1043	

Board: 64	♠ AKQ7	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ Q543	

Board: 65	♠ KQ7	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: Both	♦ 532	Partner bids first.
HCP: 11	♣ 832	

Board: 66	♠ A874	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: None	♦ AQ7	You bid first.
HCP: 21	♣ KQJ	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ KQ72				2NT
Vul: EW	♥ K5	♥ AQ9				
North HCP: 8	♦ 10973	♦ A52	Pass	3NT	AP	
South HCP: 21	♣ J1053	♣ AQ7				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 5		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A1052	♥ Q983	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ	♦ K10832	AP			
South HCP: 6	♣ AQ954	♣ J62	1. Stayman			
Contract: 4♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ KQ3				2NT
Vul: NS	♥ 6543	♥ AKJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 3	♦ A962	Pass	3NT	AP	
South HCP: 21	♣ KQ1043	♣ A97	1. Stayman			
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J952		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A109	♥ K5432	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ	♦ K6	AP			
South HCP: 7	♣ Q543	♣ 86	1. Stayman			
Contract: 4♠ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ AJ8				2NT
Vul: Both	♥ AQ92	♥ K654	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ 532	♦ AK104	Pass	4♥	AP	
South HCP: 21	♣ 832	♣ AQ	1. Stayman			
Contract: 4♥ S						

Board: 66

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ A874

♥ AJ3

♦ AQ7

♣ KQJ

South:

♠ QJ53

♥ 62

♦ J105

♣ 9763

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 61	♠ KQ72	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ A52	You bid first.
HCP: 21	♣ AQ7	

Board: 62	♠ 5	The opponents are silent.
Dealer: N	♥ Q983	
Vul: Both	♦ K10832	Partner bids first.
HCP: 6	♣ J62	

Board: 63	♠ KQ3	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ A962	You bid first.
HCP: 21	♣ A97	

Board: 64	♠ J952	The opponents are silent.
Dealer: N	♥ K5432	
Vul: EW	♦ K6	Partner bids first.
HCP: 7	♣ 86	

Board: 65	♠ AJ8	The opponents are silent.
Dealer: S	♥ K654	
Vul: Both	♦ AK104	You bid first.
HCP: 21	♣ AQ	

Board: 66	♠ QJ53	The opponents are silent.
Dealer: N	♥ 62	
Vul: None	♦ J105	Partner bids first.
HCP: 4	♣ 9763	



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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ KQ72				2NT
Vul: EW	♥ K5	♥ AQ9				
North HCP: 8	♦ 10973	♦ A52	Pass	3NT	AP	
South HCP: 21	♣ J1053	♣ AQ7				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 5		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A1052	♥ Q983	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ	♦ K10832	AP			
South HCP: 6	♣ AQ954	♣ J62	1. Stayman			
Contract: 4♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ KQ3				2NT
Vul: NS	♥ 6543	♥ AKJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 3	♦ A962	Pass	3NT	AP	
South HCP: 21	♣ KQ1043	♣ A97	1. Stayman			
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J952		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A109	♥ K5432	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ	♦ K6	AP			
South HCP: 7	♣ Q543	♣ 86	1. Stayman			
Contract: 4♠ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ AJ8				2NT
Vul: Both	♥ AQ92	♥ K654	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ 532	♦ AK104	Pass	4♥	AP	
South HCP: 21	♣ 832	♣ AQ	1. Stayman			
Contract: 4♥ S						

Board: 66

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ A874

♥ AJ3

♦ AQ7

♣ KQJ

South:

♠ QJ53

♥ 62

♦ J105

♣ 9763

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 67	♠ 654	The opponents are silent.
Dealer: S	♥ A752	
Vul: EW	♦ J5	Partner bids first.
HCP: 7	♣ Q987	
Board: 68	♠ AQ10	East Bids XA♠♠ if possible.
Dealer: N	♥ KJ10	
Vul: Both	♦ KJ43	You bid first.
HCP: 20	♣ KQJ	
Board: 69	♠ 9864	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ KQJ64	Partner bids first.
HCP: 6	♣ 1073	
Board: 70	♠ K5	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ KQJ	You bid first.
HCP: 20	♣ AKQ86	
Board: 71	♠ QJ65	The opponents are silent.
Dealer: S	♥ 9764	
Vul: Both	♦ A	Partner bids first.
HCP: 7	♣ 9742	
Board: 72	♠ 95	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ AQJ	You bid first.
HCP: 21	♣ AJ104	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A92				2NT
Vul: EW	♥ A752	♥ K103	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J5	♦ AK8	Pass	3NT	AP	
South HCP: 21	♣ Q987	♣ AK54				
Contract: 3N S						1. Stayman

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K83		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ KJ10	♥ A3	Pass	4♥	Pass	6NT
North HCP: 20	♦ KJ43	♦ A86	Pass	Pass	XA♠♠	AP
South HCP: 11	♣ KQJ	♣ 109743				
Contract: 6NX N						1. Gerber, for N

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ AKQJ				2NT
Vul: None	♥ 10	♥ AQJ3	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 6	♦ KQJ64	♦ 109	Pass	4♠	AP	
South HCP: 21	♣ 1073	♣ A82				
Contract: 4♠ N						1. Stayman 2. both majors

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ 762		2NT	Pass	3♦
Vul: NS	♥ Q86	♥ J97543	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQJ	♦ A9	AP			
South HCP: 5	♣ AKQ86	♣ 72				
Contract: 4♥ N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ K92				2NT
Vul: Both	♥ 9764	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ A	♦ QJ8	Pass	4♥	AP	
South HCP: 21	♣ 9742	♣ AJ8				
Contract: 4♥ S						1. Stayman

Board: 72

Dealer: N

Vul: None

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ 95

♥ AKQ4

♦ AQJ

♣ AJ104

South:

♠ Q1073

♥ 1098

♦ 9842

♣ 92

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 67	♠ A92	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ AK8	You bid first.
HCP: 21	♣ AK54	
Board: 68	♠ K83	East Bids XA♠♠ if possible.
Dealer: N	♥ A3	
Vul: Both	♦ A86	Partner bids first.
HCP: 11	♣ 109743	
Board: 69	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: None	♦ 109	You bid first.
HCP: 21	♣ A82	
Board: 70	♠ 762	The opponents are silent.
Dealer: N	♥ J97543	
Vul: NS	♦ A9	Partner bids first.
HCP: 5	♣ 72	
Board: 71	♠ K92	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ QJ8	You bid first.
HCP: 21	♣ AJ8	
Board: 72	♠ Q1073	The opponents are silent.
Dealer: N	♥ 1098	
Vul: None	♦ 9842	Partner bids first.
HCP: 2	♣ 92	

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

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A92				2NT
Vul: EW	♥ A752	♥ K103	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J5	♦ AK8	Pass	3NT	AP	
South HCP: 21	♣ Q987	♣ AK54				
Contract: 3N S						1. Stayman

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K83		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ KJ10	♥ A3	Pass	4♥	Pass	6NT
North HCP: 20	♦ KJ43	♦ A86	Pass	Pass	XA♠♠	AP
South HCP: 11	♣ KQJ	♣ 109743				
Contract: 6NX N						1. Gerber, for N

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ AKQJ				2NT
Vul: None	♥ 10	♥ AQJ3	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 6	♦ KQJ64	♦ 109	Pass	4♠	AP	
South HCP: 21	♣ 1073	♣ A82				
Contract: 4♠ N						1. Stayman 2. both majors

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ 762		2NT	Pass	3♦
Vul: NS	♥ Q86	♥ J97543	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQJ	♦ A9	AP			
South HCP: 5	♣ AKQ86	♣ 72				
Contract: 4♥ N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ K92				2NT
Vul: Both	♥ 9764	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ A	♦ QJ8	Pass	4♥	AP	
South HCP: 21	♣ 9742	♣ AJ8				
Contract: 4♥ S						1. Stayman

Board: 72

Dealer: N

Vul: None

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ 95

♥ AKQ4

♦ AQJ

♣ AJ104

South:

♠ Q1073

♥ 1098

♦ 9842

♣ 92

West	North	East	South
	2NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 73	♠ KJ1074	The opponents are silent.
Dealer: S	♥ QJ843	
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ 754	

Board: 74	♠ A6	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: EW	♦ AJ102	You bid first.
HCP: 20	♣ KQ5	

Board: 75	♠ 108763	The opponents are silent.
Dealer: S	♥ 32	
Vul: None	♦ 2	Partner bids first.
HCP: 4	♣ KJ974	

Board: 76	♠ 976	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ AK4	

Board: 77	♠ 10732	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ 107652	Partner bids first.
HCP: 0	♣ 962	

Board: 78	♠ AKJ3	The opponents are silent.
Dealer: N	♥ KQ96	
Vul: Both	♦ A7	You bid first.
HCP: 21	♣ A75	

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ KJ1074	♠ Q82				2NT
Vul: NS	♥ QJ843	♥ AK	Pass	3♥	Pass	3♠
North HCP: 7	♦ —	♦ A1073	Pass	4♥	Pass	4♠
South HCP: 20	♣ 754	♣ AQJ2	AP			
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J10872				
Vul: EW	♥ AQ84	♥ 952		2NT	Pass	3♥
North HCP: 20	♦ AJ102	♦ 7	Pass	3♠	AP	
South HCP: 1	♣ KQ5	♣ 10943				
Contract: 3♠ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 108763	♠ AK95				2NT
Vul: None	♥ 32	♥ KJ7	Pass	3♥	Pass	3♠
North HCP: 4	♦ 2	♦ K95	AP			
South HCP: 20	♣ KJ974	♣ AQ2				
Contract: 3♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ AQ42				3♣ <sup>1</sup>
Vul: NS	♥ KQJ3	♥ A962	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK3	♦ J	AP			
South HCP: 11	♣ AK4	♣ 9872	1. Stayman			
Contract: 6♥ N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 10732	♠ Q5				2NT
Vul: EW	♥ 3	♥ AK108				
North HCP: 0	♦ 107652	♦ KQJ3	AP			
South HCP: 20	♣ 962	♣ KQ7				
Contract: 2N S						

Board: 78

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ AKJ3

♥ KQ96

♦ A7

♣ A75

South:

♠ 1074

♥ J107542

♦ K93

♣ 6

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 73	♠ Q82	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ A1073	You bid first.
HCP: 20	♣ AQJ2	

Board: 74	♠ J10872	The opponents are silent.
Dealer: N	♥ 952	
Vul: EW	♦ 7	Partner bids first.
HCP: 1	♣ 10943	

Board: 75	♠ AK95	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ K95	You bid first.
HCP: 20	♣ AQ2	

Board: 76	♠ AQ42	The opponents are silent.
Dealer: N	♥ A962	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ 9872	

Board: 77	♠ Q5	The opponents are silent.
Dealer: S	♥ AK108	
Vul: EW	♦ KQJ3	You bid first.
HCP: 20	♣ KQ7	

Board: 78	♠ 1074	The opponents are silent.
Dealer: N	♥ J107542	
Vul: Both	♦ K93	Partner bids first.
HCP: 4	♣ 6	

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

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ KJ1074	♠ Q82				2NT
Vul: NS	♥ QJ843	♥ AK	Pass	3♥	Pass	3♠
North HCP: 7	♦ —	♦ A1073	Pass	4♥	Pass	4♠
South HCP: 20	♣ 754	♣ AQJ2	AP			
Contract: 4♠ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J10872				
Vul: EW	♥ AQ84	♥ 952		2NT	Pass	3♥
North HCP: 20	♦ AJ102	♦ 7	Pass	3♠	AP	
South HCP: 1	♣ KQ5	♣ 10943				
Contract: 3♠ N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 108763	♠ AK95				2NT
Vul: None	♥ 32	♥ KJ7	Pass	3♥	Pass	3♠
North HCP: 4	♦ 2	♦ K95	AP			
South HCP: 20	♣ KJ974	♣ AQ2				
Contract: 3♠ S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ AQ42		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ3	♥ A962	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK3	♦ J	AP			
South HCP: 11	♣ AK4	♣ 9872	1. Stayman			
Contract: 6♥ N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 10732	♠ Q5				2NT
Vul: EW	♥ 3	♥ AK108				
North HCP: 0	♦ 107652	♦ KQJ3	AP			
South HCP: 20	♣ 962	♣ KQ7				
Contract: 2N S						

Board: 78

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ AKJ3

♥ KQ96

♦ A7

♣ A75

South:

♠ 1074

♥ J107542

♦ K93

♣ 6

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 79	♠ 10543	The opponents are silent.
Dealer: S	♥ 642	
Vul: NS	♦ J965	Partner bids first.
HCP: 2	♣ J6	

Board: 80	♠ A1054	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ A954	You bid first.
HCP: 20	♣ AJ	

Board: 81	♠ AK62	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ QJ962	Partner bids first.
HCP: 14	♣ Q106	

Board: 82	♠ AK10	The opponents are silent.
Dealer: N	♥ K53	
Vul: None	♦ AJ9	You bid first.
HCP: 21	♣ AQ95	

Board: 83	♠ 10986	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ 9842	Partner bids first.
HCP: 0	♣ 8754	

Board: 84	♠ K96	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ AQ43	You bid first.
HCP: 20	♣ AK86	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ AKQJ				2NT
Vul: NS	♥ 642	♥ AQ7				
North HCP: 2	♦ J965	♦ 8743	AP			
South HCP: 20	♣ J6	♣ A7				
Contract: 2N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ Q96		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK10	♥ QJ63	Pass	3♠	Pass	3NT
North HCP: 20	♦ A954	♦ J32	AP			
South HCP: 9	♣ AJ	♣ K108	1. Stayman			
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AK62	♠ J5				2NT
Vul: Both	♥ Q	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ QJ962	♦ AK105	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q106	♣ AJ87	AP			
Contract: 6N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 9		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K53	♥ A984	Pass	3♦	Pass	3NT
North HCP: 21	♦ AJ9	♦ Q8543	AP			
South HCP: 10	♣ AQ95	♣ KJ4	1. Stayman			
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ AK3				2NT
Vul: EW	♥ 7	♥ 62				
North HCP: 0	♦ 9842	♦ AKJ7	AP			
South HCP: 20	♣ 8754	♣ KQ102				
Contract: 2N S						



Board: 84

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ K96

♥ A3

♦ AQ43

♣ AK86

South:

♠ Q854

♥ K764

♦ 965

♣ 109

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

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 79	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ 8743	You bid first.
HCP: 20	♣ A7	

Board: 80	♠ Q96	The opponents are silent.
Dealer: N	♥ QJ63	
Vul: EW	♦ J32	Partner bids first.
HCP: 9	♣ K108	

Board: 81	♠ J5	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ AK105	You bid first.
HCP: 20	♣ AJ87	

Board: 82	♠ 9	The opponents are silent.
Dealer: N	♥ A984	
Vul: None	♦ Q8543	Partner bids first.
HCP: 10	♣ KJ4	

Board: 83	♠ AK3	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ AKJ7	You bid first.
HCP: 20	♣ KQ102	

Board: 84	♠ Q854	The opponents are silent.
Dealer: N	♥ K764	
Vul: Both	♦ 965	Partner bids first.
HCP: 5	♣ 109	

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

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ AKQJ				2NT
Vul: NS	♥ 642	♥ AQ7				
North HCP: 2	♦ J965	♦ 8743	AP			
South HCP: 20	♣ J6	♣ A7				
Contract: 2N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ Q96		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK10	♥ QJ63	Pass	3♠	Pass	3NT
North HCP: 20	♦ A954	♦ J32	AP			
South HCP: 9	♣ AJ	♣ K108	1. Stayman			
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AK62	♠ J5				2NT
Vul: Both	♥ Q	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ QJ962	♦ AK105	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q106	♣ AJ87	AP			
Contract: 6N S			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 9		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ K53	♥ A984	Pass	3♦	Pass	3NT
North HCP: 21	♦ AJ9	♦ Q8543	AP			
South HCP: 10	♣ AQ95	♣ KJ4	1. Stayman			
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 10986	♠ AK3				2NT
Vul: EW	♥ 7	♥ 62				
North HCP: 0	♦ 9842	♦ AKJ7	AP			
South HCP: 20	♣ 8754	♣ KQ102				
Contract: 2N S						

Board: 84

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ K96

♥ A3

♦ AQ43

♣ AK86

South:

♠ Q854

♥ K764

♦ 965

♣ 109

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

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 85	♠ J10986	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ J1054	Partner bids first.
HCP: 3	♣ J932	

Board: 86	♠ AK103	The opponents are silent.
Dealer: N	♥ KJ95	
Vul: NS	♦ Q3	You bid first.
HCP: 20	♣ AK5	

Board: 87	♠ Q84	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ Q109762	Partner bids first.
HCP: 5	♣ J54	

Board: 88	♠ AKJ	The opponents are silent.
Dealer: N	♥ A984	
Vul: None	♦ A109	You bid first.
HCP: 20	♣ A54	

Board: 89	♠ 1096	The opponents are silent.
Dealer: S	♥ AQ10873	
Vul: NS	♦ J4	Partner bids first.
HCP: 7	♣ 83	

Board: 90	♠ KQJ	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: EW	♦ AJ52	You bid first.
HCP: 21	♣ AQ	

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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ KQ2				2NT
Vul: None	♥ —	♥ A93	Pass	3♥	Pass	3♠
North HCP: 3	♦ J1054	♦ AQ3	AP			
South HCP: 21	♣ J932	♣ AQ54				
Contract: 3♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ QJ4		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KJ95	♥ AQ	Pass	4♠	Pass	7NT
North HCP: 20	♦ Q3	♦ A42	AP			
South HCP: 16	♣ AK5	♣ QJ1082	1. Gerber, for N			
Contract: 7N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ KJ103				2NT
Vul: Both	♥ 3	♥ AQ76	Pass	3NT	AP	
North HCP: 5	♦ Q109762	♦ A54				
South HCP: 21	♣ J54	♣ AK				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 843		2NT	Pass	3NT
Vul: None	♥ A984	♥ QJ2	AP			
North HCP: 20	♦ A109	♦ KQ87652				
South HCP: 8	♣ A54	♣ —				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AK52				2NT
Vul: NS	♥ AQ10873	♥ K52	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ J4	♦ AK109	AP			
South HCP: 21	♣ 83	♣ KJ	1. Texas			
Contract: 4♥ S						

Board: 90

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ KQJ

♥ KJ85

♦ AJ52

♣ AQ

South:

♠ 862

♥ A72

♦ K3

♣ K10984

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 85	♠ KQ2	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ AQ3	You bid first.
HCP: 21	♣ AQ54	

Board: 86	♠ QJ4	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ A42	Partner bids first.
HCP: 16	♣ QJ1082	

Board: 87	♠ KJ103	The opponents are silent.
Dealer: S	♥ AQ76	
Vul: Both	♦ A54	You bid first.
HCP: 21	♣ AK	

Board: 88	♠ 843	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ KQ87652	Partner bids first.
HCP: 8	♣ —	

Board: 89	♠ AK52	The opponents are silent.
Dealer: S	♥ K52	
Vul: NS	♦ AK109	You bid first.
HCP: 21	♣ KJ	

Board: 90	♠ 862	The opponents are silent.
Dealer: N	♥ A72	
Vul: EW	♦ K3	Partner bids first.
HCP: 10	♣ K10984	



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

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ KQ2				2NT
Vul: None	♥ —	♥ A93	Pass	3♥	Pass	3♠
North HCP: 3	♦ J1054	♦ AQ3	AP			
South HCP: 21	♣ J932	♣ AQ54				
Contract: 3♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ QJ4		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KJ95	♥ AQ	Pass	4♠	Pass	7NT
North HCP: 20	♦ Q3	♦ A42	AP			
South HCP: 16	♣ AK5	♣ QJ1082	1. Gerber, for N			
Contract: 7N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ KJ103				2NT
Vul: Both	♥ 3	♥ AQ76	Pass	3NT	AP	
North HCP: 5	♦ Q109762	♦ A54				
South HCP: 21	♣ J54	♣ AK				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 843		2NT	Pass	3NT
Vul: None	♥ A984	♥ QJ2	AP			
North HCP: 20	♦ A109	♦ KQ87652				
South HCP: 8	♣ A54	♣ —				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AK52				2NT
Vul: NS	♥ AQ10873	♥ K52	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ J4	♦ AK109	AP			
South HCP: 21	♣ 83	♣ KJ	1. Texas			
Contract: 4♥ S						

Board: 90

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ KQJ

♥ KJ85

♦ AJ52

♣ AQ

South:

♠ 862

♥ A72

♦ K3

♣ K10984

West	North	East	South
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2NT	Pass	3NT
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AP

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 91	♠ 109842	The opponents are silent.
Dealer: S	♥ K106	
Vul: None	♦ Q2	Partner bids first.
HCP: 6	♣ J84	
Board: 92	♠ Q7	The opponents are silent.
Dealer: N	♥ AK86	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ A7532	
Board: 93	♠ K	The opponents are silent.
Dealer: S	♥ KQ872	
Vul: NS	♦ 8542	Partner bids first.
HCP: 8	♣ 943	
Board: 94	♠ J1052	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ KQ10	
Board: 95	♠ 986	West Bids 3♠ if possible.
Dealer: S	♥ 102	East Doubles Pass if possible.
Vul: Both	♦ J1083	East Doubles Pass if possible.
HCP: 2	♣ J982	Partner bids first.
Board: 96	♠ K43	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ AK754	You bid first.
HCP: 21	♣ KJ	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 109842	♠ K6				2NT
Vul: None	♥ K106	♥ AQJ5	Pass	3♥	Pass	3♠
North HCP: 6	♦ Q2	♦ K75	Pass	3NT	AP	
South HCP: 20	♣ J84	♣ AK106				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ KJ10962		2NT	Pass	3♥
Vul: Both	♥ AK86	♥ Q107	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK	♦ 98	AP			
South HCP: 9	♣ A7532	♣ K4				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ7				2NT
Vul: NS	♥ KQ872	♥ AJ103	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 8	♦ 8542	♦ AKQ10	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ 943	♣ A7	Pass	5♥	AP	
Contract: 5♥ S						

1. Super acceptance after NT  
2. Blackwood 0314, for ♥

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J1052	♠ Q98764		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK2	♥ 76	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK7	♦ 10	Pass	5♠	AP	
South HCP: 7	♣ KQ10	♣ AJ85				
Contract: 5♠ N						

1. Texas  
2. Blackwood 0314, for ♠

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A73				2NT
Vul: Both	♥ 102	♥ A97	3♠	Pass	Pass	3NT
North HCP: 2	♦ J1083	♦ AKQ75	Pass	Pass	X	4♦
South HCP: 20	♣ J982	♣ K6	Pass	Pass	X	AP
Contract: 4♦ X S						

Board: 96

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ K43

♥ AK3

♦ AK754

♣ KJ

South:

♠ Q9

♥ 84

♦ Q832

♣ 109765

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 91	♠ K6	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: None	♦ K75	You bid first.
HCP: 20	♣ AK106	

Board: 92	♠ KJ10962	The opponents are silent.
Dealer: N	♥ Q107	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ K4	

Board: 93	♠ QJ7	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: NS	♦ AKQ10	You bid first.
HCP: 21	♣ A7	

Board: 94	♠ Q98764	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ 10	Partner bids first.
HCP: 7	♣ AJ85	

Board: 95	♠ A73	West Bids 3♠ if possible.
Dealer: S	♥ A97	East Doubles Pass if possible.
Vul: Both	♦ AKQ75	East Doubles Pass if possible.
HCP: 20	♣ K6	You bid first.

Board: 96	♠ Q9	The opponents are silent.
Dealer: N	♥ 84	
Vul: None	♦ Q832	Partner bids first.
HCP: 4	♣ 109765	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 109842	♠ K6				2NT
Vul: None	♥ K106	♥ AQJ5	Pass	3♥	Pass	3♠
North HCP: 6	♦ Q2	♦ K75	Pass	3NT	AP	
South HCP: 20	♣ J84	♣ AK106				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ KJ10962		2NT	Pass	3♥
Vul: Both	♥ AK86	♥ Q107	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK	♦ 98	AP			
South HCP: 9	♣ A7532	♣ K4				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ7				2NT
Vul: NS	♥ KQ872	♥ AJ103	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 8	♦ 8542	♦ AKQ10	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ 943	♣ A7	Pass	5♥	AP	
Contract: 5♥ S						

1. Super acceptance after NT  
2. Blackwood 0314, for ♥

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J1052	♠ Q98764		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK2	♥ 76	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK7	♦ 10	Pass	5♠	AP	
South HCP: 7	♣ KQ10	♣ AJ85				
Contract: 5♠ N						

1. Texas  
2. Blackwood 0314, for ♠

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ A73				2NT
Vul: Both	♥ 102	♥ A97	3♠	Pass	Pass	3NT
North HCP: 2	♦ J1083	♦ AKQ75	Pass	Pass	X	4♦
South HCP: 20	♣ J982	♣ K6	Pass	Pass	X	AP
Contract: 4♦ X S						

Board: 96

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ K43

♥ AK3

♦ AK754

♣ KJ

South:

♠ Q9

♥ 84

♦ Q832

♣ 109765

West	North	East	South
	2NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 97	♠ J63	The opponents are silent.
Dealer: S	♥ 98643	
Vul: EW	♦ J643	Partner bids first.
HCP: 6	♣ A	

Board: 98	♠ AJ6	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ AQJ106	You bid first.
HCP: 21	♣ AQ8	

Board: 99	♠ 108754	The opponents are silent.
Dealer: S	♥ J87	
Vul: None	♦ 1072	Partner bids first.
HCP: 2	♣ J8	

Board: 100	♠ KQJ9	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: NS	♦ J5	You bid first.
HCP: 20	♣ AK5	

Board: 101	♠ Q	The opponents are silent.
Dealer: S	♥ AK109764	
Vul: Both	♦ 943	Partner bids first.
HCP: 9	♣ 65	

Board: 102	♠ AK2	The opponents are silent.
Dealer: N	♥ A43	
Vul: NS	♦ K852	You bid first.
HCP: 20	♣ KQJ	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ AK74				2NT
Vul: EW	♥ 98643	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 6	♦ J643	♦ AQ72	Pass	3NT	Pass	4♥
South HCP: 20	♣ A	♣ 42	AP			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q2				
Vul: Both	♥ K2	♥ 109864		2NT	Pass	3♦
North HCP: 21	♦ AQJ106	♦ 974	Pass	3♥	AP	
South HCP: 3	♣ AQ8	♣ J107				
Contract: 3♥ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 108754	♠ KJ96				2NT
Vul: None	♥ J87	♥ K104	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 2	♦ 1072	♦ AKJ4	AP			
South HCP: 20	♣ J8	♣ KQ	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 7542		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ104	♥ 2	Pass	3NT <sup>2</sup>	Pass	4♠
North HCP: 20	♦ J5	♦ AK64	AP			
South HCP: 10	♣ AK5	♣ QJ87	1. Stayman			
Contract: 4♠ S			2. both majors			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AJ63				2NT
Vul: Both	♥ AK109764	♥ J8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 943	♦ AK62	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ 65	♣ AKJ	Pass	5♦	Pass	5♥
Contract: 6♥ S			Pass	6♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 102

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 4♦ S

North:

♠ AK2

♥ A43

♦ K852

♣ KQJ

South:

♠ 93

♥ 876

♦ QJ10743

♣ 106

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

1. Minor Suit Transfers after 2NT

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 97	♠ AK74	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ AQ72	You bid first.
HCP: 20	♣ 42	

Board: 98	♠ Q2	The opponents are silent.
Dealer: N	♥ 109864	
Vul: Both	♦ 974	Partner bids first.
HCP: 3	♣ J107	

Board: 99	♠ KJ96	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ AKJ4	You bid first.
HCP: 20	♣ KQ	

Board: 100	♠ 7542	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ AK64	Partner bids first.
HCP: 10	♣ QJ87	

Board: 101	♠ AJ63	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ AK62	You bid first.
HCP: 21	♣ AKJ	

Board: 102	♠ 93	The opponents are silent.
Dealer: N	♥ 876	
Vul: NS	♦ QJ10743	Partner bids first.
HCP: 3	♣ 106	

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

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ AK74				2NT
Vul: EW	♥ 98643	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 6	♦ J643	♦ AQ72	Pass	3NT	Pass	4♥
South HCP: 20	♣ A	♣ 42	AP			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q2				
Vul: Both	♥ K2	♥ 109864		2NT	Pass	3♦
North HCP: 21	♦ AQJ106	♦ 974	Pass	3♥	AP	
South HCP: 3	♣ AQ8	♣ J107				
Contract: 3♥ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 108754	♠ KJ96				2NT
Vul: None	♥ J87	♥ K104	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 2	♦ 1072	♦ AKJ4	AP			
South HCP: 20	♣ J8	♣ KQ	1. Super acceptance after NT			
Contract: 4♠ S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 7542		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ104	♥ 2	Pass	3NT <sup>2</sup>	Pass	4♠
North HCP: 20	♦ J5	♦ AK64	AP			
South HCP: 10	♣ AK5	♣ QJ87	1. Stayman			
Contract: 4♠ S			2. both majors			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AJ63				2NT
Vul: Both	♥ AK109764	♥ J8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 943	♦ AK62	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ 65	♣ AKJ	Pass	5♦	Pass	5♥
Contract: 6♥ S			Pass	6♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 102

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 4♦ S

North:

♠ AK2

♥ A43

♦ K852

♣ KQJ

South:

♠ 93

♥ 876

♦ QJ10743

♣ 106

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

1. Minor Suit Transfers after 2NT

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 103	♠ KJ76543	The opponents are silent.
Dealer: S	♥ Q53	
Vul: EW	♦ 10	Partner bids first.
HCP: 6	♣ 72	

Board: 104	♠ A9	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ AK93	You bid first.
HCP: 20	♣ AKJ82	

Board: 105	♠ AQ8	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ KJ863	Partner bids first.
HCP: 13	♣ K1075	

Board: 106	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ AJ32	You bid first.
HCP: 20	♣ Q43	

Board: 107	♠ K8543	The opponents are silent.
Dealer: S	♥ 1073	
Vul: Both	♦ 5	Partner bids first.
HCP: 5	♣ Q1087	

Board: 108	♠ AK87	The opponents are silent.
Dealer: N	♥ AK32	
Vul: EW	♦ K42	You bid first.
HCP: 21	♣ A10	

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ KJ76543	♠ Q9				2NT
Vul: EW	♥ Q53	♥ A72	Pass	3♥	Pass	3♠
North HCP: 6	♦ 10	♦ A654	Pass	4♠	AP	
South HCP: 20	♣ 72	♣ AKQJ				
Contract: 4♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K754		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ J8	♥ 63	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK93	♦ QJ765	AP			
South HCP: 8	♣ AKJ82	♣ Q6	1. Stayman			
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K96				2NT
Vul: NS	♥ 8	♥ AKJ10	Pass	5NT	Pass	6NT
North HCP: 13	♦ KJ863	♦ A5	AP			
South HCP: 21	♣ K1075	♣ AQ96				
Contract: 6N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 6		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ10	♥ J974	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ32	♦ K74	AP			
South HCP: 8	♣ Q43	♣ KJ752	1. Stayman			
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ K8543	♠ AJ10				2NT
Vul: Both	♥ 1073	♥ A8	Pass	3♥	Pass	3♠
North HCP: 5	♦ 5	♦ AK83	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q1087	♣ A432	AP			
Contract: 4♠ S						



Board: 108

Dealer: N

Vul: EW

North HCP: 21

South HCP: 3

Contract: 4♥ N

North:

♠ AK87

♥ AK32

♦ K42

♣ A10

South:

♠ 64

♥ Q10876

♦ 96

♣ J762

West	North	East	South
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	2NT	Pass	3♦
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Pass	4♥ <sup>1</sup>	AP	
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1. Super acceptance after NT

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 103	♠ Q9	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ A654	You bid first.
HCP: 20	♣ AKQJ	

Board: 104	♠ K754	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ QJ765	Partner bids first.
HCP: 8	♣ Q6	

Board: 105	♠ K96	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AQ96	

Board: 106	♠ 6	The opponents are silent.
Dealer: N	♥ J974	
Vul: EW	♦ K74	Partner bids first.
HCP: 8	♣ KJ752	

Board: 107	♠ AJ10	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ A432	

Board: 108	♠ 64	The opponents are silent.
Dealer: N	♥ Q10876	
Vul: EW	♦ 96	Partner bids first.
HCP: 3	♣ J762	

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

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ KJ76543	♠ Q9				2NT
Vul: EW	♥ Q53	♥ A72	Pass	3♥	Pass	3♠
North HCP: 6	♦ 10	♦ A654	Pass	4♠	AP	
South HCP: 20	♣ 72	♣ AKQJ				
Contract: 4♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K754		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ J8	♥ 63	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK93	♦ QJ765	AP			
South HCP: 8	♣ AKJ82	♣ Q6	1. Stayman			
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K96				2NT
Vul: NS	♥ 8	♥ AKJ10	Pass	5NT	Pass	6NT
North HCP: 13	♦ KJ863	♦ A5	AP			
South HCP: 21	♣ K1075	♣ AQ96				
Contract: 6N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 6		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ10	♥ J974	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ32	♦ K74	AP			
South HCP: 8	♣ Q43	♣ KJ752	1. Stayman			
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ K8543	♠ AJ10				2NT
Vul: Both	♥ 1073	♥ A8	Pass	3♥	Pass	3♠
North HCP: 5	♦ 5	♦ AK83	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q1087	♣ A432	AP			
Contract: 4♠ S						

