

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 1      ♠ QJ53  
Dealer: S      ♥ 62  
Vul: None     ♦ J105  
HCP: 4        ♣ 9763

The opponents are silent.

Partner bids first.

Board: 2      ♠ AQ10  
Dealer: N      ♥ KJ10  
Vul: NS       ♦ KJ43  
HCP: 20      ♣ KQJ

East Bids XA♠♠ if possible.

You bid first.

Board: 3      ♠ Q854  
Dealer: S      ♥ K764  
Vul: EW       ♦ 965  
HCP: 5        ♣ 109

The opponents are silent.

Partner bids first.

Board: 4      ♠ AK103  
Dealer: N      ♥ KJ95  
Vul: Both     ♦ Q3  
HCP: 20      ♣ AK5

The opponents are silent.

You bid first.

Board: 5      ♠ AJ54  
Dealer: S      ♥ AJ6  
Vul: Both     ♦ K92  
HCP: 14      ♣ J85

The opponents are silent.

Partner bids first.

Board: 6      ♠ AK63  
Dealer: N      ♥ AJ  
Vul: None     ♦ AJ85  
HCP: 21      ♣ A73

West Doubles 3♣ if possible.

You bid first.

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ A874				2NT
Vul: None	♥ 62	♥ AJ3				
North HCP: 4	♦ J105	♦ AQ7	AP			
South HCP: 21	♣ 9763	♣ KQJ				
Contract: 2N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K83		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ 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: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q854	♠ K96				2NT
Vul: EW	♥ K764	♥ A3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 965	♦ AQ43	Pass	3NT	AP	
South HCP: 20	♣ 109	♣ AK86				
Contract: 3N S						

1. Stayman

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

1. Gerber, for N

Board: 5	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: 6

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AK63

♥ AJ

♦ AJ85

♣ A73

South:

♠ J84

♥ KQ42

♦ KQ3

♣ Q85

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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X	3♠	Pass	5NT
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Pass	6NT	AP	
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1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 1      ♠ A874  
Dealer: S      ♥ AJ3  
Vul: None     ♦ AQ7  
HCP: 21      ♣ KQJ

The opponents are silent.

You bid first.

Board: 2      ♠ K83  
Dealer: N      ♥ A3  
Vul: NS       ♦ A86  
HCP: 11      ♣ 109743

East Bids XA♠♠ if possible.

Partner bids first.

Board: 3      ♠ K96  
Dealer: S      ♥ A3  
Vul: EW       ♦ AQ43  
HCP: 20      ♣ AK86

The opponents are silent.

You bid first.

Board: 4      ♠ QJ4  
Dealer: N      ♥ AQ  
Vul: Both     ♦ A42  
HCP: 16      ♣ QJ1082

The opponents are silent.

Partner bids first.

Board: 5      ♠ KQ3  
Dealer: S      ♥ KQ42  
Vul: Both     ♦ J5  
HCP: 20      ♣ AKQ6

The opponents are silent.

You bid first.

Board: 6      ♠ J84  
Dealer: N      ♥ KQ42  
Vul: None     ♦ KQ3  
HCP: 13      ♣ Q85

West Doubles 3♣ if possible.

Partner bids first.

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ QJ53	♠ A874				2NT
Vul: None	♥ 62	♥ AJ3				
North HCP: 4	♦ J105	♦ AQ7	AP			
South HCP: 21	♣ 9763	♣ KQJ				
Contract: 2N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K83		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ 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: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q854	♠ K96				2NT
Vul: EW	♥ K764	♥ A3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 965	♦ AQ43	Pass	3NT	AP	
South HCP: 20	♣ 109	♣ AK86				
Contract: 3N S						

1. Stayman

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

1. Gerber, for N

Board: 5	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: 6

Dealer: N

Vul: None

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ AK63

♥ AJ

♦ AJ85

♣ A73

South:

♠ J84

♥ KQ42

♦ KQ3

♣ Q85

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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X	3♠	Pass	5NT
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Pass	6NT	AP	
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1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 7	♠ QJ74	The opponents are silent.
Dealer: S	♥ 9876	
Vul: EW	♦ J4	Partner bids first.
HCP: 6	♣ Q84	

Board: 8	♠ KJ4	The opponents are silent.
Dealer: N	♥ A983	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ A64	

Board: 9	♠ 863	The opponents are silent.
Dealer: S	♥ J107	
Vul: NS	♦ AKQ54	Partner bids first.
HCP: 12	♣ Q10	

Board: 10	♠ AK6	The opponents are silent.
Dealer: N	♥ 96	
Vul: Both	♦ AQ98	You bid first.
HCP: 20	♣ AK86	

Board: 11	♠ QJ32	The opponents are silent.
Dealer: S	♥ 832	
Vul: None	♦ 632	Partner bids first.
HCP: 4	♣ J85	

Board: 12	♠ AQ10	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: NS	♦ A653	You bid first.
HCP: 21	♣ KQ	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A5				2NT
Vul: EW	♥ 9876	♥ KQJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J4	♦ AQ83	Pass	4♥	AP	
South HCP: 20	♣ Q84	♣ A76				
Contract: 4♥ S			1. Stayman			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q3		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A983	♥ 7654	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQ	♦ 9652	AP			
South HCP: 7	♣ A64	♣ KQ3	1. Stayman			
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AK52				2NT
Vul: NS	♥ J107	♥ AQ2	Pass	5NT	Pass	6NT
North HCP: 12	♦ AKQ54	♦ J6	AP			
South HCP: 21	♣ Q10	♣ AK97				
Contract: 6N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J532		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 96	♥ AJ2	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ98	♦ 1062	AP			
South HCP: 7	♣ AK86	♣ J75	1. Stayman			
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ32	♠ A76				2NT
Vul: None	♥ 832	♥ AJ7				
North HCP: 4	♦ 632	♦ AQ74	AP			
South HCP: 20	♣ J85	♣ KQ4				
Contract: 2N S						



Board: 12

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ10

♥ AQ83

♦ A653

♣ KQ

South:

♠ K42

♥ 965

♦ KJ92

♣ A75

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

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 7	♠ A5	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: EW	♦ AQ83	You bid first.
HCP: 20	♣ A76	

Board: 8	♠ Q3	The opponents are silent.
Dealer: N	♥ 7654	
Vul: Both	♦ 9652	Partner bids first.
HCP: 7	♣ KQ3	

Board: 9	♠ AK52	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ J6	You bid first.
HCP: 21	♣ AK97	

Board: 10	♠ J532	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ 1062	Partner bids first.
HCP: 7	♣ J75	

Board: 11	♠ A76	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ AQ74	You bid first.
HCP: 20	♣ KQ4	

Board: 12	♠ K42	The opponents are silent.
Dealer: N	♥ 965	
Vul: NS	♦ KJ92	Partner bids first.
HCP: 11	♣ A75	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A5				2NT
Vul: EW	♥ 9876	♥ KQJ4	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ J4	♦ AQ83	Pass	4♥	AP	
South HCP: 20	♣ Q84	♣ A76				
Contract: 4♥ S			1. Stayman			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q3		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A983	♥ 7654	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQ	♦ 9652	AP			
South HCP: 7	♣ A64	♣ KQ3	1. Stayman			
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AK52				2NT
Vul: NS	♥ J107	♥ AQ2	Pass	5NT	Pass	6NT
North HCP: 12	♦ AKQ54	♦ J6	AP			
South HCP: 21	♣ Q10	♣ AK97				
Contract: 6N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J532		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 96	♥ AJ2	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ98	♦ 1062	AP			
South HCP: 7	♣ AK86	♣ J75	1. Stayman			
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ32	♠ A76				2NT
Vul: None	♥ 832	♥ AJ7				
North HCP: 4	♦ 632	♦ AQ74	AP			
South HCP: 20	♣ J85	♣ KQ4				
Contract: 2N S						

Board: 12

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ10

♥ AQ83

♦ A653

♣ KQ

South:

♠ K42

♥ 965

♦ KJ92

♣ A75

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

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 13	♠ K632	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: EW	♦ K763	Partner bids first.
HCP: 12	♣ K8	

Board: 14	♠ AQJ3	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ K103	You bid first.
HCP: 21	♣ A86	

Board: 15	♠ 642	The opponents are silent.
Dealer: S	♥ 9532	
Vul: NS	♦ 92	Partner bids first.
HCP: 7	♣ AK86	

Board: 16	♠ AQ5	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ K95	You bid first.
HCP: 20	♣ A52	

Board: 17	♠ J64	The opponents are silent.
Dealer: S	♥ AJ64	
Vul: Both	♦ KQ6	Partner bids first.
HCP: 13	♣ Q106	

Board: 18	♠ A63	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ KQ86	You bid first.
HCP: 20	♣ AQJ10	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K632	♠ A4				2NT
Vul: EW	♥ QJ6	♥ AK87	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K763	♦ A82	Pass	5NT	Pass	7NT
South HCP: 20	♣ K8	♣ AJ76	AP			
Contract: 7N S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 10964		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK6	♥ J752	Pass	3♠	Pass	4♠
North HCP: 21	♦ K103	♦ Q98	AP			
South HCP: 5	♣ A86	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQ				2NT
Vul: NS	♥ 9532	♥ A104	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 92	♦ AKJ7	Pass	3NT	AP	
South HCP: 21	♣ AK86	♣ 953	1. Stayman			
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ83		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK76	♥ Q98	Pass	3♥	Pass	5NT
North HCP: 20	♦ K95	♦ AQ87	Pass	6NT	AP	
South HCP: 14	♣ A52	♣ Q4	1. Stayman			
Contract: 6N N						

Board: 17	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: 18

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A63

♥ KJ

♦ KQ86

♣ AQJ10

South:

♠ KQ75

♥ Q863

♦ AJ3

♣ 96

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♦	Pass	5NT
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Pass	6NT	AP	
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1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 13	♠ A4	The opponents are silent.
Dealer: S	♥ AK87	
Vul: EW	♦ A82	You bid first.
HCP: 20	♣ AJ76	

Board: 14	♠ 10964	The opponents are silent.
Dealer: N	♥ J752	
Vul: None	♦ Q98	Partner bids first.
HCP: 5	♣ Q4	

Board: 15	♠ AKQ	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ 953	

Board: 16	♠ KJ83	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ AQ87	Partner bids first.
HCP: 14	♣ Q4	

Board: 17	♠ AKQ2	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ AJ2	You bid first.
HCP: 20	♣ K54	

Board: 18	♠ KQ75	The opponents are silent.
Dealer: N	♥ Q863	
Vul: NS	♦ AJ3	Partner bids first.
HCP: 12	♣ 96	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ K632	♠ A4				2NT
Vul: EW	♥ QJ6	♥ AK87	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 12	♦ K763	♦ A82	Pass	5NT	Pass	7NT
South HCP: 20	♣ K8	♣ AJ76	AP			
Contract: 7N S			1. Stayman			

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ 10964		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK6	♥ J752	Pass	3♠	Pass	4♠
North HCP: 21	♦ K103	♦ Q98	AP			
South HCP: 5	♣ A86	♣ Q4	1. Stayman			
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ AKQ				2NT
Vul: NS	♥ 9532	♥ A104	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 92	♦ AKJ7	Pass	3NT	AP	
South HCP: 21	♣ AK86	♣ 953	1. Stayman			
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ83		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK76	♥ Q98	Pass	3♥	Pass	5NT
North HCP: 20	♦ K95	♦ AQ87	Pass	6NT	AP	
South HCP: 14	♣ A52	♣ Q4	1. Stayman			
Contract: 6N N						

Board: 17	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: 18

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A63

♥ KJ

♦ KQ86

♣ AQJ10

South:

♠ KQ75

♥ Q863

♦ AJ3

♣ 96

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♦	Pass	5NT
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Pass	6NT	AP	
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1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 19	♠ A975	The opponents are silent.
Dealer: S	♥ 54	
Vul: Both	♦ K982	Partner bids first.
HCP: 10	♣ K84	

Board: 20	♠ A864	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ KJ93	You bid first.
HCP: 20	♣ AJ	

Board: 21	♠ K98	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ 52	Partner bids first.
HCP: 7	♣ J9754	

Board: 22	♠ AQ10	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ AKJ7	You bid first.
HCP: 21	♣ 97	

Board: 23	♠ AK52	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ K107	Partner bids first.
HCP: 13	♣ QJ74	

Board: 24	♠ AKJ	East Bids XA♠♠ if possible.
Dealer: N	♥ AK2	
Vul: NS	♦ 10863	You bid first.
HCP: 20	♣ KQ6	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: Both	♥ 54	♥ KQJ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9				
Contract: 3N S			1. Stayman			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK9	♥ 10873	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ93	♦ 8652	AP			
South HCP: 5	♣ AJ	♣ Q104				
Contract: 3N N			1. Stayman			

Board: 21	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: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQJ7	♥ K9	Pass	3♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ7	♦ Q983	Pass	6NT	AP	
South HCP: 11	♣ 97	♣ K64				
Contract: 6N N			1. Stayman			
			2. Quantitative 4NT			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ AK52	♠ QJ93				2NT
Vul: None	♥ 87	♥ A10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K107	♦ AQ5	Pass	6♠	AP	
South HCP: 20	♣ QJ74	♣ AK53				
Contract: 6♠ S			1. Stayman			

Board: 24

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 a Balanced response. The responder's hand is leveled to**

Board: 19	♠ KQ8	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: Both	♦ A107	You bid first.
HCP: 20	♣ AJ9	

Board: 20	♠ K2	The opponents are silent.
Dealer: N	♥ 10873	
Vul: None	♦ 8652	Partner bids first.
HCP: 5	♣ Q104	

Board: 21	♠ Q106	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ Q74	You bid first.
HCP: 20	♣ AKQ8	

Board: 22	♠ K642	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ Q983	Partner bids first.
HCP: 11	♣ K64	

Board: 23	♠ QJ93	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ AK53	

Board: 24	♠ 964	East Bids XA♠♠ if possible.
Dealer: N	♥ 64	
Vul: NS	♦ AKQJ9	Partner bids first.
HCP: 11	♣ J52	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: Both	♥ 54	♥ KQJ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9				
Contract: 3N S			1. Stayman			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK9	♥ 10873	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ93	♦ 8652	AP			
South HCP: 5	♣ AJ	♣ Q104	1. Stayman			
Contract: 3N N						

Board: 21	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: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K642		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 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: 23	North:	South:	West	North	East	South
Dealer: S	♠ AK52	♠ QJ93				2NT
Vul: None	♥ 87	♥ A10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K107	♦ AQ5	Pass	6♠	AP	
South HCP: 20	♣ QJ74	♣ AK53	1. Stayman			
Contract: 6♠ S						

Board: 24

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
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4♠	Pass	6NT
------	----	------	-----

Pass	Pass	XA♠♠	AP
------	------	------	----

1. Gerber, for N



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 25	♠ AQ6	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ 8532	Partner bids first.
HCP: 12	♣ Q1054	

Board: 26	♠ A4	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ AJ104	You bid first.
HCP: 20	♣ AQ92	

Board: 27	♠ J87	The opponents are silent.
Dealer: S	♥ K93	
Vul: NS	♦ 54	Partner bids first.
HCP: 11	♣ AK752	

Board: 28	♠ A2	The opponents are silent.
Dealer: N	♥ AK75	
Vul: EW	♦ A743	You bid first.
HCP: 21	♣ AQ5	

Board: 29	♠ A87	The opponents are silent.
Dealer: S	♥ K103	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 15	♣ Q106	

Board: 30	♠ AKQ	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ AQ102	You bid first.
HCP: 20	♣ AJ105	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ KJ4				2NT
Vul: Both	♥ A6	♥ K3	Pass	5NT	Pass	6NT
North HCP: 12	♦ 8532	♦ AJ97	AP			
South HCP: 20	♣ Q1054	♣ AKJ3				
Contract: 6N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K8		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ2	♥ 1053	Pass	4♦	Pass	6NT
North HCP: 20	♦ AJ104	♦ KQ865	AP			
South HCP: 11	♣ AQ92	♣ K104	1. Gerber, for N			
Contract: 6N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ AK64				2NT
Vul: NS	♥ K93	♥ AQ10	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ 54	♦ AJ83	Pass	6NT	AP	
South HCP: 20	♣ AK752	♣ Q8	1. Gerber, for N			
Contract: 6N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 975		2NT	Pass	3NT
Vul: EW	♥ AK75	♥ J32	AP			
North HCP: 21	♦ A743	♦ QJ98				
South HCP: 7	♣ AQ5	♣ K106				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K2				2NT
Vul: None	♥ K103	♥ AQ52	Pass	5NT	Pass	6NT
North HCP: 15	♦ KQJ4	♦ A106	AP			
South HCP: 20	♣ Q106	♣ AK72				
Contract: 6N S						

Board: 30

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ

♥ 85

♦ AQ102

♣ AJ105

South:

♠ 1098

♥ KJ106

♦ K76

♣ 976

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

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

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 25	♠ KJ4	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AJ97	You bid first.
HCP: 20	♣ AKJ3	

Board: 26	♠ K8	The opponents are silent.
Dealer: N	♥ 1053	
Vul: None	♦ KQ865	Partner bids first.
HCP: 11	♣ K104	

Board: 27	♠ AK64	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ AJ83	You bid first.
HCP: 20	♣ Q8	

Board: 28	♠ 975	The opponents are silent.
Dealer: N	♥ J32	
Vul: EW	♦ QJ98	Partner bids first.
HCP: 7	♣ K106	

Board: 29	♠ K2	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AK72	

Board: 30	♠ 1098	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: NS	♦ K76	Partner bids first.
HCP: 7	♣ 976	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ KJ4				2NT
Vul: Both	♥ A6	♥ K3	Pass	5NT	Pass	6NT
North HCP: 12	♦ 8532	♦ AJ97	AP			
South HCP: 20	♣ Q1054	♣ AKJ3				
Contract: 6N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K8		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ2	♥ 1053	Pass	4♦	Pass	6NT
North HCP: 20	♦ AJ104	♦ KQ865	AP			
South HCP: 11	♣ AQ92	♣ K104	1. Gerber, for N			
Contract: 6N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ AK64				2NT
Vul: NS	♥ K93	♥ AQ10	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ 54	♦ AJ83	Pass	6NT	AP	
South HCP: 20	♣ AK752	♣ Q8	1. Gerber, for N			
Contract: 6N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 975		2NT	Pass	3NT
Vul: EW	♥ AK75	♥ J32	AP			
North HCP: 21	♦ A743	♦ QJ98				
South HCP: 7	♣ AQ5	♣ K106				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K2				2NT
Vul: None	♥ K103	♥ AQ52	Pass	5NT	Pass	6NT
North HCP: 15	♦ KQJ4	♦ A106	AP			
South HCP: 20	♣ Q106	♣ AK72				
Contract: 6N S						

Board: 30

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ

♥ 85

♦ AQ102

♣ AJ105

South:

♠ 1098

♥ KJ106

♦ K76

♣ 976

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

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

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

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 31	♠ A963	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ 964	Partner bids first.
HCP: 7	♣ 1075	

Board: 32	♠ A2	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ AKQ8	You bid first.
HCP: 21	♣ K1098	

Board: 33	♠ J1087	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AK5	Partner bids first.
HCP: 8	♣ 10754	

Board: 34	♠ AK95	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ KQJ2	You bid first.
HCP: 20	♣ AK6	

Board: 35	♠ K5	The opponents are silent.
Dealer: S	♥ A82	
Vul: Both	♦ AKQ93	Partner bids first.
HCP: 16	♣ 732	

Board: 36	♠ AQ6	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: None	♦ A10	You bid first.
HCP: 20	♣ AQ108	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ Q52				2NT
Vul: EW	♥ K93	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 964	♦ AKQJ5	Pass	3NT	AP	
South HCP: 20	♣ 1075	♣ KQ4				
Contract: 3N S						1. Stayman

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KQ87		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ2	♥ K864	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ8	♦ 105	AP			
South HCP: 9	♣ K1098	♣ J76				
Contract: 3N N						1. Stayman

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ AQ9				2NT
Vul: NS	♥ 106	♥ AKQ7	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ AK5	♦ 92	Pass	3NT	AP	
South HCP: 20	♣ 10754	♣ AJ63				
Contract: 3N S						1. Stayman

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ J73				
Vul: EW	♥ 105	♥ Q984		2NT	AP	
North HCP: 20	♦ KQJ2	♦ 8764				
South HCP: 4	♣ AK6	♣ J9				
Contract: 2N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ3				2NT
Vul: Both	♥ A82	♥ KJ95	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AKQ93	♦ 86	Pass	7NT	AP	
South HCP: 20	♣ 732	♣ AKQJ				
Contract: 7N S						1. Gerber, for N



Board: 36

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AQ6

♥ KJ73

♦ A10

♣ AQ108

South:

♠ J53

♥ Q96

♦ 75432

♣ 75

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 31	♠ Q52	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ AKQJ5	You bid first.
HCP: 20	♣ KQ4	

Board: 32	♠ KQ87	The opponents are silent.
Dealer: N	♥ K864	
Vul: Both	♦ 105	Partner bids first.
HCP: 9	♣ J76	

Board: 33	♠ AQ9	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: NS	♦ 92	You bid first.
HCP: 20	♣ AJ63	

Board: 34	♠ J73	The opponents are silent.
Dealer: N	♥ Q984	
Vul: EW	♦ 8764	Partner bids first.
HCP: 4	♣ J9	

Board: 35	♠ AQ3	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: Both	♦ 86	You bid first.
HCP: 20	♣ AKQJ	

Board: 36	♠ J53	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ 75432	Partner bids first.
HCP: 3	♣ 75	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ Q52				2NT
Vul: EW	♥ 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: 32	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KQ87		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ2	♥ K864	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKQ8	♦ 105	AP			
South HCP: 9	♣ K1098	♣ J76	1. Stayman			
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ AQ9				2NT
Vul: NS	♥ 106	♥ AKQ7	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ AK5	♦ 92	Pass	3NT	AP	
South HCP: 20	♣ 10754	♣ AJ63	1. Stayman			
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ J73				
Vul: EW	♥ 105	♥ Q984		2NT	AP	
North HCP: 20	♦ KQJ2	♦ 8764				
South HCP: 4	♣ AK6	♣ J9				
Contract: 2N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ3				2NT
Vul: Both	♥ A82	♥ KJ95	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AKQ93	♦ 86	Pass	7NT	AP	
South HCP: 20	♣ 732	♣ AKQJ	1. Gerber, for N			
Contract: 7N S						

Board: 36

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ AQ6

♥ KJ73

♦ A10

♣ AQ108

South:

♠ J53

♥ Q96

♦ 75432

♣ 75

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 37	♠ K2	The opponents are silent.
Dealer: S	♥ K32	
Vul: EW	♦ AK1086	Partner bids first.
HCP: 13	♣ 1092	

Board: 38	♠ AJ5	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: Both	♦ A876	You bid first.
HCP: 21	♣ Q10	

Board: 39	♠ KJ86	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ A943	Partner bids first.
HCP: 13	♣ 53	

Board: 40	♠ AKQ	The opponents are silent.
Dealer: N	♥ A1053	
Vul: NS	♦ A74	You bid first.
HCP: 20	♣ K103	

Board: 41	♠ 8632	The opponents are silent.
Dealer: S	♥ Q87	
Vul: Both	♦ K52	Partner bids first.
HCP: 12	♣ AK10	

Board: 42	♠ AK7	The opponents are silent.
Dealer: N	♥ AK76	
Vul: NS	♦ A84	You bid first.
HCP: 20	♣ Q94	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ104				2NT
Vul: EW	♥ K32	♥ AQ9	Pass	5NT	Pass	7NT
North HCP: 13	♦ AK1086	♦ QJ72	AP			
South HCP: 21	♣ 1092	♣ AQ				
Contract: 7N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q86		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKQJ	♥ 9865	Pass	3♥	Pass	4♥
North HCP: 21	♦ A876	♦ KJ9	AP			
South HCP: 6	♣ Q10	♣ 765	1. Stayman			
Contract: 4♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ A73				2NT
Vul: None	♥ AJ8	♥ Q75	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ A943	♦ KQJ7	Pass	5NT	Pass	6NT
South HCP: 20	♣ 53	♣ AKJ	AP			
Contract: 6N S			1. Stayman			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 975		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ A1053	♥ Q4	AP			
North HCP: 20	♦ A74	♦ Q53	1. Quantitative 4NT			
South HCP: 11	♣ K103	♣ AQJ54				
Contract: 4N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 8632	♠ A5				2NT
Vul: Both	♥ Q87	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K52	♦ AQJ74	Pass	5NT	Pass	6NT
South HCP: 20	♣ AK10	♣ Q763	AP			
Contract: 6N S			1. Stayman			

Board: 42

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AK7

♥ AK76

♦ A84

♣ Q94

South:

♠ J104

♥ Q842

♦ K653

♣ 75

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

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 37	♠ AQ104	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ QJ72	You bid first.
HCP: 21	♣ AQ	

Board: 38	♠ Q86	The opponents are silent.
Dealer: N	♥ 9865	
Vul: Both	♦ KJ9	Partner bids first.
HCP: 6	♣ 765	

Board: 39	♠ A73	The opponents are silent.
Dealer: S	♥ Q75	
Vul: None	♦ KQJ7	You bid first.
HCP: 20	♣ AKJ	

Board: 40	♠ 975	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ Q53	Partner bids first.
HCP: 11	♣ AQJ54	

Board: 41	♠ A5	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AQJ74	You bid first.
HCP: 20	♣ Q763	

Board: 42	♠ J104	The opponents are silent.
Dealer: N	♥ Q842	
Vul: NS	♦ K653	Partner bids first.
HCP: 6	♣ 75	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQ104				2NT
Vul: EW	♥ K32	♥ AQ9	Pass	5NT	Pass	7NT
North HCP: 13	♦ AK1086	♦ QJ72	AP			
South HCP: 21	♣ 1092	♣ AQ				
Contract: 7N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q86		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKQJ	♥ 9865	Pass	3♥	Pass	4♥
North HCP: 21	♦ A876	♦ KJ9	AP			
South HCP: 6	♣ Q10	♣ 765	1. Stayman			
Contract: 4♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ A73				2NT
Vul: None	♥ AJ8	♥ Q75	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ A943	♦ KQJ7	Pass	5NT	Pass	6NT
South HCP: 20	♣ 53	♣ AKJ	AP			
Contract: 6N S			1. Stayman			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 975		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ A1053	♥ Q4	AP			
North HCP: 20	♦ A74	♦ Q53	1. Quantitative 4NT			
South HCP: 11	♣ K103	♣ AQJ54				
Contract: 4N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 8632	♠ A5				2NT
Vul: Both	♥ Q87	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K52	♦ AQJ74	Pass	5NT	Pass	6NT
South HCP: 20	♣ AK10	♣ Q763	AP			
Contract: 6N S			1. Stayman			

Board: 42

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AK7

♥ AK76

♦ A84

♣ Q94

South:

♠ J104

♥ Q842

♦ K653

♣ 75

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 a Balanced response. The responder's hand is leveled to**

Board: 43	♠ 53	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ Q1075	Partner bids first.
HCP: 6	♣ Q754	

Board: 44	♠ AKJ	West Doubles 3♣ if possible.
Dealer: N	♥ AJ62	
Vul: None	♦ AK8	You bid first.
HCP: 20	♣ 874	

Board: 45	♠ K94	The opponents are silent.
Dealer: S	♥ A63	
Vul: NS	♦ 7542	Partner bids first.
HCP: 14	♣ AK4	

Board: 46	♠ AKJ10	The opponents are silent.
Dealer: N	♥ K98	
Vul: Both	♦ AJ86	You bid first.
HCP: 21	♣ KQ	

Board: 47	♠ Q103	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ KJ6	Partner bids first.
HCP: 14	♣ Q1064	

Board: 48	♠ AQJ8	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ K942	You bid first.
HCP: 20	♣ KQ4	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AJ82				2NT
Vul: EW	♥ Q83	♥ AK9				
North HCP: 6	♦ Q1075	♦ J96	Pass	3NT	AP	
South HCP: 20	♣ Q754	♣ AK9				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q754		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ62	♥ Q104	X	3♥	Pass	3NT
North HCP: 20	♦ AK8	♦ QJ9	AP			
South HCP: 8	♣ 874	♣ J63	1. Stayman			
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AQ6				2NT
Vul: NS	♥ A63	♥ KQ107	Pass	5NT	Pass	6NT
North HCP: 14	♦ 7542	♦ AK	AP			
South HCP: 20	♣ AK4	♣ Q875				
Contract: 6N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 83		2NT	Pass	5NT
Vul: Both	♥ K98	♥ A73				
North HCP: 21	♦ AJ86	♦ KQ7	Pass	6NT	AP	
South HCP: 14	♣ KQ	♣ AJ852				
Contract: 6N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AK95				2NT
Vul: NS	♥ KQJ	♥ A7	Pass	5NT	Pass	6NT
North HCP: 14	♦ KJ6	♦ Q9743	AP			
South HCP: 20	♣ Q1064	♣ AK				
Contract: 6N S						

Board: 48

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AQJ8

♥ AJ

♦ K942

♣ KQ4

South:

♠ 1096

♥ 875

♦ AJ85

♣ A96

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

2NT	Pass	3NT
-----	------	-----

AP

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 43      ♠ AJ82  
Dealer: S      ♥ AK9  
Vul: EW      ♦ J96  
HCP: 20      ♣ AK9

The opponents are silent.

You bid first.

Board: 44      ♠ Q754  
Dealer: N      ♥ Q104  
Vul: None      ♦ QJ9  
HCP: 8      ♣ J63

West Doubles 3♣ if possible.

Partner bids first.

Board: 45      ♠ AQ6  
Dealer: S      ♥ KQ107  
Vul: NS      ♦ AK  
HCP: 20      ♣ Q875

The opponents are silent.

You bid first.

Board: 46      ♠ 83  
Dealer: N      ♥ A73  
Vul: Both      ♦ KQ7  
HCP: 14      ♣ AJ852

The opponents are silent.

Partner bids first.

Board: 47      ♠ AK95  
Dealer: S      ♥ A7  
Vul: NS      ♦ Q9743  
HCP: 20      ♣ AK

The opponents are silent.

You bid first.

Board: 48      ♠ 1096  
Dealer: N      ♥ 875  
Vul: EW      ♦ AJ85  
HCP: 9      ♣ A96

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AJ82				2NT
Vul: EW	♥ Q83	♥ AK9				
North HCP: 6	♦ Q1075	♦ J96	Pass	3NT	AP	
South HCP: 20	♣ Q754	♣ AK9				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q754		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ62	♥ Q104	X	3♥	Pass	3NT
North HCP: 20	♦ AK8	♦ QJ9	AP			
South HCP: 8	♣ 874	♣ J63	1. Stayman			
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AQ6				2NT
Vul: NS	♥ A63	♥ KQ107	Pass	5NT	Pass	6NT
North HCP: 14	♦ 7542	♦ AK	AP			
South HCP: 20	♣ AK4	♣ Q875				
Contract: 6N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 83		2NT	Pass	5NT
Vul: Both	♥ K98	♥ A73	Pass	6NT	AP	
North HCP: 21	♦ AJ86	♦ KQ7				
South HCP: 14	♣ KQ	♣ AJ852				
Contract: 6N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AK95				2NT
Vul: NS	♥ KQJ	♥ A7	Pass	5NT	Pass	6NT
North HCP: 14	♦ KJ6	♦ Q9743	AP			
South HCP: 20	♣ Q1064	♣ AK				
Contract: 6N S						

Board: 48

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ AQJ8

♥ AJ

♦ K942

♣ KQ4

South:

♠ 1096

♥ 875

♦ AJ85

♣ A96

West	North	East	South
	2NT	Pass	3NT
AP			



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 49	♠ 10643	The opponents are silent.
Dealer: S	♥ 652	
Vul: Both	♦ Q1096	Partner bids first.
HCP: 6	♣ A7	

Board: 50	♠ AK6	The opponents are silent.
Dealer: N	♥ Q1075	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ A65	

Board: 51	♠ K932	The opponents are silent.
Dealer: S	♥ 53	
Vul: Both	♦ KQ106	Partner bids first.
HCP: 12	♣ A94	

Board: 52	♠ AQ7	The opponents are silent.
Dealer: N	♥ K953	
Vul: None	♦ Q3	You bid first.
HCP: 20	♣ AKQ8	

Board: 53	♠ A96	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ K10854	Partner bids first.
HCP: 17	♣ A9	

Board: 54	♠ K52	The opponents are silent.
Dealer: N	♥ A1085	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ AKJ5	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AQ7				2NT
Vul: Both	♥ 652	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ Q1096	♦ AJ8	Pass	3NT	AP	
South HCP: 20	♣ A7	♣ K853				
Contract: 3N S			1. Stayman			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J53		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ Q1075	♥ A42	AP			
North HCP: 20	♦ AK2	♦ QJ7	1. Quantitative 4NT			
South HCP: 12	♣ A65	♣ KJ32				
Contract: 4N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K932	♠ AJ74				2NT
Vul: Both	♥ 53	♥ AK7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ KQ106	♦ A9	Pass	6♠	AP	
South HCP: 21	♣ A94	♣ KQ65	1. Stayman			
Contract: 6♠ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K1084				
Vul: None	♥ K953	♥ 86		2NT	AP	
North HCP: 20	♦ Q3	♦ 8754				
South HCP: 4	♣ AKQ8	♣ J76				
Contract: 2N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ KQJ2				2NT
Vul: NS	♥ AQ3	♥ K5	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 17	♦ K10854	♦ AQ7	Pass	7NT	AP	
South HCP: 20	♣ A9	♣ KQ86	1. Gerber, for N			
Contract: 7N S						

Board: 54

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ K52

♥ A1085

♦ KQ

♣ AKJ5

South:

♠ AJ9

♥ J932

♦ J1098

♣ 84

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 a Balanced response. The responder's hand is leveled to**

Board: 49	♠ AQ7	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ K853	

Board: 50	♠ J53	The opponents are silent.
Dealer: N	♥ A42	
Vul: None	♦ QJ7	Partner bids first.
HCP: 12	♣ KJ32	

Board: 51	♠ AJ74	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ A9	You bid first.
HCP: 21	♣ KQ65	

Board: 52	♠ K1084	The opponents are silent.
Dealer: N	♥ 86	
Vul: None	♦ 8754	Partner bids first.
HCP: 4	♣ J76	

Board: 53	♠ KQJ2	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ AQ7	You bid first.
HCP: 20	♣ KQ86	

Board: 54	♠ AJ9	The opponents are silent.
Dealer: N	♥ J932	
Vul: Both	♦ J1098	Partner bids first.
HCP: 7	♣ 84	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AQ7				2NT
Vul: Both	♥ 652	♥ AQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ Q1096	♦ AJ8	Pass	3NT	AP	
South HCP: 20	♣ A7	♣ K853				
Contract: 3N S			1. Stayman			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J53		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ Q1075	♥ A42	AP			
North HCP: 20	♦ AK2	♦ QJ7	1. Quantitative 4NT			
South HCP: 12	♣ A65	♣ KJ32				
Contract: 4N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K932	♠ AJ74				2NT
Vul: Both	♥ 53	♥ AK7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ KQ106	♦ A9	Pass	6♠	AP	
South HCP: 21	♣ A94	♣ KQ65	1. Stayman			
Contract: 6♠ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K1084				
Vul: None	♥ K953	♥ 86		2NT	AP	
North HCP: 20	♦ Q3	♦ 8754				
South HCP: 4	♣ AKQ8	♣ J76				
Contract: 2N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ A96	♠ KQJ2				2NT
Vul: NS	♥ AQ3	♥ K5	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 17	♦ K10854	♦ AQ7	Pass	7NT	AP	
South HCP: 20	♣ A9	♣ KQ86	1. Gerber, for N			
Contract: 7N S						

Board: 54

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ K52

♥ A1085

♦ KQ

♣ AKJ5

South:

♠ AJ9

♥ J932

♦ J1098

♣ 84

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 a Balanced response. The responder's hand is leveled to**

Board: 55	♠ K108	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ J975	Partner bids first.
HCP: 12	♣ K104	

Board: 56	♠ AK93	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: EW	♦ AJ62	You bid first.
HCP: 20	♣ A7	

Board: 57	♠ AQ2	The opponents are silent.
Dealer: S	♥ 732	
Vul: None	♦ 86532	Partner bids first.
HCP: 8	♣ Q5	

Board: 58	♠ KQ93	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ AJ	You bid first.
HCP: 21	♣ AQJ9	

Board: 59	♠ AQ3	The opponents are silent.
Dealer: S	♥ A1083	
Vul: EW	♦ Q108	Partner bids first.
HCP: 14	♣ Q97	

Board: 60	♠ KQJ	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ AJ6	You bid first.
HCP: 21	♣ AK43	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ AJ94				2NT
Vul: NS	♥ AJ4	♥ Q53				
North HCP: 12	♦ J975	♦ AK	Pass	5NT	Pass	6NT
South HCP: 20	♣ K104	♣ AQ53	AP			
Contract: 6N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ Q10		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ3	♥ AQ75	Pass	3♠	Pass	5NT
North HCP: 20	♦ AJ62	♦ KQ87	Pass	6NT	AP	
South HCP: 14	♣ A7	♣ J64				
Contract: 6N N			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ 954				2NT
Vul: None	♥ 732	♥ AK8				
North HCP: 8	♦ 86532	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ Q5	♣ AJ74				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ A1086		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ5	♥ Q4	Pass	3♠	Pass	4♠
North HCP: 21	♦ AJ	♦ 864	AP			
South HCP: 9	♣ AQJ9	♣ K754				
Contract: 4♠ N			1. Stayman			