Board: 108

Dealer: N

Vul: EW

North HCP: 21

South HCP: 3

Contract: 4♥ N

North:

♠ AK87

♥ AK32

♦ K42

♣ A10

South:

♠ 64

♥ Q10876

♦ 96

♣ J762

West	North	East	South
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	2NT	Pass	3♦
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Pass	4♥ <sup>1</sup>	AP	
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1. Super acceptance after NT

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 109	♠ Q7	The opponents are silent.
Dealer: S	♥ AK1095	
Vul: Both	♦ K764	Partner bids first.
HCP: 15	♣ QJ	

Board: 110	♠ AK3	The opponents are silent.
Dealer: N	♥ 962	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK972	

Board: 111	♠ Q96	The opponents are silent.
Dealer: S	♥ 98765	
Vul: None	♦ 52	Partner bids first.
HCP: 5	♣ K54	

Board: 112	♠ AJ5	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ A764	You bid first.
HCP: 20	♣ AK84	

Board: 113	♠ Q97652	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ Q	Partner bids first.
HCP: 8	♣ 1097	

Board: 114	♠ K5	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ AQ82	You bid first.
HCP: 21	♣ KQ98	

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

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AKJ10				2NT
Vul: Both	♥ AK1095	♥ 32	Pass	3♦	Pass	3♥
North HCP: 15	♦ K764	♦ AJ103	Pass	5NT	Pass	6NT
South HCP: 20	♣ QJ	♣ AK4	AP			
Contract: 6N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q10864				
Vul: Both	♥ 962	♥ 8		2NT	Pass	3♥
North HCP: 20	♦ AQ	♦ 10863	Pass	3♠	AP	
South HCP: 4	♣ AK972	♣ Q103				
Contract: 3♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ KJ53				2NT
Vul: None	♥ 98765	♥ A432	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 5	♦ 52	♦ AQ6	AP			
South HCP: 20	♣ K54	♣ AQ				
Contract: 4♥ S						

1. Super acceptance after NT

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q10643				
Vul: NS	♥ A10	♥ 62		2NT	Pass	3♥
North HCP: 20	♦ A764	♦ KJ102	Pass	3♠	Pass	3NT
South HCP: 7	♣ AK84	♣ J9	Pass	4♠	AP	
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q97652	♠ AK84				2NT
Vul: Both	♥ A97	♥ Q6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q	♦ AKJ73	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♣ 1097	♣ A5	Pass	6♠	AP	
Contract: 6♠ S						

1. Texas  
2. Blackwood 0314, for ♠

Board: 114

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ K5

♥ AQJ

♦ AQ82

♣ KQ98

South:

♠ Q92

♥ 10764

♦ K7

♣ AJ64

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

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 109	♠ AKJ10	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ AJ103	You bid first.
HCP: 20	♣ AK4	

Board: 110	♠ Q10864	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ 10863	Partner bids first.
HCP: 4	♣ Q103	

Board: 111	♠ KJ53	The opponents are silent.
Dealer: S	♥ A432	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ AQ	

Board: 112	♠ Q10643	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ KJ102	Partner bids first.
HCP: 7	♣ J9	

Board: 113	♠ AK84	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AKJ73	You bid first.
HCP: 21	♣ A5	

Board: 114	♠ Q92	The opponents are silent.
Dealer: N	♥ 10764	
Vul: None	♦ K7	Partner bids first.
HCP: 10	♣ AJ64	



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

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AKJ10				2NT
Vul: Both	♥ AK1095	♥ 32	Pass	3♦	Pass	3♥
North HCP: 15	♦ K764	♦ AJ103	Pass	5NT	Pass	6NT
South HCP: 20	♣ QJ	♣ AK4	AP			
Contract: 6N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q10864				
Vul: Both	♥ 962	♥ 8		2NT	Pass	3♥
North HCP: 20	♦ AQ	♦ 10863	Pass	3♠	AP	
South HCP: 4	♣ AK972	♣ Q103				
Contract: 3♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ KJ53				2NT
Vul: None	♥ 98765	♥ A432	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 5	♦ 52	♦ AQ6	AP			
South HCP: 20	♣ K54	♣ AQ				
Contract: 4♥ S						

1. Super acceptance after NT

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q10643				
Vul: NS	♥ A10	♥ 62		2NT	Pass	3♥
North HCP: 20	♦ A764	♦ KJ102	Pass	3♠	Pass	3NT
South HCP: 7	♣ AK84	♣ J9	Pass	4♠	AP	
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q97652	♠ AK84				2NT
Vul: Both	♥ A97	♥ Q6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q	♦ AKJ73	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♣ 1097	♣ A5	Pass	6♠	AP	
Contract: 6♠ S						

1. Texas  
2. Blackwood 0314, for ♠

Board: 114

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ K5

♥ AQJ

♦ AQ82

♣ KQ98

South:

♠ Q92

♥ 10764

♦ K7

♣ AJ64

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

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 115	♠ KQ62	The opponents are silent.
Dealer: S	♥ J84	
Vul: EW	♦ J87632	Partner bids first.
HCP: 7	♣ —	

Board: 116	♠ Q3	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ AKQ96	

Board: 117	♠ K7	The opponents are silent.
Dealer: S	♥ 1085	
Vul: NS	♦ 1096	Partner bids first.
HCP: 4	♣ J10974	

Board: 118	♠ AK96	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ AK52	You bid first.
HCP: 20	♣ 64	

Board: 119	♠ A	The opponents are silent.
Dealer: S	♥ J843	
Vul: Both	♦ 9763	Partner bids first.
HCP: 6	♣ J876	

Board: 120	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q854	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ AK2	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ AJ				2NT
Vul: EW	♥ J84	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J87632	♦ KQ104	Pass	3NT	AP	
South HCP: 20	♣ —	♣ QJ85	1. Stayman			
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A5		2NT	Pass	3♦
Vul: None	♥ J4	♥ AK963	Pass	3♥	Pass	5NT
North HCP: 20	♦ AKJ8	♦ Q32	Pass	6NT	AP	
South HCP: 14	♣ AKQ96	♣ J108				
Contract: 6N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ J542				2NT
Vul: NS	♥ 1085	♥ AKQ4				
North HCP: 4	♦ 1096	♦ A5	AP			
South HCP: 20	♣ J10974	♣ AQ3				
Contract: 2N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ Q832		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ5	♥ K6	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK52	♦ J6	AP			
South HCP: 9	♣ 64	♣ QJ853	1. Stayman			
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 32				2NT
Vul: Both	♥ J843	♥ AK102	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 9763	♦ AKQ10	Pass	4♥	AP	
South HCP: 20	♣ J876	♣ A109	1. Stayman			
Contract: 4♥ S						

Board: 120

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AQ6

♥ Q854

♦ KQJ

♣ AK2

South:

♠ 932

♥ J109

♦ A872

♣ J97

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 115	♠ AJ	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ KQ104	You bid first.
HCP: 20	♣ QJ85	

Board: 116	♠ A5	The opponents are silent.
Dealer: N	♥ AK963	
Vul: None	♦ Q32	Partner bids first.
HCP: 14	♣ J108	

Board: 117	♠ J542	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ A5	You bid first.
HCP: 20	♣ AQ3	

Board: 118	♠ Q832	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ J6	Partner bids first.
HCP: 9	♣ QJ853	

Board: 119	♠ 32	The opponents are silent.
Dealer: S	♥ AK102	
Vul: Both	♦ AKQ10	You bid first.
HCP: 20	♣ A109	

Board: 120	♠ 932	The opponents are silent.
Dealer: N	♥ J109	
Vul: NS	♦ A872	Partner bids first.
HCP: 6	♣ J97	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ AJ				2NT
Vul: EW	♥ J84	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J87632	♦ KQ104	Pass	3NT	AP	
South HCP: 20	♣ —	♣ QJ85	1. Stayman			
Contract: 3N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A5		2NT	Pass	3♦
Vul: None	♥ J4	♥ AK963	Pass	3♥	Pass	5NT
North HCP: 20	♦ AKJ8	♦ Q32	Pass	6NT	AP	
South HCP: 14	♣ AKQ96	♣ J108				
Contract: 6N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ J542				2NT
Vul: NS	♥ 1085	♥ AKQ4				
North HCP: 4	♦ 1096	♦ A5	AP			
South HCP: 20	♣ J10974	♣ AQ3				
Contract: 2N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK96	♠ Q832		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ5	♥ K6	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK52	♦ J6	AP			
South HCP: 9	♣ 64	♣ QJ853	1. Stayman			
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 32				2NT
Vul: Both	♥ J843	♥ AK102	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 9763	♦ AKQ10	Pass	4♥	AP	
South HCP: 20	♣ J876	♣ A109	1. Stayman			
Contract: 4♥ S						

Board: 120

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AQ6

♥ Q854

♦ KQJ

♣ AK2

South:

♠ 932

♥ J109

♦ A872

♣ J97

West	North	East	South
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	2NT	Pass	3NT
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AP



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 121	♠ J643	The opponents are silent.
Dealer: S	♥ 542	
Vul: EW	♦ KQ	Partner bids first.
HCP: 7	♣ J942	

Board: 122	♠ A6	The opponents are silent.
Dealer: N	♥ K97	
Vul: Both	♦ KQJ6	You bid first.
HCP: 20	♣ AK95	

Board: 123	♠ K543	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ 7642	Partner bids first.
HCP: 8	♣ KQ10	

Board: 124	♠ AQJ	The opponents are silent.
Dealer: N	♥ 7654	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ K6	

Board: 125	♠ AJ54	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ K92	Partner bids first.
HCP: 14	♣ J85	

Board: 126	♠ AQ7	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ 108	You bid first.
HCP: 21	♣ AKJ8	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J643	♠ AKQ				2NT
Vul: EW	♥ 542	♥ AJ109	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ KQ	♦ A64	Pass	4♥	AP	
South HCP: 20	♣ J942	♣ Q53				
Contract: 4♥ S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q10742				
Vul: Both	♥ K97	♥ 543		2NT	Pass	3♥
North HCP: 20	♦ KQJ6	♦ 98732	Pass	3♠	AP	
South HCP: 2	♣ AK95	♣ —				
Contract: 3♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ AQJ				2NT
Vul: None	♥ 64	♥ K32	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 7642	♦ AKQJ9	Pass	3NT	AP	
South HCP: 20	♣ KQ10	♣ 43				
Contract: 3N S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 86		2NT	Pass	3♦
Vul: EW	♥ 7654	♥ KJ10983	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ	♦ 1093	Pass	5♥	AP	
South HCP: 6	♣ K6	♣ Q10				
Contract: 5♥ N			1. Super acceptance after NT 2. Blackwood 0314, for ♥			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ KQ3				2NT
Vul: Both	♥ AJ6	♥ KQ42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ K92	♦ J5	Pass	5NT	Pass	6NT
South HCP: 20	♣ J85	♣ AKQ6	AP			
Contract: 6N S			1. Stayman			

Board: 126

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AQ7

♥ AK42

♦ 108

♣ AKJ8

South:

♠ 2

♥ 1087

♦ KQ753

♣ 10962

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 121	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: EW	♦ A64	You bid first.
HCP: 20	♣ Q53	

Board: 122	♠ Q10742	The opponents are silent.
Dealer: N	♥ 543	
Vul: Both	♦ 98732	Partner bids first.
HCP: 2	♣ —	

Board: 123	♠ AQJ	The opponents are silent.
Dealer: S	♥ K32	
Vul: None	♦ AKQJ9	You bid first.
HCP: 20	♣ 43	

Board: 124	♠ 86	The opponents are silent.
Dealer: N	♥ KJ10983	
Vul: EW	♦ 1093	Partner bids first.
HCP: 6	♣ Q10	

Board: 125	♠ KQ3	The opponents are silent.
Dealer: S	♥ KQ42	
Vul: Both	♦ J5	You bid first.
HCP: 20	♣ AKQ6	

Board: 126	♠ 2	The opponents are silent.
Dealer: N	♥ 1087	
Vul: None	♦ KQ753	Partner bids first.
HCP: 5	♣ 10962	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J643	♠ AKQ				2NT
Vul: EW	♥ 542	♥ AJ109	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ KQ	♦ A64	Pass	4♥	AP	
South HCP: 20	♣ J942	♣ Q53				
Contract: 4♥ S			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q10742				
Vul: Both	♥ K97	♥ 543		2NT	Pass	3♥
North HCP: 20	♦ KQJ6	♦ 98732	Pass	3♠	AP	
South HCP: 2	♣ AK95	♣ —				
Contract: 3♠ N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ AQJ				2NT
Vul: None	♥ 64	♥ K32	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 7642	♦ AKQJ9	Pass	3NT	AP	
South HCP: 20	♣ KQ10	♣ 43				
Contract: 3N S			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 86		2NT	Pass	3♦
Vul: EW	♥ 7654	♥ KJ10983	Pass	4♥ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ	♦ 1093	Pass	5♥	AP	
South HCP: 6	♣ K6	♣ Q10				
Contract: 5♥ N			1. Super acceptance after NT			
			2. Blackwood 0314, for ♥			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ KQ3				2NT
Vul: Both	♥ AJ6	♥ KQ42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ K92	♦ J5	Pass	5NT	Pass	6NT
South HCP: 20	♣ J85	♣ AKQ6	AP			
Contract: 6N S			1. Stayman			

Board: 126

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AQ7

♥ AK42

♦ 108

♣ AKJ8

South:

♠ 2

♥ 1087

♦ KQ753

♣ 10962

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 127	♠ 87652	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: NS	♦ J	Partner bids first.
HCP: 7	♣ Q42	
Board: 128	♠ AK63	West Doubles 3♣ if possible.
Dealer: N	♥ AJ	
Vul: Both	♦ AJ85	You bid first.
HCP: 21	♣ A73	
Board: 129	♠ K952	The opponents are silent.
Dealer: S	♥ 10942	
Vul: None	♦ 73	Partner bids first.
HCP: 3	♣ 765	
Board: 130	♠ AJ43	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ K642	
Board: 131	♠ J10932	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ A93	Partner bids first.
HCP: 5	♣ 742	
Board: 132	♠ A5	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: NS	♦ AQ83	You bid first.
HCP: 20	♣ A76	

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 87652	♠ QJ10				2NT
Vul: NS	♥ KJ102	♥ AQ83	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J	♦ A9	Pass	4♥	AP	
South HCP: 20	♣ Q42	♣ AK103	1. Stayman			
Contract: 4♥ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ	♥ KQ42	X	3♠	Pass	5NT
North HCP: 21	♦ AJ85	♦ KQ3	Pass	6NT	AP	
South HCP: 13	♣ A73	♣ Q85	1. Stayman			
Contract: 6N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ AJ107				2NT
Vul: None	♥ 10942	♥ KJ5				
North HCP: 3	♦ 73	♦ A10	AP			
South HCP: 20	♣ 765	♣ AQJ9				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ Q6		2NT	Pass	3NT
Vul: NS	♥ AK5	♥ J86				
North HCP: 20	♦ KQ	♦ A952	AP			
South HCP: 8	♣ K642	♣ J875				
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J10932	♠ Q64				2NT
Vul: None	♥ 95	♥ AK4	Pass	3♥	Pass	3♠
North HCP: 5	♦ A93	♦ KQ64	Pass	3NT	Pass	4♠
South HCP: 21	♣ 742	♣ AK5	AP			
Contract: 4♠ S						



Board: 132

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ A5

♥ KQJ4

♦ AQ83

♣ A76

South:

♠ QJ74

♥ 9876

♦ J4

♣ Q84

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

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

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 127	♠ QJ10	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ AK103	
Board: 128	♠ J84	West Doubles 3♣ if possible.
Dealer: N	♥ KQ42	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 13	♣ Q85	
Board: 129	♠ AJ107	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ AQJ9	
Board: 130	♠ Q6	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ A952	Partner bids first.
HCP: 8	♣ J875	
Board: 131	♠ Q64	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ KQ64	You bid first.
HCP: 21	♣ AK5	
Board: 132	♠ QJ74	The opponents are silent.
Dealer: N	♥ 9876	
Vul: NS	♦ J4	Partner bids first.
HCP: 6	♣ Q84	

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

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 87652	♠ QJ10				2NT
Vul: NS	♥ KJ102	♥ AQ83	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ J	♦ A9	Pass	4♥	AP	
South HCP: 20	♣ Q42	♣ AK103	1. Stayman			
Contract: 4♥ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ	♥ KQ42	X	3♠	Pass	5NT
North HCP: 21	♦ AJ85	♦ KQ3	Pass	6NT	AP	
South HCP: 13	♣ A73	♣ Q85	1. Stayman			
Contract: 6N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ AJ107				2NT
Vul: None	♥ 10942	♥ KJ5				
North HCP: 3	♦ 73	♦ A10	AP			
South HCP: 20	♣ 765	♣ AQJ9				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ Q6		2NT	Pass	3NT
Vul: NS	♥ AK5	♥ J86				
North HCP: 20	♦ KQ	♦ A952	AP			
South HCP: 8	♣ K642	♣ J875				
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ J10932	♠ Q64				2NT
Vul: None	♥ 95	♥ AK4	Pass	3♥	Pass	3♠
North HCP: 5	♦ A93	♦ KQ64	Pass	3NT	Pass	4♠
South HCP: 21	♣ 742	♣ AK5	AP			
Contract: 4♠ S						

Board: 132

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ A5

♥ KQJ4

♦ AQ83

♣ A76

South:

♠ QJ74

♥ 9876

♦ J4

♣ Q84

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

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

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 133	♠ QJ2	The opponents are silent.
Dealer: S	♥ Q65	
Vul: EW	♦ K985	Partner bids first.
HCP: 10	♣ Q106	

Board: 134	♠ K10	The opponents are silent.
Dealer: N	♥ K985	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ A85	

Board: 135	♠ J	The opponents are silent.
Dealer: S	♥ QJ753	
Vul: NS	♦ 87653	Partner bids first.
HCP: 4	♣ 84	

Board: 136	♠ AKJ9	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ Q962	You bid first.
HCP: 21	♣ A8	

Board: 137	♠ 96	The opponents are silent.
Dealer: S	♥ Q87653	
Vul: Both	♦ 85	Partner bids first.
HCP: 2	♣ 964	

Board: 138	♠ Q73	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ AQJ	

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

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK97				2NT
Vul: EW	♥ Q65	♥ AK4				
North HCP: 10	♦ K985	♦ 743	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ AK7				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AJ9742		2NT	Pass	3♥
Vul: Both	♥ K985	♥ 63				
North HCP: 20	♦ AKQJ	♦ 1042	Pass	3♠	Pass	4♠
South HCP: 6	♣ A85	♣ J3	AP			
Contract: 4♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K92				2NT
Vul: NS	♥ QJ753	♥ A8				
North HCP: 4	♦ 87653	♦ KQ109	Pass	3♦	Pass	3♥
South HCP: 21	♣ 84	♣ AKQ9	AP			
Contract: 3♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 832		2NT	Pass	3♦
Vul: EW	♥ AK7	♥ QJ1053				
North HCP: 21	♦ Q962	♦ A3	Pass	3♥	Pass	3NT
South HCP: 7	♣ A8	♣ 764	Pass	4♥	AP	
Contract: 4♥ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ Q853				2NT
Vul: Both	♥ Q87653	♥ AKJ				
North HCP: 2	♦ 85	♦ AJ7	Pass	4♦ <sup>1</sup>	Pass	4♥
South HCP: 20	♣ 964	♣ KQ7	AP			
Contract: 4♥ S			1. Texas			

Board: 138  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ Q73  
♥ KJ74  
♦ AK8  
♣ AQJ

South:  
♠ AKJ1098  
♥ 1065  
♦ 54  
♣ K7

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 133	♠ AK97	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ 743	You bid first.
HCP: 21	♣ AK7	

Board: 134	♠ AJ9742	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ 1042	Partner bids first.
HCP: 6	♣ J3	

Board: 135	♠ K92	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ KQ109	You bid first.
HCP: 21	♣ AKQ9	

Board: 136	♠ 832	The opponents are silent.
Dealer: N	♥ QJ1053	
Vul: EW	♦ A3	Partner bids first.
HCP: 7	♣ 764	

Board: 137	♠ Q853	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ KQ7	

Board: 138	♠ AKJ1098	The opponents are silent.
Dealer: N	♥ 1065	
Vul: None	♦ 54	Partner bids first.
HCP: 11	♣ K7	



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

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK97				2NT
Vul: EW	♥ Q65	♥ AK4				
North HCP: 10	♦ K985	♦ 743	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ AK7				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AJ9742		2NT	Pass	3♥
Vul: Both	♥ K985	♥ 63	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKQJ	♦ 1042	AP			
South HCP: 6	♣ A85	♣ J3				
Contract: 4♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K92				2NT
Vul: NS	♥ QJ753	♥ A8	Pass	3♦	Pass	3♥
North HCP: 4	♦ 87653	♦ KQ109	AP			
South HCP: 21	♣ 84	♣ AKQ9				
Contract: 3♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 832		2NT	Pass	3♦
Vul: EW	♥ AK7	♥ QJ1053	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q962	♦ A3	Pass	4♥	AP	
South HCP: 7	♣ A8	♣ 764				
Contract: 4♥ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ Q853				2NT
Vul: Both	♥ Q87653	♥ AKJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 2	♦ 85	♦ AJ7	AP			
South HCP: 20	♣ 964	♣ KQ7	1. Texas			
Contract: 4♥ S						

Board: 138  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 11  
Contract: 6♠ N

North:  
♠ Q73  
♥ KJ74  
♦ AK8  
♣ AQJ

South:  
♠ AKJ1098  
♥ 1065  
♦ 54  
♣ K7

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 139	♠ Q1087	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ QJ752	Partner bids first.
HCP: 7	♣ 76	

Board: 140	♠ K953	The opponents are silent.
Dealer: N	♥ A982	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AKJ	

Board: 141	♠ 9865	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ 976	Partner bids first.
HCP: 4	♣ A643	

Board: 142	♠ K4	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ AKQ54	You bid first.
HCP: 21	♣ A85	

Board: 143	♠ 10952	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ K63	Partner bids first.
HCP: 8	♣ KQ92	

Board: 144	♠ K32	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ AKQJ	

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

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ K42				2NT
Vul: Both	♥ Q9	♥ AJ54	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ QJ752	♦ A9	Pass	3NT	AP	
South HCP: 20	♣ 76	♣ AKJ9				
Contract: 3N S			1. Stayman			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ A1064		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A982	♥ KQJ63	Pass	3NT <sup>2</sup>	Pass	6♥
North HCP: 21	♦ AQ	♦ K103	AP			
South HCP: 13	♣ AKJ	♣ 2	1. Stayman			
Contract: 6♥ S			2. both majors			

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ AKQ7				2NT
Vul: NS	♥ 95	♥ K4				
North HCP: 4	♦ 976	♦ KJ103	AP			
South HCP: 20	♣ A643	♣ KJ9				
Contract: 2N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 852		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ10	♥ K942	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ54	♦ J109	AP			
South HCP: 7	♣ A85	♣ K32	1. Stayman			
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AK6				2NT
Vul: None	♥ 98	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ K63	♦ AJ94	Pass	3NT	AP	
South HCP: 20	♣ KQ92	♣ J63	1. Stayman			
Contract: 3N S						

Board: 144

Dealer: N

Vul: NS

North HCP: 21

South HCP: 1

Contract: 2N N

North:

♠ K32

♥ KJ65

♦ KJ

♣ AKQJ

South:

♠ J1098

♥ 7432

♦ 2

♣ 10872

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 139	♠ K42	The opponents are silent.
Dealer: S	♥ AJ54	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AKJ9	

Board: 140	♠ A1064	The opponents are silent.
Dealer: N	♥ KQJ63	
Vul: None	♦ K103	Partner bids first.
HCP: 13	♣ 2	

Board: 141	♠ AKQ7	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ KJ103	You bid first.
HCP: 20	♣ KJ9	

Board: 142	♠ 852	The opponents are silent.
Dealer: N	♥ K942	
Vul: Both	♦ J109	Partner bids first.
HCP: 7	♣ K32	

Board: 143	♠ AK6	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ AJ94	You bid first.
HCP: 20	♣ J63	

Board: 144	♠ J1098	The opponents are silent.
Dealer: N	♥ 7432	
Vul: NS	♦ 2	Partner bids first.
HCP: 1	♣ 10872	

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

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ K42				2NT
Vul: Both	♥ Q9	♥ AJ54	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ QJ752	♦ A9	Pass	3NT	AP	
South HCP: 20	♣ 76	♣ AKJ9				
Contract: 3N S			1. Stayman			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ A1064		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A982	♥ KQJ63	Pass	3NT <sup>2</sup>	Pass	6♥
North HCP: 21	♦ AQ	♦ K103	AP			
South HCP: 13	♣ AKJ	♣ 2	1. Stayman			
Contract: 6♥ S			2. both majors			

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 9865	♠ AKQ7				2NT
Vul: NS	♥ 95	♥ K4				
North HCP: 4	♦ 976	♦ KJ103	AP			
South HCP: 20	♣ A643	♣ KJ9				
Contract: 2N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 852		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ10	♥ K942	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ54	♦ J109	AP			
South HCP: 7	♣ A85	♣ K32	1. Stayman			
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 10952	♠ AK6				2NT
Vul: None	♥ 98	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ K63	♦ AJ94	Pass	3NT	AP	
South HCP: 20	♣ KQ92	♣ J63	1. Stayman			
Contract: 3N S						

Board: 144

Dealer: N

Vul: NS

North HCP: 21

South HCP: 1

Contract: 2N N

North:

♠ K32

♥ KJ65

♦ KJ

♣ AKQJ

South:

♠ J1098

♥ 7432

♦ 2

♣ 10872

West	North	East	South
	2NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 145	♠ 87654	East Doubles 3♥ if possible.
Dealer: S	♥ 63	
Vul: EW	♦ K1095	Partner bids first.
HCP: 3	♣ 107	
Board: 146	♠ AJ6	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AQJ98	
Board: 147	♠ Q3	The opponents are silent.
Dealer: S	♥ 7654	
Vul: NS	♦ 9652	Partner bids first.
HCP: 7	♣ KQ3	
Board: 148	♠ AK52	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ QJ843	
Board: 149	♠ A	The opponents are silent.
Dealer: S	♥ J9742	
Vul: Both	♦ 108632	Partner bids first.
HCP: 5	♣ 85	
Board: 150	♠ A83	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ Q1098	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 87654	♠ KQ10				2NT
Vul: EW	♥ 63	♥ KQ5	Pass	3♥	X	3♠
North HCP: 3	♦ K1095	♦ AQ72	AP			
South HCP: 20	♣ 107	♣ A62				
Contract: 3♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q5		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ QJ6	♥ A875	Pass	3♦	Pass	4♦
North HCP: 20	♦ AJ	♦ KQ10865	Pass	5♦	Pass	6♦
South HCP: 11	♣ AQJ98	♣ 6	AP			
Contract: 6♦ N			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ4				2NT
Vul: NS	♥ 7654	♥ A983	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 9652	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ KQ3	♣ A64	1. Stayman			
Contract: 4♥ S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J73				
Vul: EW	♥ K2	♥ 95		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ 9854	AP			
South HCP: 8	♣ QJ843	♣ AK107				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				2NT
Vul: Both	♥ J9742	♥ K3	Pass	3♦	Pass	3♥
North HCP: 5	♦ 108632	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ 85	♣ A10976				
Contract: 3N S						

Board: 150

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A83

♥ AJ10

♦ AKQ

♣ Q1098

South:

♠ K

♥ KQ974

♦ J32

♣ KJ65

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 145	♠ KQ10	East Doubles 3♥ if possible.
Dealer: S	♥ KQ5	
Vul: EW	♦ AQ72	You bid first.
HCP: 20	♣ A62	
Board: 146	♠ Q5	The opponents are silent.
Dealer: N	♥ A875	
Vul: None	♦ KQ10865	Partner bids first.
HCP: 11	♣ 6	
Board: 147	♠ KJ4	The opponents are silent.
Dealer: S	♥ A983	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ A64	
Board: 148	♠ J73	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ 9854	Partner bids first.
HCP: 8	♣ AK107	
Board: 149	♠ KQ6	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ A10976	
Board: 150	♠ K	The opponents are silent.
Dealer: N	♥ KQ974	
Vul: NS	♦ J32	Partner bids first.
HCP: 13	♣ KJ65	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 87654	♠ KQ10				2NT
Vul: EW	♥ 63	♥ KQ5	Pass	3♥	X	3♠
North HCP: 3	♦ K1095	♦ AQ72	AP			
South HCP: 20	♣ 107	♣ A62				
Contract: 3♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q5		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ QJ6	♥ A875	Pass	3♦	Pass	4♦
North HCP: 20	♦ AJ	♦ KQ10865	Pass	5♦	Pass	6♦
South HCP: 11	♣ AQJ98	♣ 6	AP			
Contract: 6♦ N			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ4				2NT
Vul: NS	♥ 7654	♥ A983	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 9652	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ KQ3	♣ A64	1. Stayman			
Contract: 4♥ S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J73				
Vul: EW	♥ K2	♥ 95		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ 9854	AP			
South HCP: 8	♣ QJ843	♣ AK107				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				2NT
Vul: Both	♥ J9742	♥ K3	Pass	3♦	Pass	3♥
North HCP: 5	♦ 108632	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ 85	♣ A10976				
Contract: 3N S						

Board: 150

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A83

♥ AJ10

♦ AKQ

♣ Q1098

South:

♠ K

♥ KQ974

♦ J32

♣ KJ65

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 151	♠ 107	The opponents are silent.
Dealer: S	♥ QJ9873	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ KQ107	
Board: 152	♠ 74	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AK1092	You bid first.
HCP: 20	♣ KQJ8	
Board: 153	♠ 73	The opponents are silent.
Dealer: S	♥ 109853	
Vul: EW	♦ 97	Partner bids first.
HCP: 3	♣ K842	
Board: 154	♠ A54	West Doubles 3♠ if possible.
Dealer: N	♥ AK7	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ KJ975	
Board: 155	♠ 4	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ J109854	Partner bids first.
HCP: 6	♣ K1085	
Board: 156	♠ AK108	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ J10	You bid first.
HCP: 20	♣ A1098	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AJ98				2NT
Vul: EW	♥ QJ9873	♥ A62	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK9	Pass	6♥	AP	
South HCP: 20	♣ KQ107	♣ A64				
Contract: 6♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ A10952		2NT	Pass	3♥
Vul: None	♥ AK	♥ 943	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK1092	♦ Q4	AP			
South HCP: 6	♣ KQJ8	♣ 965				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AQ6				2NT
Vul: EW	♥ 109853	♥ AKQ	Pass	3♦	Pass	3♥
North HCP: 3	♦ 97	♦ KQ103	AP			
South HCP: 20	♣ K842	♣ 1097				
Contract: 3♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ —		2NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AK7	♥ Q1052	X	4♣ <sup>2</sup>	Pass	5♦
North HCP: 20	♦ AJ	♦ Q109653	AP			
South HCP: 4	♣ KJ975	♣ 1083				
Contract: 5♦ S						

1. Minor Suit Transfers after 2NT  
2. automat

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K96				2NT
Vul: None	♥ Q5	♥ A1042	Pass	3NT	AP	
North HCP: 6	♦ J109854	♦ AKQ3				
South HCP: 20	♣ K1085	♣ A6				
Contract: 3N S						



Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AK108

♥ AKJ

♦ J10

♣ A1098

South:

♠ QJ7632

♥ 32

♦ 64

♣ KQ6

West	North	East	South
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	2NT	Pass	3♥
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Pass	3♠	Pass	4♠
------	----	------	----

AP

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 151	♠ AJ98	The opponents are silent.
Dealer: S	♥ A62	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ A64	
Board: 152	♠ A10952	The opponents are silent.
Dealer: N	♥ 943	
Vul: None	♦ Q4	Partner bids first.
HCP: 6	♣ 965	
Board: 153	♠ AQ6	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ KQ103	You bid first.
HCP: 20	♣ 1097	
Board: 154	♠ —	West Doubles 3♠ if possible.
Dealer: N	♥ Q1052	
Vul: Both	♦ Q109653	Partner bids first.
HCP: 4	♣ 1083	
Board: 155	♠ K96	The opponents are silent.
Dealer: S	♥ A1042	
Vul: None	♦ AKQ3	You bid first.
HCP: 20	♣ A6	
Board: 156	♠ QJ7632	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ 64	Partner bids first.
HCP: 8	♣ KQ6	

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

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AJ98				2NT
Vul: EW	♥ QJ9873	♥ A62	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK9	Pass	6♥	AP	
South HCP: 20	♣ KQ107	♣ A64				
Contract: 6♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ A10952		2NT	Pass	3♥
Vul: None	♥ AK	♥ 943	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK1092	♦ Q4	AP			
South HCP: 6	♣ KQJ8	♣ 965				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AQ6				2NT
Vul: EW	♥ 109853	♥ AKQ	Pass	3♦	Pass	3♥
North HCP: 3	♦ 97	♦ KQ103	AP			
South HCP: 20	♣ K842	♣ 1097				
Contract: 3♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ —		2NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AK7	♥ Q1052	X	4♣ <sup>2</sup>	Pass	5♦
North HCP: 20	♦ AJ	♦ Q109653	AP			
South HCP: 4	♣ KJ975	♣ 1083				
Contract: 5♦ S						

1. Minor Suit Transfers after 2NT  
2. automat

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K96				2NT
Vul: None	♥ Q5	♥ A1042	Pass	3NT	AP	
North HCP: 6	♦ J109854	♦ AKQ3				
South HCP: 20	♣ K1085	♣ A6				
Contract: 3N S						

Board: 156

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AK108

♥ AKJ

♦ J10

♣ A1098

South:

♠ QJ7632

♥ 32

♦ 64

♣ KQ6

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 157	♠ K875	The opponents are silent.
Dealer: S	♥ 9862	
Vul: Both	♦ 653	Partner bids first.
HCP: 3	♣ 32	

Board: 158	♠ AK7	The opponents are silent.
Dealer: N	♥ 10652	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AKQ5	

Board: 159	♠ 109432	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: EW	♦ KJ	Partner bids first.
HCP: 9	♣ 43	

Board: 160	♠ AK52	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ J6	You bid first.
HCP: 21	♣ AK97	

Board: 161	♠ Q	The opponents are silent.
Dealer: S	♥ 87432	
Vul: NS	♦ 98	Partner bids first.
HCP: 3	♣ J8754	

Board: 162	♠ AKQ	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ AQJ7	You bid first.
HCP: 21	♣ AJ53	

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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ QJ9				2NT
Vul: Both	♥ 9862	♥ AKQ4				
North HCP: 3	♦ 653	♦ QJ4	AP			
South HCP: 21	♣ 32	♣ AQ7				
Contract: 2N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J9				
Vul: NS	♥ 10652	♥ J843		2NT	AP	
North HCP: 20	♦ A8	♦ 10653				
South HCP: 3	♣ AKQ5	♣ J102				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 109432	♠ AKJ7				2NT
Vul: EW	♥ AJ109	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ KJ	♦ 974	Pass	4♠	AP	
South HCP: 20	♣ 43	♣ AK76	1. Stayman			
Contract: 4♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 863				
Vul: None	♥ AQ2	♥ J107		2NT	Pass	5NT
North HCP: 21	♦ J6	♦ AKQ54	Pass	6NT	AP	
South HCP: 12	♣ AK97	♣ Q10				
Contract: 6N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AKJ5				2NT
Vul: NS	♥ 87432	♥ K10	Pass	3♦	Pass	3♥
North HCP: 3	♦ 98	♦ A5	AP			
South HCP: 21	♣ J8754	♣ AQ932				
Contract: 3♥ S						

Board: 162

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AKQ

♥ 73

♦ AQJ7

♣ AJ53

South:

♠ 85

♥ 106

♦ K106432

♣ Q106

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 157	♠ QJ9	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: Both	♦ QJ4	You bid first.
HCP: 21	♣ AQ7	
Board: 158	♠ J9	The opponents are silent.
Dealer: N	♥ J843	
Vul: NS	♦ 10653	Partner bids first.
HCP: 3	♣ J102	
Board: 159	♠ AKJ7	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ 974	You bid first.
HCP: 20	♣ AK76	
Board: 160	♠ 863	The opponents are silent.
Dealer: N	♥ J107	
Vul: None	♦ AKQ54	Partner bids first.
HCP: 12	♣ Q10	
Board: 161	♠ AKJ5	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ AQ932	
Board: 162	♠ 85	The opponents are silent.
Dealer: N	♥ 106	
Vul: EW	♦ K106432	Partner bids first.
HCP: 5	♣ Q106	



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

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ QJ9				2NT
Vul: Both	♥ 9862	♥ AKQ4				
North HCP: 3	♦ 653	♦ QJ4	AP			
South HCP: 21	♣ 32	♣ AQ7				
Contract: 2N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J9				
Vul: NS	♥ 10652	♥ J843		2NT	AP	
North HCP: 20	♦ A8	♦ 10653				
South HCP: 3	♣ AKQ5	♣ J102				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 109432	♠ AKJ7				2NT
Vul: EW	♥ AJ109	♥ KQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ KJ	♦ 974	Pass	4♠	AP	
South HCP: 20	♣ 43	♣ AK76	1. Stayman			
Contract: 4♠ S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 863				
Vul: None	♥ AQ2	♥ J107		2NT	Pass	5NT
North HCP: 21	♦ J6	♦ AKQ54	Pass	6NT	AP	
South HCP: 12	♣ AK97	♣ Q10				
Contract: 6N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AKJ5				2NT
Vul: NS	♥ 87432	♥ K10	Pass	3♦	Pass	3♥
North HCP: 3	♦ 98	♦ A5	AP			
South HCP: 21	♣ J8754	♣ AQ932				
Contract: 3♥ S						

Board: 162

Dealer: N

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AKQ

♥ 73

♦ AQJ7

♣ AJ53

South:

♠ 85

♥ 106

♦ K106432

♣ Q106

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 163	♠ J64	The opponents are silent.
Dealer: S	♥ Q865	
Vul: Both	♦ A984	Partner bids first.
HCP: 8	♣ J3	

Board: 164	♠ AKJ4	The opponents are silent.
Dealer: N	♥ A832	
Vul: EW	♦ A96	You bid first.
HCP: 20	♣ A5	

Board: 165	♠ J1098	The opponents are silent.
Dealer: S	♥ 109532	
Vul: Both	♦ 6	Partner bids first.
HCP: 6	♣ AJ8	

Board: 166	♠ AJ9	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ AK106	You bid first.
HCP: 20	♣ A86	

Board: 167	♠ J532	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ 1062	Partner bids first.
HCP: 7	♣ J75	

Board: 168	♠ AQ10	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ A85	

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

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A5				2NT
Vul: Both	♥ Q865	♥ KJ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ A984	♦ K1065	Pass	3NT	AP	
South HCP: 20	♣ J3	♣ AKQ9				
Contract: 3N S			1. Stayman			

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q106				
Vul: EW	♥ A832	♥ 976		2NT	Pass	3NT
North HCP: 20	♦ A96	♦ K7	AP			
South HCP: 9	♣ A5	♣ KJ1062				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K74				2NT
Vul: Both	♥ 109532	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 6	♦ AJ2	Pass	4♥	AP	
South HCP: 21	♣ AJ8	♣ K76				
Contract: 4♥ S			1. Stayman			

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ1074				
Vul: None	♥ A94	♥ Q3		2NT	Pass	3♥
North HCP: 20	♦ AK106	♦ J87	Pass	3♠	Pass	4NT <sup>1</sup>
South HCP: 11	♣ A86	♣ K95	Pass	6♠	AP	
Contract: 6♠ N			1. Quantitative 4NT			

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J532	♠ AK6				2NT
Vul: EW	♥ AJ2	♥ 96	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 1062	♦ AQ98	Pass	3NT	AP	
South HCP: 20	♣ J75	♣ AK86				
Contract: 3N S			1. Stayman			

Board: 168

Dealer: N

Vul: Both

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ AQ10

♥ KQ54

♦ AQ7

♣ A85

South:

♠ 84

♥ 863

♦ 1042

♣ Q7642

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 163	♠ A5	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ K1065	You bid first.
HCP: 20	♣ AKQ9	

Board: 164	♠ Q106	The opponents are silent.
Dealer: N	♥ 976	
Vul: EW	♦ K7	Partner bids first.
HCP: 9	♣ KJ1062	

Board: 165	♠ K74	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ AJ2	You bid first.
HCP: 21	♣ K76	

Board: 166	♠ KQ1074	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ J87	Partner bids first.
HCP: 11	♣ K95	

Board: 167	♠ AK6	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ AQ98	You bid first.
HCP: 20	♣ AK86	

Board: 168	♠ 84	The opponents are silent.
Dealer: N	♥ 863	
Vul: Both	♦ 1042	Partner bids first.
HCP: 2	♣ Q7642	

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

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A5				2NT
Vul: Both	♥ Q865	♥ KJ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ A984	♦ K1065	Pass	3NT	AP	
South HCP: 20	♣ J3	♣ AKQ9	1. Stayman			
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q106		2NT	Pass	3NT
Vul: EW	♥ A832	♥ 976				
North HCP: 20	♦ A96	♦ K7	AP			
South HCP: 9	♣ A5	♣ KJ1062				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K74				2NT
Vul: Both	♥ 109532	♥ AKQJ	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 6	♦ AJ2	Pass	4♥	AP	
South HCP: 21	♣ AJ8	♣ K76	1. Stayman			
Contract: 4♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ1074		2NT	Pass	3♥
Vul: None	♥ A94	♥ Q3	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AK106	♦ J87	Pass	6♠	AP	
South HCP: 11	♣ A86	♣ K95	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ J532	♠ AK6				2NT
Vul: EW	♥ AJ2	♥ 96	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 1062	♦ AQ98	Pass	3NT	AP	
South HCP: 20	♣ J75	♣ AK86	1. Stayman			
Contract: 3N S						

Board: 168

Dealer: N

Vul: Both

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ AQ10

♥ KQ54

♦ AQ7

♣ A85

South:

♠ 84

♥ 863

♦ 1042

♣ Q7642

West	North	East	South
	2NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 169	♠ 5	The opponents are silent.
Dealer: S	♥ KQ1076	
Vul: NS	♦ J7642	Partner bids first.
HCP: 10	♣ A10	
Board: 170	♠ A85	West Doubles 3♥ if possible.
Dealer: N	♥ A95	
Vul: Both	♦ AKJ5	You bid first.
HCP: 20	♣ A94	
Board: 171	♠ QJ32	The opponents are silent.
Dealer: S	♥ 832	
Vul: None	♦ 632	Partner bids first.
HCP: 4	♣ J85	
Board: 172	♠ KQ93	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ A42	You bid first.
HCP: 20	♣ AQ10	
Board: 173	♠ K42	The opponents are silent.
Dealer: S	♥ 965	
Vul: None	♦ KJ92	Partner bids first.
HCP: 11	♣ A75	
Board: 174	♠ Q1073	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ AJ6	You bid first.
HCP: 20	♣ AKJ	

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

Board: 169

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 5

♥ KQ1076

♦ J7642

♣ A10

South:

♠ AJ8

♥ AJ8

♦ AKQ

♣ Q872

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT<sup>1</sup> Pass 5♣

Pass 6♥ AP

1. Blackwood 0314, for ♥

Board: 170

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ A85

♥ A95

♦ AKJ5

♣ A94

South:

♠ KQJ742

♥ 7

♦ 7

♣ Q10753

West North East South

2NT Pass 3♥

X 3♠ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♦ Pass 6♠

AP

1. Cue bid, a ♥ stopper  
2. Cue bid, a ♣ stopper  
3. Blackwood 0314, for ♠

Board: 171

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ QJ32

♥ 832

♦ 632

♣ J85

South:

♠ A76

♥ AJ7

♦ AQ74

♣ KQ4

West North East South

2NT

AP

Board: 172

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ KQ93

♥ KQ9

♦ A42

♣ AQ10

South:

♠ 2

♥ AJ107

♦ KJ87653

♣ 5

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 173

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K42

♥ 965

♦ KJ92

♣ A75

South:

♠ AQ10

♥ AQ83

♦ A653

♣ KQ

West North East South

2NT

Pass 4NT<sup>1</sup> Pass 6NT

AP

1. Quantitative 4NT

Board: 174

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ Q1073

♥ AJ3

♦ AJ6

♣ AKJ

South:

♠ J8

♥ Q10

♦ KQ1032

♣ Q1054

West North East South

2NT Pass 3NT

AP

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 169	♠ AJ8	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ Q872	
Board: 170	♠ KQJ742	West Doubles 3♥ if possible.
Dealer: N	♥ 7	
Vul: Both	♦ 7	Partner bids first.
HCP: 8	♣ Q10753	
Board: 171	♠ A76	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ AQ74	You bid first.
HCP: 20	♣ KQ4	
Board: 172	♠ 2	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: NS	♦ KJ87653	Partner bids first.
HCP: 9	♣ 5	
Board: 173	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: None	♦ A653	You bid first.
HCP: 21	♣ KQ	
Board: 174	♠ J8	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ KQ1032	Partner bids first.
HCP: 10	♣ Q1054	

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

Board: 169

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♥ S

North:

♠ 5

♥ KQ1076

♦ J7642

♣ A10

South:

♠ AJ8

♥ AJ8

♦ AKQ

♣ Q872

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT<sup>1</sup> Pass 5♣

Pass 6♥ AP

1. Blackwood 0314, for ♥

Board: 170

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 6♠ N

North:

♠ A85

♥ A95

♦ AKJ5

♣ A94

South:

♠ KQJ742

♥ 7

♦ 7

♣ Q10753

West North East South

2NT Pass 3♥

X 3♠ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♦ Pass 6♠

AP

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

Board: 171

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ QJ32

♥ 832

♦ 632

♣ J85

South:

♠ A76

♥ AJ7

♦ AQ74

♣ KQ4

West North East South

2NT

AP

Board: 172

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ KQ93

♥ KQ9

♦ A42

♣ AQ10

South:

♠ 2

♥ AJ107

♦ KJ87653

♣ 5

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♦

Pass 5♦ Pass 6♦

AP

1. Stayman

Board: 173

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ K42

♥ 965

♦ KJ92

♣ A75

South:

♠ AQ10

♥ AQ83

♦ A653

♣ KQ

West	North	East	South
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2NT

Pass	4NT <sup>1</sup>	Pass	6NT
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AP

1. Quantitative 4NT

Board: 174

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ Q1073

♥ AJ3

♦ AJ6

♣ AKJ

South:

♠ J8

♥ Q10

♦ KQ1032

♣ Q1054

West	North	East	South
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2NT Pass 3NT

AP

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 175	♠ K9765	West Bids 4♥ if possible.
Dealer: S	♥ 10	
Vul: EW	♦ 97532	Partner bids first.
HCP: 3	♣ 54	
Board: 176	♠ AKQ2	The opponents are silent.
Dealer: N	♥ J1043	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ A102	
Board: 177	♠ Q1098542	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: NS	♦ —	Partner bids first.
HCP: 5	♣ 652	
Board: 178	♠ AKQ	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ K98	You bid first.
HCP: 20	♣ AK853	
Board: 179	♠ 95432	The opponents are silent.
Dealer: S	♥ 106543	
Vul: Both	♦ 5	Partner bids first.
HCP: 3	♣ K8	
Board: 180	♠ AK7	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ A64	You bid first.
HCP: 20	♣ KQ85	

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

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K9765	♠ AJ4				2NT
Vul: EW	♥ 10	♥ KJ7				
North HCP: 3	♦ 97532	♦ KJ106	4♥	AP		
South HCP: 20	♣ 54	♣ AK10				
Contract: 4♥ W						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 74		2NT	Pass	3NT
Vul: Both	♥ J1043	♥ A85				
North HCP: 20	♦ AQ	♦ 863	AP			
South HCP: 10	♣ A102	♣ KQJ87				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ Q1098542	♠ AK7				2NT
Vul: NS	♥ QJ5	♥ A74	Pass	3♥	Pass	3♠
North HCP: 5	♦ —	♦ AK1073	Pass	4♠	AP	
South HCP: 21	♣ 652	♣ K8				
Contract: 4♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 106542		2NT	Pass	3♥
Vul: EW	♥ J2	♥ Q743				
North HCP: 20	♦ K98	♦ 3	Pass	3♠	AP	
South HCP: 2	♣ AK853	♣ 964				
Contract: 3♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 95432	♠ K6				2NT
Vul: Both	♥ 106543	♥ AKQJ	Pass	3♥	Pass	3♠
North HCP: 3	♦ 5	♦ KQ97	AP			
South HCP: 20	♣ K8	♣ Q109				
Contract: 3♠ S						



Board: 180

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK7

♥ KJ4

♦ A64

♣ KQ85

South:

♠ QJ62

♥ A5

♦ J9

♣ A9432

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♦	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
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1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 175	♠ AJ4	West Bids 4♥ if possible.
Dealer: S	♥ KJ7	
Vul: EW	♦ KJ106	You bid first.
HCP: 20	♣ AK10	
Board: 176	♠ 74	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ 863	Partner bids first.
HCP: 10	♣ KQJ87	
Board: 177	♠ AK7	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ AK1073	You bid first.
HCP: 21	♣ K8	
Board: 178	♠ 106542	The opponents are silent.
Dealer: N	♥ Q743	
Vul: EW	♦ 3	Partner bids first.
HCP: 2	♣ 964	
Board: 179	♠ K6	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ KQ97	You bid first.
HCP: 20	♣ Q109	
Board: 180	♠ QJ62	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ J9	Partner bids first.
HCP: 12	♣ A9432	

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

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K9765	♠ AJ4				2NT
Vul: EW	♥ 10	♥ KJ7				
North HCP: 3	♦ 97532	♦ KJ106	4♥	AP		
South HCP: 20	♣ 54	♣ AK10				
Contract: 4♥ W						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 74		2NT	Pass	3NT
Vul: Both	♥ J1043	♥ A85				
North HCP: 20	♦ AQ	♦ 863	AP			
South HCP: 10	♣ A102	♣ KQJ87				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ Q1098542	♠ AK7				2NT
Vul: NS	♥ QJ5	♥ A74	Pass	3♥	Pass	3♠
North HCP: 5	♦ —	♦ AK1073	Pass	4♠	AP	
South HCP: 21	♣ 652	♣ K8				
Contract: 4♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 106542		2NT	Pass	3♥
Vul: EW	♥ J2	♥ Q743				
North HCP: 20	♦ K98	♦ 3	Pass	3♠	AP	
South HCP: 2	♣ AK853	♣ 964				
Contract: 3♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 95432	♠ K6				2NT
Vul: Both	♥ 106543	♥ AKQJ	Pass	3♥	Pass	3♠
North HCP: 3	♦ 5	♦ KQ97	AP			
South HCP: 20	♣ K8	♣ Q109				
Contract: 3♠ S						

Board: 180

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK7

♥ KJ4

♦ A64

♣ KQ85

South:

♠ QJ62

♥ A5

♦ J9

♣ A9432

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♦	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
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1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 181	♠ Q107654	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ 42	Partner bids first.
HCP: 5	♣ K62	
Board: 182	♠ AK53	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: None	♦ 74	You bid first.
HCP: 21	♣ KJ3	
Board: 183	♠ J92	The opponents are silent.
Dealer: S	♥ KQ1092	
Vul: NS	♦ 3	Partner bids first.
HCP: 9	♣ K932	
Board: 184	♠ A4	The opponents are silent.
Dealer: N	♥ AK87	
Vul: Both	♦ A82	You bid first.
HCP: 20	♣ AJ76	
Board: 185	♠ 10964	The opponents are silent.
Dealer: S	♥ J752	
Vul: None	♦ Q98	Partner bids first.
HCP: 5	♣ Q4	
Board: 186	♠ Q1097	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ KQ64	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q107654	♠ AKJ				2NT
Vul: EW	♥ 105	♥ K87	Pass	3♥	Pass	3♠
North HCP: 5	♦ 42	♦ AK5	Pass	4♠	AP	
South HCP: 21	♣ K62	♣ QJ43				
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 8				
Vul: None	♥ AKQJ	♥ 107		2NT	Pass	3NT
North HCP: 21	♦ 74	♦ K109632	AP			
South HCP: 7	♣ KJ3	♣ A972				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ K5				2NT
Vul: NS	♥ KQ1092	♥ A74	Pass	3♦	Pass	3♥
North HCP: 9	♦ 3	♦ AQJ85	Pass	3NT	Pass	4♥
South HCP: 20	♣ K932	♣ AQ6	Pass	4NT <sup>1</sup>	Pass	5♣
Contract: 6♥ S			Pass	6♥	AP	

1. Blackwood 0314, for ♥

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K632				
Vul: Both	♥ AK87	♥ QJ6		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ A82	♦ K763	Pass	3♥	Pass	5NT
South HCP: 12	♣ AJ76	♣ K8	Pass	7NT	AP	
Contract: 7N N						

1. Stayman

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AQJ3				2NT
Vul: None	♥ J752	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ Q98	♦ K103	Pass	4♠	AP	
South HCP: 21	♣ Q4	♣ A86				
Contract: 4♠ S						

1. Stayman

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ Q1097

♥ AQ8

♦ AK

♣ KQ64

South:

♠ K52

♥ J62

♦ Q832

♣ J102

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 181	♠ AKJ	The opponents are silent.
Dealer: S	♥ K87	
Vul: EW	♦ AK5	You bid first.
HCP: 21	♣ QJ43	
Board: 182	♠ 8	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ K109632	Partner bids first.
HCP: 7	♣ A972	
Board: 183	♠ K5	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ AQJ85	You bid first.
HCP: 20	♣ AQ6	
Board: 184	♠ K632	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ K763	Partner bids first.
HCP: 12	♣ K8	
Board: 185	♠ AQJ3	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ K103	You bid first.
HCP: 21	♣ A86	
Board: 186	♠ K52	The opponents are silent.
Dealer: N	♥ J62	
Vul: EW	♦ Q832	Partner bids first.
HCP: 7	♣ J102	



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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q107654	♠ AKJ				2NT
Vul: EW	♥ 105	♥ K87	Pass	3♥	Pass	3♠
North HCP: 5	♦ 42	♦ AK5	Pass	4♠	AP	
South HCP: 21	♣ K62	♣ QJ43				
Contract: 4♠ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 8				
Vul: None	♥ AKQJ	♥ 107		2NT	Pass	3NT
North HCP: 21	♦ 74	♦ K109632	AP			
South HCP: 7	♣ KJ3	♣ A972				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ K5				2NT
Vul: NS	♥ KQ1092	♥ A74	Pass	3♦	Pass	3♥
North HCP: 9	♦ 3	♦ AQJ85	Pass	3NT	Pass	4♥
South HCP: 20	♣ K932	♣ AQ6	Pass	4NT <sup>1</sup>	Pass	5♣
Contract: 6♥ S			Pass	6♥	AP	

1. Blackwood 0314, for ♥

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K632				
Vul: Both	♥ AK87	♥ QJ6		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ A82	♦ K763	Pass	3♥	Pass	5NT
South HCP: 12	♣ AJ76	♣ K8	Pass	7NT	AP	
Contract: 7N N						

1. Stayman

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AQJ3				2NT
Vul: None	♥ J752	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ Q98	♦ K103	Pass	4♠	AP	
South HCP: 21	♣ Q4	♣ A86				
Contract: 4♠ S						

1. Stayman

Board: 186

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ Q1097

♥ AQ8

♦ AK

♣ KQ64

South:

♠ K52

♥ J62

♦ Q832

♣ J102

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 187	♠ 53	The opponents are silent.
Dealer: S	♥ 1063	
Vul: None	♦ 3	Partner bids first.
HCP: 1	♣ J986543	

Board: 188	♠ AKJ9	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ QJ5	

Board: 189	♠ 986	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ 1062	Partner bids first.
HCP: 8	♣ KQ1095	

Board: 190	♠ A953	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ AK63	You bid first.
HCP: 21	♣ A5	

Board: 191	♠ A642	The opponents are silent.
Dealer: S	♥ 10965	
Vul: NS	♦ 54	Partner bids first.
HCP: 4	♣ 1083	

Board: 192	♠ AJ	The opponents are silent.
Dealer: N	♥ A106	
Vul: EW	♦ KQJ106	You bid first.
HCP: 20	♣ AJ2	

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ8				2NT
Vul: None	♥ 1063	♥ AK4	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 1	♦ 3	♦ Q964	AP			
South HCP: 21	♣ J986543	♣ AK10				
Contract: 3N S						1. Minor Suit Transfers after 2NT

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 102				
Vul: NS	♥ KQ72	♥ 10984				
North HCP: 20	♦ A4	♦ 10752	West	North	East	South
South HCP: 4	♣ QJ5	♣ A107		2NT	AP	
Contract: 2N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AKJ5				
Vul: EW	♥ K3	♥ 104				2NT
North HCP: 8	♦ 1062	♦ AQJ8	Pass	3NT	AP	
South HCP: 20	♣ KQ1095	♣ AJ4				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ J86				
Vul: Both	♥ AQ4	♥ 92				
North HCP: 21	♦ AK63	♦ J754	West	North	East	South
South HCP: 2	♣ A5	♣ 8732		2NT	AP	
Contract: 2N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ KQJ3				
Vul: NS	♥ 10965	♥ KJ43				2NT
North HCP: 4	♦ 54	♦ Q2	AP			
South HCP: 21	♣ 1083	♣ AKQ				
Contract: 2N S						

Board: 192

Dealer: N

Vul: EW

North HCP: 20

South HCP: 2

Contract: 3♥ N

North:

♠ AJ

♥ A106

♦ KQJ106

♣ AJ2

South:

♠ 107

♥ Q9752

♦ 8752

♣ 43

West	North	East	South
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	2NT	Pass	3♦
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Pass	3♥	AP	
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## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 187	♠ KQ8	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ Q964	You bid first.
HCP: 21	♣ AK10	

Board: 188	♠ 102	The opponents are silent.
Dealer: N	♥ 10984	
Vul: NS	♦ 10752	Partner bids first.
HCP: 4	♣ A107	

Board: 189	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ AQJ8	You bid first.
HCP: 20	♣ AJ4	

Board: 190	♠ J86	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ J754	Partner bids first.
HCP: 2	♣ 8732	

Board: 191	♠ KQJ3	The opponents are silent.
Dealer: S	♥ KJ43	
Vul: NS	♦ Q2	You bid first.
HCP: 21	♣ AKQ	

Board: 192	♠ 107	The opponents are silent.
Dealer: N	♥ Q9752	
Vul: EW	♦ 8752	Partner bids first.
HCP: 2	♣ 43	

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

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ8				2NT
Vul: None	♥ 1063	♥ AK4	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 1	♦ 3	♦ Q964	AP			
South HCP: 21	♣ J986543	♣ AK10				
Contract: 3N S			1. Minor Suit Transfers after 2NT			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 102				
Vul: NS	♥ KQ72	♥ 10984		2NT	AP	
North HCP: 20	♦ A4	♦ 10752				
South HCP: 4	♣ QJ5	♣ A107				
Contract: 2N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AKJ5				2NT
Vul: EW	♥ K3	♥ 104	Pass	3NT	AP	
North HCP: 8	♦ 1062	♦ AQJ8				
South HCP: 20	♣ KQ1095	♣ AJ4				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ J86				
Vul: Both	♥ AQ4	♥ 92		2NT	AP	
North HCP: 21	♦ AK63	♦ J754				
South HCP: 2	♣ A5	♣ 8732				
Contract: 2N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ KQJ3				2NT
Vul: NS	♥ 10965	♥ KJ43	AP			
North HCP: 4	♦ 54	♦ Q2				
South HCP: 21	♣ 1083	♣ AKQ				
Contract: 2N S						

Board: 192

Dealer: N

Vul: EW

North HCP: 20

South HCP: 2

Contract: 3♥ N

North:

♠ AJ

♥ A106

♦ KQJ106

♣ AJ2

South:

♠ 107

♥ Q9752

♦ 8752

♣ 43

West	North	East	South
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	2NT	Pass	3♦
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Pass	3♥	AP	
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## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 193	♠ J32	The opponents are silent.
Dealer: S	♥ Q873	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ KJ742	

Board: 194	♠ K74	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ AK432	You bid first.
HCP: 20	♣ AK8	

Board: 195	♠ 6	The opponents are silent.
Dealer: S	♥ QJ52	
Vul: NS	♦ J752	Partner bids first.
HCP: 8	♣ A653	

Board: 196	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ AKJ3	You bid first.
HCP: 21	♣ Q93	

Board: 197	♠ —	The opponents are silent.
Dealer: S	♥ A10832	
Vul: None	♦ K8754	Partner bids first.
HCP: 7	♣ 1083	

Board: 198	♠ AKQ	The opponents are silent.
Dealer: N	♥ A104	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ 953	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK106				2NT
Vul: None	♥ Q873	♥ A2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 2	♦ K764	Pass	4♠	AP	
South HCP: 20	♣ KJ742	♣ AQ9	1. Stayman			
Contract: 4♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ J86		2NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ K5	♥ 64				
North HCP: 20	♦ AK432	♦ J9	Pass	3NT	AP	
South HCP: 4	♣ AK8	♣ Q107654	1. Minor Suit Transfers after 2NT			
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK4				2NT
Vul: NS	♥ QJ52	♥ K864	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ J752	♦ AQ9	Pass	6♥	AP	
South HCP: 20	♣ A653	♣ KJ8	1. Stayman			
Contract: 6♥ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 7542		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ10	♥ KQ5	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ3	♦ Q106	AP			
South HCP: 8	♣ Q93	♣ J74	1. Stayman			
Contract: 3N N						

Board: 197			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ —	♠ AK5	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 7	♥ A10832	♥ QJ74	Pass	5♠ <sup>2</sup>	Pass	6♦
South HCP: 21	♦ K8754	♦ A2	Pass	6♥	AP	
Contract: 6♥ S	♣ 1083	♣ AK52				
						1. Super acceptance after NT
						2. Exclusion, for ♥

Board: 198

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AKQ

♥ A104

♦ AKJ7

♣ 953

South:

♠ 642

♥ 9532

♦ 92

♣ AK86

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

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 193	♠ AK106	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ K764	You bid first.
HCP: 20	♣ AQ9	
Board: 194	♠ J86	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ J9	Partner bids first.
HCP: 4	♣ Q107654	
Board: 195	♠ AK4	The opponents are silent.
Dealer: S	♥ K864	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ KJ8	
Board: 196	♠ 7542	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: Both	♦ Q106	Partner bids first.
HCP: 8	♣ J74	
Board: 197	♠ AK5	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: None	♦ A2	You bid first.
HCP: 21	♣ AK52	
Board: 198	♠ 642	The opponents are silent.
Dealer: N	♥ 9532	
Vul: NS	♦ 92	Partner bids first.
HCP: 7	♣ AK86	

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

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK106				2NT
Vul: None	♥ Q873	♥ A2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 2	♦ K764	Pass	4♠	AP	
South HCP: 20	♣ KJ742	♣ AQ9	1. Stayman			
Contract: 4♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ J86		2NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ K5	♥ 64				
North HCP: 20	♦ AK432	♦ J9	Pass	3NT	AP	
South HCP: 4	♣ AK8	♣ Q107654	1. Minor Suit Transfers after 2NT			
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK4				2NT
Vul: NS	♥ QJ52	♥ K864	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ J752	♦ AQ9	Pass	6♥	AP	
South HCP: 20	♣ A653	♣ KJ8	1. Stayman			
Contract: 6♥ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 7542		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ10	♥ KQ5	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ3	♦ Q106	AP			
South HCP: 8	♣ Q93	♣ J74	1. Stayman			
Contract: 3N N						

Board: 197			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ —	♠ AK5	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 7	♥ A10832	♥ QJ74	Pass	5♠ <sup>2</sup>	Pass	6♦
South HCP: 21	♦ K8754	♦ A2	Pass	6♥	AP	
Contract: 6♥ S	♣ 1083	♣ AK52				
						1. Super acceptance after NT
						2. Exclusion, for ♥

Board: 198

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AKQ

♥ A104

♦ AKJ7

♣ 953

South:

♠ 642

♥ 9532

♦ 92

♣ AK86

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

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 199	♠ J10842	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ A	Partner bids first.
HCP: 9	♣ K8532	
Board: 200	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ A97	
Board: 201	♠ 632	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ 7653	Partner bids first.
HCP: 7	♣ 943	
Board: 202	♠ AQ5	The opponents are silent.
Dealer: N	♥ AK76	
Vul: Both	♦ K95	You bid first.
HCP: 20	♣ A52	
Board: 203	♠ Q	West Bids XA♠♠ if possible.
Dealer: S	♥ K965	
Vul: NS	♦ A8643	Partner bids first.
HCP: 9	♣ 1043	
Board: 204	♠ 82	The opponents are silent.
Dealer: N	♥ AK109	
Vul: EW	♦ AQ1098	You bid first.
HCP: 20	♣ AK	

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

Board: 199

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ J10842

♥ J9

♦ A

♣ K8532

South:

♠ AQ

♥ AQ104

♦ KJ7

♣ A974

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 200

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ KJ4

♥ AK92

♦ KQ9

♣ A97

South:

♠ 53

♥ Q1084

♦ 763

♣ J1064

West North East South

2NT AP

Board: 201

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 632

♥ AK7

♦ 7653

♣ 943

South:

♠ AKQ9

♥ J3

♦ K1098

♣ AK6

West North East South

2NT

Pass 3NT AP

Board: 202

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AQ5

♥ AK76

♦ K95

♣ A52

South:

♠ KJ83

♥ Q98

♦ AQ87

♣ Q4

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 5NT

Pass 6NT AP

1. Stayman

Board: 203

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♥ X S

North:

♠ Q

♥ K965

♦ A8643

♣ 1043

South:

♠ AK3

♥ AQ42

♦ KQJ2

♣ J2

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6♥ Pass Pass

XA♠ AP

1. Stayman



Board: 204

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ 82

♥ AK109

♦ AQ1098

♣ AK

South:

♠ AQJ954

♥ 83

♦ 74

♣ J108

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

	2NT	Pass	4♥ <sup>1</sup>
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Pass	4♠	AP	
------	----	----	--

1. Texas

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 199	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: EW	♦ KJ7	You bid first.
HCP: 20	♣ A974	
Board: 200	♠ 53	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: None	♦ 763	Partner bids first.
HCP: 3	♣ J1064	
Board: 201	♠ AKQ9	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ K1098	You bid first.
HCP: 20	♣ AK6	
Board: 202	♠ KJ83	The opponents are silent.
Dealer: N	♥ Q98	
Vul: Both	♦ AQ87	Partner bids first.
HCP: 14	♣ Q4	
Board: 203	♠ AK3	West Bids XA♠♠ if possible.
Dealer: S	♥ AQ42	
Vul: NS	♦ KQJ2	You bid first.
HCP: 20	♣ J2	
Board: 204	♠ AQJ954	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ 74	Partner bids first.
HCP: 8	♣ J108	