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ 62				2NT
Vul: EW	♥ A1083	♥ KQ75	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ Q108	♦ AK	Pass	6♥	AP	
South HCP: 20	♣ Q97	♣ AKJ108				
Contract: 6♥ S			1. Stayman			



Board: 60  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ KQJ  
♥ K72  
♦ AJ6  
♣ AK43

South:  
♠ 87  
♥ AJ43  
♦ KQ5  
♣ J865

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

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 55	♠ AJ94	The opponents are silent.
Dealer: S	♥ Q53	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AQ53	

Board: 56	♠ Q10	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: EW	♦ KQ87	Partner bids first.
HCP: 14	♣ J64	

Board: 57	♠ 954	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AJ74	

Board: 58	♠ A1086	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ 864	Partner bids first.
HCP: 9	♣ K754	

Board: 59	♠ 62	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ AKJ108	

Board: 60	♠ 87	The opponents are silent.
Dealer: N	♥ AJ43	
Vul: Both	♦ KQ5	Partner bids first.
HCP: 11	♣ J865	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ AJ94				2NT
Vul: NS	♥ AJ4	♥ Q53				
North HCP: 12	♦ J975	♦ AK	Pass	5NT	Pass	6NT
South HCP: 20	♣ K104	♣ AQ53	AP			
Contract: 6N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ Q10		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ3	♥ AQ75	Pass	3♠	Pass	5NT
North HCP: 20	♦ AJ62	♦ KQ87	Pass	6NT	AP	
South HCP: 14	♣ A7	♣ J64				
Contract: 6N N			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ 954				2NT
Vul: None	♥ 732	♥ AK8				
North HCP: 8	♦ 86532	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ Q5	♣ AJ74				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ A1086		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ5	♥ Q4	Pass	3♠	Pass	4♠
North HCP: 21	♦ AJ	♦ 864	AP			
South HCP: 9	♣ AQJ9	♣ K754				
Contract: 4♠ N			1. Stayman			

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ 62				2NT
Vul: EW	♥ A1083	♥ KQ75	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ Q108	♦ AK	Pass	6♥	AP	
South HCP: 20	♣ Q97	♣ AKJ108				
Contract: 6♥ S			1. Stayman			

Board: 60  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ KQJ  
♥ K72  
♦ AJ6  
♣ AK43

South:  
♠ 87  
♥ AJ43  
♦ KQ5  
♣ J865

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

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 61	♠ J10	The opponents are silent.
Dealer: S	♥ AJ82	
Vul: NS	♦ 743	Partner bids first.
HCP: 11	♣ KQ105	

Board: 62	♠ AQ43	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ A973	

Board: 63	♠ QJ4	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: Both	♦ J62	Partner bids first.
HCP: 14	♣ KQ2	

Board: 64	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ A10986	You bid first.
HCP: 20	♣ AK96	

Board: 65	♠ Q109	The opponents are silent.
Dealer: S	♥ J986	
Vul: Both	♦ J7	Partner bids first.
HCP: 7	♣ QJ87	

Board: 66	♠ A104	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AQ53	You bid first.
HCP: 21	♣ AQ85	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

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

North:  
♠ J10  
♥ AJ82  
♦ 743  
♣ KQ105

South:  
♠ AQ2  
♥ KQ10  
♦ A982  
♣ AJ6

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: 62  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AQ43  
♥ Q6  
♦ AKJ  
♣ A973

South:  
♠ K1082  
♥ 973  
♦ Q106  
♣ Q104

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

Board: 63  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 20  
Contract: 6N S

North:  
♠ QJ4  
♥ AJ83  
♦ J62  
♣ KQ2

South:  
♠ A10  
♥ Q9  
♦ AKQ97  
♣ AJ108

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	5NT	Pass	6NT
AP			
1. Stayman			

Board: 64  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 4  
Contract: 2N N

North:  
♠ KJ  
♥ AJ  
♦ A10986  
♣ AK96

South:  
♠ 743  
♥ Q982  
♦ Q742  
♣ 43

West	North	East	South
	2NT	AP	

Board: 65  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ Q109  
♥ J986  
♦ J7  
♣ QJ87

South:  
♠ AKJ4  
♥ AQ7  
♦ A85  
♣ K93

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

Board: 66

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ A104

♥ AJ

♦ AQ53

♣ AQ85

South:

♠ K98

♥ K1063

♦ 96

♣ KJ94

West

North

East

South

2NT

Pass

3♣<sup>1</sup>

Pass

3♦

Pass

3NT

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 61	♠ AQ2	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ A982	You bid first.
HCP: 20	♣ AJ6	

Board: 62	♠ K1082	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ Q106	Partner bids first.
HCP: 7	♣ Q104	

Board: 63	♠ A10	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ AKQ97	You bid first.
HCP: 20	♣ AJ108	

Board: 64	♠ 743	The opponents are silent.
Dealer: N	♥ Q982	
Vul: EW	♦ Q742	Partner bids first.
HCP: 4	♣ 43	

Board: 65	♠ AKJ4	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ A85	You bid first.
HCP: 21	♣ K93	

Board: 66	♠ K98	The opponents are silent.
Dealer: N	♥ K1063	
Vul: None	♦ 96	Partner bids first.
HCP: 10	♣ KJ94	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

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

North:  
♠ J10  
♥ AJ82  
♦ 743  
♣ KQ105

South:  
♠ AQ2  
♥ KQ10  
♦ A982  
♣ AJ6

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: 62  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 4♠ N

North:  
♠ AQ43  
♥ Q6  
♦ AKJ  
♣ A973

South:  
♠ K1082  
♥ 973  
♦ Q106  
♣ Q104

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

Board: 63  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 20  
Contract: 6N S

North:  
♠ QJ4  
♥ AJ83  
♦ J62  
♣ KQ2

South:  
♠ A10  
♥ Q9  
♦ AKQ97  
♣ AJ108

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	5NT	Pass	6NT
AP			
1. Stayman			

Board: 64  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 4  
Contract: 2N N

North:  
♠ KJ  
♥ AJ  
♦ A10986  
♣ AK96

South:  
♠ 743  
♥ Q982  
♦ Q742  
♣ 43

West	North	East	South
	2NT	AP	

Board: 65  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ Q109  
♥ J986  
♦ J7  
♣ QJ87

South:  
♠ AKJ4  
♥ AQ7  
♦ A85  
♣ K93

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

Board: 66

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ A104

♥ AJ

♦ AQ53

♣ AQ85

South:

♠ K98

♥ K1063

♦ 96

♣ KJ94

West

North

East

South

2NT

Pass

3♣<sup>1</sup>

Pass

3♦

Pass

3NT

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 67	♠ QJ10	The opponents are silent.
Dealer: S	♥ A102	
Vul: NS	♦ Q92	Partner bids first.
HCP: 12	♣ K1092	

Board: 68	♠ AQ93	The opponents are silent.
Dealer: N	♥ AK93	
Vul: Both	♦ K5	You bid first.
HCP: 21	♣ KQ6	

Board: 69	♠ J764	The opponents are silent.
Dealer: S	♥ 1073	
Vul: None	♦ A643	Partner bids first.
HCP: 5	♣ 98	

Board: 70	♠ AQ32	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ K932	You bid first.
HCP: 20	♣ A8	

Board: 71	♠ QJ8	The opponents are silent.
Dealer: S	♥ J1073	
Vul: EW	♦ 1076	Partner bids first.
HCP: 4	♣ 854	

Board: 72	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ AK875	You bid first.
HCP: 20	♣ Q7	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K3				2NT
Vul: NS	♥ A102	♥ KQJ	Pass	5NT	Pass	6NT
North HCP: 12	♦ Q92	♦ AJ63	AP			
South HCP: 20	♣ K1092	♣ AQ54				
Contract: 6N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J5		2NT	Pass	3NT
Vul: Both	♥ AK93	♥ Q64	AP			
North HCP: 21	♦ K5	♦ AJ1098				
South HCP: 8	♣ KQ6	♣ 874				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ AK				2NT
Vul: None	♥ 1073	♥ J84	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A643	♦ KQ75	Pass	3NT	AP	
South HCP: 20	♣ 98	♣ AK76	1. Stayman			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ J974		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK4	♥ Q86	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K932	♦ AQJ5	Pass	6NT	AP	
South HCP: 11	♣ A8	♣ J4	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A107				2NT
Vul: EW	♥ J1073	♥ K84	AP			
North HCP: 4	♦ 1076	♦ KQJ9				
South HCP: 20	♣ 854	♣ AK9				
Contract: 2N S						

Board: 72

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ6

♥ AQ6

♦ AK875

♣ Q7

South:

♠ A987

♥ K875

♦ Q10

♣ K53

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 a Balanced response. The responder's hand is leveled to**

Board: 67	♠ K3	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ AJ63	You bid first.
HCP: 20	♣ AQ54	

Board: 68	♠ J5	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ AJ1098	Partner bids first.
HCP: 8	♣ 874	

Board: 69	♠ AK	The opponents are silent.
Dealer: S	♥ J84	
Vul: None	♦ KQ75	You bid first.
HCP: 20	♣ AK76	

Board: 70	♠ J974	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ AQJ5	Partner bids first.
HCP: 11	♣ J4	

Board: 71	♠ A107	The opponents are silent.
Dealer: S	♥ K84	
Vul: EW	♦ KQJ9	You bid first.
HCP: 20	♣ AK9	

Board: 72	♠ A987	The opponents are silent.
Dealer: N	♥ K875	
Vul: None	♦ Q10	Partner bids first.
HCP: 12	♣ K53	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K3				2NT
Vul: NS	♥ A102	♥ KQJ	Pass	5NT	Pass	6NT
North HCP: 12	♦ Q92	♦ AJ63	AP			
South HCP: 20	♣ K1092	♣ AQ54				
Contract: 6N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J5		2NT	Pass	3NT
Vul: Both	♥ AK93	♥ Q64	AP			
North HCP: 21	♦ K5	♦ AJ1098				
South HCP: 8	♣ KQ6	♣ 874				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ AK				2NT
Vul: None	♥ 1073	♥ J84	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A643	♦ KQ75	Pass	3NT	AP	
South HCP: 20	♣ 98	♣ AK76	1. Stayman			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ J974		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK4	♥ Q86	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K932	♦ AQJ5	Pass	6NT	AP	
South HCP: 11	♣ A8	♣ J4	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A107				2NT
Vul: EW	♥ J1073	♥ K84	AP			
North HCP: 4	♦ 1076	♦ KQJ9				
South HCP: 20	♣ 854	♣ AK9				
Contract: 2N S						

Board: 72

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ6

♥ AQ6

♦ AK875

♣ Q7

South:

♠ A987

♥ K875

♦ Q10

♣ K53

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	
------	-----	----	--

1. Stayman



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 73	♠ J7	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: NS	♦ 1054	Partner bids first.
HCP: 8	♣ Q875	

Board: 74	♠ A962	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ A74	You bid first.
HCP: 20	♣ AJ5	

Board: 75	♠ KJ3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ QJ632	Partner bids first.
HCP: 16	♣ K86	

Board: 76	♠ K1087	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ AK105	You bid first.
HCP: 21	♣ AK	

Board: 77	♠ A987	The opponents are silent.
Dealer: S	♥ 1065	
Vul: Both	♦ A92	Partner bids first.
HCP: 12	♣ KJ6	

Board: 78	♠ AK6	The opponents are silent.
Dealer: N	♥ 10632	
Vul: None	♦ AK10	You bid first.
HCP: 21	♣ AK9	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ KQ8				2NT
Vul: NS	♥ KQ95	♥ J4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 1054	♦ AQ2	Pass	3NT	AP	
South HCP: 20	♣ Q875	♣ AKJ96				
Contract: 3N S			1. Stayman			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A962	♠ K543		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK10	♥ 93	Pass	3♠	Pass	6NT
North HCP: 20	♦ A74	♦ Q83	AP			
South HCP: 10	♣ AJ5	♣ KQ97	1. Stayman			
Contract: 6N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A106				2NT
Vul: Both	♥ AQ	♥ K3	Pass	5NT	Pass	6NT
North HCP: 16	♦ QJ632	♦ AK84	AP			
South HCP: 20	♣ K86	♣ AQ92				
Contract: 6N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K1087	♠ 932		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A104	♥ K987	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK105	♦ J2	AP			
South HCP: 6	♣ AK	♣ Q543	1. Stayman			
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ KJ6				2NT
Vul: Both	♥ 1065	♥ AQ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A92	♦ KQ	Pass	5NT	Pass	6NT
South HCP: 21	♣ KJ6	♣ AQ973	AP			
Contract: 6N S			1. Stayman			

Board: 78

Dealer: N

Vul: None

North HCP: 21

South HCP: 17

Contract: 6N N

North:

♠ AK6

♥ 10632

♦ AK10

♣ AK9

South:

♠ QJ2

♥ AKQ8

♦ QJ5

♣ Q107

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

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

Pass	3♥	Pass	6NT
------	----	------	-----

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 73	♠ KQ8	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ AKJ96	

Board: 74	♠ K543	The opponents are silent.
Dealer: N	♥ 93	
Vul: EW	♦ Q83	Partner bids first.
HCP: 10	♣ KQ97	

Board: 75	♠ A106	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ AK84	You bid first.
HCP: 20	♣ AQ92	

Board: 76	♠ 932	The opponents are silent.
Dealer: N	♥ K987	
Vul: EW	♦ J2	Partner bids first.
HCP: 6	♣ Q543	

Board: 77	♠ KJ6	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ AQ973	

Board: 78	♠ QJ2	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ QJ5	Partner bids first.
HCP: 17	♣ Q107	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ KQ8				2NT
Vul: NS	♥ KQ95	♥ J4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 1054	♦ AQ2	Pass	3NT	AP	
South HCP: 20	♣ Q875	♣ AKJ96				
Contract: 3N S			1. Stayman			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A962	♠ K543		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK10	♥ 93	Pass	3♠	Pass	6NT
North HCP: 20	♦ A74	♦ Q83	AP			
South HCP: 10	♣ AJ5	♣ KQ97				
Contract: 6N N			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A106				2NT
Vul: Both	♥ AQ	♥ K3	Pass	5NT	Pass	6NT
North HCP: 16	♦ QJ632	♦ AK84	AP			
South HCP: 20	♣ K86	♣ AQ92				
Contract: 6N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K1087	♠ 932		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A104	♥ K987	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK105	♦ J2	AP			
South HCP: 6	♣ AK	♣ Q543				
Contract: 3N N			1. Stayman			

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ KJ6				2NT
Vul: Both	♥ 1065	♥ AQ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A92	♦ KQ	Pass	5NT	Pass	6NT
South HCP: 21	♣ KJ6	♣ AQ973	AP			
Contract: 6N S			1. Stayman			

Board: 78

Dealer: N

Vul: None

North HCP: 21

South HCP: 17

Contract: 6N N

North:

♠ AK6

♥ 10632

♦ AK10

♣ AK9

South:

♠ QJ2

♥ AKQ8

♦ QJ5

♣ Q107

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 79	♠ J52	West Bids 4♣ if possible.
Dealer: S	♥ A1095	
Vul: EW	♦ 9543	Partner bids first.
HCP: 5	♣ 75	

Board: 80	♠ Q52	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ AQ9	You bid first.
HCP: 20	♣ KJ96	

Board: 81	♠ K95	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ 9762	Partner bids first.
HCP: 9	♣ A98	

Board: 82	♠ AQ3	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ AJ10	You bid first.
HCP: 21	♣ J762	

Board: 83	♠ J954	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ 862	Partner bids first.
HCP: 6	♣ KJ74	

Board: 84	♠ AK109	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: None	♦ A7	You bid first.
HCP: 21	♣ A63	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ AQ6				2NT
Vul: EW	♥ A1095	♥ QJ62				
North HCP: 5	♦ 9543	♦ AK108	4♣	X	AP	
South HCP: 20	♣ 75	♣ A9				
Contract: 4♣X W						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A4		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKJ	♥ 10853	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ9	♦ K1086	AP			
South HCP: 7	♣ KJ96	♣ 1043	1. Stayman			
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ 762				2NT
Vul: None	♥ Q109	♥ AKJ				
North HCP: 9	♦ 9762	♦ AKJ108	Pass	3NT	AP	
South HCP: 20	♣ A98	♣ KJ				
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K72		2NT	Pass	5NT
Vul: NS	♥ AKQ	♥ J73				
North HCP: 21	♦ AJ10	♦ K9762	Pass	6NT	AP	
South HCP: 14	♣ J762	♣ AK				
Contract: 6N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J954	♠ AKQ				2NT
Vul: Both	♥ J7	♥ A65	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 862	♦ AQ74	Pass	3NT	AP	
South HCP: 21	♣ KJ74	♣ Q108	1. Stayman			
Contract: 3N S						



Board: 84

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ AK109

♥ KQJ2

♦ A7

♣ A63

South:

♠ Q74

♥ 75

♦ J10965

♣ 974

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 79	♠ AQ6	West Bids 4♣ if possible.
Dealer: S	♥ QJ62	
Vul: EW	♦ AK108	You bid first.
HCP: 20	♣ A9	

Board: 80	♠ A4	The opponents are silent.
Dealer: N	♥ 10853	
Vul: Both	♦ K1086	Partner bids first.
HCP: 7	♣ 1043	

Board: 81	♠ 762	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ AKJ108	You bid first.
HCP: 20	♣ KJ	

Board: 82	♠ K72	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ K9762	Partner bids first.
HCP: 14	♣ AK	

Board: 83	♠ AKQ	The opponents are silent.
Dealer: S	♥ A65	
Vul: Both	♦ AQ74	You bid first.
HCP: 21	♣ Q108	

Board: 84	♠ Q74	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ J10965	Partner bids first.
HCP: 3	♣ 974	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ AQ6				2NT
Vul: EW	♥ A1095	♥ QJ62				
North HCP: 5	♦ 9543	♦ AK108	4♣	X	AP	
South HCP: 20	♣ 75	♣ A9				
Contract: 4♣X W						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A4		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKJ	♥ 10853	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ9	♦ K1086	AP			
South HCP: 7	♣ KJ96	♣ 1043	1. Stayman			
Contract: 3N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ 762				2NT
Vul: None	♥ Q109	♥ AKJ				
North HCP: 9	♦ 9762	♦ AKJ108	Pass	3NT	AP	
South HCP: 20	♣ A98	♣ KJ				
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ K72		2NT	Pass	5NT
Vul: NS	♥ AKQ	♥ J73				
North HCP: 21	♦ AJ10	♦ K9762	Pass	6NT	AP	
South HCP: 14	♣ J762	♣ AK				
Contract: 6N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J954	♠ AKQ				2NT
Vul: Both	♥ J7	♥ A65	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 862	♦ AQ74	Pass	3NT	AP	
South HCP: 21	♣ KJ74	♣ Q108	1. Stayman			
Contract: 3N S						

Board: 84

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ AK109

♥ KQJ2

♦ A7

♣ A63

South:

♠ Q74

♥ 75

♦ J10965

♣ 974

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 85	♠ K10	The opponents are silent.
Dealer: S	♥ 9842	
Vul: NS	♦ 8652	Partner bids first.
HCP: 4	♣ J109	
Board: 86	♠ AQ3	The opponents are silent.
Dealer: N	♥ AK104	
Vul: EW	♦ KJ86	You bid first.
HCP: 21	♣ A9	
Board: 87	♠ 7432	The opponents are silent.
Dealer: S	♥ J75	
Vul: None	♦ 764	Partner bids first.
HCP: 5	♣ A76	
Board: 88	♠ KQJ	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: NS	♦ QJ8	You bid first.
HCP: 21	♣ A53	
Board: 89	♠ Q96	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ K743	Partner bids first.
HCP: 11	♣ KJ96	
Board: 90	♠ K3	West Doubles 3♣ if possible.
Dealer: N	♥ A1052	
Vul: Both	♦ AKJ5	You bid first.
HCP: 20	♣ AJ6	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J42				2NT
Vul: NS	♥ 9842	♥ AK73				
North HCP: 4	♦ 8652	♦ AKQ	AP			
South HCP: 21	♣ J109	♣ A53				
Contract: 2N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ42		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK104	♥ J6	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ86	♦ Q53	AP			
South HCP: 10	♣ A9	♣ K1065	1. Stayman			
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ AK				2NT
Vul: None	♥ J75	♥ AK32	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 764	♦ KJ1032	Pass	3NT	AP	
South HCP: 21	♣ A76	♣ K9	1. Stayman			
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1064		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AKJ2	♥ 53	Pass	6NT	AP	
North HCP: 21	♦ QJ8	♦ AK74	1. Quantitative 4NT			
South HCP: 11	♣ A53	♣ KJ87				
Contract: 6N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ AK73				2NT
Vul: EW	♥ Q7	♥ AJ9	Pass	4NT <sup>1</sup>	AP	
North HCP: 11	♦ K743	♦ A8	1. Quantitative 4NT			
South HCP: 20	♣ KJ96	♣ A1087				
Contract: 4N S						

Board: 90

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K3

♥ A1052

♦ AKJ5

♣ AJ6

South:

♠ J1052

♥ KQJ

♦ 743

♣ 984

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

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 85	♠ J42	The opponents are silent.
Dealer: S	♥ AK73	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ A53	
Board: 86	♠ KJ42	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ Q53	Partner bids first.
HCP: 10	♣ K1065	
Board: 87	♠ AK	The opponents are silent.
Dealer: S	♥ AK32	
Vul: None	♦ KJ1032	You bid first.
HCP: 21	♣ K9	
Board: 88	♠ 1064	The opponents are silent.
Dealer: N	♥ 53	
Vul: NS	♦ AK74	Partner bids first.
HCP: 11	♣ KJ87	
Board: 89	♠ AK73	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ A1087	
Board: 90	♠ J1052	West Doubles 3♣ if possible.
Dealer: N	♥ KQJ	
Vul: Both	♦ 743	Partner bids first.
HCP: 7	♣ 984	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J42				2NT
Vul: NS	♥ 9842	♥ AK73				
North HCP: 4	♦ 8652	♦ AKQ	AP			
South HCP: 21	♣ J109	♣ A53				
Contract: 2N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ42		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK104	♥ J6	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ86	♦ Q53	AP			
South HCP: 10	♣ A9	♣ K1065	1. Stayman			
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 7432	♠ AK				2NT
Vul: None	♥ J75	♥ AK32	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 764	♦ KJ1032	Pass	3NT	AP	
South HCP: 21	♣ A76	♣ K9	1. Stayman			
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1064		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AKJ2	♥ 53	Pass	6NT	AP	
North HCP: 21	♦ QJ8	♦ AK74	1. Quantitative 4NT			
South HCP: 11	♣ A53	♣ KJ87				
Contract: 6N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ AK73				2NT
Vul: EW	♥ Q7	♥ AJ9	Pass	4NT <sup>1</sup>	AP	
North HCP: 11	♦ K743	♦ A8	1. Quantitative 4NT			
South HCP: 20	♣ KJ96	♣ A1087				
Contract: 4N S						

Board: 90

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ K3

♥ A1052

♦ AKJ5

♣ AJ6

South:

♠ J1052

♥ KQJ

♦ 743

♣ 984

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

X	3♥	Pass	3NT
---	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 91	♠ 9764	The opponents are silent.
Dealer: S	♥ 1075	
Vul: NS	♦ KJ52	Partner bids first.
HCP: 4	♣ 97	

Board: 92	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ AJ87	You bid first.
HCP: 21	♣ A94	

Board: 93	♠ 10643	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ Q943	Partner bids first.
HCP: 6	♣ 1095	

Board: 94	♠ AQ93	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ AQ104	

Board: 95	♠ KQ5	The opponents are silent.
Dealer: S	♥ 754	
Vul: Both	♦ A873	Partner bids first.
HCP: 9	♣ 765	

Board: 96	♠ AQJ	The opponents are silent.
Dealer: N	♥ AK95	
Vul: None	♦ Q65	You bid first.
HCP: 20	♣ A96	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 9764	♠ AJ105				2NT
Vul: NS	♥ 1075	♥ A92				
North HCP: 4	♦ KJ52	♦ AQ6	AP			
South HCP: 21	♣ 97	♣ KQJ				
Contract: 2N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 54				
Vul: Both	♥ AK3	♥ 975		2NT	AP	
North HCP: 21	♦ AJ87	♦ 1092				
South HCP: 3	♣ A94	♣ QJ763				
Contract: 2N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AQ92				2NT
Vul: None	♥ KJ	♥ AQ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ Q943	♦ AKJ10	Pass	4♠	AP	
South HCP: 20	♣ 1095	♣ 86	1. Stayman			
Contract: 4♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ 876		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 103	♥ AK94	Pass	3♠	Pass	5NT
North HCP: 20	♦ AKJ	♦ Q942	Pass	6NT	AP	
South HCP: 12	♣ AQ104	♣ K7	1. Stayman			
Contract: 6N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ A2				2NT
Vul: Both	♥ 754	♥ AKQ6				
North HCP: 9	♦ A873	♦ KJ109	Pass	3NT	AP	
South HCP: 21	♣ 765	♣ A104				
Contract: 3N S						

Board: 96

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AQJ

♥ AK95

♦ Q65

♣ A96

South:

♠ K95

♥ Q8

♦ AK43

♣ J1082

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 91	♠ AJ105	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ AQ6	You bid first.
HCP: 21	♣ KQJ	

Board: 92	♠ 54	The opponents are silent.
Dealer: N	♥ 975	
Vul: Both	♦ 1092	Partner bids first.
HCP: 3	♣ QJ763	

Board: 93	♠ AQ92	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ AKJ10	You bid first.
HCP: 20	♣ 86	

Board: 94	♠ 876	The opponents are silent.
Dealer: N	♥ AK94	
Vul: EW	♦ Q942	Partner bids first.
HCP: 12	♣ K7	

Board: 95	♠ A2	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ KJ109	You bid first.
HCP: 21	♣ A104	

Board: 96	♠ K95	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ AK43	Partner bids first.
HCP: 13	♣ J1082	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 9764	♠ AJ105				2NT
Vul: NS	♥ 1075	♥ A92				
North HCP: 4	♦ KJ52	♦ AQ6	AP			
South HCP: 21	♣ 97	♣ KQJ				
Contract: 2N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ 54				
Vul: Both	♥ AK3	♥ 975		2NT	AP	
North HCP: 21	♦ AJ87	♦ 1092				
South HCP: 3	♣ A94	♣ QJ763				
Contract: 2N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ AQ92				2NT
Vul: None	♥ KJ	♥ AQ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ Q943	♦ AKJ10	Pass	4♠	AP	
South HCP: 20	♣ 1095	♣ 86	1. Stayman			
Contract: 4♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ 876		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 103	♥ AK94	Pass	3♠	Pass	5NT
North HCP: 20	♦ AKJ	♦ Q942	Pass	6NT	AP	
South HCP: 12	♣ AQ104	♣ K7	1. Stayman			
Contract: 6N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ A2				2NT
Vul: Both	♥ 754	♥ AKQ6				
North HCP: 9	♦ A873	♦ KJ109	Pass	3NT	AP	
South HCP: 21	♣ 765	♣ A104				
Contract: 3N S						

Board: 96

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AQJ

♥ AK95

♦ Q65

♣ A96

South:

♠ K95

♥ Q8

♦ AK43

♣ J1082

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 97	♠ Q3	The opponents are silent.
Dealer: S	♥ J542	
Vul: NS	♦ A742	Partner bids first.
HCP: 9	♣ Q74	

Board: 98	♠ K63	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ A97	You bid first.
HCP: 21	♣ AK7	

Board: 99	♠ A3	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: NS	♦ K832	Partner bids first.
HCP: 12	♣ 9432	

Board: 100	♠ K64	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: EW	♦ A42	You bid first.
HCP: 20	♣ KQJ	

Board: 101	♠ 75	The opponents are silent.
Dealer: S	♥ Q1087	
Vul: None	♦ Q762	Partner bids first.
HCP: 4	♣ 653	

Board: 102	♠ A10	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: NS	♦ Q1065	You bid first.
HCP: 21	♣ AQ5	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AKJ7				2NT
Vul: NS	♥ J542	♥ K108	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ A742	♦ K95	Pass	3NT	AP	
South HCP: 21	♣ Q74	♣ AK6				
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ A8				
Vul: None	♥ AK92	♥ Q106		2NT	Pass	3NT
North HCP: 21	♦ A97	♦ J86	AP			
South HCP: 9	♣ AK7	♣ Q8543				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ J54				2NT
Vul: NS	♥ KQ8	♥ AJ6	Pass	5NT	Pass	6NT
North HCP: 12	♦ K832	♦ AQ10	AP			
South HCP: 20	♣ 9432	♣ AKJ10				
Contract: 6N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ A109				
Vul: EW	♥ AQJ5	♥ K108		2NT	Pass	3NT
North HCP: 20	♦ A42	♦ 1085	AP			
South HCP: 7	♣ KQJ	♣ 10964				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AJ96				2NT
Vul: None	♥ Q1087	♥ AK2				
North HCP: 4	♦ Q762	♦ A1084	AP			
South HCP: 20	♣ 653	♣ KJ				
Contract: 2N S						

Board: 102

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ A10

♥ AKQ3

♦ Q1065

♣ AQ5

South:

♠ K54

♥ 107

♦ AK972

♣ J97

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 97	♠ AKJ7	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ K95	You bid first.
HCP: 21	♣ AK6	

Board: 98	♠ A8	The opponents are silent.
Dealer: N	♥ Q106	
Vul: None	♦ J86	Partner bids first.
HCP: 9	♣ Q8543	

Board: 99	♠ J54	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ AQ10	You bid first.
HCP: 20	♣ AKJ10	

Board: 100	♠ A109	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ 1085	Partner bids first.
HCP: 7	♣ 10964	

Board: 101	♠ AJ96	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ A1084	You bid first.
HCP: 20	♣ KJ	

Board: 102	♠ K54	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ AK972	Partner bids first.
HCP: 11	♣ J97	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AKJ7				2NT
Vul: NS	♥ J542	♥ K108	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ A742	♦ K95	Pass	3NT	AP	
South HCP: 21	♣ Q74	♣ AK6				
Contract: 3N S			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ A8				
Vul: None	♥ AK92	♥ Q106		2NT	Pass	3NT
North HCP: 21	♦ A97	♦ J86	AP			
South HCP: 9	♣ AK7	♣ Q8543				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ J54				2NT
Vul: NS	♥ KQ8	♥ AJ6	Pass	5NT	Pass	6NT
North HCP: 12	♦ K832	♦ AQ10	AP			
South HCP: 20	♣ 9432	♣ AKJ10				
Contract: 6N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ A109				
Vul: EW	♥ AQJ5	♥ K108		2NT	Pass	3NT
North HCP: 20	♦ A42	♦ 1085	AP			
South HCP: 7	♣ KQJ	♣ 10964				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AJ96				2NT
Vul: None	♥ Q1087	♥ AK2				
North HCP: 4	♦ Q762	♦ A1084	AP			
South HCP: 20	♣ 653	♣ KJ				
Contract: 2N S						

Board: 102

Dealer: N

Vul: NS

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ A10

♥ AKQ3

♦ Q1065

♣ AQ5

South:

♠ K54

♥ 107

♦ AK972

♣ J97

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

Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 103	♠ 73	The opponents are silent.
Dealer: S	♥ J87	
Vul: EW	♦ K8743	Partner bids first.
HCP: 5	♣ J64	

Board: 104	♠ J2	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AQ65	You bid first.
HCP: 20	♣ AKQ75	

Board: 105	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 952	
Vul: NS	♦ 75	Partner bids first.
HCP: 9	♣ J764	

Board: 106	♠ KQ72	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ AJ6	

Board: 107	♠ 97	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ J9754	Partner bids first.
HCP: 8	♣ K93	

Board: 108	♠ A74	The opponents are silent.
Dealer: N	♥ A1087	
Vul: None	♦ AKJ9	You bid first.
HCP: 20	♣ A10	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ KQ95				2NT
Vul: EW	♥ J87	♥ AQ9				
North HCP: 5	♦ K8743	♦ A5	Pass	3NT	AP	
South HCP: 20	♣ J64	♣ KQ105				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AQ97		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A9	♥ Q53	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ65	♦ J92	AP			
South HCP: 9	♣ AKQ75	♣ 986	1. Stayman			
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AKJ5	♠ Q2				2NT
Vul: NS	♥ 952	♥ AK84	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 75	♦ AQJ3	Pass	3NT	AP	
South HCP: 21	♣ J764	♣ KQ5	1. Stayman			
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ J83		2NT	Pass	3NT
Vul: EW	♥ KQ4	♥ 107				
North HCP: 20	♦ AJ10	♦ KQ875	AP			
South HCP: 6	♣ AJ6	♣ 985				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ84				2NT
Vul: Both	♥ A106	♥ KJ				
North HCP: 8	♦ J9754	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ K93	♣ AJ106				
Contract: 3N S						



Board: 108

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A74

♥ A1087

♦ AKJ9

♣ A10

South:

♠ KQ103

♥ KQ9

♦ 1086

♣ Q65

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 a Balanced response. The responder's hand is leveled to**

Board: 103	♠ KQ95	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ KQ105	

Board: 104	♠ AQ97	The opponents are silent.
Dealer: N	♥ Q53	
Vul: Both	♦ J92	Partner bids first.
HCP: 9	♣ 986	

Board: 105	♠ Q2	The opponents are silent.
Dealer: S	♥ AK84	
Vul: NS	♦ AQJ3	You bid first.
HCP: 21	♣ KQ5	

Board: 106	♠ J83	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ KQ875	Partner bids first.
HCP: 6	♣ 985	

Board: 107	♠ KJ84	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ AK6	You bid first.
HCP: 20	♣ AJ106	

Board: 108	♠ KQ103	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: None	♦ 1086	Partner bids first.
HCP: 12	♣ Q65	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ KQ95				2NT
Vul: EW	♥ J87	♥ AQ9				
North HCP: 5	♦ K8743	♦ A5	Pass	3NT	AP	
South HCP: 20	♣ J64	♣ KQ105				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AQ97		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A9	♥ Q53	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ65	♦ J92	AP			
South HCP: 9	♣ AKQ75	♣ 986	1. Stayman			
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ AKJ5	♠ Q2				2NT
Vul: NS	♥ 952	♥ AK84	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ 75	♦ AQJ3	Pass	3NT	AP	
South HCP: 21	♣ J764	♣ KQ5	1. Stayman			
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ J83		2NT	Pass	3NT
Vul: EW	♥ KQ4	♥ 107				
North HCP: 20	♦ AJ10	♦ KQ875	AP			
South HCP: 6	♣ AJ6	♣ 985				
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ84				2NT
Vul: Both	♥ A106	♥ KJ				
North HCP: 8	♦ J9754	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ K93	♣ AJ106				
Contract: 3N S						

Board: 108

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ A74

♥ A1087

♦ AKJ9

♣ A10

South:

♠ KQ103

♥ KQ9

♦ 1086

♣ Q65

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	
------	-----	----	--

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 109	♠ J8	The opponents are silent.
Dealer: S	♥ Q103	
Vul: Both	♦ AK10	Partner bids first.
HCP: 17	♣ AQJ108	

Board: 110	♠ A864	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ AK105	You bid first.
HCP: 20	♣ QJ	

Board: 111	♠ K973	The opponents are silent.
Dealer: S	♥ 10987	
Vul: NS	♦ AQ2	Partner bids first.
HCP: 13	♣ A3	

Board: 112	♠ AK73	The opponents are silent.
Dealer: N	♥ KQ42	
Vul: Both	♦ J7	You bid first.
HCP: 20	♣ AK4	

Board: 113	♠ 832	The opponents are silent.
Dealer: S	♥ J84	
Vul: None	♦ KJ43	Partner bids first.
HCP: 5	♣ 985	

Board: 114	♠ AJ86	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: NS	♦ A105	You bid first.
HCP: 20	♣ K10	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK9				2NT
Vul: Both	♥ Q103	♥ AK95	Pass	5NT	Pass	6NT
North HCP: 17	♦ AK10	♦ QJ9	AP			
South HCP: 20	♣ AQJ108	♣ K32				
Contract: 6N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ 105		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ7	♥ 9432	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK105	♦ Q842	AP			
South HCP: 5	♣ QJ	♣ K107	1. Stayman			
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ AQ5				2NT
Vul: NS	♥ 10987	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ AQ2	♦ KJ976	Pass	5NT	Pass	6NT
South HCP: 20	♣ A3	♣ QJ7	AP			
Contract: 6N S			1. Stayman			

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ 1054				
Vul: Both	♥ KQ42	♥ 109		2NT	Pass	3NT
North HCP: 20	♦ J7	♦ KQ94	AP			
South HCP: 8	♣ AK4	♣ QJ76				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A76				2NT
Vul: None	♥ J84	♥ AK103	Pass	3NT	AP	
North HCP: 5	♦ KJ43	♦ A105				
South HCP: 20	♣ 985	♣ AJ4				
Contract: 3N S						

Board: 114

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AJ86

♥ AKJ7

♦ A105

♣ K10

South:

♠ K94

♥ Q92

♦ 98732

♣ Q4

West	North	East	South
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	2NT	Pass	3NT
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AP

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 109	♠ AK9	The opponents are silent.
Dealer: S	♥ AK95	
Vul: Both	♦ QJ9	You bid first.
HCP: 20	♣ K32	

Board: 110	♠ 105	The opponents are silent.
Dealer: N	♥ 9432	
Vul: None	♦ Q842	Partner bids first.
HCP: 5	♣ K107	

Board: 111	♠ AQ5	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ KJ976	You bid first.
HCP: 20	♣ QJ7	

Board: 112	♠ 1054	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ KQ94	Partner bids first.
HCP: 8	♣ QJ76	

Board: 113	♠ A76	The opponents are silent.
Dealer: S	♥ AK103	
Vul: None	♦ A105	You bid first.
HCP: 20	♣ AJ4	

Board: 114	♠ K94	The opponents are silent.
Dealer: N	♥ Q92	
Vul: NS	♦ 98732	Partner bids first.
HCP: 7	♣ Q4	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK9				2NT
Vul: Both	♥ Q103	♥ AK95	Pass	5NT	Pass	6NT
North HCP: 17	♦ AK10	♦ QJ9	AP			
South HCP: 20	♣ AQJ108	♣ K32				
Contract: 6N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ 105		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ7	♥ 9432	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK105	♦ Q842	AP			
South HCP: 5	♣ QJ	♣ K107	1. Stayman			
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ K973	♠ AQ5				2NT
Vul: NS	♥ 10987	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ AQ2	♦ KJ976	Pass	5NT	Pass	6NT
South HCP: 20	♣ A3	♣ QJ7	AP			
Contract: 6N S			1. Stayman			

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ 1054				
Vul: Both	♥ KQ42	♥ 109		2NT	Pass	3NT
North HCP: 20	♦ J7	♦ KQ94	AP			
South HCP: 8	♣ AK4	♣ QJ76				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ A76				2NT
Vul: None	♥ J84	♥ AK103	Pass	3NT	AP	
North HCP: 5	♦ KJ43	♦ A105				
South HCP: 20	♣ 985	♣ AJ4				
Contract: 3N S						

Board: 114

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AJ86

♥ AKJ7

♦ A105

♣ K10

South:

♠ K94

♥ Q92

♦ 98732

♣ Q4

West	North	East	South
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	2NT	Pass	3NT
--	-----	------	-----

AP

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 115	♠ Q843	The opponents are silent.
Dealer: S	♥ 832	
Vul: EW	♦ J76	Partner bids first.
HCP: 7	♣ KJ8	

Board: 116	♠ KJ9	The opponents are silent.
Dealer: N	♥ AK74	
Vul: None	♦ A8	You bid first.
HCP: 20	♣ KQ98	

Board: 117	♠ 1042	The opponents are silent.
Dealer: S	♥ 973	
Vul: NS	♦ KQJ53	Partner bids first.
HCP: 10	♣ A6	

Board: 118	♠ AK76	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ QJ62	You bid first.
HCP: 20	♣ K6	

Board: 119	♠ Q93	The opponents are silent.
Dealer: S	♥ AK54	
Vul: Both	♦ AJ3	Partner bids first.
HCP: 17	♣ K75	

Board: 120	♠ AKJ9	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ 654	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ KJ92				2NT
Vul: EW	♥ 832	♥ AJ9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J76	♦ KQ2	Pass	4♠	AP	
South HCP: 20	♣ KJ8	♣ AQ3	1. Stayman			
Contract: 4♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ AQ7		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK74	♥ 10853	Pass	3♥	Pass	6♥
North HCP: 20	♦ A8	♦ 1075	AP			
South HCP: 10	♣ KQ98	♣ A43	1. Stayman			
Contract: 6♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ AQ				2NT
Vul: NS	♥ 973	♥ AK4	Pass	3NT	AP	
North HCP: 10	♦ KQJ53	♦ A10964				
South HCP: 20	♣ A6	♣ K97				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 982		2NT	Pass	3NT
Vul: EW	♥ AK6	♥ 1074	AP			
North HCP: 20	♦ QJ62	♦ AK5				
South HCP: 8	♣ K6	♣ J1075				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AKJ				2NT
Vul: Both	♥ AK54	♥ QJ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 17	♦ AJ3	♦ Q102	Pass	7NT	AP	
South HCP: 20	♣ K75	♣ AQJ4	1. Stayman			
Contract: 7N S						

Board: 120

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AKJ9

♥ AKJ10

♦ A4

♣ 654

South:

♠ 63

♥ 542

♦ K7532

♣ K109

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 115	♠ KJ92	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ KQ2	You bid first.
HCP: 20	♣ AQ3	

Board: 116	♠ AQ7	The opponents are silent.
Dealer: N	♥ 10853	
Vul: None	♦ 1075	Partner bids first.
HCP: 10	♣ A43	

Board: 117	♠ AQ	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ A10964	You bid first.
HCP: 20	♣ K97	

Board: 118	♠ 982	The opponents are silent.
Dealer: N	♥ 1074	
Vul: EW	♦ AK5	Partner bids first.
HCP: 8	♣ J1075	

Board: 119	♠ AKJ	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ Q102	You bid first.
HCP: 20	♣ AQJ4	

Board: 120	♠ 63	The opponents are silent.
Dealer: N	♥ 542	
Vul: NS	♦ K7532	Partner bids first.
HCP: 6	♣ K109	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ KJ92				2NT
Vul: EW	♥ 832	♥ AJ9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J76	♦ KQ2	Pass	4♠	AP	
South HCP: 20	♣ KJ8	♣ AQ3	1. Stayman			
Contract: 4♠ S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ AQ7		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK74	♥ 10853	Pass	3♥	Pass	6♥
North HCP: 20	♦ A8	♦ 1075	AP			
South HCP: 10	♣ KQ98	♣ A43	1. Stayman			
Contract: 6♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ AQ				2NT
Vul: NS	♥ 973	♥ AK4	Pass	3NT	AP	
North HCP: 10	♦ KQJ53	♦ A10964				
South HCP: 20	♣ A6	♣ K97				
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 982		2NT	Pass	3NT
Vul: EW	♥ AK6	♥ 1074	AP			
North HCP: 20	♦ QJ62	♦ AK5				
South HCP: 8	♣ K6	♣ J1075				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AKJ				2NT
Vul: Both	♥ AK54	♥ QJ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 17	♦ AJ3	♦ Q102	Pass	7NT	AP	
South HCP: 20	♣ K75	♣ AQJ4	1. Stayman			
Contract: 7N S						

Board: 120

Dealer: N

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AKJ9

♥ AKJ10

♦ A4

♣ 654

South:

♠ 63

♥ 542

♦ K7532

♣ K109

West	North	East	South
	2NT	Pass	3NT
AP			



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 121	♠ AK10	The opponents are silent.
Dealer: S	♥ 862	
Vul: EW	♦ 764	Partner bids first.
HCP: 9	♣ Q1074	

Board: 122	♠ AK73	The opponents are silent.
Dealer: N	♥ 87	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ K65	

Board: 123	♠ 10642	The opponents are silent.
Dealer: S	♥ J72	
Vul: EW	♦ A85	Partner bids first.
HCP: 5	♣ 1053	

Board: 124	♠ J942	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AKJ6	You bid first.
HCP: 20	♣ AQJ	

Board: 125	♠ AJ86	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ Q43	Partner bids first.
HCP: 13	♣ K984	

Board: 126	♠ AKJ2	The opponents are silent.
Dealer: N	♥ K763	
Vul: NS	♦ A6	You bid first.
HCP: 20	♣ AJ10	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q94				2NT
Vul: EW	♥ 862	♥ AKQ9				
North HCP: 9	♦ 764	♦ J105	Pass	3NT	AP	
South HCP: 20	♣ Q1074	♣ AKJ				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ Q104		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 87	♥ AK93	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 875	AP			
South HCP: 9	♣ K65	♣ 1087	1. Stayman			
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ AKJ9				2NT
Vul: EW	♥ J72	♥ AQ83	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ A85	♦ QJ	Pass	4♠	AP	
South HCP: 20	♣ 1053	♣ K86	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J942	♠ KQ8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A8	♥ 10964	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKJ6	♦ 1043	AP			
South HCP: 5	♣ AQJ	♣ 1054	1. Stayman			
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AJ86	♠ K3				2NT
Vul: None	♥ K8	♥ AQ94	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ Q43	♦ AK96	Pass	5NT	Pass	6NT
South HCP: 20	♣ K984	♣ A73	AP			
Contract: 6N S			1. Stayman			

Board: 126

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♠ S

North:

♠ AKJ2

♥ K763

♦ A6

♣ AJ10

South:

♠ 8743

♥ A95

♦ 842

♣ K64

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

Pass	3NT <sup>2</sup>	Pass	4♠
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AP

1. Stayman

2. both majors

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 121	♠ Q94	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: EW	♦ J105	You bid first.
HCP: 20	♣ AKJ	

Board: 122	♠ Q104	The opponents are silent.
Dealer: N	♥ AK93	
Vul: Both	♦ 875	Partner bids first.
HCP: 9	♣ 1087	

Board: 123	♠ AKJ9	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: EW	♦ QJ	You bid first.
HCP: 20	♣ K86	

Board: 124	♠ KQ8	The opponents are silent.
Dealer: N	♥ 10964	
Vul: Both	♦ 1043	Partner bids first.
HCP: 5	♣ 1054	

Board: 125	♠ K3	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: None	♦ AK96	You bid first.
HCP: 20	♣ A73	

Board: 126	♠ 8743	The opponents are silent.
Dealer: N	♥ A95	
Vul: NS	♦ 842	Partner bids first.
HCP: 7	♣ K64	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ Q94				2NT
Vul: EW	♥ 862	♥ AKQ9				
North HCP: 9	♦ 764	♦ J105	Pass	3NT	AP	
South HCP: 20	♣ Q1074	♣ AKJ				
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ Q104		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 87	♥ AK93	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQJ	♦ 875	AP			
South HCP: 9	♣ K65	♣ 1087	1. Stayman			
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ AKJ9				2NT
Vul: EW	♥ J72	♥ AQ83	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ A85	♦ QJ	Pass	4♠	AP	
South HCP: 20	♣ 1053	♣ K86	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J942	♠ KQ8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A8	♥ 10964	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKJ6	♦ 1043	AP			
South HCP: 5	♣ AQJ	♣ 1054	1. Stayman			
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ AJ86	♠ K3				2NT
Vul: None	♥ K8	♥ AQ94	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ Q43	♦ AK96	Pass	5NT	Pass	6NT
South HCP: 20	♣ K984	♣ A73	AP			
Contract: 6N S			1. Stayman			

Board: 126

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♠ S

North:

♠ AKJ2

♥ K763

♦ A6

♣ AJ10

South:

♠ 8743

♥ A95

♦ 842

♣ K64

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

Pass	3NT <sup>2</sup>	Pass	4♠
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AP

1. Stayman

2. both majors

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 127	♠ K2	The opponents are silent.
Dealer: S	♥ 9843	
Vul: Both	♦ J105	Partner bids first.
HCP: 5	♣ J1087	

Board: 128	♠ A9	The opponents are silent.
Dealer: N	♥ A543	
Vul: None	♦ AKJ2	You bid first.
HCP: 20	♣ A85	

Board: 129	♠ 953	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ A9875	Partner bids first.
HCP: 4	♣ 864	

Board: 130	♠ AKQ2	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ AK9	You bid first.
HCP: 21	♣ K75	

Board: 131	♠ 10876	The opponents are silent.
Dealer: S	♥ J108	
Vul: NS	♦ AQ52	Partner bids first.
HCP: 10	♣ K10	

Board: 132	♠ A75	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ AQ54	You bid first.
HCP: 20	♣ A108	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQJ4				2NT
Vul: Both	♥ 9843	♥ AQJ5	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ J105	♦ A84	AP			
South HCP: 20	♣ J1087	♣ Q5				
Contract: 3N S			1. Stayman			
			2. both majors			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 10872				
Vul: None	♥ A543	♥ J872		2NT	AP	
North HCP: 20	♦ AKJ2	♦ 94				
South HCP: 4	♣ A85	♣ K74				
Contract: 2N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AQ4				2NT
Vul: NS	♥ 96	♥ KQ87				
North HCP: 4	♦ A9875	♦ KQJ2	AP			
South HCP: 20	♣ 864	♣ K3				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J1094		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q75	♥ A96	Pass	3♣	Pass	4♣
North HCP: 21	♦ AK9	♦ 8752	AP			
South HCP: 5	♣ K75	♣ 43				
Contract: 4♠ N			1. Stayman			

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AK2				2NT
Vul: NS	♥ J108	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ AQ52	♦ 1063	Pass	3NT	AP	
South HCP: 21	♣ K10	♣ AQJ4				
Contract: 3N S			1. Stayman			



Board: 132

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A75

♥ AQ10

♦ AQ54

♣ A108

South:

♠ QJ86

♥ K5

♦ KJ62

♣ K96

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 a Balanced response. The responder's hand is leveled to**

Board: 127	♠ AQJ4	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: Both	♦ A84	You bid first.
HCP: 20	♣ Q5	

Board: 128	♠ 10872	The opponents are silent.
Dealer: N	♥ J872	
Vul: None	♦ 94	Partner bids first.
HCP: 4	♣ K74	

Board: 129	♠ AQ4	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: NS	♦ KQJ2	You bid first.
HCP: 20	♣ K3	

Board: 130	♠ J1094	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ 8752	Partner bids first.
HCP: 5	♣ 43	

Board: 131	♠ AK2	The opponents are silent.
Dealer: S	♥ AK3	
Vul: NS	♦ 1063	You bid first.
HCP: 21	♣ AQJ4	

Board: 132	♠ QJ86	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ KJ62	Partner bids first.
HCP: 13	♣ K96	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQJ4				2NT
Vul: Both	♥ 9843	♥ AQJ5	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 5	♦ J105	♦ A84	AP			
South HCP: 20	♣ J1087	♣ Q5				
Contract: 3N S			1. Stayman			
			2. both majors			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 10872				
Vul: None	♥ A543	♥ J872		2NT	AP	
North HCP: 20	♦ AKJ2	♦ 94				
South HCP: 4	♣ A85	♣ K74				
Contract: 2N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AQ4				2NT
Vul: NS	♥ 96	♥ KQ87				
North HCP: 4	♦ A9875	♦ KQJ2	AP			
South HCP: 20	♣ 864	♣ K3				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J1094		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q75	♥ A96	Pass	3♣	Pass	4♣
North HCP: 21	♦ AK9	♦ 8752	AP			
South HCP: 5	♣ K75	♣ 43				
Contract: 4♠ N			1. Stayman			

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 10876	♠ AK2				2NT
Vul: NS	♥ J108	♥ AK3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ AQ52	♦ 1063	Pass	3NT	AP	
South HCP: 21	♣ K10	♣ AQJ4				
Contract: 3N S			1. Stayman			

Board: 132

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A75

♥ AQ10

♦ AQ54

♣ A108

South:

♠ QJ86

♥ K5

♦ KJ62

♣ K96

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 5NT

Pass 6NT AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 133	♠ 984	The opponents are silent.
Dealer: S	♥ 8632	
Vul: Both	♦ 10752	Partner bids first.
HCP: 4	♣ A8	

Board: 134	♠ AQ8	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ K97	You bid first.
HCP: 21	♣ AKJ5	

Board: 135	♠ Q54	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ 109764	Partner bids first.
HCP: 9	♣ QJ4	

Board: 136	♠ KQ5	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ AKJ10	You bid first.
HCP: 21	♣ AQ43	

Board: 137	♠ Q1042	The opponents are silent.
Dealer: S	♥ J92	
Vul: EW	♦ 95	Partner bids first.
HCP: 5	♣ Q985	

Board: 138	♠ 9842	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ AK64	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AK65				2NT
Vul: Both	♥ 8632	♥ AQ54				
North HCP: 4	♦ 10752	♦ K93	AP			
South HCP: 21	♣ A8	♣ KQ				
Contract: 2N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K43		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ4	♥ AQ95	Pass	3♦	Pass	5NT
North HCP: 21	♦ K97	♦ A53	Pass	6NT	AP	
South HCP: 15	♣ AKJ5	♣ Q82	1. Stayman			
Contract: 6N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ KJ				2NT
Vul: Both	♥ A9	♥ K83				
North HCP: 9	♦ 109764	♦ AKQ3	Pass	3NT	AP	
South HCP: 20	♣ QJ4	♣ A1095				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 843		2NT	AP	
Vul: None	♥ Q10	♥ 9752				
North HCP: 21	♦ AKJ10	♦ 542				
South HCP: 4	♣ AQ43	♣ KJ10				
Contract: 2N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ Q1042	♠ A87				2NT
Vul: EW	♥ J92	♥ AQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 95	♦ KQJ2	Pass	3NT	AP	
South HCP: 21	♣ Q985	♣ AJ7	1. Stayman			
Contract: 3N S						

Board: 138

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 4♠ N

North:

♠ 9842

♥ AKJ

♦ AQ

♣ AK64

South:

♠ KQJ6

♥ Q53

♦ 972

♣ J109

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

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 133	♠ AK65	The opponents are silent.
Dealer: S	♥ AQ54	
Vul: Both	♦ K93	You bid first.
HCP: 21	♣ KQ	

Board: 134	♠ K43	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: NS	♦ A53	Partner bids first.
HCP: 15	♣ Q82	

Board: 135	♠ KJ	The opponents are silent.
Dealer: S	♥ K83	
Vul: Both	♦ AKQ3	You bid first.
HCP: 20	♣ A1095	

Board: 136	♠ 843	The opponents are silent.
Dealer: N	♥ 9752	
Vul: None	♦ 542	Partner bids first.
HCP: 4	♣ KJ10	

Board: 137	♠ A87	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ KQJ2	You bid first.
HCP: 21	♣ AJ7	

Board: 138	♠ KQJ6	The opponents are silent.
Dealer: N	♥ Q53	
Vul: Both	♦ 972	Partner bids first.
HCP: 9	♣ J109	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AK65				2NT
Vul: Both	♥ 8632	♥ AQ54				
North HCP: 4	♦ 10752	♦ K93	AP			
South HCP: 21	♣ A8	♣ KQ				
Contract: 2N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K43		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ4	♥ AQ95	Pass	3♦	Pass	5NT
North HCP: 21	♦ K97	♦ A53	Pass	6NT	AP	
South HCP: 15	♣ AKJ5	♣ Q82	1. Stayman			
Contract: 6N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ KJ				2NT
Vul: Both	♥ A9	♥ K83				
North HCP: 9	♦ 109764	♦ AKQ3	Pass	3NT	AP	
South HCP: 20	♣ QJ4	♣ A1095				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 843		2NT	AP	
Vul: None	♥ Q10	♥ 9752				
North HCP: 21	♦ AKJ10	♦ 542				
South HCP: 4	♣ AQ43	♣ KJ10				
Contract: 2N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ Q1042	♠ A87				2NT
Vul: EW	♥ J92	♥ AQ6	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 95	♦ KQJ2	Pass	3NT	AP	
South HCP: 21	♣ Q985	♣ AJ7	1. Stayman			
Contract: 3N S						

Board: 138

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 4♠ N

North:

♠ 9842

♥ AKJ

♦ AQ

♣ AK64

South:

♠ KQJ6

♥ Q53

♦ 972

♣ J109

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

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

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 139	♠ Q10	The opponents are silent.
Dealer: S	♥ 842	
Vul: None	♦ J6542	Partner bids first.
HCP: 4	♣ J54	

Board: 140	♠ AJ109	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ AJ7	You bid first.
HCP: 21	♣ AK108	

Board: 141	♠ AK2	The opponents are silent.
Dealer: S	♥ 85	
Vul: None	♦ A84	Partner bids first.
HCP: 13	♣ Q9875	

Board: 142	♠ K103	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ AK107	You bid first.
HCP: 20	♣ K65	

Board: 143	♠ A73	The opponents are silent.
Dealer: S	♥ Q76	
Vul: None	♦ J8	Partner bids first.
HCP: 12	♣ AJ1053	

Board: 144	♠ AJ	The opponents are silent.
Dealer: N	♥ K984	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ KQ6	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A976				2NT
Vul: None	♥ 842	♥ AK73				
North HCP: 4	♦ J6542	♦ AQ10	AP			
South HCP: 21	♣ J54	♣ A8				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ Q42		2NT	Pass	3NT
Vul: NS	♥ A7	♥ K10				
North HCP: 21	♦ AJ7	♦ Q432	AP			
South HCP: 10	♣ AK108	♣ QJ94				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ J8				2NT
Vul: None	♥ 85	♥ AQJ4	Pass	5NT	Pass	6NT
North HCP: 13	♦ A84	♦ KQ9	AP			
South HCP: 20	♣ Q9875	♣ AK103				
Contract: 6N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ 8652		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQJ	♥ K65	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK107	♦ Q4	Pass	6NT	AP	
South HCP: 12	♣ K65	♣ AQJ3	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KJ6				2NT
Vul: None	♥ Q76	♥ A3				
North HCP: 12	♦ J8	♦ AK5	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ1053	♣ KQ764	AP			
Contract: 6N S						

Board: 144

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ AJ

♥ K984

♦ AKJ7

♣ KQ6

South:

♠ 975

♥ AQJ6

♦ Q94

♣ J105

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 a Balanced response. The responder's hand is leveled to**

Board: 139	♠ A976	The opponents are silent.
Dealer: S	♥ AK73	
Vul: None	♦ AQ10	You bid first.
HCP: 21	♣ A8	

Board: 140	♠ Q42	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ Q432	Partner bids first.
HCP: 10	♣ QJ94	

Board: 141	♠ J8	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ AK103	

Board: 142	♠ 8652	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ Q4	Partner bids first.
HCP: 12	♣ AQJ3	

Board: 143	♠ KJ6	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ KQ764	

Board: 144	♠ 975	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: NS	♦ Q94	Partner bids first.
HCP: 10	♣ J105	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A976				2NT
Vul: None	♥ 842	♥ AK73				
North HCP: 4	♦ J6542	♦ AQ10	AP			
South HCP: 21	♣ J54	♣ A8				
Contract: 2N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ Q42		2NT	Pass	3NT
Vul: NS	♥ A7	♥ K10				
North HCP: 21	♦ AJ7	♦ Q432	AP			
South HCP: 10	♣ AK108	♣ QJ94				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ J8				2NT
Vul: None	♥ 85	♥ AQJ4	Pass	5NT	Pass	6NT
North HCP: 13	♦ A84	♦ KQ9	AP			
South HCP: 20	♣ Q9875	♣ AK103				
Contract: 6N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ K103	♠ 8652		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQJ	♥ K65	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK107	♦ Q4	Pass	6NT	AP	
South HCP: 12	♣ K65	♣ AQJ3	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KJ6				2NT
Vul: None	♥ Q76	♥ A3	Pass	5NT	Pass	6NT
North HCP: 12	♦ J8	♦ AK5	AP			
South HCP: 20	♣ AJ1053	♣ KQ764				
Contract: 6N S						

Board: 144

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ AJ

♥ K984

♦ AKJ7

♣ KQ6

South:

♠ 975

♥ AQJ6

♦ Q94

♣ J105

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 a Balanced response. The responder's hand is leveled to**

Board: 145    ♠ Q986  
Dealer: S     ♥ QJ  
Vul: NS      ♦ J762  
HCP: 9       ♣ QJ8

The opponents are silent.

Partner bids first.

Board: 146    ♠ A8  
Dealer: N     ♥ KQ6  
Vul: EW      ♦ AQJ10  
HCP: 21      ♣ AJ76

The opponents are silent.

You bid first.

Board: 147    ♠ A7  
Dealer: S     ♥ A943  
Vul: Both    ♦ KQ95  
HCP: 13      ♣ 1075

The opponents are silent.

Partner bids first.

Board: 148    ♠ A84  
Dealer: N     ♥ 1065  
Vul: None    ♦ AK6  
HCP: 21      ♣ AKQJ

The opponents are silent.

You bid first.

Board: 149    ♠ KQJ  
Dealer: S     ♥ J10  
Vul: EW      ♦ QJ752  
HCP: 12      ♣ Q97

East Doubles Pass if possible.

Partner bids first.

Board: 150    ♠ AQ86  
Dealer: N     ♥ AKJ8  
Vul: Both    ♦ K10  
HCP: 21      ♣ A106

The opponents are silent.

You bid first.

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ K2				2NT
Vul: NS	♥ QJ	♥ A1072	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ J762	♦ AKQ104	Pass	3NT	AP	
South HCP: 20	♣ QJ8	♣ A3				
Contract: 3N S			1. Stayman			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J64		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ6	♥ AJ95	Pass	3♦	Pass	5NT
North HCP: 21	♦ AQJ10	♦ K52	Pass	6NT	AP	
South HCP: 14	♣ AJ76	♣ KQ2				
Contract: 6N N			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KQ83				2NT
Vul: Both	♥ A943	♥ KQ10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ95	♦ A8	Pass	5NT	Pass	6NT
South HCP: 21	♣ 1075	♣ AQJ4	AP			
Contract: 6N S			1. Stayman			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KJ2				
Vul: None	♥ 1065	♥ AQ4		2NT	Pass	5NT
North HCP: 21	♦ AK6	♦ QJ1054	Pass	6NT	AP	
South HCP: 13	♣ AKQJ	♣ 103				
Contract: 6N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A1083				2NT
Vul: EW	♥ J10	♥ AK	Pass	4NT <sup>1</sup>	Pass	7NT
North HCP: 12	♦ QJ752	♦ K3	Pass	Pass	X	AP
South HCP: 21	♣ Q97	♣ AK1042				
Contract: 7NX S			1. Quantitative 4NT			

Board: 150

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AQ86

♥ AKJ8

♦ K10

♣ A106

South:

♠ 753

♥ Q964

♦ 86

♣ Q987

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 145	♠ K2	The opponents are silent.
Dealer: S	♥ A1072	
Vul: NS	♦ AKQ104	You bid first.
HCP: 20	♣ A3	
Board: 146	♠ J64	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: EW	♦ K52	Partner bids first.
HCP: 14	♣ KQ2	
Board: 147	♠ KQ83	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: Both	♦ A8	You bid first.
HCP: 21	♣ AQJ4	
Board: 148	♠ KJ2	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: None	♦ QJ1054	Partner bids first.
HCP: 13	♣ 103	
Board: 149	♠ A1083	East Doubles Pass if possible.
Dealer: S	♥ AK	
Vul: EW	♦ K3	You bid first.
HCP: 21	♣ AK1042	
Board: 150	♠ 753	The opponents are silent.
Dealer: N	♥ Q964	
Vul: Both	♦ 86	Partner bids first.
HCP: 4	♣ Q987	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ K2				2NT
Vul: NS	♥ QJ	♥ A1072	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 9	♦ J762	♦ AKQ104	Pass	3NT	AP	
South HCP: 20	♣ QJ8	♣ A3				
Contract: 3N S			1. Stayman			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J64		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KQ6	♥ AJ95	Pass	3♦	Pass	5NT
North HCP: 21	♦ AQJ10	♦ K52	Pass	6NT	AP	
South HCP: 14	♣ AJ76	♣ KQ2				
Contract: 6N N			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KQ83				2NT
Vul: Both	♥ A943	♥ KQ10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ KQ95	♦ A8	Pass	5NT	Pass	6NT
South HCP: 21	♣ 1075	♣ AQJ4	AP			
Contract: 6N S			1. Stayman			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KJ2				
Vul: None	♥ 1065	♥ AQ4		2NT	Pass	5NT
North HCP: 21	♦ AK6	♦ QJ1054	Pass	6NT	AP	
South HCP: 13	♣ AKQJ	♣ 103				
Contract: 6N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A1083				2NT
Vul: EW	♥ J10	♥ AK	Pass	4NT <sup>1</sup>	Pass	7NT
North HCP: 12	♦ QJ752	♦ K3	Pass	Pass	X	AP
South HCP: 21	♣ Q97	♣ AK1042				
Contract: 7NX S			1. Quantitative 4NT			

Board: 150

Dealer: N

Vul: Both

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AQ86

♥ AKJ8

♦ K10

♣ A106

South:

♠ 753

♥ Q964

♦ 86

♣ Q987

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 151	♠ K1086	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ 764	Partner bids first.
HCP: 10	♣ A86	

Board: 152	♠ KJ86	The opponents are silent.
Dealer: N	♥ K109	
Vul: NS	♦ AK3	You bid first.
HCP: 21	♣ AK9	

Board: 153	♠ K65	The opponents are silent.
Dealer: S	♥ J86	
Vul: Both	♦ K986	Partner bids first.
HCP: 10	♣ K73	

Board: 154	♠ KJ65	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: None	♦ KQ10	You bid first.
HCP: 21	♣ A6	

Board: 155	♠ KJ2	The opponents are silent.
Dealer: S	♥ Q1053	
Vul: EW	♦ KQ	Partner bids first.
HCP: 16	♣ AJ43	

Board: 156	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK74	
Vul: None	♦ A8	You bid first.
HCP: 21	♣ A954	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ A92				2NT
Vul: None	♥ K75	♥ Q83	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 764	♦ AKQ2	Pass	3NT	AP	
South HCP: 20	♣ A86	♣ KQ7				
Contract: 3N S			1. Stayman			

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ AQ3		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ K109	♥ A43	Pass	4♠	Pass	7NT
North HCP: 21	♦ AK3	♦ QJ106	AP			
South HCP: 16	♣ AK9	♣ QJ8				
Contract: 7N N			1. Gerber, for N			

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AQ94				2NT
Vul: Both	♥ J86	♥ AK2				
North HCP: 10	♦ K986	♦ A7	Pass	3NT	AP	
South HCP: 21	♣ K73	♣ A1096				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ AQ		2NT	Pass	5NT
Vul: None	♥ AKJ8	♥ Q106				
North HCP: 21	♦ KQ10	♦ A9654	Pass	6NT	AP	
South HCP: 12	♣ A6	♣ 832				
Contract: 6N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A65				2NT
Vul: EW	♥ Q1053	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 16	♦ KQ	♦ A982	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ43	♣ KQ86	AP			
Contract: 6N S			1. Stayman			



Board: 156

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ6

♥ AK74

♦ A8

♣ A954

South:

♠ J84

♥ QJ10

♦ QJ63

♣ KJ7

West	North	East	South
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	2NT	Pass	4NT <sup>1</sup>
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Pass	6NT	AP	
------	-----	----	--

1. Quantitative	4NT		
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## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 151	♠ A92	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ AKQ2	You bid first.
HCP: 20	♣ KQ7	

Board: 152	♠ AQ3	The opponents are silent.
Dealer: N	♥ A43	
Vul: NS	♦ QJ106	Partner bids first.
HCP: 16	♣ QJ8	

Board: 153	♠ AQ94	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ A7	You bid first.
HCP: 21	♣ A1096	

Board: 154	♠ AQ	The opponents are silent.
Dealer: N	♥ Q106	
Vul: None	♦ A9654	Partner bids first.
HCP: 12	♣ 832	

Board: 155	♠ A65	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ A982	You bid first.
HCP: 20	♣ KQ86	

Board: 156	♠ J84	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ QJ63	Partner bids first.
HCP: 11	♣ KJ7	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K1086	♠ A92				2NT
Vul: None	♥ K75	♥ Q83	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 764	♦ AKQ2	Pass	3NT	AP	
South HCP: 20	♣ A86	♣ KQ7				
Contract: 3N S			1. Stayman			

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ AQ3		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ K109	♥ A43	Pass	4♠	Pass	7NT
North HCP: 21	♦ AK3	♦ QJ106	AP			
South HCP: 16	♣ AK9	♣ QJ8				
Contract: 7N N			1. Gerber, for N			

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AQ94				2NT
Vul: Both	♥ J86	♥ AK2	Pass	3NT	AP	
North HCP: 10	♦ K986	♦ A7				
South HCP: 21	♣ K73	♣ A1096				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ AQ		2NT	Pass	5NT
Vul: None	♥ AKJ8	♥ Q106	Pass	6NT	AP	
North HCP: 21	♦ KQ10	♦ A9654				
South HCP: 12	♣ A6	♣ 832				
Contract: 6N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A65				2NT
Vul: EW	♥ Q1053	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 16	♦ KQ	♦ A982	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ43	♣ KQ86	AP			
Contract: 6N S			1. Stayman			

Board: 156

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AQ6

♥ AK74

♦ A8

♣ A954

South:

♠ J84

♥ QJ10

♦ QJ63

♣ KJ7

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

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

Pass	6NT	AP	
------	-----	----	--

1. Quantitative	4NT		
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## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 157	♠ AQ8	The opponents are silent.
Dealer: S	♥ 942	
Vul: NS	♦ 9642	Partner bids first.
HCP: 6	♣ 954	

Board: 158	♠ QJ106	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ K8	

Board: 159	♠ 865	The opponents are silent.
Dealer: S	♥ Q1086	
Vul: Both	♦ 97	Partner bids first.
HCP: 4	♣ Q1098	

Board: 160	♠ AKQ7	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ Q4	You bid first.
HCP: 20	♣ AJ105	

Board: 161	♠ AJ4	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ Q10953	Partner bids first.
HCP: 11	♣ 873	

Board: 162	♠ KJ63	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ K96	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K10				2NT
Vul: NS	♥ 942	♥ AK10				
North HCP: 6	♦ 9642	♦ AQJ73	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ K108				
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ QJ106	♠ 7432				
Vul: EW	♥ A64	♥ KJ32		2NT	AP	
North HCP: 20	♦ AKQJ	♦ 74				
South HCP: 4	♣ K8	♣ 764				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KQ2				2NT
Vul: Both	♥ Q1086	♥ AK				
North HCP: 4	♦ 97	♦ A853	AP			
South HCP: 20	♣ Q1098	♣ KJ64				
Contract: 2N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 10653		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ2	♥ 876	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q4	♦ AKJ5	AP			
South HCP: 8	♣ AJ105	♣ 97	1. Stayman			
Contract: 4♠ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ107				2NT
Vul: EW	♥ A9	♥ KQ52	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ Q10953	♦ KJ4	Pass	6NT	AP	
South HCP: 20	♣ 873	♣ AQ	1. Gerber, for N			
Contract: 6N S						

Board: 162

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KJ63

♥ AQ2

♦ AK9

♣ K96

South:

♠ A104

♥ KJ

♦ 8652

♣ A1085

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 157	♠ K10	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ AQJ73	You bid first.
HCP: 20	♣ K108	

Board: 158	♠ 7432	The opponents are silent.
Dealer: N	♥ KJ32	
Vul: EW	♦ 74	Partner bids first.
HCP: 4	♣ 764	

Board: 159	♠ KQ2	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ A853	You bid first.
HCP: 20	♣ KJ64	

Board: 160	♠ 10653	The opponents are silent.
Dealer: N	♥ 876	
Vul: NS	♦ AKJ5	Partner bids first.
HCP: 8	♣ 97	

Board: 161	♠ KQ107	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: EW	♦ KJ4	You bid first.
HCP: 20	♣ AQ	

Board: 162	♠ A104	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ 8652	Partner bids first.
HCP: 12	♣ A1085	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K10				2NT
Vul: NS	♥ 942	♥ AK10				
North HCP: 6	♦ 9642	♦ AQJ73	Pass	3NT	AP	
South HCP: 20	♣ 954	♣ K108				
Contract: 3N S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ QJ106	♠ 7432				
Vul: EW	♥ A64	♥ KJ32		2NT	AP	
North HCP: 20	♦ AKQJ	♦ 74				
South HCP: 4	♣ K8	♣ 764				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KQ2				2NT
Vul: Both	♥ Q1086	♥ AK				
North HCP: 4	♦ 97	♦ A853	AP			
South HCP: 20	♣ Q1098	♣ KJ64				
Contract: 2N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 10653		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KJ2	♥ 876	Pass	3♠	Pass	4♠
North HCP: 20	♦ Q4	♦ AKJ5	AP			
South HCP: 8	♣ AJ105	♣ 97	1. Stayman			
Contract: 4♠ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ107				2NT
Vul: EW	♥ A9	♥ KQ52	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ Q10953	♦ KJ4	Pass	6NT	AP	
South HCP: 20	♣ 873	♣ AQ	1. Gerber, for N			
Contract: 6N S						

Board: 162

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KJ63

♥ AQ2

♦ AK9

♣ K96

South:

♠ A104

♥ KJ

♦ 8652

♣ A1085

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 163	♠ J3	The opponents are silent.
Dealer: S	♥ A86	
Vul: EW	♦ AK85	Partner bids first.
HCP: 12	♣ 9843	
Board: 164	♠ A962	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: Both	♦ A10	You bid first.
HCP: 20	♣ K103	
Board: 165	♠ J105	East Doubles Pass if possible.
Dealer: S	♥ KQJ4	
Vul: None	♦ Q93	Partner bids first.
HCP: 12	♣ QJ2	
Board: 166	♠ AKQJ	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ AKJ75	You bid first.
HCP: 21	♣ 108	
Board: 167	♠ K763	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: Both	♦ 1042	Partner bids first.
HCP: 13	♣ A6	
Board: 168	♠ A82	The opponents are silent.
Dealer: N	♥ K964	
Vul: None	♦ AKQ2	You bid first.
HCP: 20	♣ A9	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 163