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

Board: 199

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ J10842

♥ J9

♦ A

♣ K8532

South:

♠ AQ

♥ AQ104

♦ KJ7

♣ A974

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 200

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ KJ4

♥ AK92

♦ KQ9

♣ A97

South:

♠ 53

♥ Q1084

♦ 763

♣ J1064

West North East South

2NT AP

Board: 201

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 632

♥ AK7

♦ 7653

♣ 943

South:

♠ AKQ9

♥ J3

♦ K1098

♣ AK6

West North East South

2NT

Pass 3NT AP

Board: 202

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AQ5

♥ AK76

♦ K95

♣ A52

South:

♠ KJ83

♥ Q98

♦ AQ87

♣ Q4

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 5NT

Pass 6NT AP

1. Stayman

Board: 203

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♥ X S

North:

♠ Q

♥ K965

♦ A8643

♣ 1043

South:

♠ AK3

♥ AQ42

♦ KQJ2

♣ J2

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6♥ Pass Pass

XA♠♠ AP

1. Stayman

Board: 204

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ 82

♥ AK109

♦ AQ1098

♣ AK

South:

♠ AQJ954

♥ 83

♦ 74

♣ J108

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

	2NT	Pass	4♥ <sup>1</sup>
--	-----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. Texas

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 205	♠ 985	The opponents are silent.
Dealer: S	♥ AJ963	
Vul: Both	♦ 85	Partner bids first.
HCP: 5	♣ 953	

Board: 206	♠ Q5	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ A74	You bid first.
HCP: 21	♣ KQJ10	

Board: 207	♠ 109	The opponents are silent.
Dealer: S	♥ 984	
Vul: EW	♦ AQ85	Partner bids first.
HCP: 8	♣ Q762	

Board: 208	♠ K43	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ KQJ92	You bid first.
HCP: 20	♣ AK4	

Board: 209	♠ 87	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ J98	Partner bids first.
HCP: 8	♣ K10863	

Board: 210	♠ K5	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ AQJ5	You bid first.
HCP: 20	♣ AKQJ7	

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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AJ102				2NT
Vul: Both	♥ AJ963	♥ K852	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 5	♦ 85	♦ AQ	AP			
South HCP: 21	♣ 953	♣ AK8				
Contract: 4♥ S						1. Super acceptance after NT

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K974		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ8	♥ 10532	Pass	3♥	Pass	4♥
North HCP: 21	♦ A74	♦ QJ8	AP			
South HCP: 6	♣ KQJ10	♣ 84				
Contract: 4♥ N						1. Stayman

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AKJ7				2NT
Vul: EW	♥ 984	♥ AKQ6	Pass	3NT	AP	
North HCP: 8	♦ AQ85	♦ K7				
South HCP: 20	♣ Q762	♣ 983				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q2		2NT	Pass	5NT
Vul: Both	♥ A2	♥ KJ	Pass	6NT	AP	
North HCP: 20	♦ KQJ92	♦ A10864				
South HCP: 12	♣ AK4	♣ Q873				
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ				2NT
Vul: None	♥ A97	♥ K65	Pass	3NT	AP	
North HCP: 8	♦ J98	♦ AK542				
South HCP: 21	♣ K10863	♣ AQ9				
Contract: 3N S						

Board: 210

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K5

♥ 109

♦ AQJ5

♣ AKQJ7

South:

♠ AQ107

♥ KQ75

♦ 3

♣ 6532

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

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

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 205	♠ AJ102	The opponents are silent.
Dealer: S	♥ K852	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ AK8	

Board: 206	♠ K974	The opponents are silent.
Dealer: N	♥ 10532	
Vul: None	♦ QJ8	Partner bids first.
HCP: 6	♣ 84	

Board: 207	♠ AKJ7	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ K7	You bid first.
HCP: 20	♣ 983	

Board: 208	♠ Q2	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ A10864	Partner bids first.
HCP: 12	♣ Q873	

Board: 209	♠ KQ	The opponents are silent.
Dealer: S	♥ K65	
Vul: None	♦ AK542	You bid first.
HCP: 21	♣ AQ9	

Board: 210	♠ AQ107	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ 3	Partner bids first.
HCP: 11	♣ 6532	



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

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AJ102				2NT
Vul: Both	♥ AJ963	♥ K852	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 5	♦ 85	♦ AQ	AP			
South HCP: 21	♣ 953	♣ AK8				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K974		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ8	♥ 10532	Pass	3♥	Pass	4♥
North HCP: 21	♦ A74	♦ QJ8	AP			
South HCP: 6	♣ KQJ10	♣ 84				
Contract: 4♥ N			1. Stayman			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AKJ7				2NT
Vul: EW	♥ 984	♥ AKQ6	Pass	3NT	AP	
North HCP: 8	♦ AQ85	♦ K7				
South HCP: 20	♣ Q762	♣ 983				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q2		2NT	Pass	5NT
Vul: Both	♥ A2	♥ KJ	Pass	6NT	AP	
North HCP: 20	♦ KQJ92	♦ A10864				
South HCP: 12	♣ AK4	♣ Q873				
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQ				2NT
Vul: None	♥ A97	♥ K65	Pass	3NT	AP	
North HCP: 8	♦ J98	♦ AK542				
South HCP: 21	♣ K10863	♣ AQ9				
Contract: 3N S						

Board: 210

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K5

♥ 109

♦ AQJ5

♣ AKQJ7

South:

♠ AQ107

♥ KQ75

♦ 3

♣ 6532

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 211	♠ J64	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 13	♣ Q106	

Board: 212	♠ Q95	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ AK92	You bid first.
HCP: 21	♣ KQ9	

Board: 213	♠ 109	The opponents are silent.
Dealer: S	♥ Q102	
Vul: None	♦ QJ76	Partner bids first.
HCP: 5	♣ 6532	

Board: 214	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ AK106	You bid first.
HCP: 20	♣ Q98	

Board: 215	♠ J875	The opponents are silent.
Dealer: S	♥ 964	
Vul: EW	♦ 1094	Partner bids first.
HCP: 1	♣ 653	

Board: 216	♠ AKQ	The opponents are silent.
Dealer: N	♥ A1093	
Vul: Both	♦ 54	You bid first.
HCP: 20	♣ AK85	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AKQ2				2NT
Vul: Both	♥ AJ64	♥ K109	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ6	♦ AJ2	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q106	♣ K54	AP			
Contract: 6N S			1. Stayman			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 1072				
Vul: EW	♥ AK2	♥ 87		2NT	AP	
North HCP: 21	♦ AK92	♦ Q1073				
South HCP: 2	♣ KQ9	♣ 8743				
Contract: 2N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ J7				2NT
Vul: None	♥ Q102	♥ AK5				
North HCP: 5	♦ QJ76	♦ AK83	Pass	3NT	AP	
South HCP: 20	♣ 6532	♣ AJ74				
Contract: 3N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q108		2NT	Pass	3♦
Vul: NS	♥ K10	♥ QJ7643				
North HCP: 20	♦ AK106	♦ 2	Pass	3♥	Pass	4♥
South HCP: 6	♣ Q98	♣ J106	AP			
Contract: 4♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J875	♠ KQ102				2NT
Vul: EW	♥ 964	♥ AK10				
North HCP: 1	♦ 1094	♦ AQJ2	AP			
South HCP: 21	♣ 653	♣ Q8				
Contract: 2N S						

Board: 216

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AKQ

♥ A1093

♦ 54

♣ AK85

South:

♠ J74

♥ 8542

♦ Q107

♣ 1074

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 211	♠ AKQ2	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ AJ2	You bid first.
HCP: 20	♣ K54	

Board: 212	♠ 1072	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ Q1073	Partner bids first.
HCP: 2	♣ 8743	

Board: 213	♠ J7	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ AK83	You bid first.
HCP: 20	♣ AJ74	

Board: 214	♠ Q108	The opponents are silent.
Dealer: N	♥ QJ7643	
Vul: NS	♦ 2	Partner bids first.
HCP: 6	♣ J106	

Board: 215	♠ KQ102	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ AQJ2	You bid first.
HCP: 21	♣ Q8	

Board: 216	♠ J74	The opponents are silent.
Dealer: N	♥ 8542	
Vul: Both	♦ Q107	Partner bids first.
HCP: 3	♣ 1074	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AKQ2				2NT
Vul: Both	♥ AJ64	♥ K109	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ6	♦ AJ2	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q106	♣ K54	AP			
Contract: 6N S			1. Stayman			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 1072				
Vul: EW	♥ AK2	♥ 87		2NT	AP	
North HCP: 21	♦ AK92	♦ Q1073				
South HCP: 2	♣ KQ9	♣ 8743				
Contract: 2N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ J7				2NT
Vul: None	♥ Q102	♥ AK5				
North HCP: 5	♦ QJ76	♦ AK83	Pass	3NT	AP	
South HCP: 20	♣ 6532	♣ AJ74				
Contract: 3N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q108		2NT	Pass	3♦
Vul: NS	♥ K10	♥ QJ7643				
North HCP: 20	♦ AK106	♦ 2	Pass	3♥	Pass	4♥
South HCP: 6	♣ Q98	♣ J106	AP			
Contract: 4♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J875	♠ KQ102				2NT
Vul: EW	♥ 964	♥ AK10				
North HCP: 1	♦ 1094	♦ AQJ2	AP			
South HCP: 21	♣ 653	♣ Q8				
Contract: 2N S						

Board: 216

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AKQ

♥ A1093

♦ 54

♣ AK85

South:

♠ J74

♥ 8542

♦ Q107

♣ 1074

West	North	East	South
	2NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 217	♠ Q9542	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KQ754	Partner bids first.
HCP: 10	♣ QJ3	

Board: 218	♠ AJ10	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ Q4	

Board: 219	♠ KQ2	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ 10732	Partner bids first.
HCP: 8	♣ 9753	

Board: 220	♠ QJ73	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AKJ42	You bid first.
HCP: 20	♣ AJ	

Board: 221	♠ KQ75	The opponents are silent.
Dealer: S	♥ Q863	
Vul: None	♦ AJ3	Partner bids first.
HCP: 12	♣ 96	

Board: 222	♠ Q3	The opponents are silent.
Dealer: N	♥ AK93	
Vul: NS	♦ A98	You bid first.
HCP: 20	♣ AQJ3	

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

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ Q9542	♠ AK10				2NT
Vul: NS	♥ —	♥ AQ72	Pass	3♥	Pass	3♠
North HCP: 10	♦ KQ754	♦ 32	Pass	3NT	Pass	4♠
South HCP: 20	♣ QJ3	♣ AK72	AP			
Contract: 4♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K87				
Vul: EW	♥ KQ95	♥ 64		2NT	Pass	3NT
North HCP: 20	♦ AKJ5	♦ Q4	AP			
South HCP: 6	♣ Q4	♣ J107652				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 64				2NT
Vul: Both	♥ K7	♥ AQ9				
North HCP: 8	♦ 10732	♦ AKQ84	Pass	3NT	AP	
South HCP: 20	♣ 9753	♣ KQ6				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ AK10654				
Vul: EW	♥ KJ	♥ 1084		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♦ AKJ42	♦ 9	Pass	4♠	AP	
South HCP: 7	♣ AJ	♣ 1097	1. Texas			
Contract: 4♠ N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ KQ75	♠ A63				2NT
Vul: None	♥ Q863	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ AJ3	♦ KQ86	Pass	5NT	Pass	6NT
South HCP: 20	♣ 96	♣ AQJ10	AP			
Contract: 6N S			1. Stayman			

Board: 222

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ Q3

♥ AK93

♦ A98

♣ AQJ3

South:

♠ AKJ10

♥ QJ864

♦ J2

♣ 62

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

2. Quantitative 4NT

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 217	♠ AK10	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: NS	♦ 32	You bid first.
HCP: 20	♣ AK72	
Board: 218	♠ K87	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ Q4	Partner bids first.
HCP: 6	♣ J107652	
Board: 219	♠ 64	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ AKQ84	You bid first.
HCP: 20	♣ KQ6	
Board: 220	♠ AK10654	The opponents are silent.
Dealer: N	♥ 1084	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ 1097	
Board: 221	♠ A63	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ KQ86	You bid first.
HCP: 20	♣ AQJ10	
Board: 222	♠ AKJ10	The opponents are silent.
Dealer: N	♥ QJ864	
Vul: NS	♦ J2	Partner bids first.
HCP: 12	♣ 62	

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

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ Q9542	♠ AK10				2NT
Vul: NS	♥ —	♥ AQ72	Pass	3♥	Pass	3♠
North HCP: 10	♦ KQ754	♦ 32	Pass	3NT	Pass	4♠
South HCP: 20	♣ QJ3	♣ AK72	AP			
Contract: 4♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K87				
Vul: EW	♥ KQ95	♥ 64		2NT	Pass	3NT
North HCP: 20	♦ AKJ5	♦ Q4	AP			
South HCP: 6	♣ Q4	♣ J107652				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 64				2NT
Vul: Both	♥ K7	♥ AQ9				
North HCP: 8	♦ 10732	♦ AKQ84	Pass	3NT	AP	
South HCP: 20	♣ 9753	♣ KQ6				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ AK10654				
Vul: EW	♥ KJ	♥ 1084		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♦ AKJ42	♦ 9	Pass	4♠	AP	
South HCP: 7	♣ AJ	♣ 1097	1. Texas			
Contract: 4♠ N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ KQ75	♠ A63				2NT
Vul: None	♥ Q863	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ AJ3	♦ KQ86	Pass	5NT	Pass	6NT
South HCP: 20	♣ 96	♣ AQJ10	AP			
Contract: 6N S			1. Stayman			

Board: 222

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ Q3

♥ AK93

♦ A98

♣ AQJ3

South:

♠ AKJ10

♥ QJ864

♦ J2

♣ 62

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

Pass	6NT	AP	
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1. Stayman

2. Quantitative 4NT

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 223	♠ 10643	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ K743	Partner bids first.
HCP: 5	♣ Q864	

Board: 224	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ K862	You bid first.
HCP: 20	♣ AK84	

Board: 225	♠ K1096	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ 9762	Partner bids first.
HCP: 8	♣ Q4	

Board: 226	♠ AJ75	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ KQ6	You bid first.
HCP: 20	♣ AJ64	

Board: 227	♠ 953	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ 108	Partner bids first.
HCP: 1	♣ J109543	

Board: 228	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: Both	♦ QJ6	You bid first.
HCP: 20	♣ AJ10	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ J7				2NT
Vul: None	♥ 7	♥ AKJ6	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ K743	♦ AJ1098	Pass	3NT	AP	
South HCP: 21	♣ Q864	♣ AK	1. Stayman			
Contract: 3N S						
Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 4				
Vul: NS	♥ AJ9	♥ 10653		2NT	AP	
North HCP: 20	♦ K862	♦ Q43				
South HCP: 3	♣ AK84	♣ J9532				
Contract: 2N N						
Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ AJ4				2NT
Vul: None	♥ QJ8	♥ A643	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 9762	♦ AK5	Pass	3NT	AP	
South HCP: 20	♣ Q4	♣ A102	1. Stayman			
Contract: 3N S						
Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 109				
Vul: NS	♥ KQ	♥ A42		2NT	AP	
North HCP: 20	♦ KQ6	♦ 85432				
South HCP: 4	♣ AJ64	♣ 532				
Contract: 2N N						
Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AJ4				2NT
Vul: EW	♥ 73	♥ A654	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 1	♦ 108	♦ K64	AP			
South HCP: 21	♣ J109543	♣ AKQ	1. Minor Suit Transfers after 2NT			
Contract: 3N S						



Board: 228

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AK4

♥ KQ86

♦ QJ6

♣ AJ10

South:

♠ 1096

♥ —

♦ AK10732

♣ Q953

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

AP

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 223	♠ J7	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: None	♦ AJ1098	You bid first.
HCP: 21	♣ AK	
Board: 224	♠ 4	The opponents are silent.
Dealer: N	♥ 10653	
Vul: NS	♦ Q43	Partner bids first.
HCP: 3	♣ J9532	
Board: 225	♠ AJ4	The opponents are silent.
Dealer: S	♥ A643	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ A102	
Board: 226	♠ 109	The opponents are silent.
Dealer: N	♥ A42	
Vul: NS	♦ 85432	Partner bids first.
HCP: 4	♣ 532	
Board: 227	♠ AJ4	The opponents are silent.
Dealer: S	♥ A654	
Vul: EW	♦ K64	You bid first.
HCP: 21	♣ AKQ	
Board: 228	♠ 1096	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AK10732	Partner bids first.
HCP: 9	♣ Q953	

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

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ J7				2NT
Vul: None	♥ 7	♥ AKJ6	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ K743	♦ AJ1098	Pass	3NT	AP	
South HCP: 21	♣ Q864	♣ AK	1. Stayman			
Contract: 3N S						
Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 4				
Vul: NS	♥ AJ9	♥ 10653		2NT	AP	
North HCP: 20	♦ K862	♦ Q43				
South HCP: 3	♣ AK84	♣ J9532				
Contract: 2N N						
Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ K1096	♠ AJ4				2NT
Vul: None	♥ QJ8	♥ A643	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 9762	♦ AK5	Pass	3NT	AP	
South HCP: 20	♣ Q4	♣ A102	1. Stayman			
Contract: 3N S						
Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ 109				
Vul: NS	♥ KQ	♥ A42		2NT	AP	
North HCP: 20	♦ KQ6	♦ 85432				
South HCP: 4	♣ AJ64	♣ 532				
Contract: 2N N						
Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AJ4				2NT
Vul: EW	♥ 73	♥ A654	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 1	♦ 108	♦ K64	AP			
South HCP: 21	♣ J109543	♣ AKQ	1. Minor Suit Transfers after 2NT			
Contract: 3N S						

Board: 228

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ AK4

♥ KQ86

♦ QJ6

♣ AJ10

South:

♠ 1096

♥ —

♦ AK10732

♣ Q953

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

AP

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 229	♠ A8543	The opponents are silent.
Dealer: S	♥ Q632	
Vul: NS	♦ 10	Partner bids first.
HCP: 10	♣ KJ6	

Board: 230	♠ AK43	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: EW	♦ 84	You bid first.
HCP: 20	♣ A107	

Board: 231	♠ Q972	The opponents are silent.
Dealer: S	♥ 8652	
Vul: Both	♦ J1042	Partner bids first.
HCP: 5	♣ Q	

Board: 232	♠ AQ98	The opponents are silent.
Dealer: N	♥ AK82	
Vul: None	♦ KQ4	You bid first.
HCP: 20	♣ Q3	

Board: 233	♠ J1085	The opponents are silent.
Dealer: S	♥ J98	
Vul: Both	♦ 7	Partner bids first.
HCP: 4	♣ Q10976	

Board: 234	♠ KQ62	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ K5	You bid first.
HCP: 20	♣ KQ1087	

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

Board: 229

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ A8543

♥ Q632

♦ 10

♣ KJ6

South:

♠ K6

♥ A7

♦ AKQJ7

♣ A743

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3♥<sup>2</sup> Pass 3NT

AP

1. Stayman

2. SMOLEN

Board: 230

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AK43

♥ AKQ2

♦ 84

♣ A107

South:

♠ Q52

♥ J103

♦ AJ763

♣ 84

West North East South

2NT Pass 3NT

AP

Board: 231

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ Q972

♥ 8652

♦ J1042

♣ Q

South:

♠ AK

♥ AJ9

♦ AKQ9

♣ 9654

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 232

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AQ98

♥ AK82

♦ KQ4

♣ Q3

South:

♠ KJ10543

♥ 1095

♦ 7

♣ J104

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 233

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ J1085

♥ J98

♦ 7

♣ Q10976

South:

♠ AQ

♥ A54

♦ KQJ86

♣ KJ2

West North East South

2NT

AP

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ KQ62

♥ AK

♦ K5

♣ KQ1087

South:

♠ A73

♥ J103

♦ Q1063

♣ A63

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

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

AP

1. Quantitative 4NT

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 229	♠ K6	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AKQJ7	You bid first.
HCP: 21	♣ A743	

Board: 230	♠ Q52	The opponents are silent.
Dealer: N	♥ J103	
Vul: EW	♦ AJ763	Partner bids first.
HCP: 8	♣ 84	

Board: 231	♠ AK	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ AKQ9	You bid first.
HCP: 21	♣ 9654	

Board: 232	♠ KJ10543	The opponents are silent.
Dealer: N	♥ 1095	
Vul: None	♦ 7	Partner bids first.
HCP: 5	♣ J104	

Board: 233	♠ AQ	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ KQJ86	You bid first.
HCP: 20	♣ KJ2	

Board: 234	♠ A73	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ Q1063	Partner bids first.
HCP: 11	♣ A63	



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

Board: 229

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 3N S

North:

♠ A8543

♥ Q632

♦ 10

♣ KJ6

South:

♠ K6

♥ A7

♦ AKQJ7

♣ A743

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3♥<sup>2</sup> Pass 3NT

AP

1. Stayman

2. SMOLEN

Board: 230

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AK43

♥ AKQ2

♦ 84

♣ A107

South:

♠ Q52

♥ J103

♦ AJ763

♣ 84

West North East South

2NT Pass 3NT

AP

Board: 231

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ Q972

♥ 8652

♦ J1042

♣ Q

South:

♠ AK

♥ AJ9

♦ AKQ9

♣ 9654

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 232

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AQ98

♥ AK82

♦ KQ4

♣ Q3

South:

♠ KJ10543

♥ 1095

♦ 7

♣ J104

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 233

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ J1085

♥ J98

♦ 7

♣ Q10976

South:

♠ AQ

♥ A54

♦ KQJ86

♣ KJ2

West North East South

2NT

AP

Board: 234

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ KQ62

♥ AK

♦ K5

♣ KQ1087

South:

♠ A73

♥ J103

♦ Q1063

♣ A63

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

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

AP

1. Quantitative 4NT

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 235	♠ 7	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: NS	♦ 9853	Partner bids first.
HCP: 6	♣ 10763	

Board: 236	♠ AQJ8	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ J65	You bid first.
HCP: 20	♣ A87	

Board: 237	♠ 875	The opponents are silent.
Dealer: S	♥ 75	
Vul: None	♦ 865	Partner bids first.
HCP: 0	♣ 86432	

Board: 238	♠ A107	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ J6	You bid first.
HCP: 20	♣ AKJ87	

Board: 239	♠ 863	The opponents are silent.
Dealer: S	♥ K7632	
Vul: EW	♦ 9873	Partner bids first.
HCP: 3	♣ 5	

Board: 240	♠ AK9	The opponents are silent.
Dealer: N	♥ A86	
Vul: None	♦ A85	You bid first.
HCP: 21	♣ AQ42	

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A5				2NT
Vul: NS	♥ KQJ7	♥ A1052	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 9853	♦ AQJ6	Pass	4♥	AP	
South HCP: 20	♣ 10763	♣ KQ5				
Contract: 4♥ S			1. Stayman			

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 1092		2NT	Pass	3NT
Vul: Both	♥ AKJ	♥ 32				
North HCP: 20	♦ J65	♦ 9872	AP			
South HCP: 5	♣ A87	♣ KQ104				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ K63				2NT
Vul: None	♥ 75	♥ J8				
North HCP: 0	♦ 865	♦ AKQ9	AP			
South HCP: 20	♣ 86432	♣ AQJ10				
Contract: 2N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 953		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK9	♥ Q1032	Pass	3♦	Pass	3NT
North HCP: 20	♦ J6	♦ KQ9	AP			
South HCP: 9	♣ AKJ87	♣ Q92				
Contract: 3N N			1. Stayman			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ A7				2NT
Vul: EW	♥ K7632	♥ AQJ8	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 3	♦ 9873	♦ A1065	AP			
South HCP: 20	♣ 5	♣ AJ3				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 240

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AK9

♥ A86

♦ A85

♣ AQ42

South:

♠ QJ632

♥ K52

♦ 974

♣ 87

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 235	♠ A5	The opponents are silent.
Dealer: S	♥ A1052	
Vul: NS	♦ AQJ6	You bid first.
HCP: 20	♣ KQ5	

Board: 236	♠ 1092	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ 9872	Partner bids first.
HCP: 5	♣ KQ104	

Board: 237	♠ K63	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ AKQ9	You bid first.
HCP: 20	♣ AQJ10	

Board: 238	♠ 953	The opponents are silent.
Dealer: N	♥ Q1032	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 9	♣ Q92	

Board: 239	♠ A7	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: EW	♦ A1065	You bid first.
HCP: 20	♣ AJ3	

Board: 240	♠ QJ632	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ 974	Partner bids first.
HCP: 6	♣ 87	

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

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A5				2NT
Vul: NS	♥ KQJ7	♥ A1052	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 9853	♦ AQJ6	Pass	4♥	AP	
South HCP: 20	♣ 10763	♣ KQ5				
Contract: 4♥ S			1. Stayman			

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 1092				
Vul: Both	♥ AKJ	♥ 32		2NT	Pass	3NT
North HCP: 20	♦ J65	♦ 9872	AP			
South HCP: 5	♣ A87	♣ KQ104				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ K63				
Vul: None	♥ 75	♥ J8				2NT
North HCP: 0	♦ 865	♦ AKQ9	AP			
South HCP: 20	♣ 86432	♣ AQJ10				
Contract: 2N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 953			Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK9	♥ Q1032	Pass	3♦	Pass	3NT
North HCP: 20	♦ J6	♦ KQ9	AP			
South HCP: 9	♣ AKJ87	♣ Q92				
Contract: 3N N			1. Stayman			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ A7				2NT
Vul: EW	♥ K7632	♥ AQJ8	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 3	♦ 9873	♦ A1065	AP			
South HCP: 20	♣ 5	♣ AJ3				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 240

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♠ N

North:

♠ AK9

♥ A86

♦ A85

♣ AQ42

South:

♠ QJ632

♥ K52

♦ 974

♣ 87

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



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 241	♠ 62	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ Q8654	Partner bids first.
HCP: 8	♣ K743	

Board: 242	♠ AKQ4	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ KQ83	You bid first.
HCP: 21	♣ KQ8	

Board: 243	♠ 95	The opponents are silent.
Dealer: S	♥ K532	
Vul: Both	♦ Q1083	Partner bids first.
HCP: 5	♣ 653	

Board: 244	♠ KQ8	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: NS	♦ A107	You bid first.
HCP: 20	♣ AJ9	

Board: 245	♠ 8532	The opponents are silent.
Dealer: S	♥ Q1054	
Vul: EW	♦ 8642	Partner bids first.
HCP: 3	♣ J	

Board: 246	♠ A2	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ AKJ64	You bid first.
HCP: 20	♣ A942	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ QJ73				2NT
Vul: NS	♥ K10	♥ AQ2				
North HCP: 8	♦ Q8654	♦ AK109	Pass	3NT	AP	
South HCP: 20	♣ K743	♣ A6				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J95		2NT	Pass	3NT
Vul: EW	♥ Q8	♥ K32				
North HCP: 21	♦ KQ83	♦ J542	AP			
South HCP: 5	♣ KQ8	♣ 943				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK10				2NT
Vul: Both	♥ K532	♥ A96	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q1083	♦ A962	Pass	3NT	AP	
South HCP: 20	♣ 653	♣ KQ10	1. Stayman			
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A975		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ9	♥ 54	Pass	3♥	Pass	3NT
North HCP: 20	♦ A107	♦ K982	AP			
South HCP: 10	♣ AJ9	♣ K84	1. Stayman			
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ A106				2NT
Vul: EW	♥ Q1054	♥ AK98				
North HCP: 3	♦ 8642	♦ KQ73	AP			
South HCP: 21	♣ J	♣ KQ				
Contract: 2N S						

Board: 246

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ A2

♥ A2

♦ AKJ64

♣ A942

South:

♠ J64

♥ 9653

♦ 82

♣ K875

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 241	♠ QJ73	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ AK109	You bid first.
HCP: 20	♣ A6	

Board: 242	♠ J95	The opponents are silent.
Dealer: N	♥ K32	
Vul: EW	♦ J542	Partner bids first.
HCP: 5	♣ 943	

Board: 243	♠ AK10	The opponents are silent.
Dealer: S	♥ A96	
Vul: Both	♦ A962	You bid first.
HCP: 20	♣ KQ10	

Board: 244	♠ A975	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ K982	Partner bids first.
HCP: 10	♣ K84	

Board: 245	♠ A106	The opponents are silent.
Dealer: S	♥ AK98	
Vul: EW	♦ KQ73	You bid first.
HCP: 21	♣ KQ	

Board: 246	♠ J64	The opponents are silent.
Dealer: N	♥ 9653	
Vul: Both	♦ 82	Partner bids first.
HCP: 4	♣ K875	

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ QJ73				2NT
Vul: NS	♥ K10	♥ AQ2				
North HCP: 8	♦ Q8654	♦ AK109	Pass	3NT	AP	
South HCP: 20	♣ K743	♣ A6				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J95		2NT	Pass	3NT
Vul: EW	♥ Q8	♥ K32				
North HCP: 21	♦ KQ83	♦ J542	AP			
South HCP: 5	♣ KQ8	♣ 943				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK10				2NT
Vul: Both	♥ K532	♥ A96	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ Q1083	♦ A962	Pass	3NT	AP	
South HCP: 20	♣ 653	♣ KQ10	1. Stayman			
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A975		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ9	♥ 54	Pass	3♥	Pass	3NT
North HCP: 20	♦ A107	♦ K982	AP			
South HCP: 10	♣ AJ9	♣ K84	1. Stayman			
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ A106				2NT
Vul: EW	♥ Q1054	♥ AK98				
North HCP: 3	♦ 8642	♦ KQ73	AP			
South HCP: 21	♣ J	♣ KQ				
Contract: 2N S						

Board: 246

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ A2

♥ A2

♦ AKJ64

♣ A942

South:

♠ J64

♥ 9653

♦ 82

♣ K875

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 247	♠ Q2	The opponents are silent.
Dealer: S	♥ A7432	
Vul: None	♦ QJ4	Partner bids first.
HCP: 9	♣ 653	

Board: 248	♠ AK73	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: EW	♦ AK	You bid first.
HCP: 21	♣ Q97	

Board: 249	♠ K93	The opponents are silent.
Dealer: S	♥ 1097632	
Vul: Both	♦ 3	Partner bids first.
HCP: 6	♣ QJ4	

Board: 250	♠ A108	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ Q1052	

Board: 251	♠ KJ10953	The opponents are silent.
Dealer: S	♥ 98	
Vul: Both	♦ A873	Partner bids first.
HCP: 8	♣ 9	

Board: 252	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK103	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ AQ4	

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

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AKJ3				2NT
Vul: None	♥ A7432	♥ KJ105	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 9	♦ QJ4	♦ A7	AP			
South HCP: 21	♣ 653	♣ AJ7				
Contract: 4♥ S						1. Super acceptance after NT

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ Q82				
Vul: EW	♥ AJ75	♥ 986		2NT	Pass	3NT
North HCP: 21	♦ AK	♦ 3	AP			
South HCP: 5	♣ Q97	♣ K86432				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ A105				2NT
Vul: Both	♥ 1097632	♥ AK8	Pass	3♦	Pass	3♥
North HCP: 6	♦ 3	♦ AK1096	Pass	4♥	AP	
South HCP: 21	♣ QJ4	♣ K3				
Contract: 4♥ S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 965				
Vul: None	♥ AK8	♥ 965		2NT	AP	
North HCP: 20	♦ AK2	♦ Q1085				
South HCP: 3	♣ Q1052	♣ J98				
Contract: 2N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ KJ10953	♠ A62	Pass	4♥ <sup>1</sup>	Pass	4♠
Vul: Both	♥ 98	♥ A1054	Pass	4NT <sup>2</sup>	Pass	5♣
North HCP: 8	♦ A873	♦ KQ2	Pass	5♦	Pass	5♠
South HCP: 20	♣ 9	♣ AK5	Pass	6♠	AP	
Contract: 6♠ S						

1. Texas  
2. Blackwood 0314, for ♠



Board: 252

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ KJ4

♥ AK103

♦ A106

♣ AQ4

South:

♠ 1053

♥ 764

♦ K32

♣ 10652

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 247	♠ AKJ3	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: None	♦ A7	You bid first.
HCP: 21	♣ AJ7	

Board: 248	♠ Q82	The opponents are silent.
Dealer: N	♥ 986	
Vul: EW	♦ 3	Partner bids first.
HCP: 5	♣ K86432	

Board: 249	♠ A105	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ AK1096	You bid first.
HCP: 21	♣ K3	

Board: 250	♠ 965	The opponents are silent.
Dealer: N	♥ 965	
Vul: None	♦ Q1085	Partner bids first.
HCP: 3	♣ J98	

Board: 251	♠ A62	The opponents are silent.
Dealer: S	♥ A1054	
Vul: Both	♦ KQ2	You bid first.
HCP: 20	♣ AK5	

Board: 252	♠ 1053	The opponents are silent.
Dealer: N	♥ 764	
Vul: None	♦ K32	Partner bids first.
HCP: 3	♣ 10652	

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

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AKJ3				2NT
Vul: None	♥ A7432	♥ KJ105	Pass	3♦	Pass	4♥ <sup>1</sup>
North HCP: 9	♦ QJ4	♦ A7	AP			
South HCP: 21	♣ 653	♣ AJ7				
Contract: 4♥ S						1. Super acceptance after NT