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ J3

♥ A86

♦ AK85

♣ 9843

South:

♠ A6

♥ KQJ2

♦ Q107

♣ AKJ7

West North East South

Pass 5NT Pass 6NT

AP

Board: 164

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ S

North:

♠ A962

♥ AKQ9

♦ A10

♣ K103

South:

♠ KQ83

♥ 62

♦ J65

♣ J864

West North East South

Pass 3NT<sup>2</sup> Pass 4♠

AP

1. Stayman

2. both majors

Board: 165

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6NX S

North:

♠ J105

♥ KQJ4

♦ Q93

♣ QJ2

South:

♠ AKQ3

♥ A3

♦ J108

♣ AK53

West North East South

Pass 3♣<sup>1</sup> Pass 3♠

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

Pass Pass X AP

1. Stayman

2. Quantitative 4NT

Board: 166

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AKQJ

♥ QJ

♦ AKJ75

♣ 108

South:

♠ 92

♥ 964

♦ Q10632

♣ AQ4

West North East South

Pass 2NT Pass 3NT

AP

Board: 167

Dealer: S

Vul: Both

North HCP: 13

South HCP: 21

Contract: 6♠ S

North:

♠ K763

♥ AQ105

♦ 1042

♣ A6

South:

♠ AQJ4

♥ 98

♦ AKJ

♣ KQJ4

West North East South

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6♠ AP

1. Stayman

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A82

♥ K964

♦ AKQ2

♣ A9

South:

♠ K1094

♥ AJ53

♦ 53

♣ KQ6

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

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

Pass	3♥	Pass	6NT
------	----	------	-----

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 163	♠ A6	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: EW	♦ Q107	You bid first.
HCP: 20	♣ AKJ7	
Board: 164	♠ KQ83	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ J65	Partner bids first.
HCP: 7	♣ J864	
Board: 165	♠ AKQ3	East Doubles Pass if possible.
Dealer: S	♥ A3	
Vul: None	♦ J108	You bid first.
HCP: 21	♣ AK53	
Board: 166	♠ 92	The opponents are silent.
Dealer: N	♥ 964	
Vul: NS	♦ Q10632	Partner bids first.
HCP: 8	♣ AQ4	
Board: 167	♠ AQJ4	The opponents are silent.
Dealer: S	♥ 98	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ KQJ4	
Board: 168	♠ K1094	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: None	♦ 53	Partner bids first.
HCP: 13	♣ KQ6	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 163

Dealer: S

Vul: EW

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ J3

♥ A86

♦ AK85

♣ 9843

South:

♠ A6

♥ KQJ2

♦ Q107

♣ AKJ7

West	North	East	South
			2NT
Pass	5NT	Pass	6NT
AP			

Board: 164

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ S

North:

♠ A962

♥ AKQ9

♦ A10

♣ K103

South:

♠ KQ83

♥ 62

♦ J65

♣ J864

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

Board: 165

Dealer: S

Vul: None

North HCP: 12

South HCP: 21

Contract: 6NX S

North:

♠ J105

♥ KQJ4

♦ Q93

♣ QJ2

South:

♠ AKQ3

♥ A3

♦ J108

♣ AK53

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

Board: 166

Dealer: N

Vul: NS

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AKQJ

♥ QJ

♦ AKJ75

♣ 108

South:

♠ 92

♥ 964

♦ Q10632

♣ AQ4

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 167

Dealer: S

Vul: Both

North HCP: 13

South HCP: 21

Contract: 6♠ S

North:

♠ K763

♥ AQ105

♦ 1042

♣ A6

South:

♠ AQJ4

♥ 98

♦ AKJ

♣ KQJ4

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

Board: 168

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A82

♥ K964

♦ AKQ2

♣ A9

South:

♠ K1094

♥ AJ53

♦ 53

♣ KQ6

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

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

Pass	3♥	Pass	6NT
------	----	------	-----

AP

1. Stayman



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 169	♠ 104	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: NS	♦ J1054	Partner bids first.
HCP: 10	♣ A104	

Board: 170	♠ AQJ6	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ 42	You bid first.
HCP: 20	♣ AK10	

Board: 171	♠ 874	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ A32	Partner bids first.
HCP: 12	♣ J976	

Board: 172	♠ AQ74	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ A108	You bid first.
HCP: 20	♣ AK96	

Board: 173	♠ K743	East Bids 3♥ if possible.
Dealer: S	♥ 974	
Vul: EW	♦ Q84	Partner bids first.
HCP: 5	♣ 1087	

Board: 174	♠ KQ3	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: NS	♦ AK73	You bid first.
HCP: 20	♣ K63	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AQ9				2NT
Vul: NS	♥ AJ74	♥ 92	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ J1054	♦ AKQ7	Pass	3NT	AP	
South HCP: 20	♣ A104	♣ KQ75				
Contract: 3N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K85				
Vul: EW	♥ KQJ4	♥ A9		2NT	Pass	5NT
North HCP: 20	♦ 42	♦ AJ5	Pass	6NT	AP	
South HCP: 12	♣ AK10	♣ 87652				
Contract: 6N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKQ10				2NT
Vul: None	♥ AK6	♥ QJ	Pass	5NT	Pass	6NT
North HCP: 12	♦ A32	♦ Q97	AP			
South HCP: 20	♣ J976	♣ AQ52				
Contract: 6N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ K1082		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K7	♥ A54	Pass	3♠	Pass	6♠
North HCP: 20	♦ A108	♦ K7	AP			
South HCP: 12	♣ AK96	♣ Q1087				
Contract: 6♠ N			1. Stayman			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ K743	♠ 109				2NT
Vul: EW	♥ 974	♥ A52	Pass	3♣ <sup>1</sup>	3♥	3NT
North HCP: 5	♦ Q84	♦ AK652	AP			
South HCP: 20	♣ 1087	♣ AKQ				
Contract: 3N S			1. Stayman			

Board: 174

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ3

♥ KQ4

♦ AK73

♣ K63

South:

♠ A1096

♥ A10

♦ Q1064

♣ Q87

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

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

Pass	3♦	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 169	♠ AQ9	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ AKQ7	You bid first.
HCP: 20	♣ KQ75	

Board: 170	♠ K85	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ AJ5	Partner bids first.
HCP: 12	♣ 87652	

Board: 171	♠ AKQ10	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ Q97	You bid first.
HCP: 20	♣ AQ52	

Board: 172	♠ K1082	The opponents are silent.
Dealer: N	♥ A54	
Vul: NS	♦ K7	Partner bids first.
HCP: 12	♣ Q1087	

Board: 173	♠ 109	East Bids 3♥ if possible.
Dealer: S	♥ A52	
Vul: EW	♦ AK652	You bid first.
HCP: 20	♣ AKQ	

Board: 174	♠ A1096	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ Q1064	Partner bids first.
HCP: 12	♣ Q87	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AQ9				2NT
Vul: NS	♥ AJ74	♥ 92	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ J1054	♦ AKQ7	Pass	3NT	AP	
South HCP: 20	♣ A104	♣ KQ75				
Contract: 3N S			1. Stayman			

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K85				
Vul: EW	♥ KQJ4	♥ A9		2NT	Pass	5NT
North HCP: 20	♦ 42	♦ AJ5	Pass	6NT	AP	
South HCP: 12	♣ AK10	♣ 87652				
Contract: 6N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKQ10				2NT
Vul: None	♥ AK6	♥ QJ	Pass	5NT	Pass	6NT
North HCP: 12	♦ A32	♦ Q97	AP			
South HCP: 20	♣ J976	♣ AQ52				
Contract: 6N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ K1082		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K7	♥ A54	Pass	3♠	Pass	6♠
North HCP: 20	♦ A108	♦ K7	AP			
South HCP: 12	♣ AK96	♣ Q1087	1. Stayman			
Contract: 6♠ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ K743	♠ 109				2NT
Vul: EW	♥ 974	♥ A52	Pass	3♣ <sup>1</sup>	3♥	3NT
North HCP: 5	♦ Q84	♦ AK652	AP			
South HCP: 20	♣ 1087	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 174

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ3

♥ KQ4

♦ AK73

♣ K63

South:

♠ A1096

♥ A10

♦ Q1064

♣ Q87

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

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

Pass	3♦	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 175	♠ J642	The opponents are silent.
Dealer: S	♥ 843	
Vul: EW	♦ KJ107	Partner bids first.
HCP: 7	♣ Q3	

Board: 176	♠ AK5	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ AQ8	You bid first.
HCP: 20	♣ 10975	

Board: 177	♠ QJ76	The opponents are silent.
Dealer: S	♥ J95	
Vul: EW	♦ K7	Partner bids first.
HCP: 10	♣ K1043	

Board: 178	♠ Q5	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ AKQ87	You bid first.
HCP: 20	♣ KJ9	

Board: 179	♠ 82	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ KJ1074	Partner bids first.
HCP: 11	♣ 752	

Board: 180	♠ AJ	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ AJ1086	You bid first.
HCP: 20	♣ K104	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ AQ109				2NT
Vul: EW	♥ 843	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ KJ107	♦ 652	Pass	4♠	AP	
South HCP: 20	♣ Q3	♣ AK65	1. Stayman			
Contract: 4♠ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J1076		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK5	♥ 874	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ8	♦ 10764	AP			
South HCP: 5	♣ 10975	♣ A6	1. Stayman			
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ A4				2NT
Vul: EW	♥ J95	♥ AK42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K7	♦ AJ98	Pass	3NT	AP	
South HCP: 20	♣ K1043	♣ A98	1. Stayman			
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K63				
Vul: Both	♥ KQ4	♥ 10982		2NT	AP	
North HCP: 20	♦ AKQ87	♦ J94				
South HCP: 4	♣ KJ9	♣ 1085				
Contract: 2N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKQJ				2NT
Vul: None	♥ AK7	♥ J943	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ KJ1074	♦ A6	Pass	6NT	AP	
South HCP: 20	♣ 752	♣ KQ10	1. Gerber, for N			
Contract: 6N S						



Board: 180

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AJ

♥ AK5

♦ AJ1086

♣ K104

South:

♠ KQ104

♥ 64

♦ KQ2

♣ A632

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

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

Pass	3♦	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 175	♠ AQ109	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ 652	You bid first.
HCP: 20	♣ AK65	

Board: 176	♠ J1076	The opponents are silent.
Dealer: N	♥ 874	
Vul: Both	♦ 10764	Partner bids first.
HCP: 5	♣ A6	

Board: 177	♠ A4	The opponents are silent.
Dealer: S	♥ AK42	
Vul: EW	♦ AJ98	You bid first.
HCP: 20	♣ A98	

Board: 178	♠ K63	The opponents are silent.
Dealer: N	♥ 10982	
Vul: Both	♦ J94	Partner bids first.
HCP: 4	♣ 1085	

Board: 179	♠ AKQJ	The opponents are silent.
Dealer: S	♥ J943	
Vul: None	♦ A6	You bid first.
HCP: 20	♣ KQ10	

Board: 180	♠ KQ104	The opponents are silent.
Dealer: N	♥ 64	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 14	♣ A632	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ AQ109				2NT
Vul: EW	♥ 843	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ KJ107	♦ 652	Pass	4♠	AP	
South HCP: 20	♣ Q3	♣ AK65	1. Stayman			
Contract: 4♠ S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J1076		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK5	♥ 874	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ8	♦ 10764	AP			
South HCP: 5	♣ 10975	♣ A6	1. Stayman			
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ A4				2NT
Vul: EW	♥ J95	♥ AK42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K7	♦ AJ98	Pass	3NT	AP	
South HCP: 20	♣ K1043	♣ A98	1. Stayman			
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K63				
Vul: Both	♥ KQ4	♥ 10982		2NT	AP	
North HCP: 20	♦ AKQ87	♦ J94				
South HCP: 4	♣ KJ9	♣ 1085				
Contract: 2N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 82	♠ AKQJ				2NT
Vul: None	♥ AK7	♥ J943	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ KJ1074	♦ A6	Pass	6NT	AP	
South HCP: 20	♣ 752	♣ KQ10	1. Gerber, for N			
Contract: 6N S						

Board: 180

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ AJ

♥ AK5

♦ AJ1086

♣ K104

South:

♠ KQ104

♥ 64

♦ KQ2

♣ A632

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

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

Pass	3♦	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 181  
Dealer: S  
Vul: Both  
HCP: 15

♠ A2  
♥ 1043  
♦ AK6  
♣ A8732

The opponents are silent.

Partner bids first.

Board: 182  
Dealer: N  
Vul: None  
HCP: 20

♠ J8  
♥ AK6  
♦ AQJ8  
♣ KQ52

West Doubles Pass if possible.

You bid first.

Board: 183  
Dealer: S  
Vul: NS  
HCP: 7

♠ 75  
♥ 762  
♦ K1098  
♣ A985

The opponents are silent.

Partner bids first.

Board: 184  
Dealer: N  
Vul: EW  
HCP: 21

♠ AK5  
♥ AQJ  
♦ KJ2  
♣ K1095

The opponents are silent.

You bid first.

Board: 185  
Dealer: S  
Vul: None  
HCP: 13

♠ Q95  
♥ KQ3  
♦ QJ84  
♣ K92

The opponents are silent.

Partner bids first.

Board: 186  
Dealer: N  
Vul: NS  
HCP: 20

♠ 653  
♥ AQ8  
♦ AKQJ8  
♣ A9

The opponents are silent.

You bid first.

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQ				2NT
Vul: Both	♥ 1043	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ AK6	♦ Q10952	Pass	6NT	AP	
South HCP: 20	♣ A8732	♣ KQJ				
Contract: 6N S			1. Gerber, for N			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ KQ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK6	♥ QJ43	Pass	3♦	Pass	5NT
North HCP: 20	♦ AQJ8	♦ K103	Pass	6NT	Pass	Pass
South HCP: 12	♣ KQ52	♣ J96	X	AP		
Contract: 6NX N			1. Stayman			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ K4				2NT
Vul: NS	♥ 762	♥ AKQ8				
North HCP: 7	♦ K1098	♦ AJ742	Pass	3NT	AP	
South HCP: 20	♣ A985	♣ QJ				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J87		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQJ	♥ 10542	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ2	♦ A763	AP			
South HCP: 10	♣ K1095	♣ AJ				
Contract: 3N N			1. Stayman			

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AK62				2NT
Vul: None	♥ KQ3	♥ AJ42				
North HCP: 13	♦ QJ84	♦ A2	Pass	5NT	Pass	6NT
South HCP: 20	♣ K92	♣ A107	AP			
Contract: 6N S						

Board: 186

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ 653

♥ AQ8

♦ AKQJ8

♣ A9

South:

♠ 1084

♥ K964

♦ 32

♣ KJ74

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 a Balanced response. The responder's hand is leveled to**

Board: 181  
Dealer: S  
Vul: Both  
HCP: 20

♠ KQ  
♥ AK9  
♦ Q10952  
♣ KQJ

The opponents are silent.

You bid first.

Board: 182  
Dealer: N  
Vul: None  
HCP: 12

♠ KQ6  
♥ QJ43  
♦ K103  
♣ J96

West Doubles Pass if possible.

Partner bids first.

Board: 183  
Dealer: S  
Vul: NS  
HCP: 20

♠ K4  
♥ AKQ8  
♦ AJ742  
♣ QJ

The opponents are silent.

You bid first.

Board: 184  
Dealer: N  
Vul: EW  
HCP: 10

♠ J87  
♥ 10542  
♦ A763  
♣ AJ

The opponents are silent.

Partner bids first.

Board: 185  
Dealer: S  
Vul: None  
HCP: 20

♠ AK62  
♥ AJ42  
♦ A2  
♣ A107

The opponents are silent.

You bid first.

Board: 186  
Dealer: N  
Vul: NS  
HCP: 7

♠ 1084  
♥ K964  
♦ 32  
♣ KJ74

The opponents are silent.

Partner bids first.



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQ				2NT
Vul: Both	♥ 1043	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ AK6	♦ Q10952	Pass	6NT	AP	
South HCP: 20	♣ A8732	♣ KQJ				
Contract: 6N S			1. Gerber, for N			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ KQ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK6	♥ QJ43	Pass	3♦	Pass	5NT
North HCP: 20	♦ AQJ8	♦ K103	Pass	6NT	Pass	Pass
South HCP: 12	♣ KQ52	♣ J96	X	AP		
Contract: 6NX N			1. Stayman			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ K4				2NT
Vul: NS	♥ 762	♥ AKQ8				
North HCP: 7	♦ K1098	♦ AJ742	Pass	3NT	AP	
South HCP: 20	♣ A985	♣ QJ				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J87		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQJ	♥ 10542	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ2	♦ A763	AP			
South HCP: 10	♣ K1095	♣ AJ				
Contract: 3N N			1. Stayman			

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AK62				2NT
Vul: None	♥ KQ3	♥ AJ42				
North HCP: 13	♦ QJ84	♦ A2	Pass	5NT	Pass	6NT
South HCP: 20	♣ K92	♣ A107	AP			
Contract: 6N S						

Board: 186

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ 653

♥ AQ8

♦ AKQJ8

♣ A9

South:

♠ 1084

♥ K964

♦ 32

♣ KJ74

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

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

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

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 187	♠ AJ32	The opponents are silent.
Dealer: S	♥ KJ73	
Vul: EW	♦ J7	Partner bids first.
HCP: 12	♣ Q97	

Board: 188	♠ KQ54	The opponents are silent.
Dealer: N	♥ KQ62	
Vul: Both	♦ A7	You bid first.
HCP: 20	♣ AQ4	

Board: 189	♠ 10985	The opponents are silent.
Dealer: S	♥ K432	
Vul: NS	♦ J54	Partner bids first.
HCP: 6	♣ Q10	

Board: 190	♠ AK54	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: EW	♦ A54	You bid first.
HCP: 20	♣ A9	

Board: 191	♠ J52	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ Q1042	Partner bids first.
HCP: 6	♣ J873	

Board: 192	♠ K10	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ AQJ6	You bid first.
HCP: 20	♣ AQJ10	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AJ32	♠ K1054				2NT
Vul: EW	♥ KJ73	♥ AQ9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ J7	♦ A1042	Pass	6♠	AP	
South HCP: 20	♣ Q97	♣ AK				
Contract: 6♠ S			1. Stayman			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ A32		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ62	♥ A975	Pass	3NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ A7	♦ KJ94	AP			
South HCP: 15	♣ AQ4	♣ K8	1. Stayman			
Contract: 6N N			2. both majors			

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AKQJ				2NT
Vul: NS	♥ K432	♥ AQ8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ J54	♦ 876	Pass	4♠	AP	
South HCP: 20	♣ Q10	♣ A76	1. Stayman			
Contract: 4♠ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ J1092		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ32	♥ K7	Pass	3NT <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 20	♦ A54	♦ KQ7	AP			
South HCP: 11	♣ A9	♣ Q763	1. Stayman			
Contract: 4N N			2. both majors			
			3. Quantitative 4NT			

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A43				2NT
Vul: Both	♥ Q8	♥ AK76				
North HCP: 6	♦ Q1042	♦ A865	Pass	3NT	AP	
South HCP: 21	♣ J873	♣ AQ				
Contract: 3N S						

Board: 192

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K10

♥ K108

♦ AQJ6

♣ AQJ10

South:

♠ Q432

♥ AQ2

♦ 1074

♣ K54

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

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

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

Pass	6NT	AP	
------	-----	----	--

1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 187	♠ K1054	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ A1042	You bid first.
HCP: 20	♣ AK	

Board: 188	♠ A32	The opponents are silent.
Dealer: N	♥ A975	
Vul: Both	♦ KJ94	Partner bids first.
HCP: 15	♣ K8	

Board: 189	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ 876	You bid first.
HCP: 20	♣ A76	

Board: 190	♠ J1092	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 11	♣ Q763	

Board: 191	♠ A43	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ A865	You bid first.
HCP: 21	♣ AQ	

Board: 192	♠ Q432	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ 1074	Partner bids first.
HCP: 11	♣ K54	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AJ32	♠ K1054				2NT
Vul: EW	♥ KJ73	♥ AQ9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ J7	♦ A1042	Pass	6♠	AP	
South HCP: 20	♣ Q97	♣ AK				
Contract: 6♠ S			1. Stayman			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ A32		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ62	♥ A975	Pass	3NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ A7	♦ KJ94	AP			
South HCP: 15	♣ AQ4	♣ K8	1. Stayman			
Contract: 6N N			2. both majors			

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 10985	♠ AKQJ				2NT
Vul: NS	♥ K432	♥ AQ8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ J54	♦ 876	Pass	4♠	AP	
South HCP: 20	♣ Q10	♣ A76	1. Stayman			
Contract: 4♠ S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ J1092		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ32	♥ K7	Pass	3NT <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 20	♦ A54	♦ KQ7	AP			
South HCP: 11	♣ A9	♣ Q763	1. Stayman			
Contract: 4N N			2. both majors			
			3. Quantitative 4NT			

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A43				2NT
Vul: Both	♥ Q8	♥ AK76				
North HCP: 6	♦ Q1042	♦ A865	Pass	3NT	AP	
South HCP: 21	♣ J873	♣ AQ				
Contract: 3N S						

Board: 192

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K10

♥ K108

♦ AQJ6

♣ AQJ10

South:

♠ Q432

♥ AQ2

♦ 1074

♣ K54

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

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

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

Pass	6NT	AP	
------	-----	----	--

1. Stayman

2. Quantitative 4NT



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 193	♠ J53	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ Q9854	Partner bids first.
HCP: 6	♣ 84	

Board: 194	♠ AJ6	The opponents are silent.
Dealer: N	♥ K102	
Vul: None	♦ AK64	You bid first.
HCP: 20	♣ AJ5	

Board: 195	♠ 53	West Bids 4♣ if possible.
Dealer: S	♥ J754	
Vul: NS	♦ A62	Partner bids first.
HCP: 7	♣ Q984	

Board: 196	♠ A107	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ KQJ4	You bid first.
HCP: 21	♣ KJ3	

Board: 197	♠ J95	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: None	♦ AQ105	Partner bids first.
HCP: 12	♣ 74	

Board: 198	♠ 1098	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ AKQJ4	You bid first.
HCP: 20	♣ AQJ	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A97				2NT
Vul: Both	♥ QJ9	♥ AK2				
North HCP: 6	♦ Q9854	♦ J73	Pass	3NT	AP	
South HCP: 20	♣ 84	♣ AKJ6				
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 932		2NT	Pass	3NT
Vul: None	♥ K102	♥ QJ				
North HCP: 20	♦ AK64	♦ Q1072	AP			
South HCP: 7	♣ AJ5	♣ Q987				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ QJ4				2NT
Vul: NS	♥ J754	♥ KQ106	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ A62	♦ KQ95	4♣ <sup>2</sup>	4♥	AP	
South HCP: 20	♣ Q984	♣ AK				
Contract: 4♥ S						

1. Stayman  
2. Leaping Michaels

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ KQ93		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK3	♥ J4	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KQJ4	♦ 1085	Pass	6NT	AP	
South HCP: 12	♣ KJ3	♣ AQ72				
Contract: 6N N						

1. Stayman  
2. Quantitative 4NT

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ A876				2NT
Vul: None	♥ KQ43	♥ A6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ AQ105	♦ K86	Pass	5NT	Pass	7NT
South HCP: 20	♣ 74	♣ AKQ9	AP			
Contract: 7N S						

1. Stayman

Board: 198

Dealer: N

Vul: NS

North HCP: 20

South HCP: 16

Contract: 7N N

North:

♠ 1098

♥ QJ

♦ AKQJ4

♣ AQJ

South:

♠ AKQ

♥ A873

♦ 75

♣ K1094

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

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

Pass	3♦	Pass	7NT
------	----	------	-----

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 193	♠ A97	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ J73	You bid first.
HCP: 20	♣ AKJ6	

Board: 194	♠ 932	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ Q1072	Partner bids first.
HCP: 7	♣ Q987	

Board: 195	♠ QJ4	West Bids 4♣ if possible.
Dealer: S	♥ KQ106	
Vul: NS	♦ KQ95	You bid first.
HCP: 20	♣ AK	

Board: 196	♠ KQ93	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ 1085	Partner bids first.
HCP: 12	♣ AQ72	

Board: 197	♠ A876	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ K86	You bid first.
HCP: 20	♣ AKQ9	

Board: 198	♠ AKQ	The opponents are silent.
Dealer: N	♥ A873	
Vul: NS	♦ 75	Partner bids first.
HCP: 16	♣ K1094	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A97				2NT
Vul: Both	♥ QJ9	♥ AK2				
North HCP: 6	♦ Q9854	♦ J73	Pass	3NT	AP	
South HCP: 20	♣ 84	♣ AKJ6				
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 932		2NT	Pass	3NT
Vul: None	♥ K102	♥ QJ				
North HCP: 20	♦ AK64	♦ Q1072	AP			
South HCP: 7	♣ AJ5	♣ Q987				
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ QJ4				2NT
Vul: NS	♥ J754	♥ KQ106	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ A62	♦ KQ95	4♣ <sup>2</sup>	4♥	AP	
South HCP: 20	♣ Q984	♣ AK				
Contract: 4♥ S						

1. Stayman  
2. Leaping Michaels

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ KQ93		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK3	♥ J4	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KQJ4	♦ 1085	Pass	6NT	AP	
South HCP: 12	♣ KJ3	♣ AQ72				
Contract: 6N N						

1. Stayman  
2. Quantitative 4NT

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ A876				2NT
Vul: None	♥ KQ43	♥ A6	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ AQ105	♦ K86	Pass	5NT	Pass	7NT
South HCP: 20	♣ 74	♣ AKQ9	AP			
Contract: 7N S						

1. Stayman

Board: 198

Dealer: N

Vul: NS

North HCP: 20

South HCP: 16

Contract: 7N N

North:

♠ 1098

♥ QJ

♦ AKQJ4

♣ AQJ

South:

♠ AKQ

♥ A873

♦ 75

♣ K1094

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

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

Pass	3♦	Pass	7NT
------	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 199	♠ J653	The opponents are silent.
Dealer: S	♥ Q43	
Vul: EW	♦ J832	Partner bids first.
HCP: 5	♣ J10	

Board: 200	♠ KQ2	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: NS	♦ 765	You bid first.
HCP: 20	♣ AK4	

Board: 201	♠ K72	The opponents are silent.
Dealer: S	♥ 5432	
Vul: EW	♦ J62	Partner bids first.
HCP: 7	♣ K75	

Board: 202	♠ A72	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ A875	You bid first.
HCP: 20	♣ A103	

Board: 203	♠ K42	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ K8742	Partner bids first.
HCP: 12	♣ K98	

Board: 204	♠ K4	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ AK975	You bid first.
HCP: 20	♣ AKQ7	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ J653	♠ A1082				2NT
Vul: EW	♥ Q43	♥ AJ10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J832	♦ AQ7	Pass	4♠	AP	
South HCP: 21	♣ J10	♣ AQ5	1. Stayman			
Contract: 4♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ 873				
Vul: NS	♥ AKJ3	♥ 95		2NT	Pass	3NT
North HCP: 20	♦ 765	♦ A982	AP			
South HCP: 6	♣ AK4	♣ Q1098				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AQ109				2NT
Vul: EW	♥ 5432	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J62	♦ AQ74	Pass	3NT	AP	
South HCP: 20	♣ K75	♣ A106	1. Stayman			
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KQJ				
Vul: Both	♥ AKJ	♥ Q65		2NT	Pass	5NT
North HCP: 20	♦ A875	♦ KQ4	Pass	6NT	AP	
South HCP: 14	♣ A103	♣ J986				
Contract: 6N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQJ				2NT
Vul: EW	♥ K7	♥ QJ96	Pass	5NT	Pass	6NT
North HCP: 12	♦ K8742	♦ AQ6	AP			
South HCP: 21	♣ K98	♣ AJ2				
Contract: 6N S						



Board: 204

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ K4

♥ J7

♦ AK975

♣ AKQ7

South:

♠ AQ6

♥ AQ52

♦ Q1084

♣ 63

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

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

Pass	3♦	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 199	♠ A1082	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ AQ7	You bid first.
HCP: 21	♣ AQ5	

Board: 200	♠ 873	The opponents are silent.
Dealer: N	♥ 95	
Vul: NS	♦ A982	Partner bids first.
HCP: 6	♣ Q1098	

Board: 201	♠ AQ109	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ AQ74	You bid first.
HCP: 20	♣ A106	

Board: 202	♠ KQJ	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ KQ4	Partner bids first.
HCP: 14	♣ J986	

Board: 203	♠ AQJ	The opponents are silent.
Dealer: S	♥ QJ96	
Vul: EW	♦ AQ6	You bid first.
HCP: 21	♣ AJ2	

Board: 204	♠ AQ6	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: Both	♦ Q1084	Partner bids first.
HCP: 14	♣ 63	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ J653	♠ A1082				2NT
Vul: EW	♥ Q43	♥ AJ10	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 5	♦ J832	♦ AQ7	Pass	4♠	AP	
South HCP: 21	♣ J10	♣ AQ5	1. Stayman			
Contract: 4♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ 873				
Vul: NS	♥ AKJ3	♥ 95		2NT	Pass	3NT
North HCP: 20	♦ 765	♦ A982	AP			
South HCP: 6	♣ AK4	♣ Q1098				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AQ109				2NT
Vul: EW	♥ 5432	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J62	♦ AQ74	Pass	3NT	AP	
South HCP: 20	♣ K75	♣ A106	1. Stayman			
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ KQJ				
Vul: Both	♥ AKJ	♥ Q65		2NT	Pass	5NT
North HCP: 20	♦ A875	♦ KQ4	Pass	6NT	AP	
South HCP: 14	♣ A103	♣ J986				
Contract: 6N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQJ				2NT
Vul: EW	♥ K7	♥ QJ96	Pass	5NT	Pass	6NT
North HCP: 12	♦ K8742	♦ AQ6	AP			
South HCP: 21	♣ K98	♣ AJ2				
Contract: 6N S						

Board: 204

Dealer: N

Vul: Both

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ K4

♥ J7

♦ AK975

♣ AKQ7

South:

♠ AQ6

♥ AQ52

♦ Q1084

♣ 63

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

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

Pass	3♦	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 205	♠ 103	The opponents are silent.
Dealer: S	♥ 9654	
Vul: None	♦ A76	Partner bids first.
HCP: 4	♣ 9754	

Board: 206	♠ KQ5	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ A10987	You bid first.
HCP: 20	♣ AQ	

Board: 207	♠ K42	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ J854	Partner bids first.
HCP: 13	♣ AKQ3	

Board: 208	♠ 32	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ QJ10	You bid first.
HCP: 20	♣ AKJ5	

Board: 209	♠ 972	The opponents are silent.
Dealer: S	♥ 1096	
Vul: NS	♦ Q5	Partner bids first.
HCP: 7	♣ KQ986	

Board: 210	♠ 42	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ AK10	You bid first.
HCP: 20	♣ KQJ102	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K965				2NT
Vul: None	♥ 9654	♥ AQ8				
North HCP: 4	♦ A76	♦ K9	AP			
South HCP: 20	♣ 9754	♣ AKJ8				
Contract: 2N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A1097		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ5	♥ A1062	Pass	3♦	Pass	3NT
North HCP: 20	♦ A10987	♦ 43	AP			
South HCP: 8	♣ AQ	♣ 1084	1. Stayman			
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ QJ10				2NT
Vul: Both	♥ 87	♥ AKQ3	Pass	5NT	Pass	6NT
North HCP: 13	♦ J854	♦ AK96	AP			
South HCP: 20	♣ AKQ3	♣ J8				
Contract: 6N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AK96		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ4	♥ 1072	Pass	3♥	Pass	5NT
North HCP: 20	♦ QJ10	♦ A8	Pass	6NT	AP	
South HCP: 13	♣ AKJ5	♣ Q872	1. Stayman			
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AJ10				2NT
Vul: NS	♥ 1096	♥ AK4				
North HCP: 7	♦ Q5	♦ KJ8	Pass	3NT	AP	
South HCP: 21	♣ KQ986	♣ AJ107				
Contract: 3N S						

Board: 210

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ 42

♥ AK4

♦ AK10

♣ KQJ102

South:

♠ AQ5

♥ 63

♦ QJ763

♣ A87

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 205	♠ K965	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: None	♦ K9	You bid first.
HCP: 20	♣ AKJ8	

Board: 206	♠ A1097	The opponents are silent.
Dealer: N	♥ A1062	
Vul: NS	♦ 43	Partner bids first.
HCP: 8	♣ 1084	

Board: 207	♠ QJ10	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: Both	♦ AK96	You bid first.
HCP: 20	♣ J8	

Board: 208	♠ AK96	The opponents are silent.
Dealer: N	♥ 1072	
Vul: None	♦ A8	Partner bids first.
HCP: 13	♣ Q872	

Board: 209	♠ AJ10	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ KJ8	You bid first.
HCP: 21	♣ AJ107	

Board: 210	♠ AQ5	The opponents are silent.
Dealer: N	♥ 63	
Vul: EW	♦ QJ763	Partner bids first.
HCP: 13	♣ A87	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ K965				2NT
Vul: None	♥ 9654	♥ AQ8				
North HCP: 4	♦ A76	♦ K9	AP			
South HCP: 20	♣ 9754	♣ AKJ8				
Contract: 2N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A1097		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ5	♥ A1062	Pass	3♦	Pass	3NT
North HCP: 20	♦ A10987	♦ 43	AP			
South HCP: 8	♣ AQ	♣ 1084	1. Stayman			
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ QJ10				2NT
Vul: Both	♥ 87	♥ AKQ3	Pass	5NT	Pass	6NT
North HCP: 13	♦ J854	♦ AK96	AP			
South HCP: 20	♣ AKQ3	♣ J8				
Contract: 6N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AK96		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ4	♥ 1072	Pass	3♥	Pass	5NT
North HCP: 20	♦ QJ10	♦ A8	Pass	6NT	AP	
South HCP: 13	♣ AKJ5	♣ Q872	1. Stayman			
Contract: 6N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AJ10				2NT
Vul: NS	♥ 1096	♥ AK4				
North HCP: 7	♦ Q5	♦ KJ8	Pass	3NT	AP	
South HCP: 21	♣ KQ986	♣ AJ107				
Contract: 3N S						

Board: 210

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ 42

♥ AK4

♦ AK10

♣ KQJ102

South:

♠ AQ5

♥ 63

♦ QJ763

♣ A87

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 211	♠ AK109	The opponents are silent.
Dealer: S	♥ 974	
Vul: None	♦ 10842	Partner bids first.
HCP: 8	♣ J10	

Board: 212	♠ AK10	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: NS	♦ 42	You bid first.
HCP: 20	♣ KQJ4	

Board: 213	♠ Q3	The opponents are silent.
Dealer: S	♥ 986	
Vul: Both	♦ AQ983	Partner bids first.
HCP: 8	♣ 984	

Board: 214	♠ QJ	The opponents are silent.
Dealer: N	♥ K862	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ A72	

Board: 215	♠ Q1087	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: Both	♦ Q64	Partner bids first.
HCP: 9	♣ 84	

Board: 216	♠ AK	The opponents are silent.
Dealer: N	♥ QJ42	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ K10863	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ J832				2NT
Vul: None	♥ 974	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 10842	♦ AJ	Pass	4♠	AP	
South HCP: 21	♣ J10	♣ AKQ7	1. Stayman			
Contract: 4♠ S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 975				
Vul: NS	♥ AQJ8	♥ K62		2NT	Pass	3NT
North HCP: 20	♦ 42	♦ K95	AP			
South HCP: 6	♣ KQJ4	♣ 9653				
Contract: 3N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ J762				2NT
Vul: Both	♥ 986	♥ AK74				
North HCP: 8	♦ AQ983	♦ KJ	Pass	3NT	AP	
South HCP: 21	♣ 984	♣ AKQ				
Contract: 3N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A1096				3♣ <sup>1</sup>
Vul: NS	♥ K862	♥ A75	Pass	3♥	Pass	5NT
North HCP: 20	♦ AKQJ	♦ 875	Pass	6NT	AP	
South HCP: 13	♣ A72	♣ KQ10	1. Stayman			
Contract: 6N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AKJ2				2NT
Vul: Both	♥ AJ98	♥ Q3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ Q64	♦ AK92	Pass	4♠	AP	
South HCP: 20	♣ 84	♣ QJ3	1. Stayman			
Contract: 4♠ S						

Board: 216

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ AK

♥ QJ42

♦ AK

♣ K10863

South:

♠ Q104

♥ AK

♦ Q8543

♣ A54

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 211	♠ J832	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ AKQ7	

Board: 212	♠ 975	The opponents are silent.
Dealer: N	♥ K62	
Vul: NS	♦ K95	Partner bids first.
HCP: 6	♣ 9653	

Board: 213	♠ J762	The opponents are silent.
Dealer: S	♥ AK74	
Vul: Both	♦ KJ	You bid first.
HCP: 21	♣ AKQ	

Board: 214	♠ A1096	The opponents are silent.
Dealer: N	♥ A75	
Vul: NS	♦ 875	Partner bids first.
HCP: 13	♣ KQ10	