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ Q82				
Vul: EW	♥ AJ75	♥ 986		2NT	Pass	3NT
North HCP: 21	♦ AK	♦ 3	AP			
South HCP: 5	♣ Q97	♣ K86432				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ A105				2NT
Vul: Both	♥ 1097632	♥ AK8	Pass	3♦	Pass	3♥
North HCP: 6	♦ 3	♦ AK1096	Pass	4♥	AP	
South HCP: 21	♣ QJ4	♣ K3				
Contract: 4♥ S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 965				
Vul: None	♥ AK8	♥ 965		2NT	AP	
North HCP: 20	♦ AK2	♦ Q1085				
South HCP: 3	♣ Q1052	♣ J98				
Contract: 2N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ KJ10953	♠ A62	Pass	4♥ <sup>1</sup>	Pass	4♠
Vul: Both	♥ 98	♥ A1054	Pass	4NT <sup>2</sup>	Pass	5♣
North HCP: 8	♦ A873	♦ KQ2	Pass	5♦	Pass	5♠
South HCP: 20	♣ 9	♣ AK5	Pass	6♠	AP	
Contract: 6♠ S						

1. Texas  
2. Blackwood 0314, for ♠

Board: 252

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ KJ4

♥ AK103

♦ A106

♣ AQ4

South:

♠ 1053

♥ 764

♦ K32

♣ 10652

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 253	♠ Q985	The opponents are silent.
Dealer: S	♥ K862	
Vul: NS	♦ A83	Partner bids first.
HCP: 9	♣ 54	

Board: 254	♠ A52	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ KJ765	You bid first.
HCP: 20	♣ AJ5	

Board: 255	♠ 732	The opponents are silent.
Dealer: S	♥ 9642	
Vul: None	♦ 97542	Partner bids first.
HCP: 3	♣ K	

Board: 256	♠ AKJ7	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ Q8	You bid first.
HCP: 21	♣ AKQJ9	

Board: 257	♠ J85	The opponents are silent.
Dealer: S	♥ A1093	
Vul: EW	♦ K95	Partner bids first.
HCP: 8	♣ 1087	

Board: 258	♠ AKQ6	West Bids 3♥ if possible.
Dealer: N	♥ A86	
Vul: NS	♦ AJ103	You bid first.
HCP: 21	♣ K9	

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ AKJ6				2NT
Vul: NS	♥ K862	♥ A7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ A83	♦ K4	Pass	4♠	AP	
South HCP: 20	♣ 54	♣ AJ632	1. Stayman			
Contract: 4♠ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ J864		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK	♥ —	Pass	3♦	Pass	3NT
North HCP: 20	♦ KJ765	♦ AQ984	AP			
South HCP: 7	♣ AJ5	♣ 9876	1. Stayman			
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK6				2NT
Vul: None	♥ 9642	♥ A53				
North HCP: 3	♦ 97542	♦ KQ8	AP			
South HCP: 20	♣ K	♣ A987				
Contract: 2N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q4		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ J10	♥ A953	Pass	3♠	Pass	3NT
North HCP: 21	♦ Q8	♦ J6542	AP			
South HCP: 7	♣ AKQJ9	♣ 42	1. Stayman			
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AKQ7				2NT
Vul: EW	♥ A1093	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ K95	♦ J842	Pass	3NT	AP	
South HCP: 21	♣ 1087	♣ AK2	1. Stayman			
Contract: 3N S						

Board: 258

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 4♥ S

North:

♠ AKQ6

♥ A86

♦ AJ103

♣ K9

South:

♠ 4

♥ Q97542

♦ KQ854

♣ 2

West North East South

2NT Pass 3♦

3♥<sup>1</sup> 3♠<sup>2</sup> Pass 4♥

AP

1. Michaels Cuebid

2. strength cue bid

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 253	♠ AKJ6	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ AJ632	

Board: 254	♠ J864	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ AQ984	Partner bids first.
HCP: 7	♣ 9876	

Board: 255	♠ AK6	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ KQ8	You bid first.
HCP: 20	♣ A987	

Board: 256	♠ Q4	The opponents are silent.
Dealer: N	♥ A953	
Vul: NS	♦ J6542	Partner bids first.
HCP: 7	♣ 42	

Board: 257	♠ AKQ7	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ J842	You bid first.
HCP: 21	♣ AK2	

Board: 258	♠ 4	West Bids 3♥ if possible.
Dealer: N	♥ Q97542	
Vul: NS	♦ KQ854	Partner bids first.
HCP: 7	♣ 2	



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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ AKJ6				2NT
Vul: NS	♥ K862	♥ A7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ A83	♦ K4	Pass	4♠	AP	
South HCP: 20	♣ 54	♣ AJ632	1. Stayman			
Contract: 4♠ S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ J864		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK	♥ —	Pass	3♦	Pass	3NT
North HCP: 20	♦ KJ765	♦ AQ984	AP			
South HCP: 7	♣ AJ5	♣ 9876	1. Stayman			
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK6				2NT
Vul: None	♥ 9642	♥ A53				
North HCP: 3	♦ 97542	♦ KQ8	AP			
South HCP: 20	♣ K	♣ A987				
Contract: 2N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q4		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ J10	♥ A953	Pass	3♠	Pass	3NT
North HCP: 21	♦ Q8	♦ J6542	AP			
South HCP: 7	♣ AKQJ9	♣ 42	1. Stayman			
Contract: 3N N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AKQ7				2NT
Vul: EW	♥ A1093	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ K95	♦ J842	Pass	3NT	AP	
South HCP: 21	♣ 1087	♣ AK2	1. Stayman			
Contract: 3N S						

Board: 258

Dealer: N

Vul: NS

North HCP: 21

South HCP: 7

Contract: 4♥ S

North:

♠ AKQ6

♥ A86

♦ AJ103

♣ K9

South:

♠ 4

♥ Q97542

♦ KQ854

♣ 2

West North East South

2NT Pass 3♦

3♥<sup>1</sup> 3♠<sup>2</sup> Pass 4♥

AP

1. Michaels Cuebid

2. strength cue bid

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 259	♠ 10976	The opponents are silent.
Dealer: S	♥ J1085	
Vul: Both	♦ J64	Partner bids first.
HCP: 2	♣ 82	

Board: 260	♠ KJ8	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ AKJ5	

Board: 261	♠ QJ863	The opponents are silent.
Dealer: S	♥ 107	
Vul: EW	♦ 983	Partner bids first.
HCP: 3	♣ 642	

Board: 262	♠ A864	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ KJ93	You bid first.
HCP: 20	♣ AJ	

Board: 263	♠ 108732	The opponents are silent.
Dealer: S	♥ 92	
Vul: None	♦ A987	Partner bids first.
HCP: 8	♣ A8	

Board: 264	♠ AJ7	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ K75	You bid first.
HCP: 20	♣ AJ93	

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

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ KQ83				2NT
Vul: Both	♥ J1085	♥ AKQ7				
North HCP: 2	♦ J64	♦ A95	AP			
South HCP: 21	♣ 82	♣ QJ				
Contract: 2N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 106				
Vul: None	♥ K82	♥ Q93		2NT	AP	
North HCP: 21	♦ AQ5	♦ J64				
South HCP: 3	♣ AKJ5	♣ 109864				
Contract: 2N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ QJ863	♠ K1094				2NT
Vul: EW	♥ 107	♥ A4	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 3	♦ 983	♦ AKQ	AP			
South HCP: 20	♣ 642	♣ KJ95				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK9	♥ 10873	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ93	♦ 8652	AP			
South HCP: 5	♣ AJ	♣ Q104				
Contract: 3N N						

1. Stayman

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 108732	♠ AKQ4				2NT
Vul: None	♥ 92	♥ AJ	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 8	♦ A987	♦ K4	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ A8	♣ KJ762	Pass	5♦	Pass	6♣
Contract: 6♠ S			Pass	6♠	AP	

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 264

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AJ7

♥ AQJ

♦ K75

♣ AJ93

South:

♠ 1052

♥ 742

♦ Q104

♣ Q842

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 259	♠ KQ83	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ A95	You bid first.
HCP: 21	♣ QJ	

Board: 260	♠ 106	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ J64	Partner bids first.
HCP: 3	♣ 109864	

Board: 261	♠ K1094	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ KJ95	

Board: 262	♠ K2	The opponents are silent.
Dealer: N	♥ 10873	
Vul: Both	♦ 8652	Partner bids first.
HCP: 5	♣ Q104	

Board: 263	♠ AKQ4	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K4	You bid first.
HCP: 21	♣ KJ762	

Board: 264	♠ 1052	The opponents are silent.
Dealer: N	♥ 742	
Vul: NS	♦ Q104	Partner bids first.
HCP: 4	♣ Q842	

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

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ KQ83				2NT
Vul: Both	♥ J1085	♥ AKQ7				
North HCP: 2	♦ J64	♦ A95	AP			
South HCP: 21	♣ 82	♣ QJ				
Contract: 2N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 106				
Vul: None	♥ K82	♥ Q93		2NT	AP	
North HCP: 21	♦ AQ5	♦ J64				
South HCP: 3	♣ AKJ5	♣ 109864				
Contract: 2N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ QJ863	♠ K1094				2NT
Vul: EW	♥ 107	♥ A4	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 3	♦ 983	♦ AKQ	AP			
South HCP: 20	♣ 642	♣ KJ95				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK9	♥ 10873	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ93	♦ 8652	AP			
South HCP: 5	♣ AJ	♣ Q104				
Contract: 3N N						

1. Stayman

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 108732	♠ AKQ4				2NT
Vul: None	♥ 92	♥ AJ	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 8	♦ A987	♦ K4	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ A8	♣ KJ762	Pass	5♦	Pass	6♣
Contract: 6♠ S			Pass	6♠	AP	

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 264

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AJ7

♥ AQJ

♦ K75

♣ AJ93

South:

♠ 1052

♥ 742

♦ Q104

♣ Q842

West	North	East	South
	2NT	AP	



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 265	♠ J52	The opponents are silent.
Dealer: S	♥ 653	
Vul: Both	♦ J10974	Partner bids first.
HCP: 2	♣ 95	

Board: 266	♠ AQ94	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ K8	You bid first.
HCP: 20	♣ KQ107	

Board: 267	♠ J7	The opponents are silent.
Dealer: S	♥ J752	
Vul: NS	♦ AK872	Partner bids first.
HCP: 10	♣ J3	

Board: 268	♠ AQ	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ972	

Board: 269	♠ K108	The opponents are silent.
Dealer: S	♥ AK9872	
Vul: None	♦ 3	Partner bids first.
HCP: 15	♣ AJ7	

Board: 270	♠ AK3	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ Q83	You bid first.
HCP: 20	♣ A832	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A93				2NT
Vul: Both	♥ 653	♥ A92				
North HCP: 2	♦ J10974	♦ AQ3	AP			
South HCP: 21	♣ 95	♣ AK103				
Contract: 2N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ J10876		2NT	Pass	3♥
Vul: None	♥ AQ9	♥ 82				
North HCP: 20	♦ K8	♦ J1092	Pass	4♠ <sup>1</sup>	AP	
South HCP: 3	♣ KQ107	♣ J9				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AK2				2NT
Vul: NS	♥ J752	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ AK872	♦ J1064	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ6				
Contract: 3N S						

1. Stayman

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ		2NT	Pass	3♦
Vul: EW	♥ J2	♥ AQ1094				
North HCP: 20	♦ AK85	♦ Q103	Pass	3♥	Pass	5NT
South HCP: 16	♣ AQ972	♣ KJ4	Pass	6NT	AP	
Contract: 6N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ A6				2NT
Vul: None	♥ AK9872	♥ QJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ 3	♦ AKQJ10	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ AJ7	♣ K853	Pass	7NT	AP	
Contract: 7N S						

1. Texas  
2. Blackwood 0314, for ♥

Board: 270

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ AK3

♥ AK3

♦ Q83

♣ A832

South:

♠ J6

♥ J10854

♦ AJ2

♣ QJ7

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 265	♠ A93	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ AQ3	You bid first.
HCP: 21	♣ AK103	

Board: 266	♠ J10876	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ J1092	Partner bids first.
HCP: 3	♣ J9	

Board: 267	♠ AK2	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ J1064	You bid first.
HCP: 21	♣ AQ6	

Board: 268	♠ KJ	The opponents are silent.
Dealer: N	♥ AQ1094	
Vul: EW	♦ Q103	Partner bids first.
HCP: 16	♣ KJ4	

Board: 269	♠ A6	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ AKQJ10	You bid first.
HCP: 20	♣ K853	

Board: 270	♠ J6	The opponents are silent.
Dealer: N	♥ J10854	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 10	♣ QJ7	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A93				2NT
Vul: Both	♥ 653	♥ A92				
North HCP: 2	♦ J10974	♦ AQ3	AP			
South HCP: 21	♣ 95	♣ AK103				
Contract: 2N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ J10876		2NT	Pass	3♥
Vul: None	♥ AQ9	♥ 82				
North HCP: 20	♦ K8	♦ J1092	Pass	4♠ <sup>1</sup>	AP	
South HCP: 3	♣ KQ107	♣ J9				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AK2				2NT
Vul: NS	♥ J752	♥ AK6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ AK872	♦ J1064	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ6				
Contract: 3N S						

1. Stayman

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ		2NT	Pass	3♦
Vul: EW	♥ J2	♥ AQ1094				
North HCP: 20	♦ AK85	♦ Q103	Pass	3♥	Pass	5NT
South HCP: 16	♣ AQ972	♣ KJ4	Pass	6NT	AP	
Contract: 6N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ A6				2NT
Vul: None	♥ AK9872	♥ QJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ 3	♦ AKQJ10	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ AJ7	♣ K853	Pass	7NT	AP	
Contract: 7N S						

1. Texas  
2. Blackwood 0314, for ♥

Board: 270

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ AK3

♥ AK3

♦ Q83

♣ A832

South:

♠ J6

♥ J10854

♦ AJ2

♣ QJ7

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 271	♠ K96	The opponents are silent.
Dealer: S	♥ 532	
Vul: EW	♦ 1054	Partner bids first.
HCP: 3	♣ 10943	

Board: 272	♠ AKJ5	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ K32	You bid first.
HCP: 20	♣ AJ74	

Board: 273	♠ K98	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ 52	Partner bids first.
HCP: 7	♣ J9754	

Board: 274	♠ AQ10	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: None	♦ AKJ7	You bid first.
HCP: 21	♣ 97	

Board: 275	♠ KQ6	The opponents are silent.
Dealer: S	♥ 963	
Vul: EW	♦ 10652	Partner bids first.
HCP: 7	♣ Q107	

Board: 276	♠ AQJ	The opponents are silent.
Dealer: N	♥ A1072	
Vul: Both	♦ AQ7	You bid first.
HCP: 20	♣ K87	

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

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ AQ32				2NT
Vul: EW	♥ 532	♥ KJ6				
North HCP: 3	♦ 1054	♦ K63	AP			
South HCP: 20	♣ 10943	♣ AK5				
Contract: 2N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 872		2NT	Pass	3♦
Vul: Both	♥ A8	♥ J9652	Pass	3♥	Pass	3NT
North HCP: 20	♦ K32	♦ A5	AP			
South HCP: 8	♣ AJ74	♣ K82				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ Q106				2NT
Vul: EW	♥ QJ8	♥ AK3	Pass	3NT	AP	
North HCP: 7	♦ 52	♦ Q74				
South HCP: 20	♣ J9754	♣ AKQ8				
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ7	♥ K9	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ7	♦ Q983	Pass	6NT	AP	
South HCP: 11	♣ 97	♣ K64	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ 10742				2NT
Vul: EW	♥ 963	♥ KQJ	Pass	3NT	AP	
North HCP: 7	♦ 10652	♦ AK43				
South HCP: 20	♣ Q107	♣ AK				
Contract: 3N S						



Board: 276

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ AQJ

♥ A1072

♦ AQ7

♣ K87

South:

♠ 65

♥ QJ8643

♦ 96

♣ 1053

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 271	♠ AQ32	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: EW	♦ K63	You bid first.
HCP: 20	♣ AK5	

Board: 272	♠ 872	The opponents are silent.
Dealer: N	♥ J9652	
Vul: Both	♦ A5	Partner bids first.
HCP: 8	♣ K82	

Board: 273	♠ Q106	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ Q74	You bid first.
HCP: 20	♣ AKQ8	

Board: 274	♠ K642	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ Q983	Partner bids first.
HCP: 11	♣ K64	

Board: 275	♠ 10742	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: EW	♦ AK43	You bid first.
HCP: 20	♣ AK	

Board: 276	♠ 65	The opponents are silent.
Dealer: N	♥ QJ8643	
Vul: Both	♦ 96	Partner bids first.
HCP: 3	♣ 1053	

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

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ AQ32				2NT
Vul: EW	♥ 532	♥ KJ6				
North HCP: 3	♦ 1054	♦ K63	AP			
South HCP: 20	♣ 10943	♣ AK5				
Contract: 2N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 872		2NT	Pass	3♦
Vul: Both	♥ A8	♥ J9652	Pass	3♥	Pass	3NT
North HCP: 20	♦ K32	♦ A5	AP			
South HCP: 8	♣ AJ74	♣ K82				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ Q106				2NT
Vul: EW	♥ QJ8	♥ AK3	Pass	3NT	AP	
North HCP: 7	♦ 52	♦ Q74				
South HCP: 20	♣ J9754	♣ AKQ8				
Contract: 3N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQJ7	♥ K9	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ7	♦ Q983	Pass	6NT	AP	
South HCP: 11	♣ 97	♣ K64	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ 10742				2NT
Vul: EW	♥ 963	♥ KQJ	Pass	3NT	AP	
North HCP: 7	♦ 10652	♦ AK43				
South HCP: 20	♣ Q107	♣ AK				
Contract: 3N S						

Board: 276

Dealer: N

Vul: Both

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ AQJ

♥ A1072

♦ AQ7

♣ K87

South:

♠ 65

♥ QJ8643

♦ 96

♣ 1053

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

1. Texas

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 277      ♠ —  
Dealer: S        ♥ 986543  
Vul: None       ♦ 1032  
HCP: 1           ♣ J874

West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
West Bids X♥ if possible.

Partner bids first.

Board: 278      ♠ A1095  
Dealer: N        ♥ AQ95  
Vul: NS          ♦ AK5  
HCP: 20          ♣ K10

The opponents are silent.

You bid first.

Board: 279      ♠ AK52  
Dealer: S        ♥ 87  
Vul: Both       ♦ K107  
HCP: 13          ♣ QJ74

The opponents are silent.

Partner bids first.

Board: 280      ♠ AK  
Dealer: N        ♥ AQ104  
Vul: NS          ♦ AQ2  
HCP: 20          ♣ J965

The opponents are silent.

You bid first.

Board: 281      ♠ K  
Dealer: S        ♥ 109842  
Vul: EW         ♦ KQ1042  
HCP: 10          ♣ Q10

The opponents are silent.

Partner bids first.

Board: 282      ♠ A97  
Dealer: N        ♥ AQ73  
Vul: None       ♦ A62  
HCP: 21          ♣ AK4

The opponents are silent.

You bid first.

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

Board: 277

Dealer: S

Vul: None

North HCP: 1

South HCP: 20

Contract: 5♥X N

North:

♠ —  
♥ 986543  
♦ 1032  
♣ J874

South:

♠ Q765  
♥ AK10  
♦ KQ74  
♣ AQ

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

Board: 278

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A1095  
♥ AQ95  
♦ AK5  
♣ K10

South:

♠ K864  
♥ K  
♦ Q432  
♣ AJ73

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	6NT
AP			
1. Stayman			
2. both majors			

Board: 279

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AK52  
♥ 87  
♦ K107  
♣ QJ74

South:

♠ QJ93  
♥ A10  
♦ AQ5  
♣ AK53

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

Board: 280

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AK  
♥ AQ104  
♦ AQ2  
♣ J965

South:

♠ Q75  
♥ 98632  
♦ 106  
♣ Q82

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ <sup>1</sup>	AP	
1. Super acceptance after NT			

Board: 281

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 4♥ S

North:

♠ K  
♥ 109842  
♦ KQ1042  
♣ Q10

South:

♠ Q6  
♥ AKJ7  
♦ A8  
♣ AK984

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

Board: 282

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ A97

♥ AQ73

♦ A62

♣ AK4

South:

♠ KJ64

♥ 10

♦ K108754

♣ J7

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

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 277      ♠ Q765  
Dealer: S        ♥ AK10  
Vul: None       ♦ KQ74  
HCP: 20         ♣ AQ

West Bids 3♠ if possible.  
East Bids 4♠ if possible.  
West Bids X♥ if possible.

You bid first.

Board: 278      ♠ K864  
Dealer: N        ♥ K  
Vul: NS         ♦ Q432  
HCP: 13         ♣ AJ73

The opponents are silent.

Partner bids first.

Board: 279      ♠ QJ93  
Dealer: S        ♥ A10  
Vul: Both       ♦ AQ5  
HCP: 20         ♣ AK53

The opponents are silent.

You bid first.

Board: 280      ♠ Q75  
Dealer: N        ♥ 98632  
Vul: NS         ♦ 106  
HCP: 4          ♣ Q82

The opponents are silent.

Partner bids first.

Board: 281      ♠ Q6  
Dealer: S        ♥ AKJ7  
Vul: EW         ♦ A8  
HCP: 21         ♣ AK984

The opponents are silent.

You bid first.

Board: 282      ♠ KJ64  
Dealer: N        ♥ 10  
Vul: None       ♦ K108754  
HCP: 8          ♣ J7

The opponents are silent.

Partner bids first.



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

Board: 277

Dealer: S

Vul: None

North HCP: 1

South HCP: 20

Contract: 5♥X N

North:

♠ —  
♥ 986543  
♦ 1032  
♣ J874

South:

♠ Q765  
♥ AK10  
♦ KQ74  
♣ AQ

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

Board: 278

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A1095  
♥ AQ95  
♦ AK5  
♣ K10

South:

♠ K864  
♥ K  
♦ Q432  
♣ AJ73

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	6NT
AP			
1. Stayman			
2. both majors			

Board: 279

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♠ S

North:

♠ AK52  
♥ 87  
♦ K107  
♣ QJ74

South:

♠ QJ93  
♥ A10  
♦ AQ5  
♣ AK53

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

Board: 280

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AK  
♥ AQ104  
♦ AQ2  
♣ J965

South:

♠ Q75  
♥ 98632  
♦ 106  
♣ Q82

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ <sup>1</sup>	AP	
1. Super acceptance after NT			

Board: 281

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 4♥ S

North:

♠ K  
♥ 109842  
♦ KQ1042  
♣ Q10

South:

♠ Q6  
♥ AKJ7  
♦ A8  
♣ AK984

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

Board: 282

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ A97

♥ AQ73

♦ A62

♣ AK4

South:

♠ KJ64

♥ 10

♦ K108754

♣ J7

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

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 283	♠ 97654	The opponents are silent.
Dealer: S	♥ 532	
Vul: NS	♦ Q2	Partner bids first.
HCP: 5	♣ K85	

Board: 284	♠ KJ4	The opponents are silent.
Dealer: N	♥ AQ62	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ AK65	

Board: 285	♠ 106	The opponents are silent.
Dealer: S	♥ J9542	
Vul: NS	♦ 93	Partner bids first.
HCP: 1	♣ 10652	

Board: 286	♠ A874	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ K94	

Board: 287	♠ AJ104	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 11	♣ J104	

Board: 288	♠ Q7	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ KJ94	You bid first.
HCP: 20	♣ AKQJ5	

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

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 97654	♠ AKJ2				2NT
Vul: NS	♥ 532	♥ AQ98	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 5	♦ Q2	♦ J10	AP			
South HCP: 21	♣ K85	♣ AQ2				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ —		2NT	Pass	3♦
Vul: Both	♥ AQ62	♥ K9875	Pass	4♥ <sup>1</sup>	AP	
North HCP: 20	♦ K2	♦ QJ95				
South HCP: 6	♣ AK65	♣ 8742	1. Super acceptance after NT			
Contract: 4♥ N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A974				2NT
Vul: NS	♥ J9542	♥ A103	Pass	3♦	Pass	3♥
North HCP: 1	♦ 93	♦ AQ	AP			
South HCP: 21	♣ 10652	♣ AQJ8				
Contract: 3♥ S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ QJ52		2NT	AP	
Vul: EW	♥ KQ	♥ 10965				
North HCP: 20	♦ AKJ8	♦ 7532				
South HCP: 3	♣ K94	♣ 10				
Contract: 2N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ AJ104	♠ 93				2NT
Vul: Both	♥ 643	♥ AKJ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ KQ10	♦ A742	Pass	6NT	AP	
South HCP: 21	♣ J104	♣ AKQ	1. Stayman			
Contract: 6N S						

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ Q7

♥ A2

♦ KJ94

♣ AKQJ5

South:

♠ A42

♥ KJ4

♦ 108

♣ 98762

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 283	♠ AKJ2	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: NS	♦ J10	You bid first.
HCP: 21	♣ AQ2	

Board: 284	♠ —	The opponents are silent.
Dealer: N	♥ K9875	
Vul: Both	♦ QJ95	Partner bids first.
HCP: 6	♣ 8742	

Board: 285	♠ A974	The opponents are silent.
Dealer: S	♥ A103	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ AQJ8	

Board: 286	♠ QJ52	The opponents are silent.
Dealer: N	♥ 10965	
Vul: EW	♦ 7532	Partner bids first.
HCP: 3	♣ 10	

Board: 287	♠ 93	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ A742	You bid first.
HCP: 21	♣ AKQ	

Board: 288	♠ A42	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: None	♦ 108	Partner bids first.
HCP: 8	♣ 98762	

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

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 97654	♠ AKJ2				2NT
Vul: NS	♥ 532	♥ AQ98	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 5	♦ Q2	♦ J10	AP			
South HCP: 21	♣ K85	♣ AQ2				
Contract: 4♠ S						1. Super acceptance after NT

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ —				2NT
Vul: Both	♥ AQ62	♥ K9875	Pass	4♥ <sup>1</sup>	AP	3♦
North HCP: 20	♦ K2	♦ QJ95				
South HCP: 6	♣ AK65	♣ 8742				
Contract: 4♥ N						1. Super acceptance after NT

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ A974				2NT
Vul: NS	♥ J9542	♥ A103	Pass	3♦	Pass	3♥
North HCP: 1	♦ 93	♦ AQ	AP			
South HCP: 21	♣ 10652	♣ AQJ8				
Contract: 3♥ S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ QJ52				
Vul: EW	♥ KQ	♥ 10965				
North HCP: 20	♦ AKJ8	♦ 7532		2NT	AP	
South HCP: 3	♣ K94	♣ 10				
Contract: 2N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ AJ104	♠ 93				2NT
Vul: Both	♥ 643	♥ AKJ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ KQ10	♦ A742	Pass	6NT	AP	
South HCP: 21	♣ J104	♣ AKQ				
Contract: 6N S						1. Stayman

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ Q7

♥ A2

♦ KJ94

♣ AKQJ5

South:

♠ A42

♥ KJ4

♦ 108

♣ 98762

West	North	East	South
	2NT	Pass	3NT
AP			



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 289	♠ J972	The opponents are silent.
Dealer: S	♥ 964	
Vul: EW	♦ 9752	Partner bids first.
HCP: 1	♣ 95	
Board: 290	♠ A108	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ AKJ4	You bid first.
HCP: 21	♣ K85	
Board: 291	♠ 7	The opponents are silent.
Dealer: S	♥ Q108	
Vul: None	♦ Q876532	Partner bids first.
HCP: 4	♣ 104	
Board: 292	♠ AKQ9	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ J2	You bid first.
HCP: 20	♣ AKQJ3	
Board: 293	♠ K72	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ 9653	Partner bids first.
HCP: 6	♣ 8643	
Board: 294	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: None	♦ A105	You bid first.
HCP: 20	♣ K7	

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

Board: 289

Dealer: S

Vul: EW

North HCP: 1

South HCP: 20

Contract: 2N S

North:

♠ J972

♥ 964

♦ 9752

♣ 95

South:

♠ Q10

♥ K5

♦ AKQ10

♣ AQ643

West	North	East	South
			2NT

AP

Board: 290

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ A108

♥ AQ7

♦ AKJ4

♣ K85

South:

♠ QJ96

♥ J9532

♦ 10

♣ QJ4

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

Pass	3♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Stayman

2. SMOLEN

Board: 291

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 4♦ N

North:

♠ 7

♥ Q108

♦ Q876532

♣ 104

South:

♠ AK5

♥ AJ7

♦ A109

♣ A876

West	North	East	South
			2NT

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

Pass	4♦	AP	
------	----	----	--

1. Minor Suit Transfers after 2NT

Board: 292

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AKQ9

♥ 43

♦ J2

♣ AKQJ3

South:

♠ J

♥ QJ106

♦ KQ1053

♣ 976

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

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

AP

1. Stayman

Board: 293

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ K72

♥ K2

♦ 9653

♣ 8643

South:

♠ AJ98

♥ AJ94

♦ AKJ

♣ Q5

West	North	East	South
			2NT

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

Board: 294

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKJ10

♥ AJ72

♦ A105

♣ K7

South:

♠ 9763

♥ K1084

♦ 76

♣ Q96

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

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

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

AP

1. Stayman

2. both majors

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 289	♠ Q10	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ AKQ10	You bid first.
HCP: 20	♣ AQ643	

Board: 290	♠ QJ96	The opponents are silent.
Dealer: N	♥ J9532	
Vul: Both	♦ 10	Partner bids first.
HCP: 7	♣ QJ4	

Board: 291	♠ AK5	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ A109	You bid first.
HCP: 20	♣ A876	

Board: 292	♠ J	The opponents are silent.
Dealer: N	♥ QJ106	
Vul: NS	♦ KQ1053	Partner bids first.
HCP: 9	♣ 976	

Board: 293	♠ AJ98	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ Q5	

Board: 294	♠ 9763	The opponents are silent.
Dealer: N	♥ K1084	
Vul: None	♦ 76	Partner bids first.
HCP: 5	♣ Q96	

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

Board: 289

Dealer: S

Vul: EW

North HCP: 1

South HCP: 20

Contract: 2N S

North:

♠ J972

♥ 964

♦ 9752

♣ 95

South:

♠ Q10

♥ K5

♦ AKQ10

♣ AQ643

West	North	East	South
			2NT

AP

Board: 290

Dealer: N

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ A108

♥ AQ7

♦ AKJ4

♣ K85

South:

♠ QJ96

♥ J9532

♦ 10

♣ QJ4

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

Pass	3♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Stayman

2. SMOLEN

Board: 291

Dealer: S

Vul: None

North HCP: 4

South HCP: 20

Contract: 4♦ N

North:

♠ 7

♥ Q108

♦ Q876532

♣ 104

South:

♠ AK5

♥ AJ7

♦ A109

♣ A876

West	North	East	South
			2NT

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

Pass	4♦	AP	
------	----	----	--

1. Minor Suit Transfers after 2NT

Board: 292

Dealer: N

Vul: NS

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AKQ9

♥ 43

♦ J2

♣ AKQJ3

South:

♠ J

♥ QJ106

♦ KQ1053

♣ 976

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

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

AP

1. Stayman

Board: 293

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ K72

♥ K2

♦ 9653

♣ 8643

South:

♠ AJ98

♥ AJ94

♦ AKJ

♣ Q5

West	North	East	South
			2NT

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

Board: 294

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKJ10

♥ AJ72

♦ A105

♣ K7

South:

♠ 9763

♥ K1084

♦ 76

♣ Q96

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

AP

1. Stayman

2. both majors

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 295	♠ 64	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: NS	♦ J76	Partner bids first.
HCP: 8	♣ A543	
Board: 296	♠ J2	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ AQJ10	You bid first.
HCP: 20	♣ KQ6	
Board: 297	♠ J7	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ K109543	Partner bids first.
HCP: 7	♣ J9	
Board: 298	♠ AK5	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: NS	♦ KJ6	You bid first.
HCP: 20	♣ K85	
Board: 299	♠ 97	The opponents are silent.
Dealer: S	♥ A1042	
Vul: EW	♦ A2	Partner bids first.
HCP: 9	♣ J9863	
Board: 300	♠ K953	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ K3	

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

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AKJ				2NT
Vul: NS	♥ QJ54	♥ K63	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ J76	♦ AK92	Pass	3NT	AP	
South HCP: 20	♣ A543	♣ Q98				
Contract: 3N S			1. Stayman			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ K85				
Vul: EW	♥ AK108	♥ 7642		2NT	AP	
North HCP: 20	♦ AQJ10	♦ 852				
South HCP: 3	♣ KQ6	♣ 1095				
Contract: 2N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ10				2NT
Vul: None	♥ Q97	♥ K52				
North HCP: 7	♦ K109543	♦ AQ76	Pass	3NT	AP	
South HCP: 20	♣ J9	♣ Q4				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q743		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ95	♥ KJ1087	Pass	3♥	Pass	6♥
North HCP: 20	♦ KJ6	♦ A52	AP			
South HCP: 10	♣ K85	♣ 9				
Contract: 6♥ N			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KQ6				2NT
Vul: EW	♥ A1042	♥ K76	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ A2	♦ K1085	Pass	3NT	AP	
South HCP: 20	♣ J9863	♣ AKQ				
Contract: 3N S			1. Stayman			



Board: 300

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K953

♥ A93

♦ AKQJ

♣ K3

South:

♠ 2

♥ J876

♦ 1092

♣ AQ987

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

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

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

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 295	♠ AKJ	The opponents are silent.
Dealer: S	♥ K63	
Vul: NS	♦ AK92	You bid first.
HCP: 20	♣ Q98	