Board: 215	♠ AKJ2	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ AK92	You bid first.
HCP: 20	♣ QJ3	

Board: 216	♠ Q104	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ Q8543	Partner bids first.
HCP: 15	♣ A54	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ AK109	♠ J832				2NT
Vul: None	♥ 974	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 10842	♦ AJ	Pass	4♠	AP	
South HCP: 21	♣ J10	♣ AKQ7				
Contract: 4♠ S			1. Stayman			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 975				
Vul: NS	♥ AQJ8	♥ K62		2NT	Pass	3NT
North HCP: 20	♦ 42	♦ K95	AP			
South HCP: 6	♣ KQJ4	♣ 9653				
Contract: 3N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ J762				2NT
Vul: Both	♥ 986	♥ AK74				
North HCP: 8	♦ AQ983	♦ KJ	Pass	3NT	AP	
South HCP: 21	♣ 984	♣ AKQ				
Contract: 3N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A1096				3♣ <sup>1</sup>
Vul: NS	♥ K862	♥ A75	Pass	3♥	Pass	5NT
North HCP: 20	♦ AKQJ	♦ 875	Pass	6NT	AP	
South HCP: 13	♣ A72	♣ KQ10				
Contract: 6N N			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AKJ2				2NT
Vul: Both	♥ AJ98	♥ Q3	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ Q64	♦ AK92	Pass	4♠	AP	
South HCP: 20	♣ 84	♣ QJ3				
Contract: 4♠ S			1. Stayman			

Board: 216

Dealer: N

Vul: None

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ AK

♥ QJ42

♦ AK

♣ K10863

South:

♠ Q104

♥ AK

♦ Q8543

♣ A54

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 217	♠ 42	The opponents are silent.
Dealer: S	♥ 873	
Vul: EW	♦ 743	Partner bids first.
HCP: 9	♣ AKQ98	

Board: 218	♠ AJ3	The opponents are silent.
Dealer: N	♥ 1062	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ AKQ3	

Board: 219	♠ K2	The opponents are silent.
Dealer: S	♥ 10653	
Vul: None	♦ J42	Partner bids first.
HCP: 6	♣ Q987	

Board: 220	♠ AK84	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ KQ6	You bid first.
HCP: 20	♣ A94	

Board: 221	♠ J10	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: None	♦ K96	Partner bids first.
HCP: 10	♣ Q1085	

Board: 222	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ A85	You bid first.
HCP: 21	♣ A865	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK98				2NT
Vul: EW	♥ 873	♥ AQ6				
North HCP: 9	♦ 743	♦ AQJ	Pass	3NT	AP	
South HCP: 21	♣ AKQ98	♣ J76				
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 1062	♥ AJ43	Pass	3♦	Pass	5NT
North HCP: 21	♦ AK9	♦ QJ76	Pass	6NT	AP	
South HCP: 13	♣ AKQ3	♣ 106				
Contract: 6N N						

1. Stayman

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ QJ				2NT
Vul: None	♥ 10653	♥ KQ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J42	♦ KQ1096	Pass	3NT	AP	
South HCP: 20	♣ Q987	♣ AK5				
Contract: 3N S						

1. Stayman

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ J5				
Vul: Both	♥ KJ8	♥ AQ7		2NT	Pass	5NT
North HCP: 20	♦ KQ6	♦ A104	Pass	6NT	AP	
South HCP: 14	♣ A94	♣ K8765				
Contract: 6N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A63				2NT
Vul: None	♥ KJ95	♥ Q108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ K96	♦ AQJ74	Pass	3NT	AP	
South HCP: 20	♣ Q1085	♣ AK				
Contract: 3N S						

1. Stayman

Board: 222

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AQ6

♥ AK3

♦ A85

♣ A865

South:

♠ 542

♥ 52

♦ QJ963

♣ J107

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 217	♠ AK98	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ AQJ	You bid first.
HCP: 21	♣ J76	

Board: 218	♠ KQ8	The opponents are silent.
Dealer: N	♥ AJ43	
Vul: Both	♦ QJ76	Partner bids first.
HCP: 13	♣ 106	

Board: 219	♠ QJ	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ KQ1096	You bid first.
HCP: 20	♣ AK5	

Board: 220	♠ J5	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ A104	Partner bids first.
HCP: 14	♣ K8765	

Board: 221	♠ A63	The opponents are silent.
Dealer: S	♥ Q108	
Vul: None	♦ AQJ74	You bid first.
HCP: 20	♣ AK	

Board: 222	♠ 542	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ QJ963	Partner bids first.
HCP: 4	♣ J107	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK98				2NT
Vul: EW	♥ 873	♥ AQ6				
North HCP: 9	♦ 743	♦ AQJ	Pass	3NT	AP	
South HCP: 21	♣ AKQ98	♣ J76				
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ KQ8		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ 1062	♥ AJ43	Pass	3♦	Pass	5NT
North HCP: 21	♦ AK9	♦ QJ76	Pass	6NT	AP	
South HCP: 13	♣ AKQ3	♣ 106				
Contract: 6N N			1. Stayman			

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ QJ				2NT
Vul: None	♥ 10653	♥ KQ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J42	♦ KQ1096	Pass	3NT	AP	
South HCP: 20	♣ Q987	♣ AK5				
Contract: 3N S			1. Stayman			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ J5				
Vul: Both	♥ KJ8	♥ AQ7		2NT	Pass	5NT
North HCP: 20	♦ KQ6	♦ A104	Pass	6NT	AP	
South HCP: 14	♣ A94	♣ K8765				
Contract: 6N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ A63				2NT
Vul: None	♥ KJ95	♥ Q108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ K96	♦ AQJ74	Pass	3NT	AP	
South HCP: 20	♣ Q1085	♣ AK				
Contract: 3N S			1. Stayman			

Board: 222

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AQ6

♥ AK3

♦ A85

♣ A865

South:

♠ 542

♥ 52

♦ QJ963

♣ J107

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 223	♠ J1095	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ Q1063	Partner bids first.
HCP: 12	♣ AJ	

Board: 224	♠ K8	The opponents are silent.
Dealer: N	♥ AQ108	
Vul: NS	♦ AK108	You bid first.
HCP: 20	♣ KJ7	

Board: 225	♠ Q1043	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ 10987	Partner bids first.
HCP: 6	♣ J8	

Board: 226	♠ KJ8	The opponents are silent.
Dealer: N	♥ K965	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AKQ6	

Board: 227	♠ AK102	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ 1087	Partner bids first.
HCP: 9	♣ 973	

Board: 228	♠ AQ	The opponents are silent.
Dealer: N	♥ K532	
Vul: EW	♦ A76	You bid first.
HCP: 21	♣ AKJ2	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 223

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ J1095

♥ KJ7

♦ Q1063

♣ AJ

South:

♠ AKQ

♥ Q104

♦ AK87

♣ Q97

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: 224

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K8

♥ AQ108

♦ AK108

♣ KJ7

South:

♠ 43

♥ J72

♦ QJ3

♣ A9865

West North East South

2NT Pass 3NT

AP

Board: 225

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ Q1043

♥ QJ7

♦ 10987

♣ J8

South:

♠ K6

♥ A943

♦ AQ65

♣ AK9

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 226

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ KJ8

♥ K965

♦ A8

♣ AKQ6

South:

♠ Q53

♥ A42

♦ J7653

♣ 54

West North East South

2NT Pass 3NT

AP

Board: 227

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ AK102

♥ Q86

♦ 1087

♣ 973

South:

♠ J3

♥ K73

♦ AKQ96

♣ AK5

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman



Board: 228

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 7N N

North:

♠ AQ

♥ K532

♦ A76

♣ AKJ2

South:

♠ K964

♥ A107

♦ KQ108

♣ 83

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 5NT

Pass 7NT AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 223	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q104	
Vul: None	♦ AK87	You bid first.
HCP: 20	♣ Q97	

Board: 224	♠ 43	The opponents are silent.
Dealer: N	♥ J72	
Vul: NS	♦ QJ3	Partner bids first.
HCP: 8	♣ A9865	

Board: 225	♠ K6	The opponents are silent.
Dealer: S	♥ A943	
Vul: EW	♦ AQ65	You bid first.
HCP: 20	♣ AK9	

Board: 226	♠ Q53	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ J7653	Partner bids first.
HCP: 7	♣ 54	

Board: 227	♠ J3	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ AKQ96	You bid first.
HCP: 20	♣ AK5	

Board: 228	♠ K964	The opponents are silent.
Dealer: N	♥ A107	
Vul: EW	♦ KQ108	Partner bids first.
HCP: 12	♣ 83	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 223

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ J1095

♥ KJ7

♦ Q1063

♣ AJ

South:

♠ AKQ

♥ Q104

♦ AK87

♣ Q97

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: 224

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ K8

♥ AQ108

♦ AK108

♣ KJ7

South:

♠ 43

♥ J72

♦ QJ3

♣ A9865

West North East South

2NT Pass 3NT

AP

Board: 225

Dealer: S

Vul: EW

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ Q1043

♥ QJ7

♦ 10987

♣ J8

South:

♠ K6

♥ A943

♦ AQ65

♣ AK9

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 226

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ KJ8

♥ K965

♦ A8

♣ AKQ6

South:

♠ Q53

♥ A42

♦ J7653

♣ 54

West North East South

2NT Pass 3NT

AP

Board: 227

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ AK102

♥ Q86

♦ 1087

♣ 973

South:

♠ J3

♥ K73

♦ AKQ96

♣ AK5

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 228

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 7N N

North:

♠ AQ

♥ K532

♦ A76

♣ AKJ2

South:

♠ K964

♥ A107

♦ KQ108

♣ 83

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

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

Pass	3♥	Pass	5NT
------	----	------	-----

Pass	7NT	AP	
------	-----	----	--

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 229	♠ K52	The opponents are silent.
Dealer: S	♥ 732	
Vul: Both	♦ AKQ2	Partner bids first.
HCP: 12	♣ 762	

Board: 230	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ K8752	You bid first.
HCP: 20	♣ AQ3	

Board: 231	♠ 653	The opponents are silent.
Dealer: S	♥ 942	
Vul: EW	♦ 9762	Partner bids first.
HCP: 5	♣ AJ7	

Board: 232	♠ AKQ8	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ AJ104	You bid first.
HCP: 20	♣ Q105	

Board: 233	♠ J52	The opponents are silent.
Dealer: S	♥ 105	
Vul: None	♦ AJ6	Partner bids first.
HCP: 11	♣ AJ932	

Board: 234	♠ J74	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: NS	♦ KQ2	You bid first.
HCP: 20	♣ KQ9	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ QJ10				2NT
Vul: Both	♥ 732	♥ AKQ	Pass	5NT	Pass	6NT
North HCP: 12	♦ AKQ2	♦ 85	AP			
South HCP: 20	♣ 762	♣ AKJ83				
Contract: 6N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 9643		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ9	♥ K85	Pass	3♦	Pass	3NT
North HCP: 20	♦ K8752	♦ A104	AP			
South HCP: 10	♣ AQ3	♣ K105	1. Stayman			
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ KQ4				2NT
Vul: EW	♥ 942	♥ KQJ8	Pass	3NT	AP	
North HCP: 5	♦ 9762	♦ AQ83				
South HCP: 20	♣ AJ7	♣ K9				
Contract: 3N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 10964		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A3	♥ K5	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ104	♦ KQ8	AP			
South HCP: 12	♣ Q105	♣ A873	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A3				2NT
Vul: None	♥ 105	♥ AK96	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ AJ6	♦ KQ7	AP			
South HCP: 21	♣ AJ932	♣ KQ85	1. Quantitative 4NT			
Contract: 6N S						

Board: 234

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ J74

♥ AKQ6

♦ KQ2

♣ KQ9

South:

♠ A65

♥ 874

♦ J7

♣ 87654

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 229	♠ QJ10	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ 85	You bid first.
HCP: 20	♣ AKJ83	

Board: 230	♠ 9643	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ A104	Partner bids first.
HCP: 10	♣ K105	

Board: 231	♠ KQ4	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: EW	♦ AQ83	You bid first.
HCP: 20	♣ K9	

Board: 232	♠ 10964	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 12	♣ A873	

Board: 233	♠ A3	The opponents are silent.
Dealer: S	♥ AK96	
Vul: None	♦ KQ7	You bid first.
HCP: 21	♣ KQ85	

Board: 234	♠ A65	The opponents are silent.
Dealer: N	♥ 874	
Vul: NS	♦ J7	Partner bids first.
HCP: 5	♣ 87654	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ QJ10				2NT
Vul: Both	♥ 732	♥ AKQ	Pass	5NT	Pass	6NT
North HCP: 12	♦ AKQ2	♦ 85	AP			
South HCP: 20	♣ 762	♣ AKJ83				
Contract: 6N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 9643		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJ9	♥ K85	Pass	3♦	Pass	3NT
North HCP: 20	♦ K8752	♦ A104	AP			
South HCP: 10	♣ AQ3	♣ K105	1. Stayman			
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ KQ4				2NT
Vul: EW	♥ 942	♥ KQJ8	Pass	3NT	AP	
North HCP: 5	♦ 9762	♦ AQ83				
South HCP: 20	♣ AJ7	♣ K9				
Contract: 3N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 10964		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A3	♥ K5	Pass	3♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ104	♦ KQ8	AP			
South HCP: 12	♣ Q105	♣ A873	1. Stayman			
Contract: 4N N			2. Quantitative 4NT			

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A3				2NT
Vul: None	♥ 105	♥ AK96	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ AJ6	♦ KQ7	AP			
South HCP: 21	♣ AJ932	♣ KQ85	1. Quantitative 4NT			
Contract: 6N S						

Board: 234

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ J74

♥ AKQ6

♦ KQ2

♣ KQ9

South:

♠ A65

♥ 874

♦ J7

♣ 87654

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 235	♠ 964	The opponents are silent.
Dealer: S	♥ 97	
Vul: Both	♦ Q54	Partner bids first.
HCP: 8	♣ AQ874	

Board: 236	♠ KJ2	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ KJ32	You bid first.
HCP: 20	♣ K103	

Board: 237	♠ J1052	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ AJ42	Partner bids first.
HCP: 14	♣ KJ	

Board: 238	♠ AK4	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ AK1062	You bid first.
HCP: 20	♣ KQ7	

Board: 239	♠ J6	The opponents are silent.
Dealer: S	♥ J75	
Vul: None	♦ KQJ54	Partner bids first.
HCP: 11	♣ K94	

Board: 240	♠ AQ2	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ A72	You bid first.
HCP: 21	♣ AKQJ3	



Board: 240

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AQ2

♥ J5

♦ A72

♣ AKQJ3

South:

♠ K85

♥ 942

♦ KQJ108

♣ 84

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 235	♠ AQJ10	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ K65	

Board: 236	♠ 53	The opponents are silent.
Dealer: N	♥ 9864	
Vul: None	♦ AQ96	Partner bids first.
HCP: 12	♣ AQ5	

Board: 237	♠ AQ63	The opponents are silent.
Dealer: S	♥ QJ52	
Vul: NS	♦ KQ7	You bid first.
HCP: 20	♣ AQ	

Board: 238	♠ J976	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ J875	Partner bids first.
HCP: 6	♣ 86	

Board: 239	♠ A5	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ A1073	You bid first.
HCP: 20	♣ AJ102	

Board: 240	♠ K85	The opponents are silent.
Dealer: N	♥ 942	
Vul: NS	♦ KQJ108	Partner bids first.
HCP: 9	♣ 84	



Board: 240

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ AQ2

♥ J5

♦ A72

♣ AKQJ3

South:

♠ K85

♥ 942

♦ KQJ108

♣ 84

West	North	East	South
	2NT	Pass	3NT
AP			



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 241	♠ KQ2	The opponents are silent.
Dealer: S	♥ Q62	
Vul: EW	♦ 73	Partner bids first.
HCP: 11	♣ A9875	

Board: 242	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q976	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ AQ10	

Board: 243	♠ KQ8	The opponents are silent.
Dealer: S	♥ 9632	
Vul: EW	♦ AQ4	Partner bids first.
HCP: 12	♣ J105	

Board: 244	♠ AQ97	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ AJ7	You bid first.
HCP: 21	♣ AQJ3	

Board: 245	♠ K1073	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ 765	Partner bids first.
HCP: 12	♣ K106	

Board: 246	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ A10854	You bid first.
HCP: 20	♣ J7	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A98				2NT
Vul: EW	♥ Q62	♥ AK5	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ 73	♦ AKQ8	AP			
South HCP: 21	♣ A9875	♣ J64				
Contract: 6N S						1. Quantitative 4NT

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 943				
Vul: Both	♥ Q976	♥ A10		2NT	Pass	3NT
North HCP: 20	♦ AK4	♦ Q732	AP			
South HCP: 10	♣ AQ10	♣ KJ76				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ53				2NT
Vul: EW	♥ 9632	♥ KQ105	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 12	♦ AQ4	♦ K7	Pass	6♥	AP	
South HCP: 20	♣ J105	♣ AK8				
Contract: 6♥ N						1. Stayman 2. both majors

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 8632				
Vul: None	♥ K10	♥ A96		2NT	Pass	3♣ <sup>1</sup>
North HCP: 21	♦ AJ7	♦ Q2	Pass	3♠	Pass	6♠
South HCP: 9	♣ AQJ3	♣ K976	AP			
Contract: 6♠ N						1. Stayman

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ K1073	♠ A42				2NT
Vul: None	♥ AQ2	♥ K104	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 765	♦ AKQ	Pass	5NT	Pass	6NT
South HCP: 21	♣ K106	♣ AJ84	AP			
Contract: 6N S						1. Stayman

Board: 246

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AKQJ

♥ AJ

♦ A10854

♣ J7

South:

♠ 742

♥ K532

♦ K962

♣ AK

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

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

Pass	3♠	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 241	♠ A98	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ AKQ8	You bid first.
HCP: 21	♣ J64	

Board: 242	♠ 943	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ Q732	Partner bids first.
HCP: 10	♣ KJ76	

Board: 243	♠ AJ53	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: EW	♦ K7	You bid first.
HCP: 20	♣ AK8	

Board: 244	♠ 8632	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ Q2	Partner bids first.
HCP: 9	♣ K976	

Board: 245	♠ A42	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ AKQ	You bid first.
HCP: 21	♣ AJ84	

Board: 246	♠ 742	The opponents are silent.
Dealer: N	♥ K532	
Vul: Both	♦ K962	Partner bids first.
HCP: 13	♣ AK	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A98				2NT
Vul: EW	♥ Q62	♥ AK5	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 11	♦ 73	♦ AKQ8	AP			
South HCP: 21	♣ A9875	♣ J64				
Contract: 6N S						1. Quantitative 4NT

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 943				
Vul: Both	♥ Q976	♥ A10		2NT	Pass	3NT
North HCP: 20	♦ AK4	♦ Q732	AP			
South HCP: 10	♣ AQ10	♣ KJ76				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ53				2NT
Vul: EW	♥ 9632	♥ KQ105	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 12	♦ AQ4	♦ K7	Pass	6♥	AP	
South HCP: 20	♣ J105	♣ AK8				
Contract: 6♥ N						1. Stayman 2. both majors

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 8632				
Vul: None	♥ K10	♥ A96		2NT	Pass	3♣ <sup>1</sup>
North HCP: 21	♦ AJ7	♦ Q2	Pass	3♠	Pass	6♠
South HCP: 9	♣ AQJ3	♣ K976	AP			
Contract: 6♠ N						1. Stayman

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ K1073	♠ A42				2NT
Vul: None	♥ AQ2	♥ K104	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 765	♦ AKQ	Pass	5NT	Pass	6NT
South HCP: 21	♣ K106	♣ AJ84	AP			
Contract: 6N S						1. Stayman

Board: 246

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AKQJ

♥ AJ

♦ A10854

♣ J7

South:

♠ 742

♥ K532

♦ K962

♣ AK

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

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

Pass	3♠	Pass	5NT
------	----	------	-----

Pass	6NT	AP	
------	-----	----	--

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 247	♠ 753	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ AK109	Partner bids first.
HCP: 13	♣ K73	

Board: 248	♠ A2	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ A984	You bid first.
HCP: 20	♣ AK9	

Board: 249	♠ AJ2	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ KQ102	Partner bids first.
HCP: 12	♣ 10953	

Board: 250	♠ AJ10	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: NS	♦ K5	You bid first.
HCP: 21	♣ AK53	

Board: 251	♠ 10942	The opponents are silent.
Dealer: S	♥ K98	
Vul: EW	♦ KQ	Partner bids first.
HCP: 8	♣ 9654	

Board: 252	♠ KJ	The opponents are silent.
Dealer: N	♥ KQ94	
Vul: Both	♦ AQ9	You bid first.
HCP: 20	♣ AJ105	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQ42				2NT
Vul: None	♥ K104	♥ AQ	Pass	5NT	Pass	6NT
North HCP: 13	♦ AK109	♦ Q762	AP			
South HCP: 20	♣ K73	♣ AQ8				
Contract: 6N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q104				
Vul: NS	♥ KQ75	♥ J86		2NT	Pass	3NT
North HCP: 20	♦ A984	♦ 765	AP			
South HCP: 5	♣ AK9	♣ Q643				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ KQ105				2NT
Vul: EW	♥ Q9	♥ A76	Pass	5NT	Pass	6NT
North HCP: 12	♦ KQ102	♦ A875	AP			
South HCP: 20	♣ 10953	♣ AK				
Contract: 6N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 954				
Vul: NS	♥ AQ72	♥ K43		2NT	AP	
North HCP: 21	♦ K5	♦ J10972				
South HCP: 4	♣ AK53	♣ 94				
Contract: 2N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 10942	♠ KQ3				2NT
Vul: EW	♥ K98	♥ AQJ2	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ KQ	♦ A92	Pass	3NT	AP	
South HCP: 21	♣ 9654	♣ AJ7	1. Stayman			
Contract: 3N S						



Board: 252

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ KJ

♥ KQ94

♦ AQ9

♣ AJ105

South:

♠ A62

♥ J72

♦ J72

♣ 9763

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

	2NT	Pass	3NT
--	-----	------	-----

AP

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 247	♠ AQ42	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ Q762	You bid first.
HCP: 20	♣ AQ8	

Board: 248	♠ Q104	The opponents are silent.
Dealer: N	♥ J86	
Vul: NS	♦ 765	Partner bids first.
HCP: 5	♣ Q643	

Board: 249	♠ KQ105	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ A875	You bid first.
HCP: 20	♣ AK	

Board: 250	♠ 954	The opponents are silent.
Dealer: N	♥ K43	
Vul: NS	♦ J10972	Partner bids first.
HCP: 4	♣ 94	

Board: 251	♠ KQ3	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: EW	♦ A92	You bid first.
HCP: 21	♣ AJ7	

Board: 252	♠ A62	The opponents are silent.
Dealer: N	♥ J72	
Vul: Both	♦ J72	Partner bids first.
HCP: 6	♣ 9763	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQ42				2NT
Vul: None	♥ K104	♥ AQ	Pass	5NT	Pass	6NT
North HCP: 13	♦ AK109	♦ Q762	AP			
South HCP: 20	♣ K73	♣ AQ8				
Contract: 6N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q104				
Vul: NS	♥ KQ75	♥ J86		2NT	Pass	3NT
North HCP: 20	♦ A984	♦ 765	AP			
South HCP: 5	♣ AK9	♣ Q643				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ KQ105				2NT
Vul: EW	♥ Q9	♥ A76	Pass	5NT	Pass	6NT
North HCP: 12	♦ KQ102	♦ A875	AP			
South HCP: 20	♣ 10953	♣ AK				
Contract: 6N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 954				
Vul: NS	♥ AQ72	♥ K43		2NT	AP	
North HCP: 21	♦ K5	♦ J10972				
South HCP: 4	♣ AK53	♣ 94				
Contract: 2N N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 10942	♠ KQ3				2NT
Vul: EW	♥ K98	♥ AQJ2	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ KQ	♦ A92	Pass	3NT	AP	
South HCP: 21	♣ 9654	♣ AJ7	1. Stayman			
Contract: 3N S						

Board: 252

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ KJ

♥ KQ94

♦ AQ9

♣ AJ105

South:

♠ A62

♥ J72

♦ J72

♣ 9763

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

	2NT	Pass	3NT
--	-----	------	-----

AP

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 253	♠ KJ9	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ Q104	Partner bids first.
HCP: 7	♣ J9753	

Board: 254	♠ AK7	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ KQ98	You bid first.
HCP: 20	♣ A73	

Board: 255	♠ AQ4	The opponents are silent.
Dealer: S	♥ 1064	
Vul: Both	♦ Q943	Partner bids first.
HCP: 12	♣ A64	

Board: 256	♠ KJ52	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ AQ8	

Board: 257	♠ AJ10	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ Q952	Partner bids first.
HCP: 14	♣ 765	

Board: 258	♠ AQ82	The opponents are silent.
Dealer: N	♥ K53	
Vul: Both	♦ A972	You bid first.
HCP: 20	♣ AK	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q3				2NT
Vul: NS	♥ 84	♥ AK63				
North HCP: 7	♦ Q104	♦ AJ7	Pass	3NT	AP	
South HCP: 20	♣ J9753	♣ AQ64				
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 105		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A62	♥ K1098	Pass	3♦	Pass	5NT
North HCP: 20	♦ KQ98	♦ A74	Pass	6NT	AP	
South HCP: 12	♣ A73	♣ KQ92				
Contract: 6N N			1. Stayman			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K5				2NT
Vul: Both	♥ 1064	♥ KQ97	Pass	5NT	Pass	6NT
North HCP: 12	♦ Q943	♦ AK52	AP			
South HCP: 20	♣ A64	♣ KQ8				
Contract: 6N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ 98		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ98	♥ K765	Pass	3NT <sup>2</sup>	Pass	5♥
North HCP: 21	♦ AJ	♦ K84	AP			
South HCP: 7	♣ AQ8	♣ J1096	1. Stayman			
Contract: 5♥ S			2. both majors			

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K874				2NT
Vul: EW	♥ AK6	♥ 32				
North HCP: 14	♦ Q952	♦ AKJ7	Pass	5NT	Pass	6NT
South HCP: 20	♣ 765	♣ AKQ	AP			
Contract: 6N S						

Board: 258

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AQ82

♥ K53

♦ A972

♣ AK

South:

♠ 965

♥ 106

♦ KJ865

♣ 854

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 253	♠ Q3	The opponents are silent.
Dealer: S	♥ AK63	
Vul: NS	♦ AJ7	You bid first.
HCP: 20	♣ AQ64	

Board: 254	♠ 105	The opponents are silent.
Dealer: N	♥ K1098	
Vul: EW	♦ A74	Partner bids first.
HCP: 12	♣ KQ92	

Board: 255	♠ K5	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: Both	♦ AK52	You bid first.
HCP: 20	♣ KQ8	

Board: 256	♠ 98	The opponents are silent.
Dealer: N	♥ K765	
Vul: None	♦ K84	Partner bids first.
HCP: 7	♣ J1096	

Board: 257	♠ K874	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ AKJ7	You bid first.
HCP: 20	♣ AKQ	

Board: 258	♠ 965	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ KJ865	Partner bids first.
HCP: 4	♣ 854	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q3				2NT
Vul: NS	♥ 84	♥ AK63				
North HCP: 7	♦ Q104	♦ AJ7	Pass	3NT	AP	
South HCP: 20	♣ J9753	♣ AQ64				
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 105		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ A62	♥ K1098	Pass	3♦	Pass	5NT
North HCP: 20	♦ KQ98	♦ A74	Pass	6NT	AP	
South HCP: 12	♣ A73	♣ KQ92				
Contract: 6N N			1. Stayman			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K5				2NT
Vul: Both	♥ 1064	♥ KQ97				
North HCP: 12	♦ Q943	♦ AK52	Pass	5NT	Pass	6NT
South HCP: 20	♣ A64	♣ KQ8	AP			
Contract: 6N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ 98		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AQ98	♥ K765	Pass	3NT <sup>2</sup>	Pass	5♥
North HCP: 21	♦ AJ	♦ K84	AP			
South HCP: 7	♣ AQ8	♣ J1096	1. Stayman			
Contract: 5♥ S			2. both majors			

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K874				2NT
Vul: EW	♥ AK6	♥ 32				
North HCP: 14	♦ Q952	♦ AKJ7	Pass	5NT	Pass	6NT
South HCP: 20	♣ 765	♣ AKQ	AP			
Contract: 6N S						

Board: 258

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AQ82

♥ K53

♦ A972

♣ AK

South:

♠ 965

♥ 106

♦ KJ865

♣ 854

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 259	♠ QJ6	The opponents are silent.
Dealer: S	♥ A854	
Vul: None	♦ 10962	Partner bids first.
HCP: 11	♣ KJ	

Board: 260	♠ AQJ7	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: NS	♦ AQ4	You bid first.
HCP: 20	♣ Q5	

Board: 261	♠ QJ92	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ Q1092	Partner bids first.
HCP: 6	♣ J87	

Board: 262	♠ KJ106	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ KQ62	You bid first.
HCP: 21	♣ AKJ	

Board: 263	♠ J4	East Doubles 3♣ if possible.
Dealer: S	♥ AQJ3	
Vul: NS	♦ Q107	Partner bids first.
HCP: 13	♣ QJ42	

Board: 264	♠ AKJ6	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ AK92	You bid first.
HCP: 21	♣ KJ9	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 259

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ QJ6

♥ A854

♦ 10962

♣ KJ

South:

♠ AK32

♥ KQ7

♦ AJ8

♣ A107

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: 260

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQJ7

♥ AJ109

♦ AQ4

♣ Q5

South:

♠ 62

♥ K85

♦ J9632

♣ A76

West North East South

2NT Pass 3NT

AP

Board: 261

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ QJ92

♥ 62

♦ Q1092

♣ J87

South:

♠ AK74

♥ AQ

♦ K76

♣ A1064

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 262

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ KJ106

♥ A4

♦ KQ62

♣ AKJ

South:

♠ Q87

♥ Q762

♦ J84

♣ 974

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

AP

1. Stayman

Board: 263

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ J4

♥ AQJ3

♦ Q107

♣ QJ42

South:

♠ AK9

♥ K862

♦ AK8

♣ A53

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 6NT AP

1. Stayman

2. limit raise or better in ♥

3. Blackwood 0314, for ♥

Board: 264

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AKJ6

♥ Q7

♦ AK92

♣ KJ9

South:

♠ 1093

♥ A95

♦ QJ765

♣ 86

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 259    ♠ AK32  
Dealer: S     ♥ KQ7  
Vul: None    ♦ AJ8  
HCP: 21      ♣ A107

The opponents are silent.

You bid first.

Board: 260    ♠ 62  
Dealer: N     ♥ K85  
Vul: NS      ♦ J9632  
HCP: 8       ♣ A76

The opponents are silent.

Partner bids first.

Board: 261    ♠ AK74  
Dealer: S     ♥ AQ  
Vul: Both    ♦ K76  
HCP: 20      ♣ A1064

The opponents are silent.

You bid first.

Board: 262    ♠ Q87  
Dealer: N     ♥ Q762  
Vul: None    ♦ J84  
HCP: 5       ♣ 974

The opponents are silent.

Partner bids first.

Board: 263    ♠ AK9  
Dealer: S     ♥ K862  
Vul: NS      ♦ AK8  
HCP: 21      ♣ A53

East Doubles 3♣ if possible.

You bid first.

Board: 264    ♠ 1093  
Dealer: N     ♥ A95  
Vul: EW      ♦ QJ765  
HCP: 7       ♣ 86

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 259

Dealer: S

Vul: None

North HCP: 11

South HCP: 21

Contract: 6N S

North:

♠ QJ6

♥ A854

♦ 10962

♣ KJ

South:

♠ AK32

♥ KQ7

♦ AJ8

♣ A107

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: 260

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQJ7

♥ AJ109

♦ AQ4

♣ Q5

South:

♠ 62

♥ K85

♦ J9632

♣ A76

West North East South

2NT Pass 3NT

AP

Board: 261

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♠ S

North:

♠ QJ92

♥ 62

♦ Q1092

♣ J87

South:

♠ AK74

♥ AQ

♦ K76

♣ A1064

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 262

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ KJ106

♥ A4

♦ KQ62

♣ AKJ

South:

♠ Q87

♥ Q762

♦ J84

♣ 974

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

AP

1. Stayman

Board: 263

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 6N S

North:

♠ J4

♥ AQJ3

♦ Q107

♣ QJ42

South:

♠ AK9

♥ K862

♦ AK8

♣ A53

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 6NT AP

1. Stayman

2. limit raise or better in ♥

3. Blackwood 0314, for ♥

Board: 264

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AKJ6

♥ Q7

♦ AK92

♣ KJ9

South:

♠ 1093

♥ A95

♦ QJ765

♣ 86

West	North	East	South
	2NT	Pass	3NT
AP			



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 265	♠ J1084	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ AQ6	Partner bids first.
HCP: 10	♣ K873	

Board: 266	♠ A63	The opponents are silent.
Dealer: N	♥ QJ82	
Vul: NS	♦ AKJ9	You bid first.
HCP: 21	♣ AQ	

Board: 267	♠ J642	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ KQ	Partner bids first.
HCP: 16	♣ QJ54	

Board: 268	♠ AK10	The opponents are silent.
Dealer: N	♥ K985	
Vul: EW	♦ AK104	You bid first.
HCP: 21	♣ A9	

Board: 269	♠ 102	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: Both	♦ 1054	Partner bids first.
HCP: 13	♣ AKQ4	

Board: 270	♠ QJ10	The opponents are silent.
Dealer: N	♥ AJ85	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AK43	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ J1084	♠ KQ95				2NT
Vul: None	♥ 82	♥ AK107	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 10	♦ AQ6	♦ KJ7	Pass	4♠	AP	
South HCP: 20	♣ K873	♣ A5				
Contract: 4♠ N			1. Stayman			
			2. both majors			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J1084				
Vul: NS	♥ QJ82	♥ K3		2NT	AP	
North HCP: 21	♦ AKJ9	♦ 10843				
South HCP: 4	♣ AQ	♣ 964				
Contract: 2N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ AKQ10				2NT
Vul: EW	♥ AK9	♥ 76	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 16	♦ KQ	♦ A4	Pass	7NT	AP	
South HCP: 20	♣ QJ54	♣ AK1093				
Contract: 7N S			1. Stayman			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 7654		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K985	♥ QJ	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK104	♦ QJ86	AP			
South HCP: 6	♣ A9	♣ 765				
Contract: 3N N			1. Stayman			

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK43				2NT
Vul: Both	♥ KJ84	♥ AQ92	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 13	♦ 1054	♦ AQJ	Pass	6♥	AP	
South HCP: 20	♣ AKQ4	♣ 87				
Contract: 6♥ N			1. Stayman			
			2. both majors			

Board: 270

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ QJ10

♥ AJ85

♦ AJ

♣ AK43

South:

♠ K765

♥ K93

♦ KQ84

♣ 75

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 265	♠ KQ95	The opponents are silent.
Dealer: S	♥ AK107	
Vul: None	♦ KJ7	You bid first.
HCP: 20	♣ A5	

Board: 266	♠ J1084	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ 10843	Partner bids first.
HCP: 4	♣ 964	

Board: 267	♠ AKQ10	The opponents are silent.
Dealer: S	♥ 76	
Vul: EW	♦ A4	You bid first.
HCP: 20	♣ AK1093	

Board: 268	♠ 7654	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ QJ86	Partner bids first.
HCP: 6	♣ 765	

Board: 269	♠ AK43	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ 87	

Board: 270	♠ K765	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ KQ84	Partner bids first.
HCP: 11	♣ 75	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ J1084	♠ KQ95				2NT
Vul: None	♥ 82	♥ AK107	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 10	♦ AQ6	♦ KJ7	Pass	4♠	AP	
South HCP: 20	♣ K873	♣ A5				
Contract: 4♠ N			1. Stayman			
			2. both majors			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ J1084				
Vul: NS	♥ QJ82	♥ K3		2NT	AP	
North HCP: 21	♦ AKJ9	♦ 10843				
South HCP: 4	♣ AQ	♣ 964				
Contract: 2N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J642	♠ AKQ10				2NT
Vul: EW	♥ AK9	♥ 76	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 16	♦ KQ	♦ A4	Pass	7NT	AP	
South HCP: 20	♣ QJ54	♣ AK1093				
Contract: 7N S			1. Stayman			

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 7654		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K985	♥ QJ	Pass	3♥	Pass	3NT
North HCP: 21	♦ AK104	♦ QJ86	AP			
South HCP: 6	♣ A9	♣ 765				
Contract: 3N N			1. Stayman			

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK43				2NT
Vul: Both	♥ KJ84	♥ AQ92	Pass	3♣ <sup>1</sup>	Pass	3NT <sup>2</sup>
North HCP: 13	♦ 1054	♦ AQJ	Pass	6♥	AP	
South HCP: 20	♣ AKQ4	♣ 87				
Contract: 6♥ N			1. Stayman			
			2. both majors			

Board: 270

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ QJ10

♥ AJ85

♦ AJ

♣ AK43

South:

♠ K765

♥ K93

♦ KQ84

♣ 75

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

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 271	♠ 98	The opponents are silent.
Dealer: S	♥ Q976	
Vul: EW	♦ Q84	Partner bids first.
HCP: 9	♣ KQ43	

Board: 272	♠ A5	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ AK64	You bid first.
HCP: 21	♣ AQ42	

Board: 273	♠ Q106	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 12	♣ A1072	

Board: 274	♠ AQ96	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ A107	You bid first.
HCP: 20	♣ AQ86	

Board: 275	♠ A83	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ AJ543	Partner bids first.
HCP: 12	♣ 74	

Board: 276	♠ QJ7	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: None	♦ KQ10	You bid first.
HCP: 20	♣ K103	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A5				2NT
Vul: EW	♥ Q976	♥ A5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ Q84	♦ AK1092	Pass	3NT	AP	
South HCP: 20	♣ KQ43	♣ AJ95				
Contract: 3N S			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1082		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ8	♥ AQ94	Pass	3♦	Pass	5NT
North HCP: 21	♦ AK64	♦ J3	Pass	6NT	AP	
South HCP: 13	♣ AQ42	♣ K63				
Contract: 6N N			1. Stayman			

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AK5				2NT
Vul: None	♥ 73	♥ AQJ6	Pass	5NT	Pass	6NT
North HCP: 12	♦ KQJ4	♦ A632	AP			
South HCP: 21	♣ A1072	♣ QJ				
Contract: 6N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AQ96	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A6	♥ J1097	Pass	3♠	Pass	5NT
North HCP: 20	♦ A107	♦ KQJ9	Pass	7NT	AP	
South HCP: 13	♣ AQ86	♣ K97				
Contract: 7N N			1. Stayman			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ KJ96				2NT
Vul: Both	♥ K104	♥ AQJ6	Pass	5NT	Pass	6NT
North HCP: 12	♦ AJ543	♦ KQ10	AP			
South HCP: 21	♣ 74	♣ KQ				
Contract: 6N S						



Board: 276

Dealer: N

Vul: None

North HCP: 20

South HCP: 16

Contract: 7N N

North:

♠ QJ7

♥ AKQ8

♦ KQ10

♣ K103

South:

♠ AK

♥ 9765

♦ A64

♣ AJ98

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♥	Pass	7NT
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AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 271	♠ A5	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ AK1092	You bid first.
HCP: 20	♣ AJ95	

Board: 272	♠ K1082	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: Both	♦ J3	Partner bids first.
HCP: 13	♣ K63	

Board: 273	♠ AK5	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: None	♦ A632	You bid first.
HCP: 21	♣ QJ	

Board: 274	♠ K2	The opponents are silent.
Dealer: N	♥ J1097	
Vul: NS	♦ KQJ9	Partner bids first.
HCP: 13	♣ K97	

Board: 275	♠ KJ96	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: Both	♦ KQ10	You bid first.
HCP: 21	♣ KQ	

Board: 276	♠ AK	The opponents are silent.
Dealer: N	♥ 9765	
Vul: None	♦ A64	Partner bids first.
HCP: 16	♣ AJ98	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A5				2NT
Vul: EW	♥ Q976	♥ A5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ Q84	♦ AK1092	Pass	3NT	AP	
South HCP: 20	♣ KQ43	♣ AJ95				
Contract: 3N S			1. Stayman			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ K1082		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KJ8	♥ AQ94	Pass	3♦	Pass	5NT
North HCP: 21	♦ AK64	♦ J3	Pass	6NT	AP	
South HCP: 13	♣ AQ42	♣ K63				
Contract: 6N N			1. Stayman			

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AK5				2NT
Vul: None	♥ 73	♥ AQJ6	Pass	5NT	Pass	6NT
North HCP: 12	♦ KQJ4	♦ A632	AP			
South HCP: 21	♣ A1072	♣ QJ				
Contract: 6N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AQ96	♠ K2		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A6	♥ J1097	Pass	3♠	Pass	5NT
North HCP: 20	♦ A107	♦ KQJ9	Pass	7NT	AP	
South HCP: 13	♣ AQ86	♣ K97				
Contract: 7N N			1. Stayman			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ KJ96				2NT
Vul: Both	♥ K104	♥ AQJ6	Pass	5NT	Pass	6NT
North HCP: 12	♦ AJ543	♦ KQ10	AP			
South HCP: 21	♣ 74	♣ KQ				
Contract: 6N S						

Board: 276

Dealer: N

Vul: None

North HCP: 20

South HCP: 16

Contract: 7N N

North:

♠ QJ7

♥ AKQ8

♦ KQ10

♣ K103

South:

♠ AK

♥ 9765

♦ A64

♣ AJ98

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♥	Pass	7NT
------	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 277	♠ K95	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ KJ765	Partner bids first.
HCP: 12	♣ Q62	

Board: 278	♠ AKQ3	The opponents are silent.
Dealer: N	♥ 1086	
Vul: EW	♦ AQ8	You bid first.
HCP: 21	♣ AQ10	

Board: 279	♠ A5	The opponents are silent.
Dealer: S	♥ QJ32	
Vul: None	♦ KQ108	Partner bids first.
HCP: 14	♣ Q42	

Board: 280	♠ AK7	The opponents are silent.
Dealer: N	♥ KQ96	
Vul: NS	♦ KJ8	You bid first.
HCP: 21	♣ AJ3	

Board: 281	♠ 87	The opponents are silent.
Dealer: S	♥ K532	
Vul: EW	♦ K106	Partner bids first.
HCP: 13	♣ AK52	

Board: 282	♠ AK3	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: Both	♦ AQJ5	You bid first.
HCP: 20	♣ 83	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A1083				2NT
Vul: NS	♥ K9	♥ AQJ3	Pass	5NT	Pass	6NT
North HCP: 12	♦ KJ765	♦ AQ8	AP			
South HCP: 21	♣ Q62	♣ KJ				
Contract: 6N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 10942				
Vul: EW	♥ 1086	♥ QJ53		2NT	AP	
North HCP: 21	♦ AQ8	♦ 652				
South HCP: 4	♣ AQ10	♣ J6				
Contract: 2N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KJ3				2NT
Vul: None	♥ QJ32	♥ A64	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ KQ108	♦ AJ42	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q42	♣ AK5	AP			
Contract: 6N S			1. Stayman			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ104		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ96	♥ A104	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ8	♦ 1054	AP			
South HCP: 9	♣ AJ3	♣ Q108	1. Stayman			
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQJ5				2NT
Vul: EW	♥ K532	♥ AQ8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K106	♦ AQ7	Pass	5NT	Pass	6NT
South HCP: 21	♣ AK52	♣ QJ9	AP			
Contract: 6N S			1. Stayman			

Board: 282

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ AK3

♥ KQJ10

♦ AQJ5

♣ 83

South:

♠ J1065

♥ A84

♦ K7

♣ AK107

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♥	Pass	7NT
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AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 277	♠ A1083	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ KJ	

Board: 278	♠ 10942	The opponents are silent.
Dealer: N	♥ QJ53	
Vul: EW	♦ 652	Partner bids first.
HCP: 4	♣ J6	

Board: 279	♠ KJ3	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ AJ42	You bid first.
HCP: 20	♣ AK5	

Board: 280	♠ QJ104	The opponents are silent.
Dealer: N	♥ A104	
Vul: NS	♦ 1054	Partner bids first.
HCP: 9	♣ Q108	

Board: 281	♠ KQJ5	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ AQ7	You bid first.
HCP: 21	♣ QJ9	

Board: 282	♠ J1065	The opponents are silent.
Dealer: N	♥ A84	
Vul: Both	♦ K7	Partner bids first.
HCP: 15	♣ AK107	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ A1083				2NT
Vul: NS	♥ K9	♥ AQJ3	Pass	5NT	Pass	6NT
North HCP: 12	♦ KJ765	♦ AQ8	AP			
South HCP: 21	♣ Q62	♣ KJ				
Contract: 6N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 10942				
Vul: EW	♥ 1086	♥ QJ53		2NT	AP	
North HCP: 21	♦ AQ8	♦ 652				
South HCP: 4	♣ AQ10	♣ J6				
Contract: 2N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KJ3				2NT
Vul: None	♥ QJ32	♥ A64	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ KQ108	♦ AJ42	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q42	♣ AK5	AP			
Contract: 6N S			1. Stayman			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ104		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQ96	♥ A104	Pass	3♥	Pass	3NT
North HCP: 21	♦ KJ8	♦ 1054	AP			
South HCP: 9	♣ AJ3	♣ Q108	1. Stayman			
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KQJ5				2NT
Vul: EW	♥ K532	♥ AQ8	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 13	♦ K106	♦ AQ7	Pass	5NT	Pass	6NT
South HCP: 21	♣ AK52	♣ QJ9	AP			
Contract: 6N S			1. Stayman			

Board: 282

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 7N N

North:

♠ AK3

♥ KQJ10

♦ AQJ5

♣ 83

South:

♠ J1065

♥ A84

♦ K7

♣ AK107

West	North	East	South
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	2NT	Pass	3♣ <sup>1</sup>
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Pass	3♥	Pass	7NT
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AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 283	♠ 963	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: EW	♦ A98	Partner bids first.
HCP: 9	♣ Q95	

Board: 284	♠ QJ	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ AQ974	

Board: 285	♠ K965	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ Q43	Partner bids first.
HCP: 12	♣ Q42	

Board: 286	♠ AJ8	The opponents are silent.
Dealer: N	♥ Q876	
Vul: EW	♦ AQ10	You bid first.
HCP: 20	♣ AK7	

Board: 287	♠ QJ	The opponents are silent.
Dealer: S	♥ Q107	
Vul: Both	♦ AQJ10	Partner bids first.
HCP: 15	♣ K542	

Board: 288	♠ AKQ	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ J108	You bid first.
HCP: 21	♣ K983	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AQJ5				2NT
Vul: EW	♥ QJ86	♥ K103	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ A98	♦ KQJ2	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ A8				
Contract: 3N S			1. Stayman			

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 10985		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A32	♥ K97	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ	♦ Q1096	AP			
South HCP: 5	♣ AQ974	♣ 105	1. Stayman			
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K965	♠ AQJ				2NT
Vul: None	♥ KQ6	♥ J108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q43	♦ KJ	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q42	♣ AKJ96	AP			
Contract: 6N S			1. Stayman			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 1062		2NT	Pass	5NT
Vul: EW	♥ Q876	♥ AK2	Pass	6NT	AP	
North HCP: 20	♦ AQ10	♦ K876				
South HCP: 12	♣ AK7	♣ Q84				
Contract: 6N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK64				2NT
Vul: Both	♥ Q107	♥ AJ9	Pass	5NT	Pass	6NT
North HCP: 15	♦ AQJ10	♦ K5	AP			
South HCP: 21	♣ K542	♣ AQ98				
Contract: 6N S						

Board: 288

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AKQ

♥ AKJ

♦ J108

♣ K983

South:

♠ 92

♥ 864

♦ A96

♣ AQJ106

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

1. Gerber, for N

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 283	♠ AQJ5	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ KQJ2	You bid first.
HCP: 20	♣ A8	

Board: 284	♠ 10985	The opponents are silent.
Dealer: N	♥ K97	
Vul: Both	♦ Q1096	Partner bids first.
HCP: 5	♣ 105	

Board: 285	♠ AQJ	The opponents are silent.
Dealer: S	♥ J108	
Vul: None	♦ KJ	You bid first.
HCP: 20	♣ AKJ96	

Board: 286	♠ 1062	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ K876	Partner bids first.
HCP: 12	♣ Q84	

Board: 287	♠ AK64	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ K5	You bid first.
HCP: 21	♣ AQ98	

Board: 288	♠ 92	The opponents are silent.
Dealer: N	♥ 864	
Vul: None	♦ A96	Partner bids first.
HCP: 11	♣ AQJ106	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ AQJ5				2NT
Vul: EW	♥ QJ86	♥ K103	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ A98	♦ KQJ2	Pass	3NT	AP	
South HCP: 20	♣ Q95	♣ A8				
Contract: 3N S			1. Stayman			

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 10985		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ A32	♥ K97	Pass	3♦	Pass	3NT
North HCP: 21	♦ AKJ	♦ Q1096	AP			
South HCP: 5	♣ AQ974	♣ 105	1. Stayman			
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K965	♠ AQJ				2NT
Vul: None	♥ KQ6	♥ J108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ Q43	♦ KJ	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q42	♣ AKJ96	AP			
Contract: 6N S			1. Stayman			

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 1062		2NT	Pass	5NT
Vul: EW	♥ Q876	♥ AK2	Pass	6NT	AP	
North HCP: 20	♦ AQ10	♦ K876				
South HCP: 12	♣ AK7	♣ Q84				
Contract: 6N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK64				2NT
Vul: Both	♥ Q107	♥ AJ9	Pass	5NT	Pass	6NT
North HCP: 15	♦ AQJ10	♦ K5	AP			
South HCP: 21	♣ K542	♣ AQ98				
Contract: 6N S						

Board: 288

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ AKQ

♥ AKJ

♦ J108

♣ K983

South:

♠ 92

♥ 864

♦ A96

♣ AQJ106

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

1. Gerber, for N



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 289	♠ K105	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: Both	♦ 73	Partner bids first.
HCP: 11	♣ Q1086	

Board: 290	♠ AQ4	The opponents are silent.
Dealer: N	♥ 986	
Vul: NS	♦ AKQ10	You bid first.
HCP: 21	♣ AQ5	

Board: 291	♠ AKJ3	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ A983	Partner bids first.
HCP: 12	♣ 102	

Board: 292	♠ AK82	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ J75	You bid first.
HCP: 20	♣ AQ86	

Board: 293	♠ KQ104	The opponents are silent.
Dealer: S	♥ 1085	
Vul: EW	♦ 92	Partner bids first.
HCP: 6	♣ J1095	

Board: 294	♠ KJ106	The opponents are silent.
Dealer: N	♥ AK85	
Vul: Both	♦ A9	You bid first.
HCP: 21	♣ AQ3	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ86				2NT
Vul: Both	♥ AQ109	♥ 643	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 73	♦ AK106	Pass	6NT	AP	
South HCP: 20	♣ Q1086	♣ AK				
Contract: 6N S			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 1076				
Vul: NS	♥ 986	♥ 732		2NT	AP	
North HCP: 21	♦ AKQ10	♦ J94				
South HCP: 4	♣ AQ5	♣ K1076				
Contract: 2N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ AKJ3	♠ Q6				2NT
Vul: None	♥ 876	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A983	♦ KJ107	Pass	5NT	Pass	6NT
South HCP: 20	♣ 102	♣ AK87	AP			
Contract: 6N S			1. Stayman			

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ J3				
Vul: NS	♥ AQ	♥ K95		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ J75	♦ K942	AP			
South HCP: 11	♣ AQ86	♣ KJ54	1. Quantitative 4NT			
Contract: 4N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ KQ104	♠ A972				2NT
Vul: EW	♥ 1085	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 92	♦ 104	Pass	4♠	AP	
South HCP: 20	♣ J1095	♣ AKQ74	1. Stayman			
Contract: 4♠ S						

Board: 294

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 5♥ S

North:

♠ KJ106

♥ AK85

♦ A9

♣ AQ3

South:

♠ A72

♥ QJ64

♦ 764

♣ J97

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

1. Stayman

2. both majors

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 289	♠ AQ86	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ AK106	You bid first.
HCP: 20	♣ AK	

Board: 290	♠ 1076	The opponents are silent.
Dealer: N	♥ 732	
Vul: NS	♦ J94	Partner bids first.
HCP: 4	♣ K1076	

Board: 291	♠ Q6	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ KJ107	You bid first.
HCP: 20	♣ AK87	

Board: 292	♠ J3	The opponents are silent.
Dealer: N	♥ K95	
Vul: NS	♦ K942	Partner bids first.
HCP: 11	♣ KJ54	

Board: 293	♠ A972	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ 104	You bid first.
HCP: 20	♣ AKQ74	

Board: 294	♠ A72	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: Both	♦ 764	Partner bids first.
HCP: 8	♣ J97	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ86				2NT
Vul: Both	♥ AQ109	♥ 643	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ 73	♦ AK106	Pass	6NT	AP	
South HCP: 20	♣ Q1086	♣ AK				
Contract: 6N S			1. Stayman			

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 1076				
Vul: NS	♥ 986	♥ 732		2NT	AP	
North HCP: 21	♦ AKQ10	♦ J94				
South HCP: 4	♣ AQ5	♣ K1076				
Contract: 2N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ AKJ3	♠ Q6				2NT
Vul: None	♥ 876	♥ AK10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A983	♦ KJ107	Pass	5NT	Pass	6NT
South HCP: 20	♣ 102	♣ AK87	AP			
Contract: 6N S			1. Stayman			

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ J3				
Vul: NS	♥ AQ	♥ K95		2NT	Pass	4NT <sup>1</sup>
North HCP: 20	♦ J75	♦ K942	AP			
South HCP: 11	♣ AQ86	♣ KJ54	1. Quantitative 4NT			
Contract: 4N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ KQ104	♠ A972				2NT
Vul: EW	♥ 1085	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 92	♦ 104	Pass	4♠	AP	
South HCP: 20	♣ J1095	♣ AKQ74	1. Stayman			
Contract: 4♠ S						

Board: 294

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 5♥ S

North:

♠ KJ106

♥ AK85

♦ A9

♣ AQ3

South:

♠ A72

♥ QJ64

♦ 764

♣ J97

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

AP

1. Stayman

2. both majors

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 295	♠ K96	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: NS	♦ Q876	Partner bids first.
HCP: 10	♣ J8	

Board: 296	♠ K3	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: EW	♦ A43	You bid first.
HCP: 20	♣ AQJ10	

Board: 297	♠ A982	The opponents are silent.
Dealer: S	♥ 10975	
Vul: Both	♦ 1053	Partner bids first.
HCP: 8	♣ A8	

Board: 298	♠ KQ6	The opponents are silent.
Dealer: N	♥ A1053	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ AQJ5	

Board: 299	♠ K75	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ 542	Partner bids first.
HCP: 16	♣ AKJ2	

Board: 300	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: Both	♦ Q95	You bid first.
HCP: 20	♣ K10	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ A85				2NT
Vul: NS	♥ KJ106	♥ A98	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q876	♦ AK2	Pass	3NT	AP	
South HCP: 20	♣ J8	♣ KQ107				
Contract: 3N S			1. Stayman			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A54		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQJ6	♥ A3	Pass	4♠	Pass	7NT
North HCP: 20	♦ A43	♦ KQ1092	AP			
South HCP: 16	♣ AQJ10	♣ K63	1. Gerber, for N			
Contract: 7N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ A982	♠ KQ64				2NT
Vul: Both	♥ 10975	♥ AKJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 1053	♦ A82	Pass	4♠	AP	
South HCP: 20	♣ A8	♣ QJ10	1. Stayman			
Contract: 4♠ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A42		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A1053	♥ KJ84	Pass	3♥	Pass	6NT
North HCP: 21	♦ AJ	♦ K62	AP			
South HCP: 14	♣ AQJ5	♣ K62	1. Stayman			
Contract: 6N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AQ				2NT
Vul: EW	♥ KQ5	♥ AJ8	Pass	5NT	Pass	6NT
North HCP: 16	♦ 542	♦ AK8	AP			
South HCP: 20	♣ AKJ2	♣ Q10853				
Contract: 6N S						



Board: 300

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ S

North:

♠ AKQJ

♥ AJ94

♦ Q95

♣ K10

South:

♠ 10952

♥ 632

♦ AJ

♣ Q983

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

2NT	Pass	3♣ <sup>1</sup>
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Pass	3NT <sup>2</sup>	Pass	4♠
------	------------------	------	----

AP

1. Stayman

2. both majors

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 295	♠ A85	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ KQ107	

Board: 296	♠ A54	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ KQ1092	Partner bids first.
HCP: 16	♣ K63	

Board: 297	♠ KQ64	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ A82	You bid first.
HCP: 20	♣ QJ10	

Board: 298	♠ A42	The opponents are silent.
Dealer: N	♥ KJ84	
Vul: None	♦ K62	Partner bids first.
HCP: 14	♣ K62	

Board: 299	♠ AQ	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ AK8	You bid first.
HCP: 20	♣ Q10853	

Board: 300	♠ 10952	The opponents are silent.
Dealer: N	♥ 632	
Vul: Both	♦ AJ	Partner bids first.
HCP: 7	♣ Q983	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ A85				2NT
Vul: NS	♥ KJ106	♥ A98	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q876	♦ AK2	Pass	3NT	AP	
South HCP: 20	♣ J8	♣ KQ107				
Contract: 3N S			1. Stayman			

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A54		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQJ6	♥ A3	Pass	4♠	Pass	7NT
North HCP: 20	♦ A43	♦ KQ1092	AP			
South HCP: 16	♣ AQJ10	♣ K63	1. Gerber, for N			
Contract: 7N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ A982	♠ KQ64				2NT
Vul: Both	♥ 10975	♥ AKJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 1053	♦ A82	Pass	4♠	AP	
South HCP: 20	♣ A8	♣ QJ10	1. Stayman			
Contract: 4♠ S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A42		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A1053	♥ KJ84	Pass	3♥	Pass	6NT
North HCP: 21	♦ AJ	♦ K62	AP			
South HCP: 14	♣ AQJ5	♣ K62	1. Stayman			
Contract: 6N N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AQ				2NT
Vul: EW	♥ KQ5	♥ AJ8	Pass	5NT	Pass	6NT
North HCP: 16	♦ 542	♦ AK8	AP			
South HCP: 20	♣ AKJ2	♣ Q10853				
Contract: 6N S						

Board: 300

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ S

North:

♠ AKQJ

♥ AJ94

♦ Q95

♣ K10

South:

♠ 10952

♥ 632

♦ AJ

♣ Q983

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♠
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AP

1. Stayman

2. both majors

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 301	♠ AQ7	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ Q876	Partner bids first.
HCP: 16	♣ K85	

Board: 302	♠ KJ3	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ AKQ94	You bid first.
HCP: 20	♣ A74	

Board: 303	♠ KJ8	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ AKQ7	Partner bids first.
HCP: 14	♣ J1092	

Board: 304	♠ AJ83	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ AKQJ8	You bid first.
HCP: 20	♣ J4	

Board: 305	♠ K85	The opponents are silent.
Dealer: S	♥ A973	
Vul: NS	♦ K94	Partner bids first.
HCP: 15	♣ KQ5	

Board: 306	♠ AK5	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ KJ94	You bid first.
HCP: 20	♣ KQ96	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K62				2NT
Vul: None	♥ AJ6	♥ K87	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ Q876	♦ AKJ	Pass	7NT	AP	
South HCP: 20	♣ K85	♣ AQ97				
Contract: 7N S			1. Gerber, for N			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 865		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K2	♥ AJ94	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ94	♦ 1076	AP			
South HCP: 8	♣ A74	♣ K108				
Contract: 3N N			1. Stayman			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ A96				2NT
Vul: Both	♥ 76	♥ AKQ4	Pass	5NT	Pass	6NT
North HCP: 14	♦ AKQ7	♦ J9	AP			
South HCP: 20	♣ J1092	♣ AQ43				
Contract: 6N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ K72		2NT	Pass	5NT
Vul: None	♥ A3	♥ KQJ	Pass	6NT	AP	
North HCP: 20	♦ AKQJ8	♦ 976				
South HCP: 13	♣ J4	♣ A987				
Contract: 6N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ AQ6				2NT
Vul: NS	♥ A973	♥ KJ42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ K94	♦ AQ52	Pass	7NT	AP	
South HCP: 20	♣ KQ5	♣ A7				
Contract: 7N S			1. Stayman			

Board: 306

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AK5

♥ A9

♦ KJ94

♣ KQ96

South:

♠ QJ102

♥ J76

♦ A72

♣ 843

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

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 301	♠ K62	The opponents are silent.
Dealer: S	♥ K87	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ AQ97	

Board: 302	♠ 865	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: NS	♦ 1076	Partner bids first.
HCP: 8	♣ K108	

Board: 303	♠ A96	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: Both	♦ J9	You bid first.
HCP: 20	♣ AQ43	

Board: 304	♠ K72	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ 976	Partner bids first.
HCP: 13	♣ A987	

Board: 305	♠ AQ6	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: NS	♦ AQ52	You bid first.
HCP: 20	♣ A7	

Board: 306	♠ QJ102	The opponents are silent.
Dealer: N	♥ J76	
Vul: EW	♦ A72	Partner bids first.
HCP: 8	♣ 843	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K62				2NT
Vul: None	♥ AJ6	♥ K87	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ Q876	♦ AKJ	Pass	7NT	AP	
South HCP: 20	♣ K85	♣ AQ97				
Contract: 7N S			1. Gerber, for N			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 865		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K2	♥ AJ94	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKQ94	♦ 1076	AP			
South HCP: 8	♣ A74	♣ K108				
Contract: 3N N			1. Stayman			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ A96				2NT
Vul: Both	♥ 76	♥ AKQ4	Pass	5NT	Pass	6NT
North HCP: 14	♦ AKQ7	♦ J9	AP			
South HCP: 20	♣ J1092	♣ AQ43				
Contract: 6N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ K72		2NT	Pass	5NT
Vul: None	♥ A3	♥ KQJ	Pass	6NT	AP	
North HCP: 20	♦ AKQJ8	♦ 976				
South HCP: 13	♣ J4	♣ A987				
Contract: 6N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ AQ6				2NT
Vul: NS	♥ A973	♥ KJ42	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♦ K94	♦ AQ52	Pass	7NT	AP	
South HCP: 20	♣ KQ5	♣ A7				
Contract: 7N S			1. Stayman			

Board: 306

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AK5

♥ A9

♦ KJ94

♣ KQ96

South:

♠ QJ102

♥ J76

♦ A72

♣ 843

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 a Balanced response. The responder's hand is leveled to**

Board: 307	♠ Q32	The opponents are silent.
Dealer: S	♥ 642	
Vul: None	♦ QJ87	Partner bids first.
HCP: 7	♣ Q86	

Board: 308	♠ KQ4	East Bids 5♣ if possible.
Dealer: N	♥ AKJ2	
Vul: NS	♦ A94	You bid first.
HCP: 21	♣ A65	

Board: 309	♠ 65	The opponents are silent.
Dealer: S	♥ A87	
Vul: EW	♦ K72	Partner bids first.
HCP: 8	♣ J9765	

Board: 310	♠ AQ	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: Both	♦ QJ75	You bid first.
HCP: 21	♣ AKQ	

Board: 311	♠ Q8	The opponents are silent.
Dealer: S	♥ A94	
Vul: NS	♦ K8742	Partner bids first.
HCP: 14	♣ KQ7	

Board: 312	♠ A104	The opponents are silent.
Dealer: N	♥ AK96	
Vul: EW	♦ AK76	You bid first.
HCP: 20	♣ Q7	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK				2NT
Vul: None	♥ 642	♥ AKQ				
North HCP: 7	♦ QJ87	♦ 6432	Pass	3NT	AP	
South HCP: 20	♣ Q86	♣ KJ109				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J653		2NT	5♣	5NT
Vul: NS	♥ AKJ2	♥ Q107				
North HCP: 21	♦ A94	♦ KQ75	AP			
South HCP: 11	♣ A65	♣ K8				
Contract: 5N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KQ2				2NT
Vul: EW	♥ A87	♥ QJ65				
North HCP: 8	♦ K72	♦ AQJ	Pass	3NT	AP	
South HCP: 21	♣ J9765	♣ AQ4				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J8		2NT	Pass	5NT
Vul: Both	♥ QJ76	♥ A52				
North HCP: 21	♦ QJ75	♦ AK94	Pass	6NT	AP	
South HCP: 13	♣ AKQ	♣ J1065				
Contract: 6N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AK92				2NT
Vul: NS	♥ A94	♥ K8				
North HCP: 14	♦ K8742	♦ AQ5	Pass	5NT	Pass	6NT
South HCP: 20	♣ KQ7	♣ A1063	AP			
Contract: 6N S						

Board: 312

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ A104

♥ AK96

♦ AK76

♣ Q7

South:

♠ J5

♥ QJ2

♦ QJ5

♣ AJ1063

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

1. Quantitative 4NT

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 307	♠ AK	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ 6432	You bid first.
HCP: 20	♣ KJ109	

Board: 308	♠ J653	East Bids 5♣ if possible.
Dealer: N	♥ Q107	
Vul: NS	♦ KQ75	Partner bids first.
HCP: 11	♣ K8	

Board: 309	♠ KQ2	The opponents are silent.
Dealer: S	♥ QJ65	
Vul: EW	♦ AQJ	You bid first.
HCP: 21	♣ AQ4	

Board: 310	♠ J8	The opponents are silent.
Dealer: N	♥ A52	
Vul: Both	♦ AK94	Partner bids first.
HCP: 13	♣ J1065	

Board: 311	♠ AK92	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ A1063	

Board: 312	♠ J5	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 12	♣ AJ1063	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK				2NT
Vul: None	♥ 642	♥ AKQ				
North HCP: 7	♦ QJ87	♦ 6432	Pass	3NT	AP	
South HCP: 20	♣ Q86	♣ KJ109				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J653		2NT	5♣	5NT
Vul: NS	♥ AKJ2	♥ Q107				
North HCP: 21	♦ A94	♦ KQ75	AP			
South HCP: 11	♣ A65	♣ K8				
Contract: 5N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ KQ2				2NT
Vul: EW	♥ A87	♥ QJ65				
North HCP: 8	♦ K72	♦ AQJ	Pass	3NT	AP	
South HCP: 21	♣ J9765	♣ AQ4				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J8		2NT	Pass	5NT
Vul: Both	♥ QJ76	♥ A52				
North HCP: 21	♦ QJ75	♦ AK94	Pass	6NT	AP	
South HCP: 13	♣ AKQ	♣ J1065				
Contract: 6N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AK92				2NT
Vul: NS	♥ A94	♥ K8				
North HCP: 14	♦ K8742	♦ AQ5	Pass	5NT	Pass	6NT
South HCP: 20	♣ KQ7	♣ A1063	AP			
Contract: 6N S						

Board: 312

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ A104

♥ AK96

♦ AK76

♣ Q7

South:

♠ J5

♥ QJ2

♦ QJ5

♣ AJ1063

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

1. Quantitative 4NT



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 313	♠ AKJ2	The opponents are silent.
Dealer: S	♥ 752	
Vul: Both	♦ A532	Partner bids first.
HCP: 13	♣ J3	

Board: 314	♠ AQ	The opponents are silent.
Dealer: N	♥ A1093	
Vul: None	♦ A1096	You bid first.
HCP: 20	♣ AQ3	

Board: 315	♠ K98	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: EW	♦ Q10	Partner bids first.
HCP: 10	♣ 10754	

Board: 316	♠ AQJ8	The opponents are silent.
Dealer: N	♥ K964	
Vul: Both	♦ A8	You bid first.
HCP: 21	♣ AK9	

Board: 317	♠ A93	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ A62	Partner bids first.
HCP: 15	♣ AQJ96	

Board: 318	♠ AQ6	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: Both	♦ A75	You bid first.
HCP: 21	♣ Q104	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ AKJ2	♠ Q86				2NT
Vul: Both	♥ 752	♥ AK8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ A532	♦ KQ8	Pass	5NT	Pass	6NT
South HCP: 20	♣ J3	♣ AQ74	AP			
Contract: 6N S			1. Stayman			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K94				
Vul: None	♥ A1093	♥ K8		2NT	Pass	5NT
North HCP: 20	♦ A1096	♦ KQJ85	Pass	6NT	AP	
South HCP: 13	♣ AQ3	♣ J87				
Contract: 6N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ J6				2NT
Vul: EW	♥ AJ102	♥ KQ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q10	♦ AK4	Pass	3NT	AP	
South HCP: 21	♣ 10754	♣ AKJ93	1. Stayman			
Contract: 3N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K62				
Vul: Both	♥ K964	♥ J5		2NT	Pass	3NT
North HCP: 21	♦ A8	♦ K632	AP			
South HCP: 9	♣ AK9	♣ Q1054				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ KQ8				2NT
Vul: None	♥ 82	♥ AKQ7	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ A62	♦ K743	Pass	6NT	AP	
South HCP: 20	♣ AQJ96	♣ K2	1. Gerber, for N			
Contract: 6N S						

Board: 318

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AQ6

♥ AKQ6

♦ A75

♣ Q104

South:

♠ 8732

♥ 107

♦ J102

♣ KJ96

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 313	♠ Q86	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ AQ74	

Board: 314	♠ K94	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ KQJ85	Partner bids first.
HCP: 13	♣ J87	

Board: 315	♠ J6	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AKJ93	

Board: 316	♠ K62	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ K632	Partner bids first.
HCP: 9	♣ Q1054	

Board: 317	♠ KQ8	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: None	♦ K743	You bid first.
HCP: 20	♣ K2	

Board: 318	♠ 8732	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ J102	Partner bids first.
HCP: 5	♣ KJ96	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ AKJ2	♠ Q86				2NT
Vul: Both	♥ 752	♥ AK8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ A532	♦ KQ8	Pass	5NT	Pass	6NT
South HCP: 20	♣ J3	♣ AQ74	AP			
Contract: 6N S			1. Stayman			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K94				
Vul: None	♥ A1093	♥ K8		2NT	Pass	5NT
North HCP: 20	♦ A1096	♦ KQJ85	Pass	6NT	AP	
South HCP: 13	♣ AQ3	♣ J87				
Contract: 6N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ J6				2NT
Vul: EW	♥ AJ102	♥ KQ7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q10	♦ AK4	Pass	3NT	AP	
South HCP: 21	♣ 10754	♣ AKJ93				
Contract: 3N S			1. Stayman			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K62				
Vul: Both	♥ K964	♥ J5		2NT	Pass	3NT
North HCP: 21	♦ A8	♦ K632	AP			
South HCP: 9	♣ AK9	♣ Q1054				
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ KQ8				2NT
Vul: None	♥ 82	♥ AKQ7	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ A62	♦ K743	Pass	6NT	AP	
South HCP: 20	♣ AQJ96	♣ K2				
Contract: 6N S			1. Gerber, for N			

Board: 318

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AQ6

♥ AKQ6

♦ A75

♣ Q104

South:

♠ 8732

♥ 107

♦ J102

♣ KJ96

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 319	♠ K1064	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ A52	Partner bids first.
HCP: 14	♣ KJ3	

Board: 320	♠ AJ8	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ AKJ42	You bid first.
HCP: 21	♣ AQ7	

Board: 321	♠ 52	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ J10932	Partner bids first.
HCP: 9	♣ K94	

Board: 322	♠ A93	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ AQ10	You bid first.
HCP: 20	♣ J1072	

Board: 323	♠ 10864	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: EW	♦ J54	Partner bids first.
HCP: 6	♣ 54	

Board: 324	♠ AK87	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: Both	♦ J105	You bid first.
HCP: 20	♣ A4	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ K1064	♠ A5				2NT
Vul: None	♥ K62	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ A52	♦ KQJ8	Pass	5NT	Pass	6NT
South HCP: 20	♣ KJ3	♣ AQ765	AP			
Contract: 6N S			1. Stayman			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ Q10	♥ AK52	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ42	♦ Q75	Pass	6NT	AP	
South HCP: 11	♣ AQ7	♣ 1096	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AK87				2NT
Vul: None	♥ AJ3	♥ K65				
North HCP: 9	♦ J10932	♦ AK65	Pass	3NT	AP	
South HCP: 21	♣ K94	♣ A10				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ KJ104		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKQ	♥ J42	Pass	3♦	Pass	5NT
North HCP: 20	♦ AQ10	♦ 9642	Pass	6NT	AP	
South HCP: 12	♣ J1072	♣ AK	1. Stayman			
Contract: 6N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 10864	♠ K95				2NT
Vul: EW	♥ KQ96	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J54	♦ AQ106	Pass	3NT	AP	
South HCP: 20	♣ 54	♣ AQ108	1. Stayman			
Contract: 3N S						



Board: 324

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4♠ S

North:

♠ AK87

♥ AKJ5

♦ J105

♣ A4

South:

♠ J1093

♥ 764

♦ AQ3

♣ KJ6

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♠
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AP

1. Stayman

2. both majors

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 319	♠ A5	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ KQJ8	You bid first.
HCP: 20	♣ AQ765	

Board: 320	♠ Q102	The opponents are silent.
Dealer: N	♥ AK52	
Vul: EW	♦ Q75	Partner bids first.
HCP: 11	♣ 1096	

Board: 321	♠ AK87	The opponents are silent.
Dealer: S	♥ K65	
Vul: None	♦ AK65	You bid first.
HCP: 21	♣ A10	

Board: 322	♠ KJ104	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ 9642	Partner bids first.
HCP: 12	♣ AK	

Board: 323	♠ K95	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ AQ106	You bid first.
HCP: 20	♣ AQ108	

Board: 324	♠ J1093	The opponents are silent.
Dealer: N	♥ 764	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 11	♣ KJ6	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ K1064	♠ A5				2NT
Vul: None	♥ K62	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ A52	♦ KQJ8	Pass	5NT	Pass	6NT
South HCP: 20	♣ KJ3	♣ AQ765	AP			
Contract: 6N S			1. Stayman			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ Q10	♥ AK52	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AKJ42	♦ Q75	Pass	6NT	AP	
South HCP: 11	♣ AQ7	♣ 1096	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AK87				2NT
Vul: None	♥ AJ3	♥ K65				
North HCP: 9	♦ J10932	♦ AK65	Pass	3NT	AP	
South HCP: 21	♣ K94	♣ A10				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ KJ104		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKQ	♥ J42	Pass	3♦	Pass	5NT
North HCP: 20	♦ AQ10	♦ 9642	Pass	6NT	AP	
South HCP: 12	♣ J1072	♣ AK	1. Stayman			
Contract: 6N N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 10864	♠ K95				2NT
Vul: EW	♥ KQ96	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J54	♦ AQ106	Pass	3NT	AP	
South HCP: 20	♣ 54	♣ AQ108	1. Stayman			
Contract: 3N S						

Board: 324

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 4♠ S

North:

♠ AK87

♥ AKJ5

♦ J105

♣ A4

South:

♠ J1093

♥ 764

♦ AQ3

♣ KJ6

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

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

AP

1. Stayman

2. both majors

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 325	♠ 874	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ J53	Partner bids first.
HCP: 7	♣ KQ654	

Board: 326	♠ AKQ	The opponents are silent.
Dealer: N	♥ 975	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ A964	

Board: 327	♠ AK3	The opponents are silent.
Dealer: S	♥ K83	
Vul: None	♦ K10432	Partner bids first.
HCP: 13	♣ 85	

Board: 328	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ AJ5	You bid first.
HCP: 21	♣ KQ6	

Board: 329	♠ Q94	The opponents are silent.
Dealer: S	♥ 63	
Vul: Both	♦ QJ98	Partner bids first.
HCP: 12	♣ AK92	

Board: 330	♠ KQ	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ AQ972	You bid first.
HCP: 20	♣ AQ9	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AK63				2NT
Vul: EW	♥ J10	♥ AK42				
North HCP: 7	♦ J53	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ KQ654	♣ 87				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J63		2NT	Pass	3NT
Vul: Both	♥ 975	♥ KJ4				
North HCP: 20	♦ AK4	♦ Q876	AP			
South HCP: 7	♣ A964	♣ 1087				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ QJ7				2NT
Vul: None	♥ K83	♥ AQ7				
North HCP: 13	♦ K10432	♦ AQ97	Pass	5NT	Pass	6NT
South HCP: 20	♣ 85	♣ KQ4	AP			
Contract: 6N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 1084		2NT	Pass	3NT
Vul: EW	♥ K74	♥ 105				
North HCP: 21	♦ AJ5	♦ Q7642	AP			
South HCP: 6	♣ KQ6	♣ A85				
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AK10				2NT
Vul: Both	♥ 63	♥ AK4				
North HCP: 12	♦ QJ98	♦ A75	Pass	5NT	Pass	7NT
South HCP: 20	♣ AK92	♣ Q1083	AP			
Contract: 7N S						

Board: 330

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ

♥ K93

♦ AQ972

♣ AQ9

South:

♠ 87

♥ AJ5

♦ K65

♣ KJ1085

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 325	♠ AK63	The opponents are silent.
Dealer: S	♥ AK42	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ 87	

Board: 326	♠ J63	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ Q876	Partner bids first.
HCP: 7	♣ 1087	

Board: 327	♠ QJ7	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: None	♦ AQ97	You bid first.
HCP: 20	♣ KQ4	

Board: 328	♠ 1084	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ Q7642	Partner bids first.
HCP: 6	♣ A85	

Board: 329	♠ AK10	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ A75	You bid first.
HCP: 20	♣ Q1083	

Board: 330	♠ 87	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ K65	Partner bids first.
HCP: 12	♣ KJ1085	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AK63				2NT
Vul: EW	♥ J10	♥ AK42				
North HCP: 7	♦ J53	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ KQ654	♣ 87				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J63		2NT	Pass	3NT
Vul: Both	♥ 975	♥ KJ4				
North HCP: 20	♦ AK4	♦ Q876	AP			
South HCP: 7	♣ A964	♣ 1087				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ QJ7				2NT
Vul: None	♥ K83	♥ AQ7				
North HCP: 13	♦ K10432	♦ AQ97	Pass	5NT	Pass	6NT
South HCP: 20	♣ 85	♣ KQ4	AP			
Contract: 6N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 1084		2NT	Pass	3NT
Vul: EW	♥ K74	♥ 105				
North HCP: 21	♦ AJ5	♦ Q7642	AP			
South HCP: 6	♣ KQ6	♣ A85				
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AK10				2NT
Vul: Both	♥ 63	♥ AK4				
North HCP: 12	♦ QJ98	♦ A75	Pass	5NT	Pass	7NT
South HCP: 20	♣ AK92	♣ Q1083	AP			
Contract: 7N S						

Board: 330

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQ

♥ K93

♦ AQ972

♣ AQ9

South:

♠ 87

♥ AJ5

♦ K65

♣ KJ1085

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 331  
Dealer: S  
Vul: NS  
HCP: 9

♠ KQ54  
♥ 98  
♦ A1073  
♣ 1074

East Doubles 3♣ if possible.  
West Doubles 4♥ if possible.  
West Bids XA♠♠ if possible.