Board: 296	♠ K85	The opponents are silent.
Dealer: N	♥ 7642	
Vul: EW	♦ 852	Partner bids first.
HCP: 3	♣ 1095	

Board: 297	♠ AKQ10	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ AQ76	You bid first.
HCP: 20	♣ Q4	

Board: 298	♠ Q743	The opponents are silent.
Dealer: N	♥ KJ1087	
Vul: NS	♦ A52	Partner bids first.
HCP: 10	♣ 9	

Board: 299	♠ KQ6	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ K1085	You bid first.
HCP: 20	♣ AKQ	

Board: 300	♠ 2	The opponents are silent.
Dealer: N	♥ J876	
Vul: Both	♦ 1092	Partner bids first.
HCP: 7	♣ AQ987	

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

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AKJ				2NT
Vul: NS	♥ QJ54	♥ K63	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ J76	♦ AK92	Pass	3NT	AP	
South HCP: 20	♣ A543	♣ Q98				
Contract: 3N S			1. Stayman			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ K85				
Vul: EW	♥ AK108	♥ 7642		2NT	AP	
North HCP: 20	♦ AQJ10	♦ 852				
South HCP: 3	♣ KQ6	♣ 1095				
Contract: 2N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ10				2NT
Vul: None	♥ Q97	♥ K52				
North HCP: 7	♦ K109543	♦ AQ76	Pass	3NT	AP	
South HCP: 20	♣ J9	♣ Q4				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q743		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ95	♥ KJ1087	Pass	3♥	Pass	6♥
North HCP: 20	♦ KJ6	♦ A52	AP			
South HCP: 10	♣ K85	♣ 9				
Contract: 6♥ N			1. Stayman			

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KQ6				2NT
Vul: EW	♥ A1042	♥ K76	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ A2	♦ K1085	Pass	3NT	AP	
South HCP: 20	♣ J9863	♣ AKQ				
Contract: 3N S			1. Stayman			

Board: 300

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K953

♥ A93

♦ AKQJ

♣ K3

South:

♠ 2

♥ J876

♦ 1092

♣ AQ987

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

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

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

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 301	♠ 1087	The opponents are silent.
Dealer: S	♥ J762	
Vul: EW	♦ A9743	Partner bids first.
HCP: 5	♣ 6	
Board: 302	♠ KQ9	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AK73	You bid first.
HCP: 21	♣ AJ96	
Board: 303	♠ 4	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ KQ3	Partner bids first.
HCP: 11	♣ K109652	
Board: 304	♠ AQ2	The opponents are silent.
Dealer: N	♥ AK92	
Vul: Both	♦ A654	You bid first.
HCP: 20	♣ K2	
Board: 305	♠ K3	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ 653	Partner bids first.
HCP: 6	♣ QJ7542	
Board: 306	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK84	
Vul: NS	♦ 108	You bid first.
HCP: 20	♣ AQJ5	

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

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A52				2NT
Vul: EW	♥ J762	♥ AK4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A9743	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AQJ102				
Contract: 3N S			1. Stayman			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J7				
Vul: Both	♥ A4	♥ 72		2NT	Pass	3NT
North HCP: 21	♦ AK73	♦ J98	AP			
South HCP: 5	♣ AJ96	♣ K87542				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KJ2				2NT
Vul: None	♥ QJ7	♥ AK52	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ KQ3	♦ AJ5	Pass	6♣	AP	
South HCP: 20	♣ K109652	♣ A43				
Contract: 6♣ N			1. Gerber, for N			

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J1063				
Vul: Both	♥ AK92	♥ 654		2NT	AP	
North HCP: 20	♦ A654	♦ 102				
South HCP: 4	♣ K2	♣ QJ64				
Contract: 2N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1042				2NT
Vul: None	♥ 107	♥ KJ9				
North HCP: 6	♦ 653	♦ AQ	Pass	3NT	AP	
South HCP: 21	♣ QJ7542	♣ AK96				
Contract: 3N S						

Board: 306

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ6

♥ AK84

♦ 108

♣ AQJ5

South:

♠ 1075

♥ 1062

♦ AJ76

♣ K103

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 301	♠ A52	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ Q2	You bid first.
HCP: 20	♣ AQJ102	

Board: 302	♠ J7	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ J98	Partner bids first.
HCP: 5	♣ K87542	

Board: 303	♠ KJ2	The opponents are silent.
Dealer: S	♥ AK52	
Vul: None	♦ AJ5	You bid first.
HCP: 20	♣ A43	

Board: 304	♠ J1063	The opponents are silent.
Dealer: N	♥ 654	
Vul: Both	♦ 102	Partner bids first.
HCP: 4	♣ QJ64	

Board: 305	♠ A1042	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AK96	

Board: 306	♠ 1075	The opponents are silent.
Dealer: N	♥ 1062	
Vul: NS	♦ AJ76	Partner bids first.
HCP: 8	♣ K103	



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

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A52				2NT
Vul: EW	♥ J762	♥ AK4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A9743	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AQJ102				
Contract: 3N S			1. Stayman			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J7				
Vul: Both	♥ A4	♥ 72		2NT	Pass	3NT
North HCP: 21	♦ AK73	♦ J98	AP			
South HCP: 5	♣ AJ96	♣ K87542				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KJ2				2NT
Vul: None	♥ QJ7	♥ AK52	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ KQ3	♦ AJ5	Pass	6♣	AP	
South HCP: 20	♣ K109652	♣ A43				
Contract: 6♣ N			1. Gerber, for N			

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ J1063				
Vul: Both	♥ AK92	♥ 654		2NT	AP	
North HCP: 20	♦ A654	♦ 102				
South HCP: 4	♣ K2	♣ QJ64				
Contract: 2N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A1042				2NT
Vul: None	♥ 107	♥ KJ9				
North HCP: 6	♦ 653	♦ AQ	Pass	3NT	AP	
South HCP: 21	♣ QJ7542	♣ AK96				
Contract: 3N S						

Board: 306

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ6

♥ AK84

♦ 108

♣ AQJ5

South:

♠ 1075

♥ 1062

♦ AJ76

♣ K103

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 307	♠ 98732	The opponents are silent.
Dealer: S	♥ 1073	
Vul: Both	♦ 32	Partner bids first.
HCP: 0	♣ 1082	
Board: 308	♠ A104	East Doubles 3♦ if possible.
Dealer: N	♥ AKJ	
Vul: None	♦ AQ9	You bid first.
HCP: 21	♣ QJ62	
Board: 309	♠ KJ743	The opponents are silent.
Dealer: S	♥ KQJ73	
Vul: NS	♦ 42	Partner bids first.
HCP: 10	♣ 10	
Board: 310	♠ AQ109	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ AQJ	
Board: 311	♠ J8632	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AJ1094	Partner bids first.
HCP: 7	♣ J3	
Board: 312	♠ AKJ	East Bids XA♠♠ if possible.
Dealer: N	♥ AK2	
Vul: NS	♦ 10863	You bid first.
HCP: 20	♣ KQ6	

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 98732	♠ AK				2NT
Vul: Both	♥ 1073	♥ KJ	Pass	3♥	Pass	3♠
North HCP: 0	♦ 32	♦ K875	AP			
South HCP: 20	♣ 1082	♣ KQJ65				
Contract: 3♠ S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K986		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ Q4	Pass	3♦	X	3NT
North HCP: 21	♦ AQ9	♦ J2	AP			
South HCP: 9	♣ QJ62	♣ K10985	1. Stayman			
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ KJ743	♠ A98				2NT
Vul: NS	♥ KQJ73	♥ A5	Pass	3♥	Pass	3♠
North HCP: 10	♦ 42	♦ KQJ73	Pass	4♥	Pass	4♠
South HCP: 20	♣ 10	♣ AQ4	Pass	4NT <sup>1</sup>	Pass	5♣
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ 72				
Vul: EW	♥ K108	♥ 642	West	North	East	South
North HCP: 21	♦ KQ3	♦ 9765		2NT	AP	
South HCP: 0	♣ AQJ	♣ 9754				
Contract: 2N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J8632	♠ AK				2NT
Vul: None	♥ 8	♥ AQ	Pass	3♥	Pass	3♠
North HCP: 7	♦ AJ1094	♦ KQ62	Pass	3NT	AP	
South HCP: 20	♣ J3	♣ Q9862				
Contract: 3N S						

Board: 312

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6NX N

North:

♠ AKJ

♥ AK2

♦ 10863

♣ KQ6

South:

♠ 964

♥ 64

♦ AKQJ9

♣ J52

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

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

Pass	4♠	Pass	6NT
------	----	------	-----

Pass	Pass	XA♠♠	AP
------	------	------	----

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 307	♠ AK	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ K875	You bid first.
HCP: 20	♣ KQJ65	
Board: 308	♠ K986	East Doubles 3♦ if possible.
Dealer: N	♥ Q4	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ K10985	
Board: 309	♠ A98	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ KQJ73	You bid first.
HCP: 20	♣ AQ4	
Board: 310	♠ 72	The opponents are silent.
Dealer: N	♥ 642	
Vul: EW	♦ 9765	Partner bids first.
HCP: 0	♣ 9754	
Board: 311	♠ AK	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ KQ62	You bid first.
HCP: 20	♣ Q9862	
Board: 312	♠ 964	East Bids XA♠♠ if possible.
Dealer: N	♥ 64	
Vul: NS	♦ AKQJ9	Partner bids first.
HCP: 11	♣ J52	

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 98732	♠ AK				2NT
Vul: Both	♥ 1073	♥ KJ	Pass	3♥	Pass	3♠
North HCP: 0	♦ 32	♦ K875	AP			
South HCP: 20	♣ 1082	♣ KQJ65				
Contract: 3♠ S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K986		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKJ	♥ Q4	Pass	3♦	X	3NT
North HCP: 21	♦ AQ9	♦ J2	AP			
South HCP: 9	♣ QJ62	♣ K10985	1. Stayman			
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ KJ743	♠ A98				2NT
Vul: NS	♥ KQJ73	♥ A5	Pass	3♥	Pass	3♠
North HCP: 10	♦ 42	♦ KQJ73	Pass	4♥	Pass	4♠
South HCP: 20	♣ 10	♣ AQ4	Pass	4NT <sup>1</sup>	Pass	5♣
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ 72				
Vul: EW	♥ K108	♥ 642	West	North	East	South
North HCP: 21	♦ KQ3	♦ 9765		2NT	AP	
South HCP: 0	♣ AQJ	♣ 9754				
Contract: 2N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J8632	♠ AK				2NT
Vul: None	♥ 8	♥ AQ	Pass	3♥	Pass	3♠
North HCP: 7	♦ AJ1094	♦ KQ62	Pass	3NT	AP	
South HCP: 20	♣ J3	♣ Q9862				
Contract: 3N S						

Board: 312

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6NX N

North:

♠ AKJ

♥ AK2

♦ 10863

♣ KQ6

South:

♠ 964

♥ 64

♦ AKQJ9

♣ J52

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

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

Pass	4♠	Pass	6NT
------	----	------	-----

Pass	Pass	XA♠♠	AP
------	------	------	----

1. Gerber, for N



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 313	♠ 962	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ J10962	Partner bids first.
HCP: 3	♣ 875	

Board: 314	♠ AK2	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ J32	

Board: 315	♠ J63	The opponents are silent.
Dealer: S	♥ KJ752	
Vul: EW	♦ Q3	Partner bids first.
HCP: 7	♣ 863	

Board: 316	♠ A73	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ AKQ83	You bid first.
HCP: 20	♣ K102	

Board: 317	♠ Q105	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ J10863	Partner bids first.
HCP: 6	♣ Q73	

Board: 318	♠ 94	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ AK73	You bid first.
HCP: 20	♣ A943	

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ AKQ8				2NT
Vul: EW	♥ Q5	♥ A762				
North HCP: 3	♦ J10962	♦ KQ3	AP			
South HCP: 21	♣ 875	♣ K9				
Contract: 2N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q53		2NT	Pass	3NT
Vul: NS	♥ AQ97	♥ 105				
North HCP: 20	♦ AQ9	♦ J6	AP			
South HCP: 9	♣ J32	♣ AQ10876				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ KQ2				2NT
Vul: EW	♥ KJ752	♥ Q6	Pass	3♦	Pass	3♥
North HCP: 7	♦ Q3	♦ A765	Pass	3NT	AP	
South HCP: 20	♣ 863	♣ AKQ5				
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ K8		2NT	Pass	3♦
Vul: Both	♥ A7	♥ K109863	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQ83	♦ J52	AP			
South HCP: 7	♣ K102	♣ 94				
Contract: 4♥ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ AK97				2NT
Vul: None	♥ J10	♥ 984				
North HCP: 6	♦ J10863	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ Q73	♣ AJ6				
Contract: 3N S						

Board: 318

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ 94

♥ AKQ

♦ AK73

♣ A943

South:

♠ A876

♥ 973

♦ 108

♣ J1052

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

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

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 313	♠ AKQ8	The opponents are silent.
Dealer: S	♥ A762	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ K9	

Board: 314	♠ Q53	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ J6	Partner bids first.
HCP: 9	♣ AQ10876	

Board: 315	♠ KQ2	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ A765	You bid first.
HCP: 20	♣ AKQ5	

Board: 316	♠ K8	The opponents are silent.
Dealer: N	♥ K109863	
Vul: Both	♦ J52	Partner bids first.
HCP: 7	♣ 94	

Board: 317	♠ AK97	The opponents are silent.
Dealer: S	♥ 984	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AJ6	

Board: 318	♠ A876	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ 108	Partner bids first.
HCP: 5	♣ J1052	

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

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ AKQ8				2NT
Vul: EW	♥ Q5	♥ A762				
North HCP: 3	♦ J10962	♦ KQ3	AP			
South HCP: 21	♣ 875	♣ K9				
Contract: 2N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q53		2NT	Pass	3NT
Vul: NS	♥ AQ97	♥ 105				
North HCP: 20	♦ AQ9	♦ J6	AP			
South HCP: 9	♣ J32	♣ AQ10876				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ KQ2				2NT
Vul: EW	♥ KJ752	♥ Q6	Pass	3♦	Pass	3♥
North HCP: 7	♦ Q3	♦ A765	Pass	3NT	AP	
South HCP: 20	♣ 863	♣ AKQ5				
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ K8		2NT	Pass	3♦
Vul: Both	♥ A7	♥ K109863	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQ83	♦ J52	AP			
South HCP: 7	♣ K102	♣ 94				
Contract: 4♥ N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ AK97				2NT
Vul: None	♥ J10	♥ 984				
North HCP: 6	♦ J10863	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ Q73	♣ AJ6				
Contract: 3N S						

Board: 318

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ 94

♥ AKQ

♦ AK73

♣ A943

South:

♠ A876

♥ 973

♦ 108

♣ J1052

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

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

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

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 319	♠ Q32	The opponents are silent.
Dealer: S	♥ J964	
Vul: Both	♦ J1062	Partner bids first.
HCP: 4	♣ 65	

Board: 320	♠ 73	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ AK104	

Board: 321	♠ Q9742	The opponents are silent.
Dealer: S	♥ Q10864	
Vul: NS	♦ 64	Partner bids first.
HCP: 4	♣ 6	

Board: 322	♠ KJ4	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ AJ97	You bid first.
HCP: 20	♣ AKJ3	

Board: 323	♠ Q10764	The opponents are silent.
Dealer: S	♥ K653	
Vul: None	♦ Q102	Partner bids first.
HCP: 8	♣ J	

Board: 324	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ Q4	You bid first.
HCP: 21	♣ AQ1073	

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

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 854				2NT
Vul: Both	♥ J964	♥ AK7				
North HCP: 4	♦ J1062	♦ KQ8	AP			
South HCP: 20	♣ 65	♣ AKJ2				
Contract: 2N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A982				
Vul: None	♥ K109	♥ 6543		2NT	AP	
North HCP: 20	♦ AKQJ	♦ 106				
South HCP: 4	♣ AK104	♣ 982				
Contract: 2N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ AK63				2NT
Vul: NS	♥ Q10864	♥ AJ92	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 4	♦ 64	♦ A3	AP			
South HCP: 20	♣ 6	♣ A54				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ6				
Vul: Both	♥ K3	♥ A6		2NT	Pass	5NT
North HCP: 20	♦ AJ97	♦ 8532	Pass	6NT	AP	
South HCP: 12	♣ AKJ3	♣ Q1054				
Contract: 6N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ AJ92				2NT
Vul: None	♥ K653	♥ A42	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ Q102	♦ AJ4	Pass	6♠	AP	
South HCP: 20	♣ J	♣ AQ10				
Contract: 6♠ S						

1. Stayman



Board: 324

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 4♥ N

North:

♠ AK9

♥ AQ4

♦ Q4

♣ AQ1073

South:

♠ 6

♥ K10762

♦ AJ82

♣ 852

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 319	♠ 854	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ AKJ2	

Board: 320	♠ A982	The opponents are silent.
Dealer: N	♥ 6543	
Vul: None	♦ 106	Partner bids first.
HCP: 4	♣ 982	

Board: 321	♠ AK63	The opponents are silent.
Dealer: S	♥ AJ92	
Vul: NS	♦ A3	You bid first.
HCP: 20	♣ A54	

Board: 322	♠ AQ6	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ 8532	Partner bids first.
HCP: 12	♣ Q1054	

Board: 323	♠ AJ92	The opponents are silent.
Dealer: S	♥ A42	
Vul: None	♦ AJ4	You bid first.
HCP: 20	♣ AQ10	

Board: 324	♠ 6	The opponents are silent.
Dealer: N	♥ K10762	
Vul: NS	♦ AJ82	Partner bids first.
HCP: 8	♣ 852	

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

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 854				2NT
Vul: Both	♥ J964	♥ AK7				
North HCP: 4	♦ J1062	♦ KQ8	AP			
South HCP: 20	♣ 65	♣ AKJ2				
Contract: 2N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A982				
Vul: None	♥ K109	♥ 6543		2NT	AP	
North HCP: 20	♦ AKQJ	♦ 106				
South HCP: 4	♣ AK104	♣ 982				
Contract: 2N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ AK63				2NT
Vul: NS	♥ Q10864	♥ AJ92	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 4	♦ 64	♦ A3	AP			
South HCP: 20	♣ 6	♣ A54				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ6				
Vul: Both	♥ K3	♥ A6		2NT	Pass	5NT
North HCP: 20	♦ AJ97	♦ 8532	Pass	6NT	AP	
South HCP: 12	♣ AKJ3	♣ Q1054				
Contract: 6N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ AJ92				2NT
Vul: None	♥ K653	♥ A42	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ Q102	♦ AJ4	Pass	6♠	AP	
South HCP: 20	♣ J	♣ AQ10				
Contract: 6♠ S						

1. Stayman

Board: 324

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 4♥ N

North:

♠ AK9

♥ AQ4

♦ Q4

♣ AQ1073

South:

♠ 6

♥ K10762

♦ AJ82

♣ 852

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 325	♠ K5432	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ 763	Partner bids first.
HCP: 6	♣ 62	

Board: 326	♠ K63	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: None	♦ AQ102	You bid first.
HCP: 20	♣ Q10	

Board: 327	♠ K8	The opponents are silent.
Dealer: S	♥ 1053	
Vul: NS	♦ KQ865	Partner bids first.
HCP: 11	♣ K104	

Board: 328	♠ K8	The opponents are silent.
Dealer: N	♥ A876	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ A98	

Board: 329	♠ K7543	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ 642	Partner bids first.
HCP: 6	♣ 42	

Board: 330	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q963	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ AQ4	

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

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ K5432	♠ AQJ10				2NT
Vul: EW	♥ K76	♥ 104	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 6	♦ 763	♦ AK85	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 62	♣ AQ9	Pass	6♣	AP	
Contract: 6♠ S			1. Super acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AJ82		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ9	♥ 7654	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ102	♦ 6	AP			
South HCP: 5	♣ Q10	♣ 9765	1. Stayman			
Contract: 4♥ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A4				2NT
Vul: NS	♥ 1053	♥ AJ2	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 11	♦ KQ865	♦ AJ104	Pass	6NT	AP	
South HCP: 20	♣ K104	♣ AQ92	1. Gerber, for N			
Contract: 6N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 9654		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A876	♥ KJ5	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ6	♦ 953	AP			
South HCP: 5	♣ A98	♣ J107	1. Stayman			
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ K7543	♠ AQ				2NT
Vul: Both	♥ K42	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 6	♦ 642	♦ AK93	Pass	3NT	AP	
South HCP: 20	♣ 42	♣ A763				
Contract: 3N S						

Board: 330

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ KQ7

♥ Q963

♦ AK10

♣ AQ4

South:

♠ AJ642

♥ J4

♦ J976

♣ K7

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 325	♠ AQJ10	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ9	

Board: 326	♠ AJ82	The opponents are silent.
Dealer: N	♥ 7654	
Vul: None	♦ 6	Partner bids first.
HCP: 5	♣ 9765	

Board: 327	♠ A4	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ AJ104	You bid first.
HCP: 20	♣ AQ92	

Board: 328	♠ 9654	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ 953	Partner bids first.
HCP: 5	♣ J107	

Board: 329	♠ AQ	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: Both	♦ AK93	You bid first.
HCP: 20	♣ A763	

Board: 330	♠ AJ642	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ J976	Partner bids first.
HCP: 10	♣ K7	



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

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ K5432	♠ AQJ10				2NT
Vul: EW	♥ K76	♥ 104	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 6	♦ 763	♦ AK85	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 62	♣ AQ9	Pass	6♣	AP	
Contract: 6♠ S			1. Super acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ AJ82		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ9	♥ 7654	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ102	♦ 6	AP			
South HCP: 5	♣ Q10	♣ 9765	1. Stayman			
Contract: 4♥ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A4				2NT
Vul: NS	♥ 1053	♥ AJ2	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 11	♦ KQ865	♦ AJ104	Pass	6NT	AP	
South HCP: 20	♣ K104	♣ AQ92	1. Gerber, for N			
Contract: 6N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 9654		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A876	♥ KJ5	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQ6	♦ 953	AP			
South HCP: 5	♣ A98	♣ J107	1. Stayman			
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ K7543	♠ AQ				2NT
Vul: Both	♥ K42	♥ QJ10	Pass	3♥	Pass	3♠
North HCP: 6	♦ 642	♦ AK93	Pass	3NT	AP	
South HCP: 20	♣ 42	♣ A763				
Contract: 3N S						

Board: 330

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ KQ7

♥ Q963

♦ AK10

♣ AQ4

South:

♠ AJ642

♥ J4

♦ J976

♣ K7

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 331	♠ 987654	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ KJ	Partner bids first.
HCP: 5	♣ J106	
Board: 332	♠ KQ4	The opponents are silent.
Dealer: N	♥ A103	
Vul: Both	♦ K942	You bid first.
HCP: 21	♣ AKQ	
Board: 333	♠ 54	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: None	♦ 93	Partner bids first.
HCP: 8	♣ KQ10954	
Board: 334	♠ AK64	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ AJ83	You bid first.
HCP: 20	♣ Q8	
Board: 335	♠ 8	The opponents are silent.
Dealer: S	♥ 742	
Vul: None	♦ J876	Partner bids first.
HCP: 5	♣ A8642	
Board: 336	♠ AQJ	The opponents are silent.
Dealer: N	♥ AK109	
Vul: NS	♦ AQ8	You bid first.
HCP: 20	♣ 1092	

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 987654	♠ Q10				2NT
Vul: EW	♥ 32	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ KJ	♦ AQ104	Pass	4♠	AP	
South HCP: 20	♣ J106	♣ K84				
Contract: 4♠ S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 109				
Vul: Both	♥ A103	♥ 876		2NT	AP	
North HCP: 21	♦ K942	♦ Q10865				
South HCP: 2	♣ AKQ	♣ 1053				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ QJ82				2NT
Vul: None	♥ QJ6	♥ AK9	Pass	3NT	AP	
North HCP: 8	♦ 93	♦ AK62				
South HCP: 21	♣ KQ10954	♣ A7				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ J87		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ10	♥ K93	Pass	4NT	Pass	6NT
North HCP: 20	♦ AJ83	♦ 54	AP			
South HCP: 11	♣ Q8	♣ AK752				
Contract: 6N N						

1. Gerber, for N

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				2NT
Vul: None	♥ 742	♥ KQJ	Pass	3NT	AP	
North HCP: 5	♦ J876	♦ K3				
South HCP: 20	♣ A8642	♣ J1097				
Contract: 3N S						

Board: 336

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQJ

♥ AK109

♦ AQ8

♣ 1092

South:

♠ K87

♥ J6

♦ 97653

♣ A87

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 331	♠ Q10	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ K84	

Board: 332	♠ 109	The opponents are silent.
Dealer: N	♥ 876	
Vul: Both	♦ Q10865	Partner bids first.
HCP: 2	♣ 1053	

Board: 333	♠ QJ82	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ AK62	You bid first.
HCP: 21	♣ A7	

Board: 334	♠ J87	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ 54	Partner bids first.
HCP: 11	♣ AK752	

Board: 335	♠ AKQJ	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ K3	You bid first.
HCP: 20	♣ J1097	

Board: 336	♠ K87	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ 97653	Partner bids first.
HCP: 8	♣ A87	

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

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 987654	♠ Q10				2NT
Vul: EW	♥ 32	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ KJ	♦ AQ104	Pass	4♠	AP	
South HCP: 20	♣ J106	♣ K84				
Contract: 4♠ S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 109				
Vul: Both	♥ A103	♥ 876		2NT	AP	
North HCP: 21	♦ K942	♦ Q10865				
South HCP: 2	♣ AKQ	♣ 1053				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ QJ82				2NT
Vul: None	♥ QJ6	♥ AK9	Pass	3NT	AP	
North HCP: 8	♦ 93	♦ AK62				
South HCP: 21	♣ KQ10954	♣ A7				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ J87		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ10	♥ K93	Pass	4NT	Pass	6NT
North HCP: 20	♦ AJ83	♦ 54	AP			
South HCP: 11	♣ Q8	♣ AK752				
Contract: 6N N						

1. Gerber, for N

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				2NT
Vul: None	♥ 742	♥ KQJ	Pass	3NT	AP	
North HCP: 5	♦ J876	♦ K3				
South HCP: 20	♣ A8642	♣ J1097				
Contract: 3N S						

Board: 336

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQJ

♥ AK109

♦ AQ8

♣ 1092

South:

♠ K87

♥ J6

♦ 97653

♣ A87

West	North	East	South
	2NT	Pass	3NT
AP			



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 337	♠ QJ107	The opponents are silent.
Dealer: S	♥ K643	
Vul: Both	♦ J4	Partner bids first.
HCP: 9	♣ Q53	

Board: 338	♠ A6	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ AKQ64	You bid first.
HCP: 21	♣ AJ73	

Board: 339	♠ 1072	The opponents are silent.
Dealer: S	♥ Q8762	
Vul: NS	♦ 4	Partner bids first.
HCP: 4	♣ Q942	

Board: 340	♠ AK2	The opponents are silent.
Dealer: N	♥ K1064	
Vul: EW	♦ AQ9	You bid first.
HCP: 21	♣ AJ2	

Board: 341	♠ KQ	The opponents are silent.
Dealer: S	♥ AQ8632	
Vul: None	♦ 976	Partner bids first.
HCP: 12	♣ J10	

Board: 342	♠ J96	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ AQJ5	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ AK42				2NT
Vul: Both	♥ K643	♥ Q97	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ J4	♦ AQ63	Pass	4♠	AP	
South HCP: 20	♣ Q53	♣ AJ				
Contract: 4♠ S						1. Stayman

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K73				
Vul: None	♥ K9	♥ J8		2NT	Pass	3NT
North HCP: 21	♦ AKQ64	♦ 10532	AP			
South HCP: 6	♣ AJ73	♣ Q1052				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AKJ9				2NT
Vul: NS	♥ Q8762	♥ A5	Pass	3♦	Pass	3♥
North HCP: 4	♦ 4	♦ A63	AP			
South HCP: 20	♣ Q942	♣ A875				
Contract: 3♥ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ97643		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K1064	♥ AQ9	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ9	♦ 83	Pass	5♦	Pass	6♠
South HCP: 9	♣ AJ2	♣ 4	AP			
Contract: 6♠ N						
						1. Texas
						2. Blackwood 0314, for ♠

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A109				2NT
Vul: None	♥ AQ8632	♥ K4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 976	♦ AK5	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♣ J10	♣ AK762	Pass	7♥	AP	
Contract: 7♥ S						
						1. Texas
						2. Blackwood 0314, for ♥

Board: 342

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J96

♥ A85

♦ AKJ

♣ AQJ5

South:

♠ K

♥ K42

♦ Q642

♣ 98632

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 337	♠ AK42	The opponents are silent.
Dealer: S	♥ Q97	
Vul: Both	♦ AQ63	You bid first.
HCP: 20	♣ AJ	

Board: 338	♠ K73	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ 10532	Partner bids first.
HCP: 6	♣ Q1052	

Board: 339	♠ AKJ9	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ A63	You bid first.
HCP: 20	♣ A875	

Board: 340	♠ QJ97643	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ 83	Partner bids first.
HCP: 9	♣ 4	

Board: 341	♠ A109	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ AK762	

Board: 342	♠ K	The opponents are silent.
Dealer: N	♥ K42	
Vul: NS	♦ Q642	Partner bids first.
HCP: 8	♣ 98632	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ AK42				2NT
Vul: Both	♥ K643	♥ Q97	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ J4	♦ AQ63	Pass	4♠	AP	
South HCP: 20	♣ Q53	♣ AJ				
Contract: 4♠ S						1. Stayman

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K73				
Vul: None	♥ K9	♥ J8		2NT	Pass	3NT
North HCP: 21	♦ AKQ64	♦ 10532	AP			
South HCP: 6	♣ AJ73	♣ Q1052				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AKJ9				2NT
Vul: NS	♥ Q8762	♥ A5	Pass	3♦	Pass	3♥
North HCP: 4	♦ 4	♦ A63	AP			
South HCP: 20	♣ Q942	♣ A875				
Contract: 3♥ S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ QJ97643		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K1064	♥ AQ9	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ9	♦ 83	Pass	5♦	Pass	6♠
South HCP: 9	♣ AJ2	♣ 4	AP			
Contract: 6♠ N						
						1. Texas
						2. Blackwood 0314, for ♠

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A109				2NT
Vul: None	♥ AQ8632	♥ K4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 976	♦ AK5	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♣ J10	♣ AK762	Pass	7♥	AP	
Contract: 7♥ S						
						1. Texas
						2. Blackwood 0314, for ♥

Board: 342

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J96

♥ A85

♦ AKJ

♣ AQJ5

South:

♠ K

♥ K42

♦ Q642

♣ 98632

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 343	♠ K10987	The opponents are silent.
Dealer: S	♥ K1076	
Vul: EW	♦ 72	Partner bids first.
HCP: 7	♣ J8	

Board: 344	♠ KQ10	The opponents are silent.
Dealer: N	♥ J83	
Vul: Both	♦ AKQ32	You bid first.
HCP: 20	♣ AJ	

Board: 345	♠ K942	The opponents are silent.
Dealer: S	♥ A532	
Vul: NS	♦ 73	Partner bids first.
HCP: 10	♣ K85	

Board: 346	♠ A2	The opponents are silent.
Dealer: N	♥ AK75	
Vul: EW	♦ A743	You bid first.
HCP: 21	♣ AQ5	

Board: 347	♠ K10872	The opponents are silent.
Dealer: S	♥ 1062	
Vul: Both	♦ Q53	Partner bids first.
HCP: 5	♣ 82	

Board: 348	♠ K542	The opponents are silent.
Dealer: N	♥ AK65	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ A7	

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

Board: 343

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ K10987

♥ K1076

♦ 72

♣ J8

South:

♠ AQ5

♥ 985

♦ AK94

♣ AK10

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3♥<sup>2</sup> Pass 4♠

AP

1. Stayman

2. SMOLEN

Board: 344

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ10

♥ J83

♦ AKQ32

♣ AJ

South:

♠ J9763

♥ K75

♦ 1098

♣ 97

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 345

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ K942

♥ A532

♦ 73

♣ K85

South:

♠ AQ53

♥ 764

♦ AK5

♣ AQJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT AP

1. Stayman

Board: 346

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ A2

♥ AK75

♦ A743

♣ AQ5

South:

♠ 975

♥ J32

♦ QJ98

♣ K106

West North East South

2NT Pass 3NT

AP

Board: 347

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K10872

♥ 1062

♦ Q53

♣ 82

South:

♠ AQ93

♥ AJ4

♦ A76

♣ AQ4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP



Board: 348

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 7N N

North:

♠ K542

♥ AK65

♦ AQ6

♣ A7

South:

♠ AJ

♥ J72

♦ J5

♣ KQJ954

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

	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	7NT
------	-----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 343	♠ AQ5	The opponents are silent.
Dealer: S	♥ 985	
Vul: EW	♦ AK94	You bid first.
HCP: 20	♣ AK10	

Board: 344	♠ J9763	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ 1098	Partner bids first.
HCP: 4	♣ 97	

Board: 345	♠ AQ53	The opponents are silent.
Dealer: S	♥ 764	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ AQJ	

Board: 346	♠ 975	The opponents are silent.
Dealer: N	♥ J32	
Vul: EW	♦ QJ98	Partner bids first.
HCP: 7	♣ K106	

Board: 347	♠ AQ93	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ A76	You bid first.
HCP: 21	♣ AQ4	