Partner bids first.

Board: 332  
Dealer: N  
Vul: Both  
HCP: 20

♠ AK93  
♥ AQ8  
♦ A62  
♣ K72

The opponents are silent.

You bid first.

Board: 333  
Dealer: S  
Vul: None  
HCP: 13

♠ Q876  
♥ Q752  
♦ AJ5  
♣ A8

The opponents are silent.

Partner bids first.

Board: 334  
Dealer: N  
Vul: NS  
HCP: 20

♠ KJ  
♥ A95  
♦ KQ1076  
♣ AK10

The opponents are silent.

You bid first.

Board: 335  
Dealer: S  
Vul: EW  
HCP: 14

♠ QJ94  
♥ KQ106  
♦ AQ8  
♣ 106

The opponents are silent.

Partner bids first.

Board: 336  
Dealer: N  
Vul: None  
HCP: 20

♠ AQ9  
♥ 42  
♦ AK83  
♣ AK84

The opponents are silent.

You bid first.

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 331  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 20  
 Contract: 6♦X S

North:  
 ♠ KQ54  
 ♥ 98  
 ♦ A1073  
 ♣ 1074

South:  
 ♠ A73  
 ♥ A76  
 ♦ KQJ62  
 ♣ AQ

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

1. Stayman
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 332  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ AK93  
 ♥ AQ8  
 ♦ A62  
 ♣ K72

South:  
 ♠ 105  
 ♥ K106  
 ♦ KQ104  
 ♣ A953

West	North	East	South
	2NT	Pass	5NT
Pass	6NT	AP	

Board: 333  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ Q876  
 ♥ Q752  
 ♦ AJ5  
 ♣ A8

South:  
 ♠ AK3  
 ♥ AK3  
 ♦ K1087  
 ♣ K109

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

1. Stayman

Board: 334  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ KJ  
 ♥ A95  
 ♦ KQ1076  
 ♣ AK10

South:  
 ♠ 9852  
 ♥ Q86  
 ♦ AJ4  
 ♣ Q65

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

1. Stayman

Board: 335

Dealer: S

Vul: EW

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ QJ94

♥ KQ106

♦ AQ8

♣ 106

South:

♠ AK

♥ J54

♦ KJ105

♣ AKQ4

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 5NT Pass 6NT

AP

1. Stayman

Board: 336

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AQ9

♥ 42

♦ AK83

♣ AK84

South:

♠ 1082

♥ AJ106

♦ 1092

♣ J107

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 331  
Dealer: S  
Vul: NS  
HCP: 20

♠ A73  
♥ A76  
♦ KQJ62  
♣ AQ

East Doubles 3♣ if possible.  
West Doubles 4♥ if possible.  
West Bids XA♠♠ if possible.

You bid first.

Board: 332  
Dealer: N  
Vul: Both  
HCP: 12

♠ 105  
♥ K106  
♦ KQ104  
♣ A953

The opponents are silent.

Partner bids first.

Board: 333  
Dealer: S  
Vul: None  
HCP: 20

♠ AK3  
♥ AK3  
♦ K1087  
♣ K109

The opponents are silent.

You bid first.

Board: 334  
Dealer: N  
Vul: NS  
HCP: 9

♠ 9852  
♥ Q86  
♦ AJ4  
♣ Q65

The opponents are silent.

Partner bids first.

Board: 335  
Dealer: S  
Vul: EW  
HCP: 21

♠ AK  
♥ J54  
♦ KJ105  
♣ AKQ4

The opponents are silent.

You bid first.

Board: 336  
Dealer: N  
Vul: None  
HCP: 6

♠ 1082  
♥ AJ106  
♦ 1092  
♣ J107

The opponents are silent.

Partner bids first.

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 331  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 20  
 Contract: 6♦X S

North:  
 ♠ KQ54  
 ♥ 98  
 ♦ A1073  
 ♣ 1074

South:  
 ♠ A73  
 ♥ A76  
 ♦ KQJ62  
 ♣ AQ

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

1. Stayman
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 332  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ AK93  
 ♥ AQ8  
 ♦ A62  
 ♣ K72

South:  
 ♠ 105  
 ♥ K106  
 ♦ KQ104  
 ♣ A953

West	North	East	South
			2NT
	2NT	Pass	5NT
Pass	6NT	AP	

Board: 333  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ Q876  
 ♥ Q752  
 ♦ AJ5  
 ♣ A8

South:  
 ♠ AK3  
 ♥ AK3  
 ♦ K1087  
 ♣ K109

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

1. Stayman

Board: 334  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ KJ  
 ♥ A95  
 ♦ KQ1076  
 ♣ AK10

South:  
 ♠ 9852  
 ♥ Q86  
 ♦ AJ4  
 ♣ Q65

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

1. Stayman

Board: 335

Dealer: S

Vul: EW

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ QJ94

♥ KQ106

♦ AQ8

♣ 106

South:

♠ AK

♥ J54

♦ KJ105

♣ AKQ4

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 5NT Pass 6NT

AP

1. Stayman

Board: 336

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AQ9

♥ 42

♦ AK83

♣ AK84

South:

♠ 1082

♥ AJ106

♦ 1092

♣ J107

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

AP

1. Stayman



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 337	♠ J103	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ K975	Partner bids first.
HCP: 12	♣ A104	

Board: 338	♠ AKQ	The opponents are silent.
Dealer: N	♥ J1072	
Vul: EW	♦ AJ9	You bid first.
HCP: 20	♣ KQ3	

Board: 339	♠ J4	The opponents are silent.
Dealer: S	♥ A1086	
Vul: Both	♦ 642	Partner bids first.
HCP: 8	♣ QJ109	

Board: 340	♠ A854	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ 75	

Board: 341	♠ K84	The opponents are silent.
Dealer: S	♥ A764	
Vul: None	♦ 9872	Partner bids first.
HCP: 7	♣ 108	

Board: 342	♠ A64	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ AQ1054	You bid first.
HCP: 20	♣ K7	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AK65				2NT
Vul: NS	♥ A32	♥ KQ10	Pass	5NT	Pass	6NT
North HCP: 12	♦ K975	♦ AQ106	AP			
South HCP: 20	♣ A104	♣ Q8				
Contract: 6N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J1072	♥ AKQ9	Pass	3♥	Pass	7♥
North HCP: 20	♦ AJ9	♦ 10864	AP			
South HCP: 14	♣ KQ3	♣ A9	1. Stayman			
Contract: 7♥ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK10				2NT
Vul: Both	♥ A1086	♥ K93	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 642	♦ AK75	Pass	3NT	AP	
South HCP: 21	♣ QJ109	♣ A83	1. Stayman			
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ Q97				
Vul: Both	♥ AKQ10	♥ 95		2NT	Pass	5NT
North HCP: 20	♦ AK4	♦ Q83	Pass	6NT	AP	
South HCP: 12	♣ 75	♣ AKJ109				
Contract: 6N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AJ106				2NT
Vul: None	♥ A764	♥ QJ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 9872	♦ A4	Pass	3NT	AP	
South HCP: 20	♣ 108	♣ AKJ7	1. Stayman			
Contract: 3N S						

Board: 342

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ A64

♥ AK7

♦ AQ1054

♣ K7

South:

♠ K872

♥ 843

♦ J86

♣ QJ10

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

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

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 337	♠ AK65	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ AQ106	You bid first.
HCP: 20	♣ Q8	

Board: 338	♠ J84	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: EW	♦ 10864	Partner bids first.
HCP: 14	♣ A9	

Board: 339	♠ AK10	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ AK75	You bid first.
HCP: 21	♣ A83	

Board: 340	♠ Q97	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ Q83	Partner bids first.
HCP: 12	♣ AKJ109	

Board: 341	♠ AJ106	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: None	♦ A4	You bid first.
HCP: 20	♣ AKJ7	

Board: 342	♠ K872	The opponents are silent.
Dealer: N	♥ 843	
Vul: None	♦ J86	Partner bids first.
HCP: 7	♣ QJ10	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ AK65				2NT
Vul: NS	♥ A32	♥ KQ10	Pass	5NT	Pass	6NT
North HCP: 12	♦ K975	♦ AQ106	AP			
South HCP: 20	♣ A104	♣ Q8				
Contract: 6N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J84		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J1072	♥ AKQ9	Pass	3♥	Pass	7♥
North HCP: 20	♦ AJ9	♦ 10864	AP			
South HCP: 14	♣ KQ3	♣ A9	1. Stayman			
Contract: 7♥ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK10				2NT
Vul: Both	♥ A1086	♥ K93	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ 642	♦ AK75	Pass	3NT	AP	
South HCP: 21	♣ QJ109	♣ A83	1. Stayman			
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A854	♠ Q97				
Vul: Both	♥ AKQ10	♥ 95		2NT	Pass	5NT
North HCP: 20	♦ AK4	♦ Q83	Pass	6NT	AP	
South HCP: 12	♣ 75	♣ AKJ109				
Contract: 6N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AJ106				2NT
Vul: None	♥ A764	♥ QJ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 9872	♦ A4	Pass	3NT	AP	
South HCP: 20	♣ 108	♣ AKJ7	1. Stayman			
Contract: 3N S						

Board: 342

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ A64

♥ AK7

♦ AQ1054

♣ K7

South:

♠ K872

♥ 843

♦ J86

♣ QJ10

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

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

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

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 343	♠ Q86	The opponents are silent.
Dealer: S	♥ K654	
Vul: NS	♦ 5432	Partner bids first.
HCP: 5	♣ 87	

Board: 344	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: Both	♦ A953	You bid first.
HCP: 20	♣ K9	

Board: 345	♠ AQ9	The opponents are silent.
Dealer: S	♥ 10986	
Vul: None	♦ A32	Partner bids first.
HCP: 14	♣ A84	

Board: 346	♠ A4	The opponents are silent.
Dealer: N	♥ KJ54	
Vul: NS	♦ A76	You bid first.
HCP: 20	♣ AKJ10	

Board: 347	♠ K54	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ 9832	Partner bids first.
HCP: 8	♣ J96	

Board: 348	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: None	♦ K8	You bid first.
HCP: 20	♣ KJ97	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ KJ2				2NT
Vul: NS	♥ K654	♥ A108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 5432	♦ AJ10	Pass	3NT	AP	
South HCP: 20	♣ 87	♣ AK109				
Contract: 3N S			1. Stayman			

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J853		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ72	♥ 104	Pass	3♥	Pass	3NT
North HCP: 20	♦ A953	♦ J86	AP			
South HCP: 6	♣ K9	♣ A654	1. Stayman			
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ K4				2NT
Vul: None	♥ 10986	♥ AKJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ A32	♦ KQJ94	Pass	6♥	AP	
South HCP: 21	♣ A84	♣ KJ	1. Stayman			
Contract: 6♥ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q32		2NT	Pass	3NT
Vul: NS	♥ KJ54	♥ 876	AP			
North HCP: 20	♦ A76	♦ KJ54				
South HCP: 6	♣ AKJ10	♣ 864				
Contract: 3N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ Q1097				2NT
Vul: EW	♥ KJ5	♥ A843	Pass	3NT	AP	
North HCP: 8	♦ 9832	♦ AK4				
South HCP: 20	♣ J96	♣ AK				
Contract: 3N S						



Board: 348

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ AKJ

♥ KQ63

♦ K8

♣ KJ97

South:

♠ Q98

♥ J975

♦ AJ

♣ A543

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

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

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

AP

1. Stayman

2. Quantitative 4NT

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 343	♠ KJ2	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ AJ10	You bid first.
HCP: 20	♣ AK109	

Board: 344	♠ J853	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ J86	Partner bids first.
HCP: 6	♣ A654	

Board: 345	♠ K4	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: None	♦ KQJ94	You bid first.
HCP: 21	♣ KJ	

Board: 346	♠ Q32	The opponents are silent.
Dealer: N	♥ 876	
Vul: NS	♦ KJ54	Partner bids first.
HCP: 6	♣ 864	

Board: 347	♠ Q1097	The opponents are silent.
Dealer: S	♥ A843	
Vul: EW	♦ AK4	You bid first.
HCP: 20	♣ AK	

Board: 348	♠ Q98	The opponents are silent.
Dealer: N	♥ J975	
Vul: None	♦ AJ	Partner bids first.
HCP: 12	♣ A543	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ KJ2				2NT
Vul: NS	♥ K654	♥ A108	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ 5432	♦ AJ10	Pass	3NT	AP	
South HCP: 20	♣ 87	♣ AK109	1. Stayman			
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J853		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ72	♥ 104	Pass	3♥	Pass	3NT
North HCP: 20	♦ A953	♦ J86	AP			
South HCP: 6	♣ K9	♣ A654	1. Stayman			
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ K4				2NT
Vul: None	♥ 10986	♥ AKJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 14	♦ A32	♦ KQJ94	Pass	6♥	AP	
South HCP: 21	♣ A84	♣ KJ	1. Stayman			
Contract: 6♥ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q32		2NT	Pass	3NT
Vul: NS	♥ KJ54	♥ 876	AP			
North HCP: 20	♦ A76	♦ KJ54				
South HCP: 6	♣ AKJ10	♣ 864				
Contract: 3N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ Q1097				2NT
Vul: EW	♥ KJ5	♥ A843	Pass	3NT	AP	
North HCP: 8	♦ 9832	♦ AK4				
South HCP: 20	♣ J96	♣ AK				
Contract: 3N S						

Board: 348

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 4N N

North:

♠ AKJ

♥ KQ63

♦ K8

♣ KJ97

South:

♠ Q98

♥ J975

♦ AJ

♣ A543

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

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

AP

1. Stayman

2. Quantitative 4NT

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 349	♠ 72	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 11	♣ K7654	

Board: 350	♠ Q954	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ K9	You bid first.
HCP: 21	♣ AKJ10	

Board: 351	♠ Q9	The opponents are silent.
Dealer: S	♥ K82	
Vul: NS	♦ AQ105	Partner bids first.
HCP: 13	♣ Q1074	

Board: 352	♠ AKQ5	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ A105	You bid first.
HCP: 20	♣ KJ76	

Board: 353	♠ A7	The opponents are silent.
Dealer: S	♥ 742	
Vul: Both	♦ KQ65	Partner bids first.
HCP: 10	♣ J984	

Board: 354	♠ KQ3	The opponents are silent.
Dealer: N	♥ K63	
Vul: None	♦ AK104	You bid first.
HCP: 20	♣ KQ7	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ K96				2NT
Vul: NS	♥ QJ10	♥ AK5				
North HCP: 11	♦ AJ4	♦ KQ102	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ K7654	♣ AJ9	1. Quantitative	4NT		
Contract: 4N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ Q954	♠ J72				
Vul: Both	♥ AKJ	♥ Q6		2NT	Pass	3NT
North HCP: 21	♦ K9	♦ Q62	AP			
South HCP: 7	♣ AKJ10	♣ Q9765				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK				2NT
Vul: NS	♥ K82	♥ A973				
North HCP: 13	♦ AQ105	♦ K6	Pass	5NT	Pass	7NT
South HCP: 21	♣ Q1074	♣ AK832	AP			
Contract: 7N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 1043				
Vul: EW	♥ K9	♥ J742				
North HCP: 20	♦ A105	♦ J8		2NT	AP	
South HCP: 4	♣ KJ76	♣ Q1095				
Contract: 2N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ 53				2NT
Vul: Both	♥ 742	♥ AK3				
North HCP: 10	♦ KQ65	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ J984	♣ AKQ75				
Contract: 3N S						

Board: 354

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ KQ3

♥ K63

♦ AK104

♣ KQ7

South:

♠ J987

♥ 852

♦ QJ85

♣ 83

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 349	♠ K96	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ KQ102	You bid first.
HCP: 20	♣ AJ9	

Board: 350	♠ J72	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ Q62	Partner bids first.
HCP: 7	♣ Q9765	

Board: 351	♠ AK	The opponents are silent.
Dealer: S	♥ A973	
Vul: NS	♦ K6	You bid first.
HCP: 21	♣ AK832	

Board: 352	♠ 1043	The opponents are silent.
Dealer: N	♥ J742	
Vul: EW	♦ J8	Partner bids first.
HCP: 4	♣ Q1095	

Board: 353	♠ 53	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ A107	You bid first.
HCP: 20	♣ AKQ75	

Board: 354	♠ J987	The opponents are silent.
Dealer: N	♥ 852	
Vul: None	♦ QJ85	Partner bids first.
HCP: 4	♣ 83	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ K96				2NT
Vul: NS	♥ QJ10	♥ AK5				
North HCP: 11	♦ AJ4	♦ KQ102	Pass	4NT <sup>1</sup>	AP	
South HCP: 20	♣ K7654	♣ AJ9	1. Quantitative	4NT		
Contract: 4N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ Q954	♠ J72				
Vul: Both	♥ AKJ	♥ Q6		2NT	Pass	3NT
North HCP: 21	♦ K9	♦ Q62	AP			
South HCP: 7	♣ AKJ10	♣ Q9765				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK				2NT
Vul: NS	♥ K82	♥ A973				
North HCP: 13	♦ AQ105	♦ K6	Pass	5NT	Pass	7NT
South HCP: 21	♣ Q1074	♣ AK832	AP			
Contract: 7N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 1043				
Vul: EW	♥ K9	♥ J742				
North HCP: 20	♦ A105	♦ J8		2NT	AP	
South HCP: 4	♣ KJ76	♣ Q1095				
Contract: 2N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ 53				2NT
Vul: Both	♥ 742	♥ AK3				
North HCP: 10	♦ KQ65	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ J984	♣ AKQ75				
Contract: 3N S						

Board: 354

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ KQ3

♥ K63

♦ AK104

♣ KQ7

South:

♠ J987

♥ 852

♦ QJ85

♣ 83

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 355	♠ J108	The opponents are silent.
Dealer: S	♥ K72	
Vul: EW	♦ 1062	Partner bids first.
HCP: 7	♣ QJ65	

Board: 356	♠ 952	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ AJ107	You bid first.
HCP: 21	♣ AKQ	

Board: 357	♠ 10832	The opponents are silent.
Dealer: S	♥ K83	
Vul: None	♦ 92	Partner bids first.
HCP: 6	♣ QJ76	

Board: 358	♠ A82	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ AKJ42	You bid first.
HCP: 20	♣ K8	

Board: 359	♠ A8	The opponents are silent.
Dealer: S	♥ Q753	
Vul: Both	♦ 432	Partner bids first.
HCP: 6	♣ 10865	

Board: 360	♠ AJ82	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: None	♦ AK6	You bid first.
HCP: 20	♣ K4	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ K75				2NT
Vul: EW	♥ K72	♥ A104				
North HCP: 7	♦ 1062	♦ AQ54	Pass	3NT	AP	
South HCP: 20	♣ QJ65	♣ AK9				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ 952	♠ AK10		2NT	Pass	5NT
Vul: Both	♥ AK6	♥ QJ10				
North HCP: 21	♦ AJ107	♦ Q964	Pass	6NT	AP	
South HCP: 13	♣ AKQ	♣ J94				
Contract: 6N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ K6				2NT
Vul: None	♥ K83	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 92	♦ A864	Pass	3NT	AP	
South HCP: 20	♣ QJ76	♣ AK953	1. Stayman			
Contract: 3N S						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ K96		2NT	Pass	3NT
Vul: NS	♥ AJ2	♥ K65				
North HCP: 20	♦ AKJ42	♦ 963	AP			
South HCP: 9	♣ K8	♣ QJ54				
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K2				2NT
Vul: Both	♥ Q753	♥ KJ84	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 432	♦ AKQ109	Pass	4♥	AP	
South HCP: 21	♣ 10865	♣ KQ	1. Stayman			
Contract: 4♥ S						

Board: 360

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AJ82

♥ AJ52

♦ AK6

♣ K4

South:

♠ 1065

♥ 1076

♦ Q10754

♣ Q7

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 355	♠ K75	The opponents are silent.
Dealer: S	♥ A104	
Vul: EW	♦ AQ54	You bid first.
HCP: 20	♣ AK9	

Board: 356	♠ AK10	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ Q964	Partner bids first.
HCP: 13	♣ J94	

Board: 357	♠ K6	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ A864	You bid first.
HCP: 20	♣ AK953	

Board: 358	♠ K96	The opponents are silent.
Dealer: N	♥ K65	
Vul: NS	♦ 963	Partner bids first.
HCP: 9	♣ QJ54	

Board: 359	♠ K2	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: Both	♦ AKQ109	You bid first.
HCP: 21	♣ KQ	

Board: 360	♠ 1065	The opponents are silent.
Dealer: N	♥ 1076	
Vul: None	♦ Q10754	Partner bids first.
HCP: 4	♣ Q7	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ K75				2NT
Vul: EW	♥ K72	♥ A104				
North HCP: 7	♦ 1062	♦ AQ54	Pass	3NT	AP	
South HCP: 20	♣ QJ65	♣ AK9				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ 952	♠ AK10		2NT	Pass	5NT
Vul: Both	♥ AK6	♥ QJ10				
North HCP: 21	♦ AJ107	♦ Q964	Pass	6NT	AP	
South HCP: 13	♣ AKQ	♣ J94				
Contract: 6N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ K6				2NT
Vul: None	♥ K83	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 92	♦ A864	Pass	3NT	AP	
South HCP: 20	♣ QJ76	♣ AK953	1. Stayman			
Contract: 3N S						

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ K96		2NT	Pass	3NT
Vul: NS	♥ AJ2	♥ K65				
North HCP: 20	♦ AKJ42	♦ 963	AP			
South HCP: 9	♣ K8	♣ QJ54				
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ K2				2NT
Vul: Both	♥ Q753	♥ KJ84	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 432	♦ AKQ109	Pass	4♥	AP	
South HCP: 21	♣ 10865	♣ KQ	1. Stayman			
Contract: 4♥ S						

Board: 360

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AJ82

♥ AJ52

♦ AK6

♣ K4

South:

♠ 1065

♥ 1076

♦ Q10754

♣ Q7

West	North	East	South
	2NT	AP	



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 361	♠ 942	The opponents are silent.
Dealer: S	♥ Q94	
Vul: NS	♦ Q10874	Partner bids first.
HCP: 8	♣ A6	

Board: 362	♠ AK72	The opponents are silent.
Dealer: N	♥ AK87	
Vul: EW	♦ Q104	You bid first.
HCP: 20	♣ A5	

Board: 363	♠ Q84	The opponents are silent.
Dealer: S	♥ A43	
Vul: None	♦ 106	Partner bids first.
HCP: 13	♣ AK1092	

Board: 364	♠ 963	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ AK76	You bid first.
HCP: 20	♣ AK9	

Board: 365	♠ J54	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ KJ4	Partner bids first.
HCP: 12	♣ K10932	

Board: 366	♠ 873	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ AKJ96	You bid first.
HCP: 20	♣ A5	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AKJ				2NT
Vul: NS	♥ Q94	♥ A1085				
North HCP: 8	♦ Q10874	♦ AKJ2	Pass	3NT	AP	
South HCP: 20	♣ A6	♣ 74				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ 865		2NT	Pass	5NT
Vul: EW	♥ AK87	♥ Q4				
North HCP: 20	♦ Q104	♦ AK86	Pass	6NT	AP	
South HCP: 14	♣ A5	♣ KQ63				
Contract: 6N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AKJ3				2NT
Vul: None	♥ A43	♥ K1062				
North HCP: 13	♦ 106	♦ AK3	Pass	5NT	Pass	6NT
South HCP: 20	♣ AK1092	♣ Q6	AP			
Contract: 6N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ AQ4		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ7	♥ 8432	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK76	♦ J102	AP			
South HCP: 7	♣ AK9	♣ 764	1. Stayman			
Contract: 3N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AK86				2NT
Vul: Both	♥ A10	♥ KQ85				
North HCP: 12	♦ KJ4	♦ Q2	Pass	5NT	Pass	6NT
South HCP: 21	♣ K10932	♣ AQJ	AP			
Contract: 6N S						

Board: 366

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ 873

♥ AKJ

♦ AKJ96

♣ A5

South:

♠ K1054

♥ 743

♦ 5432

♣ KQ

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

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 361	♠ AKJ	The opponents are silent.
Dealer: S	♥ A1085	
Vul: NS	♦ AKJ2	You bid first.
HCP: 20	♣ 74	

Board: 362	♠ 865	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ AK86	Partner bids first.
HCP: 14	♣ KQ63	

Board: 363	♠ AKJ3	The opponents are silent.
Dealer: S	♥ K1062	
Vul: None	♦ AK3	You bid first.
HCP: 20	♣ Q6	

Board: 364	♠ AQ4	The opponents are silent.
Dealer: N	♥ 8432	
Vul: NS	♦ J102	Partner bids first.
HCP: 7	♣ 764	

Board: 365	♠ AK86	The opponents are silent.
Dealer: S	♥ KQ85	
Vul: Both	♦ Q2	You bid first.
HCP: 21	♣ AQJ	

Board: 366	♠ K1054	The opponents are silent.
Dealer: N	♥ 743	
Vul: NS	♦ 5432	Partner bids first.
HCP: 8	♣ KQ	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AKJ				2NT
Vul: NS	♥ Q94	♥ A1085				
North HCP: 8	♦ Q10874	♦ AKJ2	Pass	3NT	AP	
South HCP: 20	♣ A6	♣ 74				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ 865		2NT	Pass	5NT
Vul: EW	♥ AK87	♥ Q4				
North HCP: 20	♦ Q104	♦ AK86	Pass	6NT	AP	
South HCP: 14	♣ A5	♣ KQ63				
Contract: 6N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AKJ3				2NT
Vul: None	♥ A43	♥ K1062				
North HCP: 13	♦ 106	♦ AK3	Pass	5NT	Pass	6NT
South HCP: 20	♣ AK1092	♣ Q6	AP			
Contract: 6N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ 963	♠ AQ4		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AQ7	♥ 8432				
North HCP: 20	♦ AK76	♦ J102	Pass	3♦	Pass	3NT
South HCP: 7	♣ AK9	♣ 764	AP			
Contract: 3N N			1. Stayman			

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AK86				2NT
Vul: Both	♥ A10	♥ KQ85				
North HCP: 12	♦ KJ4	♦ Q2	Pass	5NT	Pass	6NT
South HCP: 21	♣ K10932	♣ AQJ	AP			
Contract: 6N S						

Board: 366

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ 873

♥ AKJ

♦ AKJ96

♣ A5

South:

♠ K1054

♥ 743

♦ 5432

♣ KQ

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

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

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 367     ♠ K972  
Dealer: S       ♥ A642  
Vul: Both      ♦ 64  
HCP: 12       ♣ AJ7

The opponents are silent.

Partner bids first.

Board: 368     ♠ AK6  
Dealer: N       ♥ K98  
Vul: None      ♦ KQ  
HCP: 21       ♣ AQ1086

The opponents are silent.

You bid first.

Board: 369     ♠ 64  
Dealer: S       ♥ AJ4  
Vul: EW       ♦ KJ865  
HCP: 12       ♣ K95

East Doubles Pass if possible.

Partner bids first.

Board: 370     ♠ AKQ8  
Dealer: N       ♥ A983  
Vul: Both      ♦ A7  
HCP: 21       ♣ A96

The opponents are silent.

You bid first.

Board: 371     ♠ KJ72  
Dealer: S       ♥ Q7  
Vul: None      ♦ A653  
HCP: 12       ♣ Q43

The opponents are silent.

Partner bids first.

Board: 372     ♠ KQ65  
Dealer: N       ♥ AK32  
Vul: NS       ♦ AK2  
HCP: 21       ♣ Q10

The opponents are silent.

You bid first.