Board: 348	♠ AJ	The opponents are silent.
Dealer: N	♥ J72	
Vul: None	♦ J5	Partner bids first.
HCP: 13	♣ KQJ954	

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

Board: 343

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 4♠ S

North:

♠ K10987

♥ K1076

♦ 72

♣ J8

South:

♠ AQ5

♥ 985

♦ AK94

♣ AK10

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3♥<sup>2</sup> Pass 4♠

AP

1. Stayman

2. SMOLEN

Board: 344

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ10

♥ J83

♦ AKQ32

♣ AJ

South:

♠ J9763

♥ K75

♦ 1098

♣ 97

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 345

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ K942

♥ A532

♦ 73

♣ K85

South:

♠ AQ53

♥ 764

♦ AK5

♣ AQJ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT AP

1. Stayman

Board: 346

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ A2

♥ AK75

♦ A743

♣ AQ5

South:

♠ 975

♥ J32

♦ QJ98

♣ K106

West North East South

2NT Pass 3NT

AP

Board: 347

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ K10872

♥ 1062

♦ Q53

♣ 82

South:

♠ AQ93

♥ AJ4

♦ A76

♣ AQ4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

Board: 348

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 7N N

North:

♠ K542

♥ AK65

♦ AQ6

♣ A7

South:

♠ AJ

♥ J72

♦ J5

♣ KQJ954

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

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

Pass	4NT	Pass	7NT
------	-----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 349	♠ —	The opponents are silent.
Dealer: S	♥ AK98762	
Vul: EW	♦ K9	Partner bids first.
HCP: 10	♣ 8753	
Board: 350	♠ A873	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AKJ2	
Board: 351	♠ 7	The opponents are silent.
Dealer: S	♥ QJ976	
Vul: None	♦ K84	Partner bids first.
HCP: 6	♣ 10532	
Board: 352	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q943	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ 97	
Board: 353	♠ 864	The opponents are silent.
Dealer: S	♥ Q64	
Vul: Both	♦ AJ542	Partner bids first.
HCP: 9	♣ Q5	
Board: 354	♠ K4	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ KJ102	

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

Board: 349

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 7♥ S

North:

♠ —

♥ AK98762

♦ K9

♣ 8753

South:

♠ AK52

♥ 54

♦ A106

♣ AKQ6

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 5♠<sup>2</sup> Pass 6♦

Pass 6♣ Pass 7♥

AP

1. Texas

2. Exclusion, for ♥

Board: 350

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ A873

♥ KJ6

♦ A8

♣ AKJ2

South:

♠ KQJ10

♥ Q975

♦ 1065

♣ 95

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♠

AP

1. Stayman

Board: 351

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 7

♥ QJ976

♦ K84

♣ 10532

South:

♠ A1092

♥ AK4

♦ Q75

♣ AQJ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 352

Dealer: N

Vul: NS

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ AKQ7

♥ Q943

♦ AKQ

♣ 97

South:

♠ 8532

♥ AKJ872

♦ 3

♣ AK

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♠ Pass 7NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 353

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 864

♥ Q64

♦ AJ542

♣ Q5

South:

♠ AK107

♥ KJ3

♦ KQ109

♣ A8

West North East South

2NT

Pass 3NT AP

Board: 354

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ K4

♥ KQJ7

♦ AK10

♣ KJ102

South:

♠ 109763

♥ A654

♦ 85

♣ 74

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 349	♠ AK52	The opponents are silent.
Dealer: S	♥ 54	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AKQ6	

Board: 350	♠ KQJ10	The opponents are silent.
Dealer: N	♥ Q975	
Vul: Both	♦ 1065	Partner bids first.
HCP: 8	♣ 95	

Board: 351	♠ A1092	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ Q75	You bid first.
HCP: 20	♣ AQJ	

Board: 352	♠ 8532	The opponents are silent.
Dealer: N	♥ AKJ872	
Vul: NS	♦ 3	Partner bids first.
HCP: 15	♣ AK	

Board: 353	♠ AK107	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ KQ109	You bid first.
HCP: 20	♣ A8	

Board: 354	♠ 109763	The opponents are silent.
Dealer: N	♥ A654	
Vul: NS	♦ 85	Partner bids first.
HCP: 4	♣ 74	



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

Board: 349

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 7♥ S

North:

♠ —

♥ AK98762

♦ K9

♣ 8753

South:

♠ AK52

♥ 54

♦ A106

♣ AKQ6

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

Pass 5♠<sup>2</sup> Pass 6♦

Pass 6♣ Pass 7♥

AP

1. Texas

2. Exclusion, for ♥

Board: 350

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ A873

♥ KJ6

♦ A8

♣ AKJ2

South:

♠ KQJ10

♥ Q975

♦ 1065

♣ 95

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♠

AP

1. Stayman

Board: 351

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ 7

♥ QJ976

♦ K84

♣ 10532

South:

♠ A1092

♥ AK4

♦ Q75

♣ AQJ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 352

Dealer: N

Vul: NS

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ AKQ7

♥ Q943

♦ AKQ

♣ 97

South:

♠ 8532

♥ AKJ872

♦ 3

♣ AK

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♠ Pass 7NT

AP

1. Texas

2. Blackwood 0314, for ♥

Board: 353

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 864

♥ Q64

♦ AJ542

♣ Q5

South:

♠ AK107

♥ KJ3

♦ KQ109

♣ A8

West North East South

2NT

Pass 3NT AP

Board: 354

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ K4

♥ KQJ7

♦ AK10

♣ KJ102

South:

♠ 109763

♥ A654

♦ 85

♣ 74

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 355	♠ 108	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ Q53	Partner bids first.
HCP: 3	♣ J109763	

Board: 356	♠ KQ	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ K64	You bid first.
HCP: 20	♣ AKJ53	

Board: 357	♠ K64	The opponents are silent.
Dealer: S	♥ 1052	
Vul: NS	♦ A1082	Partner bids first.
HCP: 8	♣ J65	

Board: 358	♠ Q73	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ A42	

Board: 359	♠ K1098	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ 32	Partner bids first.
HCP: 9	♣ AJ76	

Board: 360	♠ A9	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ 973	You bid first.
HCP: 20	♣ AKJ73	

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

Board: 355

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3N S

North:

♠ 108

♥ 97

♦ Q53

♣ J109763

South:

♠ A752

♥ K864

♦ AK10

♣ AQ

West North East South

2NT

Pass 3♠<sup>1</sup> Pass 3NT

AP

1. Minor Suit Transfers after 2NT

Board: 356

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ KQ

♥ A83

♦ K64

♣ AKJ53

South:

♠ A842

♥ J96

♦ A98

♣ Q62

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 357

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K64

♥ 1052

♦ A1082

♣ J65

South:

♠ AQJ8

♥ AK

♦ J5

♣ AQ832

West North East South

2NT

Pass 3NT AP

Board: 358

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ Q73

♥ AQ8

♦ AKJ5

♣ A42

South:

♠ 10982

♥ KJ7543

♦ 104

♣ 5

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 359

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ K1098

♥ J74

♦ 32

♣ AJ76

South:

♠ AQ65

♥ 95

♦ AKQ109

♣ KQ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6♠ AP

1. Stayman

Board: 360

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ A9

♥ AKJ

♦ 973

♣ AKJ73

South:

♠ K432

♥ 107542

♦ J2

♣ Q6

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

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

Pass	3♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Stayman

2. SMOLEN

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 355	♠ A752	The opponents are silent.
Dealer: S	♥ K864	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ AQ	

Board: 356	♠ A842	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ A98	Partner bids first.
HCP: 11	♣ Q62	

Board: 357	♠ AQJ8	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ J5	You bid first.
HCP: 21	♣ AQ832	

Board: 358	♠ 10982	The opponents are silent.
Dealer: N	♥ KJ7543	
Vul: EW	♦ 104	Partner bids first.
HCP: 4	♣ 5	

Board: 359	♠ AQ65	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ AKQ109	You bid first.
HCP: 20	♣ KQ	

Board: 360	♠ K432	The opponents are silent.
Dealer: N	♥ 107542	
Vul: NS	♦ J2	Partner bids first.
HCP: 6	♣ Q6	

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

Board: 355

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3N S

North:

♠ 108

♥ 97

♦ Q53

♣ J109763

South:

♠ A752

♥ K864

♦ AK10

♣ AQ

West North East South

2NT

Pass 3♠<sup>1</sup> Pass 3NT

AP

1. Minor Suit Transfers after 2NT

Board: 356

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ KQ

♥ A83

♦ K64

♣ AKJ53

South:

♠ A842

♥ J96

♦ A98

♣ Q62

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 357

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ K64

♥ 1052

♦ A1082

♣ J65

South:

♠ AQJ8

♥ AK

♦ J5

♣ AQ832

West North East South

2NT

Pass 3NT AP

Board: 358

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ Q73

♥ AQ8

♦ AKJ5

♣ A42

South:

♠ 10982

♥ KJ7543

♦ 104

♣ 5

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 359

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ K1098

♥ J74

♦ 32

♣ AJ76

South:

♠ AQ65

♥ 95

♦ AKQ109

♣ KQ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6♠ AP

1. Stayman

Board: 360

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ A9

♥ AKJ

♦ 973

♣ AKJ73

South:

♠ K432

♥ 107542

♦ J2

♣ Q6

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

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

Pass	3♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Stayman

2. SMOLEN



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 361	♠ 10876	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ K7	Partner bids first.
HCP: 8	♣ AJ865	

Board: 362	♠ 73	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ AK107	You bid first.
HCP: 21	♣ AQJ	

Board: 363	♠ J9	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ Q84	Partner bids first.
HCP: 8	♣ Q10983	

Board: 364	♠ AJ92	West Doubles 4♦ if possible.
Dealer: N	♥ AKQJ	
Vul: EW	♦ 63	You bid first.
HCP: 20	♣ KQ6	

Board: 365	♠ KQ954	The opponents are silent.
Dealer: S	♥ Q762	
Vul: Both	♦ 976	Partner bids first.
HCP: 11	♣ A	

Board: 366	♠ AKQ9	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ J5	You bid first.
HCP: 20	♣ K1094	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AQ9				2NT
Vul: EW	♥ 72	♥ QJ98	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ K7	♦ AQ9	Pass	3NT	AP	
South HCP: 20	♣ AJ865	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ Q105				
Vul: Both	♥ AK107	♥ J8		2NT	AP	
North HCP: 21	♦ AK107	♦ J52				
South HCP: 4	♣ AQJ	♣ 97653				
Contract: 2N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK65				2NT
Vul: None	♥ K109	♥ J8				
North HCP: 8	♦ Q84	♦ AK52	Pass	3NT	AP	
South HCP: 20	♣ Q10983	♣ AJ5				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ AJ92	♠ 7		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AKQJ	♥ 1097653	X	4♥	AP	
North HCP: 20	♦ 63	♦ K				
South HCP: 4	♣ KQ6	♣ J9874				
Contract: 4♥ N			1. Texas			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ KQ954	♠ AJ86				2NT
Vul: Both	♥ Q762	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 976	♦ K102	Pass	6♠	AP	
South HCP: 20	♣ A	♣ KQ8				
Contract: 6♠ S			1. Stayman			

Board: 366

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AKQ9

♥ AQJ

♦ J5

♣ K1094

South:

♠ 8643

♥ 1032

♦ K93

♣ Q76

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

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

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

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 361	♠ AQ9	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ KQ4	
Board: 362	♠ Q105	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ J52	Partner bids first.
HCP: 4	♣ 97653	
Board: 363	♠ AK65	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ AK52	You bid first.
HCP: 20	♣ AJ5	
Board: 364	♠ 7	West Doubles 4♦ if possible.
Dealer: N	♥ 1097653	
Vul: EW	♦ K	Partner bids first.
HCP: 4	♣ J9874	
Board: 365	♠ AJ86	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ K102	You bid first.
HCP: 20	♣ KQ8	
Board: 366	♠ 8643	The opponents are silent.
Dealer: N	♥ 1032	
Vul: None	♦ K93	Partner bids first.
HCP: 5	♣ Q76	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AQ9				2NT
Vul: EW	♥ 72	♥ QJ98	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ K7	♦ AQ9	Pass	3NT	AP	
South HCP: 20	♣ AJ865	♣ KQ4				
Contract: 3N S			1. Stayman			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ Q105				
Vul: Both	♥ AK107	♥ J8		2NT	AP	
North HCP: 21	♦ AK107	♦ J52				
South HCP: 4	♣ AQJ	♣ 97653				
Contract: 2N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK65				2NT
Vul: None	♥ K109	♥ J8				
North HCP: 8	♦ Q84	♦ AK52	Pass	3NT	AP	
South HCP: 20	♣ Q10983	♣ AJ5				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ AJ92	♠ 7		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AKQJ	♥ 1097653	X	4♥	AP	
North HCP: 20	♦ 63	♦ K				
South HCP: 4	♣ KQ6	♣ J9874				
Contract: 4♥ N			1. Texas			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ KQ954	♠ AJ86				2NT
Vul: Both	♥ Q762	♥ AK9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 976	♦ K102	Pass	6♠	AP	
South HCP: 20	♣ A	♣ KQ8				
Contract: 6♠ S			1. Stayman			

Board: 366

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AKQ9

♥ AQJ

♦ J5

♣ K1094

South:

♠ 8643

♥ 1032

♦ K93

♣ Q76

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

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

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

AP

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 367	♠ 3	The opponents are silent.
Dealer: S	♥ K87653	
Vul: NS	♦ K5	Partner bids first.
HCP: 6	♣ 10765	

Board: 368	♠ KQ5	The opponents are silent.
Dealer: N	♥ KJ109	
Vul: Both	♦ AK53	You bid first.
HCP: 20	♣ A4	

Board: 369	♠ QJ106	The opponents are silent.
Dealer: S	♥ Q102	
Vul: None	♦ Q10873	Partner bids first.
HCP: 7	♣ 8	

Board: 370	♠ K975	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ AKQ7	You bid first.
HCP: 20	♣ KJ	

Board: 371	♠ 9864	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ AJ82	Partner bids first.
HCP: 9	♣ KJ10	

Board: 372	♠ AQ109	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AQ10	You bid first.
HCP: 21	♣ K98	

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

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A72				2NT
Vul: NS	♥ K87653	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 6	♦ K5	♦ Q8	Pass	4♥	AP	
South HCP: 21	♣ 10765	♣ AKQ42				
Contract: 4♥ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 942		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ109	♥ AQ43	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK53	♦ 84	AP			
South HCP: 11	♣ A4	♣ KQ102	1. Stayman			
Contract: 4♥ N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 84				2NT
Vul: None	♥ Q102	♥ A96	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ Q10873	♦ AK952	Pass	3NT	AP	
South HCP: 20	♣ 8	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ K975	♠ 103				
Vul: None	♥ A53	♥ K92		2NT	AP	
North HCP: 20	♦ AKQ7	♦ 109653				
South HCP: 3	♣ KJ	♣ 983				
Contract: 2N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ A10				2NT
Vul: NS	♥ 105	♥ AQJ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ AJ82	♦ K765	Pass	3NT	AP	
South HCP: 20	♣ KJ10	♣ AQ3	1. Stayman			
Contract: 3N S						



Board: 372

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ AQ109

♥ AQ7

♦ AQ10

♣ K98

South:

♠ K53

♥ 98652

♦ K5

♣ J103

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 367	♠ A72	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ Q8	You bid first.
HCP: 21	♣ AKQ42	

Board: 368	♠ 942	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: Both	♦ 84	Partner bids first.
HCP: 11	♣ KQ102	

Board: 369	♠ 84	The opponents are silent.
Dealer: S	♥ A96	
Vul: None	♦ AK952	You bid first.
HCP: 20	♣ AKQ	

Board: 370	♠ 103	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ 109653	Partner bids first.
HCP: 3	♣ 983	

Board: 371	♠ A10	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: NS	♦ K765	You bid first.
HCP: 20	♣ AQ3	

Board: 372	♠ K53	The opponents are silent.
Dealer: N	♥ 98652	
Vul: EW	♦ K5	Partner bids first.
HCP: 7	♣ J103	

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

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A72				2NT
Vul: NS	♥ K87653	♥ AQ2	Pass	3♦	Pass	3♥
North HCP: 6	♦ K5	♦ Q8	Pass	4♥	AP	
South HCP: 21	♣ 10765	♣ AKQ42				
Contract: 4♥ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 942		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ109	♥ AQ43	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK53	♦ 84	AP			
South HCP: 11	♣ A4	♣ KQ102	1. Stayman			
Contract: 4♥ N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 84				2NT
Vul: None	♥ Q102	♥ A96	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ Q10873	♦ AK952	Pass	3NT	AP	
South HCP: 20	♣ 8	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ K975	♠ 103				
Vul: None	♥ A53	♥ K92		2NT	AP	
North HCP: 20	♦ AKQ7	♦ 109653				
South HCP: 3	♣ KJ	♣ 983				
Contract: 2N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ A10				2NT
Vul: NS	♥ 105	♥ AQJ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ AJ82	♦ K765	Pass	3NT	AP	
South HCP: 20	♣ KJ10	♣ AQ3	1. Stayman			
Contract: 3N S						

Board: 372

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ AQ109

♥ AQ7

♦ AQ10

♣ K98

South:

♠ K53

♥ 98652

♦ K5

♣ J103

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 373	♠ Q952	East Bids 3♥ if possible.
Dealer: S	♥ 10652	
Vul: Both	♦ 642	Partner bids first.
HCP: 2	♣ 74	

Board: 374	♠ AK5	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ A975	You bid first.
HCP: 21	♣ AJ72	

Board: 375	♠ 1074	The opponents are silent.
Dealer: S	♥ 10984	
Vul: Both	♦ J986	Partner bids first.
HCP: 4	♣ K6	

Board: 376	♠ K2	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AK72	

Board: 377	♠ Q65	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ KJ97632	Partner bids first.
HCP: 6	♣ 85	

Board: 378	♠ A109	The opponents are silent.
Dealer: N	♥ A62	
Vul: Both	♦ AQ95	You bid first.
HCP: 21	♣ AK9	

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

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ Q952	♠ AJ10				2NT
Vul: Both	♥ 10652	♥ A8	Pass	Pass	3♥	3NT
North HCP: 2	♦ 642	♦ AKJ3	AP			
South HCP: 21	♣ 74	♣ A953				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q98762		2NT	Pass	3♥
Vul: EW	♥ AJ	♥ 1098	Pass	3♠	Pass	4♠
North HCP: 21	♦ A975	♦ QJ	AP			
South HCP: 8	♣ AJ72	♣ K5				
Contract: 4♠ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ 93				2NT
Vul: Both	♥ 10984	♥ AJ6	AP			
North HCP: 4	♦ J986	♦ AKQ				
South HCP: 20	♣ K6	♣ AQ874				
Contract: 2N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A87		2NT	Pass	5NT
Vul: None	♥ AQ52	♥ K103	Pass	6NT	AP	
North HCP: 20	♦ A106	♦ KQJ4				
South HCP: 15	♣ AK72	♣ Q106				
Contract: 6N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ A3				2NT
Vul: EW	♥ 8	♥ AQ105	Pass	6♦	AP	
North HCP: 6	♦ KJ97632	♦ AQ104				
South HCP: 21	♣ 85	♣ AJ3				
Contract: 6♦ N						

Board: 378

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ A109

♥ A62

♦ AQ95

♣ AK9

South:

♠ 73

♥ J108754

♦ K32

♣ 42

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

1. Texas

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 373	♠ AJ10	East Bids 3♥ if possible.
Dealer: S	♥ A8	
Vul: Both	♦ AKJ3	You bid first.
HCP: 21	♣ A953	
Board: 374	♠ Q98762	The opponents are silent.
Dealer: N	♥ 1098	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ K5	
Board: 375	♠ 93	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ AQ874	
Board: 376	♠ A87	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 15	♣ Q106	
Board: 377	♠ A3	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: EW	♦ AQ104	You bid first.
HCP: 21	♣ AJ3	
Board: 378	♠ 73	The opponents are silent.
Dealer: N	♥ J108754	
Vul: Both	♦ K32	Partner bids first.
HCP: 4	♣ 42	



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

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ Q952	♠ AJ10				2NT
Vul: Both	♥ 10652	♥ A8	Pass	Pass	3♥	3NT
North HCP: 2	♦ 642	♦ AKJ3	AP			
South HCP: 21	♣ 74	♣ A953				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q98762		2NT	Pass	3♥
Vul: EW	♥ AJ	♥ 1098	Pass	3♠	Pass	4♠
North HCP: 21	♦ A975	♦ QJ	AP			
South HCP: 8	♣ AJ72	♣ K5				
Contract: 4♠ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ 93				2NT
Vul: Both	♥ 10984	♥ AJ6	AP			
North HCP: 4	♦ J986	♦ AKQ				
South HCP: 20	♣ K6	♣ AQ874				
Contract: 2N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A87		2NT	Pass	5NT
Vul: None	♥ AQ52	♥ K103	Pass	6NT	AP	
North HCP: 20	♦ A106	♦ KQJ4				
South HCP: 15	♣ AK72	♣ Q106				
Contract: 6N N						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ A3				2NT
Vul: EW	♥ 8	♥ AQ105	Pass	6♦	AP	
North HCP: 6	♦ KJ97632	♦ AQ104				
South HCP: 21	♣ 85	♣ AJ3				
Contract: 6♦ N						

Board: 378

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ A109

♥ A62

♦ AQ95

♣ AK9

South:

♠ 73

♥ J108754

♦ K32

♣ 42

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 379	♠ Q874	East Doubles 3♣ if possible.
Dealer: S	♥ J1053	
Vul: None	♦ A3	Partner bids first.
HCP: 11	♣ A75	
Board: 380	♠ 1063	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ AKQ98	You bid first.
HCP: 21	♣ KQ	
Board: 381	♠ 63	The opponents are silent.
Dealer: S	♥ Q108654	
Vul: Both	♦ 85	Partner bids first.
HCP: 7	♣ AJ10	
Board: 382	♠ AK96	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ AQ96	You bid first.
HCP: 21	♣ AJ4	
Board: 383	♠ Q42	The opponents are silent.
Dealer: S	♥ 76432	
Vul: EW	♦ J863	Partner bids first.
HCP: 3	♣ 5	
Board: 384	♠ AK4	The opponents are silent.
Dealer: N	♥ 9754	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ AK3	

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

Board: 379

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ Q874

♥ J1053

♦ A3

♣ A75

South:

♠ AKJ3

♥ AK6

♦ QJ104

♣ Q2

West	North	East	South
			2NT

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

Pass	4♣ <sup>2</sup>	Pass	4♠
------	-----------------	------	----

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

Pass	6♠	AP	
------	----	----	--

1. Stayman

2. limit raise or better in ♠

3. Blackwood 0314, for ♠

Board: 380

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ 1063

♥ AK2

♦ AKQ98

♣ KQ

South:

♠ KJ8

♥ Q1043

♦ J

♣ A8763

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

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

Pass	6NT	AP	
------	-----	----	--

1. Stayman

2. Quantitative 4NT

Board: 381

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ 63

♥ Q108654

♦ 85

♣ AJ10

South:

♠ KQ4

♥ K9

♦ AKQ7

♣ K432

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

AP

1. Texas

Board: 382

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK96

♥ K10

♦ AQ96

♣ AJ4

South:

♠ 1053

♥ A84

♦ J5

♣ Q10952

West	North	East	South
	2NT	Pass	3NT

AP

Board: 383

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3♥ S

North:

♠ Q42

♥ 76432

♦ J863

♣ 5

South:

♠ AK9

♥ AK5

♦ 72

♣ AQ1064

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

AP

Board: 384

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AK4

♥ 9754

♦ AK3

♣ AK3

South:

♠ J6

♥ K632

♦ Q9762

♣ 87

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4♥

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 379	♠ AKJ3	East Doubles 3♣ if possible.
Dealer: S	♥ AK6	
Vul: None	♦ QJ104	You bid first.
HCP: 20	♣ Q2	

Board: 380	♠ KJ8	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ A8763	

Board: 381	♠ KQ4	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ K432	

Board: 382	♠ 1053	The opponents are silent.
Dealer: N	♥ A84	
Vul: None	♦ J5	Partner bids first.
HCP: 7	♣ Q10952	

Board: 383	♠ AK9	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ 72	You bid first.
HCP: 20	♣ AQ1064	

Board: 384	♠ J6	The opponents are silent.
Dealer: N	♥ K632	
Vul: None	♦ Q9762	Partner bids first.
HCP: 6	♣ 87	

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

Board: 379

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ Q874

♥ J1053

♦ A3

♣ A75

South:

♠ AKJ3

♥ AK6

♦ QJ104

♣ Q2

West	North	East	South
			2NT

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

Pass	4♣ <sup>2</sup>	Pass	4♠
------	-----------------	------	----

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

Pass	6♠	AP	
------	----	----	--

1. Stayman

2. limit raise or better in ♠

3. Blackwood 0314, for ♠

Board: 380

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ 1063

♥ AK2

♦ AKQ98

♣ KQ

South:

♠ KJ8

♥ Q1043

♦ J

♣ A8763

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

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

Pass	6NT	AP	
------	-----	----	--

1. Stayman

2. Quantitative 4NT

Board: 381

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ 63

♥ Q108654

♦ 85

♣ AJ10

South:

♠ KQ4

♥ K9

♦ AKQ7

♣ K432

West	North	East	South
			2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

AP

1. Texas

Board: 382

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AK96

♥ K10

♦ AQ96

♣ AJ4

South:

♠ 1053

♥ A84

♦ J5

♣ Q10952

West	North	East	South
	2NT	Pass	3NT

AP

Board: 383

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3♥ S

North:

♠ Q42

♥ 76432

♦ J863

♣ 5

South:

♠ AK9

♥ AK5

♦ 72

♣ AQ1064

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

AP

Board: 384

Dealer: N

Vul: None

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AK4

♥ 9754

♦ AK3

♣ AK3

South:

♠ J6

♥ K632

♦ Q9762

♣ 87

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

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

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 385	♠ A532	The opponents are silent.
Dealer: S	♥ J8743	
Vul: NS	♦ 10	Partner bids first.
HCP: 7	♣ Q97	
Board: 386	♠ AK9	The opponents are silent.
Dealer: N	♥ AK93	
Vul: EW	♦ A95	You bid first.
HCP: 21	♣ K32	
Board: 387	♠ AJ105	East Doubles 3♣ if possible.
Dealer: S	♥ 54	
Vul: Both	♦ 987543	Partner bids first.
HCP: 5	♣ 10	
Board: 388	♠ A85	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ KQJ62	You bid first.
HCP: 20	♣ A7	
Board: 389	♠ A105	The opponents are silent.
Dealer: S	♥ 10865	
Vul: EW	♦ 953	Partner bids first.
HCP: 6	♣ Q97	
Board: 390	♠ K82	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ AK94	You bid first.
HCP: 21	♣ KQ10	

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KJ87				2NT
Vul: NS	♥ J8743	♥ AKQ10	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 7	♦ 10	♦ A4	Pass	6♥	AP	
South HCP: 21	♣ Q97	♣ KJ4				
Contract: 6♥ N			1. Stayman			
			2. both majors			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 75		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK93	♥ 7	Pass	4NT	Pass	6♣
North HCP: 21	♦ A95	♦ K42	AP			
South HCP: 10	♣ K32	♣ AQJ9765				
Contract: 6♣ S			1. Gerber, for N			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ Q87				2NT
Vul: Both	♥ 54	♥ AQ96	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 5	♦ 987543	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ 10	♣ AJ6				
Contract: 3N S			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ 10642				
Vul: NS	♥ AQ5	♥ 83		2NT	AP	
North HCP: 20	♦ KQJ62	♦ 43				
South HCP: 0	♣ A7	♣ 109632				
Contract: 2N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ QJ2				2NT
Vul: EW	♥ 10865	♥ AJ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 953	♦ AJ10	Pass	3NT	AP	
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 390

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ K82

♥ AQ9

♦ AK94

♣ KQ10

South:

♠ AQ103

♥ KJ10532

♦ 5

♣ 92

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♠	Pass	6♥
------	----	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 385	♠ KJ87	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: NS	♦ A4	You bid first.
HCP: 21	♣ KJ4	
Board: 386	♠ 75	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ K42	Partner bids first.
HCP: 10	♣ AQJ9765	
Board: 387	♠ Q87	East Doubles 3♣ if possible.
Dealer: S	♥ AQ96	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ AJ6	
Board: 388	♠ 10642	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ 43	Partner bids first.
HCP: 0	♣ 109632	
Board: 389	♠ QJ2	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ AK65	
Board: 390	♠ AQ103	The opponents are silent.
Dealer: N	♥ KJ10532	
Vul: Both	♦ 5	Partner bids first.
HCP: 10	♣ 92	

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

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ KJ87				2NT
Vul: NS	♥ J8743	♥ AKQ10	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 7	♦ 10	♦ A4	Pass	6♥	AP	
South HCP: 21	♣ Q97	♣ KJ4				
Contract: 6♥ N			1. Stayman			
			2. both majors			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 75		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK93	♥ 7	Pass	4NT	Pass	6♣
North HCP: 21	♦ A95	♦ K42	AP			
South HCP: 10	♣ K32	♣ AQJ9765				
Contract: 6♣ S			1. Gerber, for N			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ Q87				2NT
Vul: Both	♥ 54	♥ AQ96	Pass	3♣ <sup>1</sup>	X	3♥
North HCP: 5	♦ 987543	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ 10	♣ AJ6				
Contract: 3N S			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ 10642				
Vul: NS	♥ AQ5	♥ 83		2NT	AP	
North HCP: 20	♦ KQJ62	♦ 43				
South HCP: 0	♣ A7	♣ 109632				
Contract: 2N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ QJ2				2NT
Vul: EW	♥ 10865	♥ AJ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 953	♦ AJ10	Pass	3NT	AP	
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 390

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ K82

♥ AQ9

♦ AK94

♣ KQ10

South:

♠ AQ103

♥ KJ10532

♦ 5

♣ 92

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

	2NT	Pass	4♦ <sup>1</sup>
--	-----	------	-----------------

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

Pass	5♠	Pass	6♥
------	----	------	----

AP

1. Texas

2. Blackwood 0314, for ♥

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 391	♠ 1098	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: EW	♦ K76	Partner bids first.
HCP: 7	♣ 976	
Board: 392	♠ KJ4	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: Both	♦ AQJ8	You bid first.
HCP: 20	♣ A2	
Board: 393	♠ 963	East Doubles 4♦ if possible.
Dealer: S	♥ K109754	
Vul: None	♦ 10	Partner bids first.
HCP: 3	♣ 764	
Board: 394	♠ 865	The opponents are silent.
Dealer: N	♥ AK108	
Vul: NS	♦ AQJ4	You bid first.
HCP: 20	♣ AQ	
Board: 395	♠ 10852	The opponents are silent.
Dealer: S	♥ Q102	
Vul: Both	♦ KJ854	Partner bids first.
HCP: 6	♣ 7	
Board: 396	♠ AK76	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AK103	You bid first.
HCP: 21	♣ K62	

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

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AKQ				2NT
Vul: EW	♥ KJ106	♥ 85	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ K76	♦ AQ102	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ AJ105				
Contract: 3N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q8752		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ94	♥ KQ65	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQJ8	♦ 9	AP			
South HCP: 9	♣ A2	♣ Q95				
Contract: 4♥ N			1. Stayman			

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AK4				2NT
Vul: None	♥ K109754	♥ A8	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 3	♦ 10	♦ AQ875	Pass	4♥	AP	
South HCP: 20	♣ 764	♣ QJ10				
Contract: 4♥ N			1. Texas 2. denies a ♦ stopper			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ KJ1093				
Vul: NS	♥ AK108	♥ 764		2NT	Pass	3♥
North HCP: 20	♦ AQJ4	♦ 10952	Pass	3♠	AP	
South HCP: 4	♣ AQ	♣ 4				
Contract: 3♠ N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 10852	♠ J4				2NT
Vul: Both	♥ Q102	♥ AKJ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ KJ854	♦ A7	Pass	3NT	AP	
South HCP: 20	♣ 7	♣ AK432				
Contract: 3N S			1. Stayman			



Board: 396

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AK76

♥ A2

♦ AK103

♣ K62

South:

♠ 104

♥ J85

♦ Q9852

♣ Q84

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 391	♠ AKQ	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ AQ102	You bid first.
HCP: 20	♣ AJ105	
Board: 392	♠ Q8752	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: Both	♦ 9	Partner bids first.
HCP: 9	♣ Q95	
Board: 393	♠ AK4	East Doubles 4♦ if possible.
Dealer: S	♥ A8	
Vul: None	♦ AQ875	You bid first.
HCP: 20	♣ QJ10	
Board: 394	♠ KJ1093	The opponents are silent.
Dealer: N	♥ 764	
Vul: NS	♦ 10952	Partner bids first.
HCP: 4	♣ 4	
Board: 395	♠ J4	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ AK432	
Board: 396	♠ 104	The opponents are silent.
Dealer: N	♥ J85	
Vul: None	♦ Q9852	Partner bids first.
HCP: 5	♣ Q84	

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

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AKQ				2NT
Vul: EW	♥ KJ106	♥ 85	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ K76	♦ AQ102	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ AJ105				
Contract: 3N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q8752		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ94	♥ KQ65	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQJ8	♦ 9	AP			
South HCP: 9	♣ A2	♣ Q95				
Contract: 4♥ N			1. Stayman			

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AK4				2NT
Vul: None	♥ K109754	♥ A8	Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
North HCP: 3	♦ 10	♦ AQ875	Pass	4♥	AP	
South HCP: 20	♣ 764	♣ QJ10				
Contract: 4♥ N			1. Texas 2. denies a ♦ stopper			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ 865	♠ KJ1093				
Vul: NS	♥ AK108	♥ 764		2NT	Pass	3♥
North HCP: 20	♦ AQJ4	♦ 10952	Pass	3♠	AP	
South HCP: 4	♣ AQ	♣ 4				
Contract: 3♠ N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 10852	♠ J4				2NT
Vul: Both	♥ Q102	♥ AKJ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ KJ854	♦ A7	Pass	3NT	AP	
South HCP: 20	♣ 7	♣ AK432				
Contract: 3N S			1. Stayman			

Board: 396

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AK76

♥ A2

♦ AK103

♣ K62

South:

♠ 104

♥ J85

♦ Q9852

♣ Q84

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 397	♠ QJ10	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ Q9865	Partner bids first.
HCP: 7	♣ 974	

Board: 398	♠ AK75	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ KJ54	You bid first.
HCP: 20	♣ K2	

Board: 399	♠ A963	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ 964	Partner bids first.
HCP: 7	♣ 1075	

Board: 400	♠ A2	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ AKQ8	You bid first.
HCP: 21	♣ K1098	

Board: 401	♠ AJ1073	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ Q9	Partner bids first.
HCP: 13	♣ K963	

Board: 402	♠ K10	The opponents are silent.
Dealer: N	♥ AK97	
Vul: Both	♦ AK43	You bid first.
HCP: 20	♣ QJ6	

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

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK6				2NT
Vul: NS	♥ Q8	♥ J104				
North HCP: 7	♦ Q9865	♦ A73	Pass	3NT	AP	
South HCP: 20	♣ 974	♣ AKJ2				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ 6		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ 10963	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ54	♦ A86	AP			
South HCP: 7	♣ K2	♣ QJ986	1. Stayman			
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ Q52				2NT
Vul: None	♥ K93	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 964	♦ AKQJ5	Pass	3NT	AP	
South HCP: 20	♣ 1075	♣ KQ4	1. Stayman			
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KQ87		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ2	♥ K864	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ8	♦ 105	AP			
South HCP: 9	♣ K1098	♣ J76	1. Stayman			
Contract: 3N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AJ1073	♠ K982				2NT
Vul: EW	♥ K9	♥ AQ	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 13	♦ Q9	♦ AK43	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 20	♣ K963	♣ A82	Pass	5♥	Pass	5♠
Contract: 6♠ S			Pass	6♠	AP	
			1. Super acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 402

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ K10

♥ AK97

♦ AK43

♣ QJ6

South:

♠ Q96432

♥ 62

♦ —

♣ AK1098

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 397	♠ AK6	The opponents are silent.
Dealer: S	♥ J104	
Vul: NS	♦ A73	You bid first.
HCP: 20	♣ AKJ2	

Board: 398	♠ 6	The opponents are silent.
Dealer: N	♥ 10963	
Vul: EW	♦ A86	Partner bids first.
HCP: 7	♣ QJ986	

Board: 399	♠ Q52	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ AKQJ5	You bid first.
HCP: 20	♣ KQ4	

Board: 400	♠ KQ87	The opponents are silent.
Dealer: N	♥ K864	
Vul: NS	♦ 105	Partner bids first.
HCP: 9	♣ J76	

Board: 401	♠ K982	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AK43	You bid first.
HCP: 20	♣ A82	

Board: 402	♠ Q96432	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ —	Partner bids first.
HCP: 9	♣ AK1098	



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

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK6				2NT
Vul: NS	♥ Q8	♥ J104				
North HCP: 7	♦ Q9865	♦ A73	Pass	3NT	AP	
South HCP: 20	♣ 974	♣ AKJ2				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ 6		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ 10963	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ54	♦ A86	AP			
South HCP: 7	♣ K2	♣ QJ986	1. Stayman			
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ Q52				2NT
Vul: None	♥ K93	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 964	♦ AKQJ5	Pass	3NT	AP	
South HCP: 20	♣ 1075	♣ KQ4	1. Stayman			
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KQ87		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ2	♥ K864	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ8	♦ 105	AP			
South HCP: 9	♣ K1098	♣ J76	1. Stayman			
Contract: 3N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AJ1073	♠ K982				2NT
Vul: EW	♥ K9	♥ AQ	Pass	3♥	Pass	4♠ <sup>1</sup>
North HCP: 13	♦ Q9	♦ AK43	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 20	♣ K963	♣ A82	Pass	5♥	Pass	5♠
Contract: 6♠ S			Pass	6♠	AP	
			1. Super acceptance after NT			
			2. Blackwood 0314, for ♠			

Board: 402

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ K10

♥ AK97

♦ AK43

♣ QJ6

South:

♠ Q96432

♥ 62

♦ —

♣ AK1098

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 403	♠ J98754	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ AK952	Partner bids first.
HCP: 10	♣ 4	

Board: 404	♠ KQ	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ AK864	You bid first.
HCP: 20	♣ AK8	

Board: 405	♠ Q10753	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ 987432	Partner bids first.
HCP: 2	♣ —	

Board: 406	♠ AQ94	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AKQ104	You bid first.
HCP: 20	♣ 52	

Board: 407	♠ Q6	The opponents are silent.
Dealer: S	♥ A10876	
Vul: Both	♦ QJ986	Partner bids first.
HCP: 12	♣ K	

Board: 408	♠ K7	The opponents are silent.
Dealer: N	♥ AK108	
Vul: None	♦ K65	You bid first.
HCP: 20	♣ AK83	

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

Board: 403

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 5♠ S

North:

♠ J98754

♥ Q

♦ AK952

♣ 4

South:

♠ KQ

♥ KJ53

♦ Q6

♣ AKQJ2

West	North	East	South
			2NT

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♠
------	------------------	------	----

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 404

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ

♥ J43

♦ AK864

♣ AK8

South:

♠ 108765

♥ A1086

♦ 107

♣ 103

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	AP	
------	----	----	--

Board: 405

Dealer: S

Vul: Both

North HCP: 2

South HCP: 20

Contract: 4♠ S

North:

♠ Q10753

♥ 102

♦ 987432

♣ —

South:

♠ K64

♥ AK

♦ AJ6

♣ KQ1084

West	North	East	South
			2NT

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

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

AP

Board: 406

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AQ94

♥ AJ

♦ AKQ104

♣ 52

South:

♠ 532

♥ 8653

♦ J93

♣ AQ7

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

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

AP

1. Stayman

Board: 407

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ Q6

♥ A10876

♦ QJ986

♣ K

South:

♠ AJ97

♥ K3

♦ AK

♣ AJ743

West	North	East	South
			2NT

Pass	3♦	Pass	3♥
------	----	------	----

Pass	5NT	Pass	6NT
------	-----	------	-----

AP

Board: 408

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K7

♥ AK108

♦ K65

♣ AK83

South:

♠ QJ92

♥ 975

♦ QJ982

♣ 9

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

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

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 403	♠ KQ	The opponents are silent.
Dealer: S	♥ KJ53	
Vul: NS	♦ Q6	You bid first.
HCP: 21	♣ AKQJ2	

Board: 404	♠ 108765	The opponents are silent.
Dealer: N	♥ A1086	
Vul: EW	♦ 107	Partner bids first.
HCP: 4	♣ 103	

Board: 405	♠ K64	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AJ6	You bid first.
HCP: 20	♣ KQ1084	

Board: 406	♠ 532	The opponents are silent.
Dealer: N	♥ 8653	
Vul: EW	♦ J93	Partner bids first.
HCP: 7	♣ AQ7	

Board: 407	♠ AJ97	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AJ743	

Board: 408	♠ QJ92	The opponents are silent.
Dealer: N	♥ 975	
Vul: None	♦ QJ982	Partner bids first.
HCP: 6	♣ 9	

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

Board: 403

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 5♠ S

North:

♠ J98754

♥ Q

♦ AK952

♣ 4

South:

♠ KQ

♥ KJ53

♦ Q6

♣ AKQJ2

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 404

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ KQ

♥ J43

♦ AK864

♣ AK8

South:

♠ 108765

♥ A1086

♦ 107

♣ 103

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 405

Dealer: S

Vul: Both

North HCP: 2

South HCP: 20

Contract: 4♠ S

North:

♠ Q10753

♥ 102

♦ 987432

♣ —

South:

♠ K64

♥ AK

♦ AJ6

♣ KQ1084

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♦ Pass 4♣

AP

Board: 406

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AQ94

♥ AJ

♦ AKQ104

♣ 52

South:

♠ 532

♥ 8653

♦ J93

♣ AQ7

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

AP

1. Stayman

Board: 407

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ Q6

♥ A10876

♦ QJ986

♣ K

South:

♠ AJ97

♥ K3

♦ AK

♣ AJ743

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 5NT Pass 6NT

AP

Board: 408

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K7

♥ AK108

♦ K65

♣ AK83

South:

♠ QJ92

♥ 975

♦ QJ982

♣ 9

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

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

AP

1. Stayman



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 409	♠ Q765	The opponents are silent.
Dealer: S	♥ 10873	
Vul: NS	♦ 8	Partner bids first.
HCP: 8	♣ AQ42	

Board: 410	♠ Q7	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ AQ1096	

Board: 411	♠ J75	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: None	♦ KQ64	Partner bids first.
HCP: 9	♣ 92	

Board: 412	♠ AQ9	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AJ63	

Board: 413	♠ Q98765	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: None	♦ 4	Partner bids first.
HCP: 6	♣ J65	

Board: 414	♠ AKQ3	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ AK3	You bid first.
HCP: 21	♣ 982	

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

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ A4				2NT
Vul: NS	♥ 10873	♥ AKQ2	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 8	♦ K1092	Pass	4♥	AP	
South HCP: 20	♣ AQ42	♣ KJ10				
Contract: 4♥ S			1. Stayman			

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 843		2NT	Pass	3♦
Vul: Both	♥ KQ3	♥ A10972	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK7	♦ J102	Pass	4♥	AP	
South HCP: 8	♣ AQ1096	♣ K7				
Contract: 4♥ N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AK108				2NT
Vul: None	♥ QJ95	♥ AK72	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 9	♦ KQ64	♦ A95	AP			
South HCP: 20	♣ 92	♣ Q5	1. Stayman			
Contract: 3N S			2. both majors			

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J1087		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKQ7	♥ 106	Pass	3♥	Pass	3NT
North HCP: 20	♦ 92	♦ AK5	AP			
South HCP: 8	♣ AJ63	♣ 10754	1. Stayman			
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ Q98765	♠ AKJ3				2NT
Vul: None	♥ QJ2	♥ A94	Pass	3♥	Pass	3♠
North HCP: 6	♦ 4	♦ A103	Pass	4♠	AP	
South HCP: 20	♣ J65	♣ A43				
Contract: 4♠ S						

Board: 414

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ AKQ3

♥ KQ8

♦ AK3

♣ 982

South:

♠ J9854

♥ J97

♦ 4

♣ Q765

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 409	♠ A4	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: NS	♦ K1092	You bid first.
HCP: 20	♣ KJ10	

Board: 410	♠ 843	The opponents are silent.
Dealer: N	♥ A10972	
Vul: Both	♦ J102	Partner bids first.
HCP: 8	♣ K7	

Board: 411	♠ AK108	The opponents are silent.
Dealer: S	♥ AK72	
Vul: None	♦ A95	You bid first.
HCP: 20	♣ Q5	

Board: 412	♠ J1087	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ AK5	Partner bids first.
HCP: 8	♣ 10754	

Board: 413	♠ AKJ3	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ A103	You bid first.
HCP: 20	♣ A43	

Board: 414	♠ J9854	The opponents are silent.
Dealer: N	♥ J97	
Vul: NS	♦ 4	Partner bids first.
HCP: 4	♣ Q765	

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

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ A4				2NT
Vul: NS	♥ 10873	♥ AKQ2	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 8	♦ K1092	Pass	4♥	AP	
South HCP: 20	♣ AQ42	♣ KJ10				
Contract: 4♥ S			1. Stayman			

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 843		2NT	Pass	3♦
Vul: Both	♥ KQ3	♥ A10972	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK7	♦ J102	Pass	4♥	AP	
South HCP: 8	♣ AQ1096	♣ K7				
Contract: 4♥ N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AK108				2NT
Vul: None	♥ QJ95	♥ AK72	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 9	♦ KQ64	♦ A95	AP			
South HCP: 20	♣ 92	♣ Q5	1. Stayman			
Contract: 3N S			2. both majors			

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J1087		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKQ7	♥ 106	Pass	3♥	Pass	3NT
North HCP: 20	♦ 92	♦ AK5	AP			
South HCP: 8	♣ AJ63	♣ 10754	1. Stayman			
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ Q98765	♠ AKJ3				2NT
Vul: None	♥ QJ2	♥ A94	Pass	3♥	Pass	3♠
North HCP: 6	♦ 4	♦ A103	Pass	4♠	AP	
South HCP: 20	♣ J65	♣ A43				
Contract: 4♠ S						

Board: 414

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ AKQ3

♥ KQ8

♦ AK3

♣ 982

South:

♠ J9854

♥ J97

♦ 4

♣ Q765

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 415	♠ 107	The opponents are silent.
Dealer: S	♥ 76	
Vul: EW	♦ Q953	Partner bids first.
HCP: 7	♣ AJ983	

Board: 416	♠ KQ3	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ Q8632	You bid first.
HCP: 20	♣ AK	

Board: 417	♠ A32	The opponents are silent.
Dealer: S	♥ J764	
Vul: NS	♦ 8	Partner bids first.
HCP: 5	♣ 98643	

Board: 418	♠ Q104	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ AK108	You bid first.
HCP: 21	♣ AJ5	

Board: 419	♠ J73	The opponents are silent.
Dealer: S	♥ Q984	
Vul: Both	♦ 8764	Partner bids first.
HCP: 4	♣ J9	

Board: 420	♠ K8	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: None	♦ AKJ2	You bid first.
HCP: 20	♣ A92	

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

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ84				2NT
Vul: EW	♥ 76	♥ KQ10				
North HCP: 7	♦ Q953	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ AJ983	♣ KQ74				
Contract: 3N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 74		2NT	Pass	3NT
Vul: Both	♥ AQ10	♥ J94				
North HCP: 20	♦ Q8632	♦ A105	AP			
South HCP: 8	♣ AK	♣ QJ1085				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ J75				2NT
Vul: NS	♥ J764	♥ AKQ3	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 8	♦ AJ6	Pass	4♥	AP	
South HCP: 21	♣ 98643	♣ AQ10	1. Stayman			
Contract: 4♥ S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ A953		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK10	♥ Q974	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK108	♦ 75	Pass	6NT	AP	
South HCP: 11	♣ AJ5	♣ KQ7	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AK95				2NT
Vul: Both	♥ Q984	♥ 105				
North HCP: 4	♦ 8764	♦ KQJ2	AP			
South HCP: 20	♣ J9	♣ AK6				
Contract: 2N S						



Board: 420

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K8

♥ AJ64

♦ AKJ2

♣ A92

South:

♠ AJ

♥ 832

♦ 95

♣ QJ6543

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 415	♠ AQ84	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ KQ74	

Board: 416	♠ 74	The opponents are silent.
Dealer: N	♥ J94	
Vul: Both	♦ A105	Partner bids first.
HCP: 8	♣ QJ1085	

Board: 417	♠ J75	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: NS	♦ AJ6	You bid first.
HCP: 21	♣ AQ10	

Board: 418	♠ A953	The opponents are silent.
Dealer: N	♥ Q974	
Vul: EW	♦ 75	Partner bids first.
HCP: 11	♣ KQ7	

Board: 419	♠ AK95	The opponents are silent.
Dealer: S	♥ 105	
Vul: Both	♦ KQJ2	You bid first.
HCP: 20	♣ AK6	

Board: 420	♠ AJ	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ 95	Partner bids first.
HCP: 8	♣ QJ6543	

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

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ84				2NT
Vul: EW	♥ 76	♥ KQ10				
North HCP: 7	♦ Q953	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ AJ983	♣ KQ74				
Contract: 3N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 74		2NT	Pass	3NT
Vul: Both	♥ AQ10	♥ J94				
North HCP: 20	♦ Q8632	♦ A105	AP			
South HCP: 8	♣ AK	♣ QJ1085				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ J75				2NT
Vul: NS	♥ J764	♥ AKQ3	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 8	♦ AJ6	Pass	4♥	AP	
South HCP: 21	♣ 98643	♣ AQ10	1. Stayman			
Contract: 4♥ S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ A953		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK10	♥ Q974	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK108	♦ 75	Pass	6NT	AP	
South HCP: 11	♣ AJ5	♣ KQ7	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AK95				2NT
Vul: Both	♥ Q984	♥ 105				
North HCP: 4	♦ 8764	♦ KQJ2	AP			
South HCP: 20	♣ J9	♣ AK6				
Contract: 2N S						

Board: 420

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K8

♥ AJ64

♦ AKJ2

♣ A92

South:

♠ AJ

♥ 832

♦ 95

♣ QJ6543

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 421	♠ Q7543	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ 963	Partner bids first.
HCP: 6	♣ A106	
Board: 422	♠ AQ6	The opponents are silent.
Dealer: N	♥ K85	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AQJ93	
Board: 423	♠ K108764	The opponents are silent.
Dealer: S	♥ 863	
Vul: None	♦ 9	Partner bids first.
HCP: 3	♣ 543	
Board: 424	♠ J10	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ A642	You bid first.
HCP: 21	♣ AKQ5	
Board: 425	♠ 986	East Doubles 3♠ if possible.
Dealer: S	♥ Q8	
Vul: Both	♦ 1076542	Partner bids first.
HCP: 2	♣ 108	
Board: 426	♠ KQ4	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ KQ6	

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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ Q7543	♠ AJ10				2NT
Vul: EW	♥ 52	♥ AJ103	Pass	3♥	Pass	3♠
North HCP: 6	♦ 963	♦ AQ4	Pass	3NT	Pass	4♠
South HCP: 21	♣ A106	♣ KQ2	AP			
Contract: 4♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K98				
Vul: Both	♥ K85	♥ A2		2NT	Pass	3NT
North HCP: 20	♦ A2	♦ 1064	AP			
South HCP: 10	♣ AQJ93	♣ K8764				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ K108764	♠ AJ9				2NT
Vul: None	♥ 863	♥ AQJ5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♦ 9	♦ AK7	AP			
South HCP: 21	♣ 543	♣ Q106	1. Texas			
Contract: 4♠ S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ Q84				
Vul: NS	♥ AQJ	♥ K94		2NT	Pass	3NT
North HCP: 21	♦ A642	♦ Q73	AP			
South HCP: 8	♣ AKQ5	♣ J743				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ K5				2NT
Vul: Both	♥ Q8	♥ KJ7	Pass	3♠ <sup>1</sup>	X	4♣ <sup>2</sup>
North HCP: 2	♦ 1076542	♦ AKQ3	Pass	4♦	AP	
South HCP: 20	♣ 108	♣ KJ96	1. Minor Suit Transfers after 2NT			
Contract: 4♦ N			2. automat			

Board: 426

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ KQ4

♥ AQ54

♦ A62

♣ KQ6

South:

♠ A832

♥ 98632

♦ 75

♣ 32

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 421	♠ AJ10	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: EW	♦ AQ4	You bid first.
HCP: 21	♣ KQ2	
Board: 422	♠ K98	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ 1064	Partner bids first.
HCP: 10	♣ K8764	
Board: 423	♠ AJ9	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ Q106	
Board: 424	♠ Q84	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ Q73	Partner bids first.
HCP: 8	♣ J743	
Board: 425	♠ K5	East Doubles 3♠ if possible.
Dealer: S	♥ KJ7	
Vul: Both	♦ AKQ3	You bid first.
HCP: 20	♣ KJ96	
Board: 426	♠ A832	The opponents are silent.
Dealer: N	♥ 98632	
Vul: None	♦ 75	Partner bids first.
HCP: 4	♣ 32	



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

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ Q7543	♠ AJ10				2NT
Vul: EW	♥ 52	♥ AJ103	Pass	3♥	Pass	3♠
North HCP: 6	♦ 963	♦ AQ4	Pass	3NT	Pass	4♠
South HCP: 21	♣ A106	♣ KQ2	AP			
Contract: 4♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K98				
Vul: Both	♥ K85	♥ A2		2NT	Pass	3NT
North HCP: 20	♦ A2	♦ 1064	AP			
South HCP: 10	♣ AQJ93	♣ K8764				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ K108764	♠ AJ9				2NT
Vul: None	♥ 863	♥ AQJ5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♦ 9	♦ AK7	AP			
South HCP: 21	♣ 543	♣ Q106	1. Texas			
Contract: 4♠ S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ Q84				
Vul: NS	♥ AQJ	♥ K94		2NT	Pass	3NT
North HCP: 21	♦ A642	♦ Q73	AP			
South HCP: 8	♣ AKQ5	♣ J743				
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ K5				2NT
Vul: Both	♥ Q8	♥ KJ7	Pass	3♠ <sup>1</sup>	X	4♣ <sup>2</sup>
North HCP: 2	♦ 1076542	♦ AKQ3	Pass	4♦	AP	
South HCP: 20	♣ 108	♣ KJ96	1. Minor Suit Transfers after 2NT			
Contract: 4♦ N			2. automat			

Board: 426

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 3♥ N

North:

♠ KQ4

♥ AQ54

♦ A62

♣ KQ6

South:

♠ A832

♥ 98632

♦ 75

♣ 32

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

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 427	♠ 542	The opponents are silent.
Dealer: S	♥ K8732	
Vul: EW	♦ 52	Partner bids first.
HCP: 6	♣ K108	
Board: 428	♠ J7	West Doubles Pass if possible.
Dealer: N	♥ KQJ6	
Vul: None	♦ AK4	You bid first.
HCP: 20	♣ AQ63	
Board: 429	♠ AJ	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ QJ1087532	Partner bids first.
HCP: 9	♣ —	
Board: 430	♠ AK10	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: Both	♦ Q10	You bid first.
HCP: 21	♣ AJ104	
Board: 431	♠ A986	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ 5	Partner bids first.
HCP: 10	♣ J8542	
Board: 432	♠ KQ7	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ A9743	

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

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ KQJ				2NT
Vul: EW	♥ K8732	♥ AQ95	Pass	3♦	Pass	3♥
North HCP: 6	♦ 52	♦ KJ6	Pass	3NT	Pass	4♥
South HCP: 21	♣ K108	♣ AJ3	AP			
Contract: 4♥ S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK843		2NT	Pass	3♥
Vul: None	♥ KQJ6	♥ 5	Pass	3♠	Pass	5NT
North HCP: 20	♦ AK4	♦ J108	Pass	6NT	Pass	Pass
South HCP: 12	♣ AQ63	♣ KJ52	X	AP		
Contract: 6NX N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ Q65				2NT
Vul: EW	♥ J75	♥ K3	Pass	6♦	AP	
North HCP: 9	♦ QJ1087532	♦ AK4				
South HCP: 21	♣ —	♣ AKQ72				
Contract: 6♦ N						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 972		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQJ4	♥ K1073	Pass	3♥	Pass	4♥
North HCP: 21	♦ Q10	♦ 9842	AP			
South HCP: 6	♣ AJ104	♣ K6	1. Stayman			
Contract: 4♥ N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ A986	♠ KQ				2NT
Vul: None	♥ KQ10	♥ AJ74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 5	♦ AQJ74	Pass	3NT	AP	
South HCP: 20	♣ J8542	♣ K3	1. Stayman			
Contract: 3N S						

Board: 432

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ KQ7

♥ KQ8

♦ AQ

♣ A9743

South:

♠ J8652

♥ A65

♦ 872

♣ J5

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

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 427	♠ KQJ	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: EW	♦ KJ6	You bid first.
HCP: 21	♣ AJ3	
Board: 428	♠ AK843	West Doubles Pass if possible.
Dealer: N	♥ 5	
Vul: None	♦ J108	Partner bids first.
HCP: 12	♣ KJ52	
Board: 429	♠ Q65	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AKQ72	
Board: 430	♠ 972	The opponents are silent.
Dealer: N	♥ K1073	
Vul: Both	♦ 9842	Partner bids first.
HCP: 6	♣ K6	
Board: 431	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: None	♦ AQJ74	You bid first.
HCP: 20	♣ K3	
Board: 432	♠ J8652	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ 872	Partner bids first.
HCP: 6	♣ J5	

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

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ KQJ				2NT
Vul: EW	♥ K8732	♥ AQ95	Pass	3♦	Pass	3♥
North HCP: 6	♦ 52	♦ KJ6	Pass	3NT	Pass	4♥
South HCP: 21	♣ K108	♣ AJ3	AP			
Contract: 4♥ S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AK843		2NT	Pass	3♥
Vul: None	♥ KQJ6	♥ 5	Pass	3♠	Pass	5NT
North HCP: 20	♦ AK4	♦ J108	Pass	6NT	Pass	Pass
South HCP: 12	♣ AQ63	♣ KJ52	X	AP		
Contract: 6NX N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ Q65				2NT
Vul: EW	♥ J75	♥ K3	Pass	6♦	AP	
North HCP: 9	♦ QJ1087532	♦ AK4				
South HCP: 21	♣ —	♣ AKQ72				
Contract: 6♦ N						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 972		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQJ4	♥ K1073	Pass	3♥	Pass	4♥
North HCP: 21	♦ Q10	♦ 9842	AP			
South HCP: 6	♣ AJ104	♣ K6	1. Stayman			
Contract: 4♥ N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ A986	♠ KQ				2NT
Vul: None	♥ KQ10	♥ AJ74	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ 5	♦ AQJ74	Pass	3NT	AP	
South HCP: 20	♣ J8542	♣ K3	1. Stayman			
Contract: 3N S						

Board: 432

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 4♠ N

North:

♠ KQ7

♥ KQ8

♦ AQ

♣ A9743

South:

♠ J8652

♥ A65

♦ 872

♣ J5

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



## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 433	♠ 5	The opponents are silent.
Dealer: S	♥ 6432	
Vul: Both	♦ A8543	Partner bids first.
HCP: 5	♣ J52	

Board: 434	♠ K7	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ AKJ5	You bid first.
HCP: 21	♣ K543	

Board: 435	♠ 63	The opponents are silent.
Dealer: S	♥ 10876	
Vul: Both	♦ 1063	Partner bids first.
HCP: 0	♣ 8754	

Board: 436	♠ AK107	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ AK8	You bid first.
HCP: 21	♣ AK92	

Board: 437	♠ 10875	The opponents are silent.
Dealer: S	♥ 109876	
Vul: NS	♦ QJ	Partner bids first.
HCP: 5	♣ Q3	

Board: 438	♠ J6	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ AKQJ8	You bid first.
HCP: 20	♣ AQJ	

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

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ9				2NT
Vul: Both	♥ 6432	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A8543	♦ KQ10	Pass	3NT	AP	
South HCP: 20	♣ J52	♣ Q10973	1. Stayman			
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J10986		2NT	Pass	3♥
Vul: NS	♥ AK5	♥ 10643	Pass	3♠	AP	
North HCP: 21	♦ AKJ5	♦ Q3				
South HCP: 4	♣ K543	♣ J8				
Contract: 3♠ N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ QJ109				2NT
Vul: Both	♥ 10876	♥ AQ	AP			
North HCP: 0	♦ 1063	♦ KQJ				
South HCP: 20	♣ 8754	♣ AJ106				
Contract: 2N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 9865		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 72	♥ AJ10	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK8	♦ —	AP			
South HCP: 8	♣ AK92	♣ QJ8653	1. Stayman			
Contract: 4♠ N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ AQ94				2NT
Vul: NS	♥ 109876	♥ KJ2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ QJ	♦ AK106	Pass	4♠	AP	
South HCP: 21	♣ Q3	♣ A5	1. Stayman			
Contract: 4♠ S						

Board: 438

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J6

♥ Q43

♦ AKQJ8

♣ AQJ

South:

♠ Q74

♥ K1087

♦ 965

♣ K94

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

1. Stayman

## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 433	♠ AQ9	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ Q10973	

Board: 434	♠ J10986	The opponents are silent.
Dealer: N	♥ 10643	
Vul: NS	♦ Q3	Partner bids first.
HCP: 4	♣ J8	

Board: 435	♠ QJ109	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KQJ	You bid first.
HCP: 20	♣ AJ106	

Board: 436	♠ 9865	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ QJ8653	

Board: 437	♠ AQ94	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ AK106	You bid first.
HCP: 21	♣ A5	

Board: 438	♠ Q74	The opponents are silent.
Dealer: N	♥ K1087	
Vul: EW	♦ 965	Partner bids first.
HCP: 8	♣ K94	

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

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ9				2NT
Vul: Both	♥ 6432	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A8543	♦ KQ10	Pass	3NT	AP	
South HCP: 20	♣ J52	♣ Q10973	1. Stayman			
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J10986		2NT	Pass	3♥
Vul: NS	♥ AK5	♥ 10643	Pass	3♠	AP	
North HCP: 21	♦ AKJ5	♦ Q3				
South HCP: 4	♣ K543	♣ J8				
Contract: 3♠ N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ QJ109				2NT
Vul: Both	♥ 10876	♥ AQ	AP			
North HCP: 0	♦ 1063	♦ KQJ				
South HCP: 20	♣ 8754	♣ AJ106				
Contract: 2N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 9865		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 72	♥ AJ10	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK8	♦ —	AP			
South HCP: 8	♣ AK92	♣ QJ8653	1. Stayman			
Contract: 4♠ N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ AQ94				2NT
Vul: NS	♥ 109876	♥ KJ2	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ QJ	♦ AK106	Pass	4♠	AP	
South HCP: 21	♣ Q3	♣ A5	1. Stayman			
Contract: 4♠ S						

Board: 438

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J6

♥ Q43

♦ AKQJ8

♣ AQJ

South:

♠ Q74

♥ K1087

♦ 965

♣ K94

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

1. Stayman

## North hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 439	♠ 87	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ AJ87	Partner bids first.
HCP: 5	♣ 8654	
Board: 440	♠ KQJ7	The opponents are silent.
Dealer: N	♥ A32	
Vul: NS	♦ K108	You bid first.
HCP: 20	♣ AK7	
Board: 441	♠ Q10832	West Bids 3♣ if possible.
Dealer: S	♥ 105	East Doubles Pass if possible.
Vul: EW	♦ J9763	
HCP: 3	♣ 5	Partner bids first.
Board: 442	♠ KJ	The opponents are silent.
Dealer: N	♥ 76	
Vul: Both	♦ AK82	You bid first.
HCP: 20	♣ AKQ62	

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

Board: 439

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 87

♥ 763

♦ AJ87

♣ 8654

South:

♠ AK10

♥ AQ42

♦ K6

♣ KJ32

West	North	East	South
			2NT

Pass	3NT	AP	
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Board: 440

Dealer: N

Vul: NS

North HCP: 20

South HCP: 0

Contract: 2N N

North:

♠ KQJ7

♥ A32

♦ K108

♣ AK7

South:

♠ 6

♥ 1094

♦ 9632

♣ 98542

West	North	East	South
	2NT	AP	

Board: 441

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3NX S

North:

♠ Q10832

♥ 105

♦ J9763

♣ 5

South:

♠ J95

♥ AK8

♦ AQ8

♣ AQ104

West	North	East	South
			2NT

3♣	Pass	Pass	3NT
Pass	Pass	X	AP

Board: 442

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ KJ

♥ 76

♦ AK82

♣ AKQ62

South:

♠ A54

♥ A1092

♦ 7543

♣ 53

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

Pass	3♦	Pass	3NT
AP			

1. Stayman



## South hands (Practice Page)

### 20-21 Notrump and any Response.

Board: 439	♠ AK10	The opponents are silent.
Dealer: S	♥ AQ42	
Vul: None	♦ K6	You bid first.
HCP: 20	♣ KJ32	
Board: 440	♠ 6	The opponents are silent.
Dealer: N	♥ 1094	
Vul: NS	♦ 9632	Partner bids first.
HCP: 0	♣ 98542	
Board: 441	♠ J95	West Bids 3♣ if possible.
Dealer: S	♥ AK8	East Doubles Pass if possible.
Vul: EW	♦ AQ8	
HCP: 20	♣ AQ104	You bid first.
Board: 442	♠ A54	The opponents are silent.
Dealer: N	♥ A1092	
Vul: Both	♦ 7543	Partner bids first.
HCP: 8	♣ 53	

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

Board: 439

Dealer: S

Vul: None

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 87

♥ 763

♦ AJ87

♣ 8654

South:

♠ AK10

♥ AQ42

♦ K6

♣ KJ32

West	North	East	South
			2NT

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

Board: 440

Dealer: N

Vul: NS

North HCP: 20

South HCP: 0

Contract: 2N N

North:

♠ KQJ7

♥ A32

♦ K108

♣ AK7

South:

♠ 6

♥ 1094

♦ 9632

♣ 98542

West	North	East	South
	2NT	AP	

Board: 441

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3NX S

North:

♠ Q10832

♥ 105

♦ J9763

♣ 5

South:

♠ J95

♥ AK8

♦ AQ8

♣ AQ104

West	North	East	South
			2NT

3♣	Pass	Pass	3NT
Pass	Pass	X	AP

Board: 442

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ KJ

♥ 76

♦ AK82

♣ AKQ62

South:

♠ A54

♥ A1092

♦ 7543

♣ 53

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

Pass	3♦	Pass	3NT
AP			

1. Stayman