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 367  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 21  
Contract: 6N S

North:  
♠ K972  
♥ A642  
♦ 64  
♣ AJ7

South:  
♠ A43  
♥ KQ8  
♦ AK10  
♣ KQ95

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

1. Stayman

Board: 368  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 3N N

North:  
♠ AK6  
♥ K98  
♦ KQ  
♣ AQ1086

South:  
♠ J9  
♥ Q1062  
♦ J109  
♣ K753

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

1. Stayman

Board: 369  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6NX S

North:  
♠ 64  
♥ AJ4  
♦ KJ865  
♣ K95

South:  
♠ QJ10  
♥ KQ108  
♦ AQ10  
♣ AQ4

West	North	East	South
			2NT
Pass	5NT	Pass	6NT
Pass	Pass	X	AP

Board: 370  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 12  
Contract: 6N N

North:  
♠ AKQ8  
♥ A983  
♦ A7  
♣ A96

South:  
♠ J975  
♥ KQ2  
♦ K865  
♣ K4

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

1. Stayman  
2. both majors  
3. Quantitative 4NT

Board: 371  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 21  
Contract: 6N S

North:  
♠ KJ72  
♥ Q7  
♦ A653  
♣ Q43

South:  
♠ Q8  
♥ AK92  
♦ KQ9  
♣ AK65

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

1. Stayman



Board: 372

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ KQ65

♥ AK32

♦ AK2

♣ Q10

South:

♠ 843

♥ J84

♦ 97

♣ A9865

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 367	♠ A43	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ AK10	You bid first.
HCP: 21	♣ KQ95	
Board: 368	♠ J9	The opponents are silent.
Dealer: N	♥ Q1062	
Vul: None	♦ J109	Partner bids first.
HCP: 7	♣ K753	
Board: 369	♠ QJ10	East Doubles Pass if possible.
Dealer: S	♥ KQ108	
Vul: EW	♦ AQ10	You bid first.
HCP: 20	♣ AQ4	
Board: 370	♠ J975	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: Both	♦ K865	Partner bids first.
HCP: 12	♣ K4	
Board: 371	♠ Q8	The opponents are silent.
Dealer: S	♥ AK92	
Vul: None	♦ KQ9	You bid first.
HCP: 21	♣ AK65	
Board: 372	♠ 843	The opponents are silent.
Dealer: N	♥ J84	
Vul: NS	♦ 97	Partner bids first.
HCP: 5	♣ A9865	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 367  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 21  
Contract: 6N S

North:  
♠ K972  
♥ A642  
♦ 64  
♣ AJ7

South:  
♠ A43  
♥ KQ8  
♦ AK10  
♣ KQ95

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

1. Stayman

Board: 368  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 7  
Contract: 3N N

North:  
♠ AK6  
♥ K98  
♦ KQ  
♣ AQ1086

South:  
♠ J9  
♥ Q1062  
♦ J109  
♣ K753

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

1. Stayman

Board: 369  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 20  
Contract: 6NX S

North:  
♠ 64  
♥ AJ4  
♦ KJ865  
♣ K95

South:  
♠ QJ10  
♥ KQ108  
♦ AQ10  
♣ AQ4

West	North	East	South
			2NT
Pass	5NT	Pass	6NT
Pass	Pass	X	AP

Board: 370  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 12  
Contract: 6N N

North:  
♠ AKQ8  
♥ A983  
♦ A7  
♣ A96

South:  
♠ J975  
♥ KQ2  
♦ K865  
♣ K4

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

1. Stayman  
2. both majors  
3. Quantitative 4NT

Board: 371  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 21  
Contract: 6N S

North:  
♠ KJ72  
♥ Q7  
♦ A653  
♣ Q43

South:  
♠ Q8  
♥ AK92  
♦ KQ9  
♣ AK65

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

1. Stayman

Board: 372

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ KQ65

♥ AK32

♦ AK2

♣ Q10

South:

♠ 843

♥ J84

♦ 97

♣ A9865

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 373	♠ A74	The opponents are silent.
Dealer: S	♥ J962	
Vul: Both	♦ J2	Partner bids first.
HCP: 6	♣ 10984	
Board: 374	♠ AKJ6	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ AK42	You bid first.
HCP: 21	♣ K86	
Board: 375	♠ K832	East Doubles 3♣ if possible.
Dealer: S	♥ 9762	West Bids X♠ if possible.
Vul: NS	♦ Q5	
HCP: 6	♣ J93	Partner bids first.
Board: 376	♠ AK3	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ AJ75	You bid first.
HCP: 21	♣ A76	
Board: 377	♠ 9854	The opponents are silent.
Dealer: S	♥ AK63	
Vul: NS	♦ K10	Partner bids first.
HCP: 13	♣ QJ8	
Board: 378	♠ QJ7	West Doubles 3♣ if possible.
Dealer: N	♥ AKQJ	
Vul: EW	♦ AKJ4	You bid first.
HCP: 21	♣ 94	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ K1062				2NT
Vul: Both	♥ J962	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ J2	♦ AK63	Pass	3NT	AP	
South HCP: 21	♣ 10984	♣ KQ5				
Contract: 3N S						1. Stayman

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q108				2NT
Vul: None	♥ K5	♥ J4		2NT	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AK42	♦ J63	Pass	6NT	AP	
South HCP: 11	♣ K86	♣ AQJ52				
Contract: 6N N						1. Quantitative 4NT

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ A1075				2NT
Vul: NS	♥ 9762	♥ A5	Pass	3♣ <sup>1</sup>	X	3♠
North HCP: 6	♦ Q5	♦ AKJ104	Pass	4♣ <sup>2</sup>	Pass	4♠
South HCP: 20	♣ J93	♣ A5	X♠	AP		
Contract: 4♠X S						1. Stayman
						2. limit raise or better in ♠

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ65				2NT
Vul: None	♥ KQ5	♥ 1062		2NT	Pass	3♣ <sup>1</sup>
North HCP: 21	♦ AJ75	♦ Q94	Pass	3♦	Pass	3NT
South HCP: 8	♣ A76	♣ K54	AP			
Contract: 3N N						1. Stayman

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 9854	♠ AK3				2NT
Vul: NS	♥ AK63	♥ QJ85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ K10	♦ A85	Pass	6♥	AP	
South HCP: 21	♣ QJ8	♣ AK3				
Contract: 6♥ S						1. Stayman

Board: 378

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 4♥ N

North:

♠ QJ7

♥ AKQJ

♦ AKJ4

♣ 94

South:

♠ AK109

♥ 8654

♦ Q52

♣ 73

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

2. limit raise or better in ♥

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 373	♠ K1062	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AK63	You bid first.
HCP: 21	♣ KQ5	
Board: 374	♠ Q108	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ J63	Partner bids first.
HCP: 11	♣ AQJ52	
Board: 375	♠ A1075	East Doubles 3♣ if possible.
Dealer: S	♥ A5	West Bids X♠ if possible.
Vul: NS	♦ AKJ104	
HCP: 20	♣ A5	You bid first.
Board: 376	♠ QJ65	The opponents are silent.
Dealer: N	♥ 1062	
Vul: None	♦ Q94	Partner bids first.
HCP: 8	♣ K54	
Board: 377	♠ AK3	The opponents are silent.
Dealer: S	♥ QJ85	
Vul: NS	♦ A85	You bid first.
HCP: 21	♣ AK3	
Board: 378	♠ AK109	West Doubles 3♣ if possible.
Dealer: N	♥ 8654	
Vul: EW	♦ Q52	Partner bids first.
HCP: 9	♣ 73	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ K1062				2NT
Vul: Both	♥ J962	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ J2	♦ AK63	Pass	3NT	AP	
South HCP: 21	♣ 10984	♣ KQ5				
Contract: 3N S						1. Stayman

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q108		2NT	Pass	4NT <sup>1</sup>
Vul: None	♥ K5	♥ J4				
North HCP: 21	♦ AK42	♦ J63	Pass	6NT	AP	
South HCP: 11	♣ K86	♣ AQJ52				
Contract: 6N N						1. Quantitative 4NT

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ A1075				2NT
Vul: NS	♥ 9762	♥ A5	Pass	3♣ <sup>1</sup>	X	3♠
North HCP: 6	♦ Q5	♦ AKJ104	Pass	4♣ <sup>2</sup>	Pass	4♠
South HCP: 20	♣ J93	♣ A5	X♠	AP		
Contract: 4♠X S						1. Stayman
						2. limit raise or better in ♠

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ65		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ5	♥ 1062	Pass	3♦	Pass	3NT
North HCP: 21	♦ AJ75	♦ Q94	AP			
South HCP: 8	♣ A76	♣ K54				
Contract: 3N N						1. Stayman

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 9854	♠ AK3				2NT
Vul: NS	♥ AK63	♥ QJ85	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 13	♦ K10	♦ A85	Pass	6♥	AP	
South HCP: 21	♣ QJ8	♣ AK3				
Contract: 6♥ S						1. Stayman

Board: 378

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 4♥ N

North:

♠ QJ7

♥ AKQJ

♦ AKJ4

♣ 94

South:

♠ AK109

♥ 8654

♦ Q52

♣ 73

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

X	3♥	Pass	4♣ <sup>2</sup>
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Pass	4♥	AP	
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1. Stayman

2. limit raise or better in ♥

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 379	♠ 432	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: Both	♦ 986	Partner bids first.
HCP: 9	♣ 964	

Board: 380	♠ KQ94	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ AJ2	You bid first.
HCP: 21	♣ AQJ4	

Board: 381	♠ A753	The opponents are silent.
Dealer: S	♥ QJ96	
Vul: None	♦ 763	Partner bids first.
HCP: 7	♣ 95	

Board: 382	♠ AK76	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ AQ7	You bid first.
HCP: 21	♣ A43	

Board: 383	♠ 532	The opponents are silent.
Dealer: S	♥ AK63	
Vul: None	♦ AQ108	Partner bids first.
HCP: 14	♣ J3	

Board: 384	♠ QJ63	The opponents are silent.
Dealer: N	♥ A73	
Vul: NS	♦ AKQ4	You bid first.
HCP: 20	♣ A9	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AKQ6				2NT
Vul: Both	♥ AKQ5	♥ 62	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 986	♦ AKJ10	Pass	3NT	AP	
South HCP: 21	♣ 964	♣ KJ3				
Contract: 3N S			1. Stayman			

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ AJ2				
Vul: EW	♥ A7	♥ KJ9		2NT	Pass	5NT
North HCP: 21	♦ AJ2	♦ K7543	Pass	6NT	AP	
South HCP: 12	♣ AQJ4	♣ 52				
Contract: 6N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ A753	♠ K10				2NT
Vul: None	♥ QJ96	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 763	♦ A942	Pass	3NT	AP	
South HCP: 21	♣ 95	♣ AK1087				
Contract: 3N S			1. Stayman			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ QJ83		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ6	♥ A942	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ7	♦ 1084	AP			
South HCP: 9	♣ A43	♣ Q6				
Contract: 4♠ N			1. Stayman			

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AK				2NT
Vul: None	♥ AK63	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ AQ108	♦ KJ654	Pass	5NT	Pass	6NT
South HCP: 21	♣ J3	♣ AK108	AP			
Contract: 6N S			1. Stayman			

Board: 384

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ QJ63

♥ A73

♦ AKQ4

♣ A9

South:

♠ AK94

♥ Q95

♦ 83

♣ KQ74

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

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 379	♠ AKQ6	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ AKJ10	You bid first.
HCP: 21	♣ KJ3	

Board: 380	♠ AJ2	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: EW	♦ K7543	Partner bids first.
HCP: 12	♣ 52	

Board: 381	♠ K10	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ A942	You bid first.
HCP: 21	♣ AK1087	

Board: 382	♠ QJ83	The opponents are silent.
Dealer: N	♥ A942	
Vul: EW	♦ 1084	Partner bids first.
HCP: 9	♣ Q6	

Board: 383	♠ AK	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ KJ654	You bid first.
HCP: 21	♣ AK108	

Board: 384	♠ AK94	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ 83	Partner bids first.
HCP: 14	♣ KQ74	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AKQ6				2NT
Vul: Both	♥ AKQ5	♥ 62	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ 986	♦ AKJ10	Pass	3NT	AP	
South HCP: 21	♣ 964	♣ KJ3				
Contract: 3N S			1. Stayman			

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ AJ2				
Vul: EW	♥ A7	♥ KJ9		2NT	Pass	5NT
North HCP: 21	♦ AJ2	♦ K7543	Pass	6NT	AP	
South HCP: 12	♣ AQJ4	♣ 52				
Contract: 6N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ A753	♠ K10				2NT
Vul: None	♥ QJ96	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ 763	♦ A942	Pass	3NT	AP	
South HCP: 21	♣ 95	♣ AK1087				
Contract: 3N S			1. Stayman			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ QJ83		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ KJ6	♥ A942	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ7	♦ 1084	AP			
South HCP: 9	♣ A43	♣ Q6				
Contract: 4♠ N			1. Stayman			

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AK				2NT
Vul: None	♥ AK63	♥ QJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ AQ108	♦ KJ654	Pass	5NT	Pass	6NT
South HCP: 21	♣ J3	♣ AK108	AP			
Contract: 6N S			1. Stayman			

Board: 384

Dealer: N

Vul: NS

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ QJ63

♥ A73

♦ AKQ4

♣ A9

South:

♠ AK94

♥ Q95

♦ 83

♣ KQ74

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

AP

1. Stayman



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 385	♠ 9832	The opponents are silent.
Dealer: S	♥ 862	
Vul: Both	♦ A52	Partner bids first.
HCP: 5	♣ J74	

Board: 386	♠ Q83	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ KQJ73	

Board: 387	♠ 9862	The opponents are silent.
Dealer: S	♥ 732	
Vul: NS	♦ Q6	Partner bids first.
HCP: 8	♣ AQ97	

Board: 388	♠ A975	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AQ6	You bid first.
HCP: 21	♣ AKJ7	

Board: 389	♠ Q974	The opponents are silent.
Dealer: S	♥ 986	
Vul: None	♦ K43	Partner bids first.
HCP: 12	♣ AQJ	

Board: 390	♠ KQ97	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: NS	♦ AK8	You bid first.
HCP: 20	♣ K6	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ AK7				2NT
Vul: Both	♥ 862	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A52	♦ K73	Pass	3NT	AP	
South HCP: 21	♣ J74	♣ KQ96				
Contract: 3N S			1. Stayman			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ KJ106		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK3	♥ J109	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ	♦ KQ7	AP			
South HCP: 10	♣ KQJ73	♣ 1094				
Contract: 3N N			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 9862	♠ J74				2NT
Vul: NS	♥ 732	♥ AKJ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ Q6	♦ AK9	Pass	3NT	AP	
South HCP: 20	♣ AQ97	♣ KJ3				
Contract: 3N S			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A975	♠ J102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K7	♥ A985	Pass	3♠	Pass	3NT
North HCP: 21	♦ AQ6	♦ 10842	AP			
South HCP: 7	♣ AKJ7	♣ Q4				
Contract: 3N N			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q974	♠ AK8				2NT
Vul: None	♥ 986	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K43	♦ QJ8	Pass	5NT	Pass	6NT
South HCP: 20	♣ AQJ	♣ K642	AP			
Contract: 6N S			1. Stayman			

Board: 390

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ KQ97

♥ KQ95

♦ AK8

♣ K6

South:

♠ J1065

♥ 107

♦ Q105

♣ Q1074

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

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 385	♠ AK7	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ K73	You bid first.
HCP: 21	♣ KQ96	

Board: 386	♠ KJ106	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ KQ7	Partner bids first.
HCP: 10	♣ 1094	

Board: 387	♠ J74	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ KJ3	

Board: 388	♠ J102	The opponents are silent.
Dealer: N	♥ A985	
Vul: EW	♦ 10842	Partner bids first.
HCP: 7	♣ Q4	

Board: 389	♠ AK8	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ QJ8	You bid first.
HCP: 20	♣ K642	

Board: 390	♠ J1065	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ Q105	Partner bids first.
HCP: 5	♣ Q1074	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ AK7				2NT
Vul: Both	♥ 862	♥ AQ3	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 5	♦ A52	♦ K73	Pass	3NT	AP	
South HCP: 21	♣ J74	♣ KQ96				
Contract: 3N S			1. Stayman			

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ KJ106		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK3	♥ J109	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ	♦ KQ7	AP			
South HCP: 10	♣ KQJ73	♣ 1094				
Contract: 3N N			1. Stayman			

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 9862	♠ J74				2NT
Vul: NS	♥ 732	♥ AKJ10	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ Q6	♦ AK9	Pass	3NT	AP	
South HCP: 20	♣ AQ97	♣ KJ3				
Contract: 3N S			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A975	♠ J102		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K7	♥ A985	Pass	3♠	Pass	3NT
North HCP: 21	♦ AQ6	♦ 10842	AP			
South HCP: 7	♣ AKJ7	♣ Q4				
Contract: 3N N			1. Stayman			

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q974	♠ AK8				2NT
Vul: None	♥ 986	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ K43	♦ QJ8	Pass	5NT	Pass	6NT
South HCP: 20	♣ AQJ	♣ K642	AP			
Contract: 6N S			1. Stayman			

Board: 390

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ KQ97

♥ KQ95

♦ AK8

♣ K6

South:

♠ J1065

♥ 107

♦ Q105

♣ Q1074

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♠
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AP

1. Stayman

2. both majors

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 391	♠ QJ108	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ 93	Partner bids first.
HCP: 17	♣ AKQJ	

Board: 392	♠ Q853	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ KJ	You bid first.
HCP: 21	♣ AKQ10	

Board: 393	♠ 932	The opponents are silent.
Dealer: S	♥ K875	
Vul: EW	♦ QJ105	Partner bids first.
HCP: 6	♣ 95	

Board: 394	♠ AKQ5	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ AJ76	You bid first.
HCP: 21	♣ Q94	

Board: 395	♠ 9863	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ 10432	Partner bids first.
HCP: 7	♣ K76	

Board: 396	♠ KJ52	The opponents are silent.
Dealer: N	♥ 74	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ AK4	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ AK95				2NT
Vul: Both	♥ KJ10	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 17	♦ 93	♦ AQJ102	Pass	7NT	AP	
South HCP: 20	♣ AKQJ	♣ 54				
Contract: 7N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ Q853	♠ A76				
Vul: NS	♥ AQ4	♥ J73		2NT	Pass	3NT
North HCP: 21	♦ KJ	♦ A10863	AP			
South HCP: 9	♣ AKQ10	♣ 76				
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AK7				2NT
Vul: EW	♥ K875	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ QJ105	♦ K964	Pass	3NT	AP	
South HCP: 20	♣ 95	♣ AJ64				
Contract: 3N S			1. Stayman			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 974				
Vul: Both	♥ KQ	♥ 643		2NT	Pass	3NT
North HCP: 21	♦ AJ76	♦ Q1094	AP			
South HCP: 6	♣ Q94	♣ A73				
Contract: 3N N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 9863	♠ AK				2NT
Vul: None	♥ A3	♥ J754	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 10432	♦ AK7	Pass	3NT	AP	
South HCP: 21	♣ K76	♣ AQ95				
Contract: 3N S			1. Stayman			



Board: 396

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ KJ52

♥ 74

♦ AKQ6

♣ AK4

South:

♠ 1073

♥ QJ98

♦ J102

♣ 765

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 391	♠ AK95	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AQJ102	You bid first.
HCP: 20	♣ 54	

Board: 392	♠ A76	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ A10863	Partner bids first.
HCP: 9	♣ 76	

Board: 393	♠ AK7	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ K964	You bid first.
HCP: 20	♣ AJ64	

Board: 394	♠ 974	The opponents are silent.
Dealer: N	♥ 643	
Vul: Both	♦ Q1094	Partner bids first.
HCP: 6	♣ A73	

Board: 395	♠ AK	The opponents are silent.
Dealer: S	♥ J754	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ AQ95	

Board: 396	♠ 1073	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: EW	♦ J102	Partner bids first.
HCP: 4	♣ 765	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ AK95				2NT
Vul: Both	♥ KJ10	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 17	♦ 93	♦ AQJ102	Pass	7NT	AP	
South HCP: 20	♣ AKQJ	♣ 54				
Contract: 7N S			1. Stayman			

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ Q853	♠ A76				
Vul: NS	♥ AQ4	♥ J73		2NT	Pass	3NT
North HCP: 21	♦ KJ	♦ A10863	AP			
South HCP: 9	♣ AKQ10	♣ 76				
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AK7				2NT
Vul: EW	♥ K875	♥ AJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ QJ105	♦ K964	Pass	3NT	AP	
South HCP: 20	♣ 95	♣ AJ64				
Contract: 3N S			1. Stayman			

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ 974				
Vul: Both	♥ KQ	♥ 643		2NT	Pass	3NT
North HCP: 21	♦ AJ76	♦ Q1094	AP			
South HCP: 6	♣ Q94	♣ A73				
Contract: 3N N						

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 9863	♠ AK				2NT
Vul: None	♥ A3	♥ J754	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ 10432	♦ AK7	Pass	3NT	AP	
South HCP: 21	♣ K76	♣ AQ95				
Contract: 3N S			1. Stayman			

Board: 396

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ KJ52

♥ 74

♦ AKQ6

♣ AK4

South:

♠ 1073

♥ QJ98

♦ J102

♣ 765

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 397	♠ Q953	The opponents are silent.
Dealer: S	♥ 1094	
Vul: Both	♦ 74	Partner bids first.
HCP: 5	♣ QJ76	

Board: 398	♠ AK7	The opponents are silent.
Dealer: N	♥ Q954	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ KJ5	

Board: 399	♠ J4	The opponents are silent.
Dealer: S	♥ A864	
Vul: NS	♦ J1072	Partner bids first.
HCP: 6	♣ 1086	

Board: 400	♠ Q6	The opponents are silent.
Dealer: N	♥ AK75	
Vul: Both	♦ AK76	You bid first.
HCP: 20	♣ KJ7	

Board: 401	♠ A103	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ J9542	Partner bids first.
HCP: 11	♣ AQ3	

Board: 402	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q987	
Vul: NS	♦ Q108	You bid first.
HCP: 20	♣ AK2	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ Q953	♠ A4				2NT
Vul: Both	♥ 1094	♥ AKJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 74	♦ AQ1052	Pass	3NT	AP	
South HCP: 21	♣ QJ76	♣ K8	1. Stayman			
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q954	♥ AK76	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK2	♦ 1095	AP			
South HCP: 14	♣ KJ5	♣ A97	1. Stayman			
Contract: 6♥ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ6				2NT
Vul: NS	♥ A864	♥ 953	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J1072	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ 1086	♣ AK73	1. Stayman			
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AK107		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK75	♥ Q92	Pass	3♥	Pass	7NT
North HCP: 20	♦ AK76	♦ QJ3	AP			
South HCP: 16	♣ KJ7	♣ A106	1. Stayman			
Contract: 7N N						

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ 954				2NT
Vul: None	♥ 82	♥ AQJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ J9542	♦ AKQ6	Pass	6NT	AP	
South HCP: 20	♣ AQ3	♣ KJ6	1. Gerber, for N			
Contract: 6N S						

Board: 402

Dealer: N

Vul: NS

North HCP: 20

South HCP: 16

Contract: 7N N

North:

♠ AKQ

♥ Q987

♦ Q108

♣ AK2

South:

♠ 76

♥ AJ42

♦ AKJ6

♣ QJ4

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

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

Pass	3♥	Pass	7NT
------	----	------	-----

AP

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 397	♠ A4	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ AQ1052	You bid first.
HCP: 21	♣ K8	

Board: 398	♠ QJ6	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ 1095	Partner bids first.
HCP: 14	♣ A97	

Board: 399	♠ KQ6	The opponents are silent.
Dealer: S	♥ 953	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AK73	

Board: 400	♠ AK107	The opponents are silent.
Dealer: N	♥ Q92	
Vul: Both	♦ QJ3	Partner bids first.
HCP: 16	♣ A106	

Board: 401	♠ 954	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ AKQ6	You bid first.
HCP: 20	♣ KJ6	

Board: 402	♠ 76	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: NS	♦ AKJ6	Partner bids first.
HCP: 16	♣ QJ4	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ Q953	♠ A4				2NT
Vul: Both	♥ 1094	♥ AKJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 74	♦ AQ1052	Pass	3NT	AP	
South HCP: 21	♣ QJ76	♣ K8				
Contract: 3N S			1. Stayman			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ6		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ Q954	♥ AK76	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK2	♦ 1095	AP			
South HCP: 14	♣ KJ5	♣ A97				
Contract: 6♥ N			1. Stayman			

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ6				2NT
Vul: NS	♥ A864	♥ 953	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ J1072	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ 1086	♣ AK73				
Contract: 3N S			1. Stayman			

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ AK107		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK75	♥ Q92	Pass	3♥	Pass	7NT
North HCP: 20	♦ AK76	♦ QJ3	AP			
South HCP: 16	♣ KJ7	♣ A106				
Contract: 7N N			1. Stayman			

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ 954				2NT
Vul: None	♥ 82	♥ AQJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ J9542	♦ AKQ6	Pass	6NT	AP	
South HCP: 20	♣ AQ3	♣ KJ6				
Contract: 6N S			1. Gerber, for N			

Board: 402

Dealer: N

Vul: NS

North HCP: 20

South HCP: 16

Contract: 7N N

North:

♠ AKQ

♥ Q987

♦ Q108

♣ AK2

South:

♠ 76

♥ AJ42

♦ AKJ6

♣ QJ4

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

Pass	3♥	Pass	7NT
------	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 403	♠ KQJ	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ 7654	Partner bids first.
HCP: 13	♣ QJ10	

Board: 404	♠ AK109	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ QJ87	You bid first.
HCP: 20	♣ KQJ	

Board: 405	♠ A82	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ KQ5	Partner bids first.
HCP: 14	♣ J10832	

Board: 406	♠ AQ82	The opponents are silent.
Dealer: N	♥ J97	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ AQ3	

Board: 407	♠ K875	The opponents are silent.
Dealer: S	♥ Q109	
Vul: Both	♦ A83	Partner bids first.
HCP: 12	♣ K87	

Board: 408	♠ Q3	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: EW	♦ AK75	You bid first.
HCP: 21	♣ AK7	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A2				2NT
Vul: EW	♥ A63	♥ KQ8	Pass	5NT	Pass	6NT
North HCP: 13	♦ 7654	♦ AKQ8	AP			
South HCP: 21	♣ QJ10	♣ K652				
Contract: 6N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ Q42				
Vul: None	♥ A2	♥ QJ8		2NT	Pass	5NT
North HCP: 20	♦ QJ87	♦ K63	Pass	6NT	AP	
South HCP: 12	♣ KQJ	♣ A872				
Contract: 6N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ Q9				2NT
Vul: NS	♥ A4	♥ KJ9	Pass	5NT	Pass	6NT
North HCP: 14	♦ KQ5	♦ AJ984	AP			
South HCP: 20	♣ J10832	♣ AKQ				
Contract: 6N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ 7654		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J97	♥ A64	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK5	♦ J4	AP			
South HCP: 5	♣ AQ3	♣ 8654	1. Stayman			
Contract: 4♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AQ9				2NT
Vul: Both	♥ Q109	♥ A84	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A83	♦ QJ5	Pass	5NT	Pass	6NT
South HCP: 20	♣ K87	♣ AQJ3	AP			
Contract: 6N S			1. Stayman			

Board: 408

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ Q3

♥ AJ95

♦ AK75

♣ AK7

South:

♠ J5

♥ 643

♦ QJ109

♣ Q965

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 403	♠ A2	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ AKQ8	You bid first.
HCP: 21	♣ K652	

Board: 404	♠ Q42	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ K63	Partner bids first.
HCP: 12	♣ A872	

Board: 405	♠ Q9	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ AJ984	You bid first.
HCP: 20	♣ AKQ	

Board: 406	♠ 7654	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ J4	Partner bids first.
HCP: 5	♣ 8654	

Board: 407	♠ AQ9	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ QJ5	You bid first.
HCP: 20	♣ AQJ3	

Board: 408	♠ J5	The opponents are silent.
Dealer: N	♥ 643	
Vul: EW	♦ QJ109	Partner bids first.
HCP: 6	♣ Q965	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A2				2NT
Vul: EW	♥ A63	♥ KQ8	Pass	5NT	Pass	6NT
North HCP: 13	♦ 7654	♦ AKQ8	AP			
South HCP: 21	♣ QJ10	♣ K652				
Contract: 6N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ Q42				
Vul: None	♥ A2	♥ QJ8		2NT	Pass	5NT
North HCP: 20	♦ QJ87	♦ K63	Pass	6NT	AP	
South HCP: 12	♣ KQJ	♣ A872				
Contract: 6N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ Q9				2NT
Vul: NS	♥ A4	♥ KJ9	Pass	5NT	Pass	6NT
North HCP: 14	♦ KQ5	♦ AJ984	AP			
South HCP: 20	♣ J10832	♣ AKQ				
Contract: 6N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ 7654		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J97	♥ A64	Pass	3♠	Pass	4♠
North HCP: 20	♦ AK5	♦ J4	AP			
South HCP: 5	♣ AQ3	♣ 8654	1. Stayman			
Contract: 4♠ N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AQ9				2NT
Vul: Both	♥ Q109	♥ A84	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ A83	♦ QJ5	Pass	5NT	Pass	6NT
South HCP: 20	♣ K87	♣ AQJ3	AP			
Contract: 6N S			1. Stayman			

Board: 408

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ Q3

♥ AJ95

♦ AK75

♣ AK7

South:

♠ J5

♥ 643

♦ QJ109

♣ Q965

West	North	East	South
	2NT	Pass	3NT
AP			



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 409	♠ K982	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ J1097	Partner bids first.
HCP: 12	♣ A96	

Board: 410	♠ AK108	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ QJ6	You bid first.
HCP: 20	♣ AQ8	

Board: 411	♠ A82	The opponents are silent.
Dealer: S	♥ K72	
Vul: EW	♦ K62	Partner bids first.
HCP: 13	♣ QJ94	

Board: 412	♠ A54	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: Both	♦ A6	You bid first.
HCP: 21	♣ AQ86	

Board: 413	♠ A743	The opponents are silent.
Dealer: S	♥ 975	
Vul: None	♦ K10	Partner bids first.
HCP: 11	♣ KJ98	

Board: 414	♠ 876	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ AKQ3	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ A53				2NT
Vul: Both	♥ A7	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ J1097	♦ AK2	Pass	5NT	Pass	6NT
South HCP: 20	♣ A96	♣ KQ432	AP			
Contract: 6N S			1. Stayman			

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ 76		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A92	♥ KQ74	Pass	3♠	Pass	5NT
North HCP: 20	♦ QJ6	♦ A103	Pass	6NT	AP	
South HCP: 12	♣ AQ8	♣ K974	1. Stayman			
Contract: 6N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ 105				2NT
Vul: EW	♥ K72	♥ AQ9	Pass	5NT	Pass	6NT
North HCP: 13	♦ K62	♦ AQJ95	AP			
South HCP: 20	♣ QJ94	♣ AK6				
Contract: 6N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KJ9		2NT	Pass	3NT
Vul: Both	♥ AQJ8	♥ 1075	AP			
North HCP: 21	♦ A6	♦ K743				
South HCP: 8	♣ AQ86	♣ J97				
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ KQ95				2NT
Vul: None	♥ 975	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ K10	♦ AQ92	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ KJ98	♣ AQ10	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 414

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ 876

♥ AJ84

♦ AQ

♣ AKQ3

South:

♠ KQ52

♥ Q2

♦ J94

♣ 10654

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 a Balanced response. The responder's hand is leveled to**

Board: 409	♠ A53	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ KQ432	

Board: 410	♠ 76	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: None	♦ A103	Partner bids first.
HCP: 12	♣ K974	

Board: 411	♠ 105	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ AQJ95	You bid first.
HCP: 20	♣ AK6	

Board: 412	♠ KJ9	The opponents are silent.
Dealer: N	♥ 1075	
Vul: Both	♦ K743	Partner bids first.
HCP: 8	♣ J97	

Board: 413	♠ KQ95	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ AQ92	You bid first.
HCP: 21	♣ AQ10	

Board: 414	♠ KQ52	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ J94	Partner bids first.
HCP: 8	♣ 10654	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ K982	♠ A53				2NT
Vul: Both	♥ A7	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ J1097	♦ AK2	Pass	5NT	Pass	6NT
South HCP: 20	♣ A96	♣ KQ432	AP			
Contract: 6N S			1. Stayman			

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AK108	♠ 76		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A92	♥ KQ74	Pass	3♠	Pass	5NT
North HCP: 20	♦ QJ6	♦ A103	Pass	6NT	AP	
South HCP: 12	♣ AQ8	♣ K974	1. Stayman			
Contract: 6N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ 105				2NT
Vul: EW	♥ K72	♥ AQ9	Pass	5NT	Pass	6NT
North HCP: 13	♦ K62	♦ AQJ95	AP			
South HCP: 20	♣ QJ94	♣ AK6				
Contract: 6N S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ KJ9		2NT	Pass	3NT
Vul: Both	♥ AQJ8	♥ 1075	AP			
North HCP: 21	♦ A6	♦ K743				
South HCP: 8	♣ AQ86	♣ J97				
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ KQ95				2NT
Vul: None	♥ 975	♥ KJ	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ K10	♦ AQ92	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ KJ98	♣ AQ10	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 414

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ 876

♥ AJ84

♦ AQ

♣ AKQ3

South:

♠ KQ52

♥ Q2

♦ J94

♣ 10654

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

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 415	♠ Q108	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ AJ1074	Partner bids first.
HCP: 7	♣ 854	

Board: 416	♠ AQ76	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ QJ105	You bid first.
HCP: 21	♣ AK	

Board: 417	♠ KJ86	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ 1062	Partner bids first.
HCP: 10	♣ J1098	

Board: 418	♠ AK10	The opponents are silent.
Dealer: N	♥ 10864	
Vul: EW	♦ KQJ3	You bid first.
HCP: 20	♣ AK	

Board: 419	♠ 8752	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ J743	Partner bids first.
HCP: 4	♣ Q108	

Board: 420	♠ A75	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ KQJ2	You bid first.
HCP: 20	♣ AJ3	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K65				2NT
Vul: Both	♥ 103	♥ AKQ8				
North HCP: 7	♦ AJ1074	♦ Q6	Pass	3NT	AP	
South HCP: 20	♣ 854	♣ AQ109				
Contract: 3N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ 95		2NT	Pass	3NT
Vul: None	♥ KQ5	♥ 642				
North HCP: 21	♦ QJ105	♦ A9743	AP			
South HCP: 5	♣ AK	♣ J105				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ A5				2NT
Vul: NS	♥ AJ	♥ Q86	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 1062	♦ AJ873	Pass	3NT	AP	
South HCP: 20	♣ J1098	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q764		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 10864	♥ AQ72	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQJ3	♦ 109	AP			
South HCP: 10	♣ AK	♣ Q54	1. Stayman			
Contract: 4♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ AK10				2NT
Vul: None	♥ J6	♥ K1085				
North HCP: 4	♦ J743	♦ A96	AP			
South HCP: 21	♣ Q108	♣ AK9				
Contract: 2N S						



Board: 420

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ A75

♥ AJ8

♦ KQJ2

♣ AJ3

South:

♠ 102

♥ KQ9

♦ A10987

♣ Q108

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 415	♠ K65	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: Both	♦ Q6	You bid first.
HCP: 20	♣ AQ109	

Board: 416	♠ 95	The opponents are silent.
Dealer: N	♥ 642	
Vul: None	♦ A9743	Partner bids first.
HCP: 5	♣ J105	

Board: 417	♠ A5	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ AJ873	You bid first.
HCP: 20	♣ AKQ	

Board: 418	♠ Q764	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: EW	♦ 109	Partner bids first.
HCP: 10	♣ Q54	

Board: 419	♠ AK10	The opponents are silent.
Dealer: S	♥ K1085	
Vul: None	♦ A96	You bid first.
HCP: 21	♣ AK9	

Board: 420	♠ 102	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ A10987	Partner bids first.
HCP: 11	♣ Q108	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K65				2NT
Vul: Both	♥ 103	♥ AKQ8				
North HCP: 7	♦ AJ1074	♦ Q6	Pass	3NT	AP	
South HCP: 20	♣ 854	♣ AQ109				
Contract: 3N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ 95		2NT	Pass	3NT
Vul: None	♥ KQ5	♥ 642				
North HCP: 21	♦ QJ105	♦ A9743	AP			
South HCP: 5	♣ AK	♣ J105				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ A5				2NT
Vul: NS	♥ AJ	♥ Q86	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 1062	♦ AJ873	Pass	3NT	AP	
South HCP: 20	♣ J1098	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q764		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ 10864	♥ AQ72	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQJ3	♦ 109	AP			
South HCP: 10	♣ AK	♣ Q54	1. Stayman			
Contract: 4♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ AK10				2NT
Vul: None	♥ J6	♥ K1085				
North HCP: 4	♦ J743	♦ A96	AP			
South HCP: 21	♣ Q108	♣ AK9				
Contract: 2N S						

Board: 420

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ A75

♥ AJ8

♦ KQJ2

♣ AJ3

South:

♠ 102

♥ KQ9

♦ A10987

♣ Q108

West	North	East	South
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	2NT	Pass	4♣ <sup>1</sup>
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Pass	4NT	Pass	6NT
------	-----	------	-----

AP

1. Gerber, for N

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 421	♠ 10987	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: EW	♦ 102	Partner bids first.
HCP: 7	♣ J104	

Board: 422	♠ A5	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ KQJ8	You bid first.
HCP: 20	♣ A632	

Board: 423	♠ K1087	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ K765	Partner bids first.
HCP: 9	♣ K108	

Board: 424	♠ A3	The opponents are silent.
Dealer: N	♥ AK75	
Vul: Both	♦ KJ87	You bid first.
HCP: 21	♣ AQ8	

Board: 425	♠ 763	The opponents are silent.
Dealer: S	♥ QJ87	
Vul: EW	♦ 97	Partner bids first.
HCP: 8	♣ AJ107	

Board: 426	♠ 753	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ AK82	You bid first.
HCP: 20	♣ AQ96	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ AK43				2NT
Vul: EW	♥ KQJ4	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 102	♦ KQJ4	Pass	4♠	AP	
South HCP: 21	♣ J104	♣ A85				
Contract: 4♠ S			1. Stayman			

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ QJ74		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ	♥ 432	Pass	3♦	Pass	5NT
North HCP: 20	♦ KQJ8	♦ A4	Pass	6NT	AP	
South HCP: 13	♣ A632	♣ KQJ7				
Contract: 6N N			1. Stayman			

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ K1087	♠ AJ54				2NT
Vul: EW	♥ 73	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ K765	♦ A82	Pass	6♠	AP	
South HCP: 21	♣ K108	♣ AQJ				
Contract: 6♠ S			1. Stayman			

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KJ75		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK75	♥ Q93	Pass	3♥	Pass	5NT
North HCP: 21	♦ KJ87	♦ AQ2	Pass	7NT	AP	
South HCP: 15	♣ AQ8	♣ K103				
Contract: 7N N			1. Stayman			

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ AK4				2NT
Vul: EW	♥ QJ87	♥ A954	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 97	♦ AK52	Pass	4♥	AP	
South HCP: 21	♣ AJ107	♣ K6				
Contract: 4♥ S			1. Stayman			

Board: 426

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ 753

♥ AK

♦ AK82

♣ AQ96

South:

♠ J104

♥ 8643

♦ Q965

♣ J8

West	North	East	South
	2NT	AP	

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 421	♠ AK43	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ KQJ4	You bid first.
HCP: 21	♣ A85	

Board: 422	♠ QJ74	The opponents are silent.
Dealer: N	♥ 432	
Vul: NS	♦ A4	Partner bids first.
HCP: 13	♣ KQJ7	

Board: 423	♠ AJ54	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ A82	You bid first.
HCP: 21	♣ AQJ	

Board: 424	♠ KJ75	The opponents are silent.
Dealer: N	♥ Q93	
Vul: Both	♦ AQ2	Partner bids first.
HCP: 15	♣ K103	

Board: 425	♠ AK4	The opponents are silent.
Dealer: S	♥ A954	
Vul: EW	♦ AK52	You bid first.
HCP: 21	♣ K6	

Board: 426	♠ J104	The opponents are silent.
Dealer: N	♥ 8643	
Vul: Both	♦ Q965	Partner bids first.
HCP: 4	♣ J8	



## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ AK43				2NT
Vul: EW	♥ KQJ4	♥ A9	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ 102	♦ KQJ4	Pass	4♠	AP	
South HCP: 21	♣ J104	♣ A85	1. Stayman			
Contract: 4♠ S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ QJ74		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ KQJ	♥ 432	Pass	3♦	Pass	5NT
North HCP: 20	♦ KQJ8	♦ A4	Pass	6NT	AP	
South HCP: 13	♣ A632	♣ KQJ7	1. Stayman			
Contract: 6N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ K1087	♠ AJ54				2NT
Vul: EW	♥ 73	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 9	♦ K765	♦ A82	Pass	6♠	AP	
South HCP: 21	♣ K108	♣ AQJ	1. Stayman			
Contract: 6♠ S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KJ75		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK75	♥ Q93	Pass	3♥	Pass	5NT
North HCP: 21	♦ KJ87	♦ AQ2	Pass	7NT	AP	
South HCP: 15	♣ AQ8	♣ K103	1. Stayman			
Contract: 7N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ AK4				2NT
Vul: EW	♥ QJ87	♥ A954	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 97	♦ AK52	Pass	4♥	AP	
South HCP: 21	♣ AJ107	♣ K6	1. Stayman			
Contract: 4♥ S						

Board: 426

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ 753

♥ AK

♦ AK82

♣ AQ96

South:

♠ J104

♥ 8643

♦ Q965

♣ J8

West	North	East	South
	2NT	AP	

## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 427	♠ K54	The opponents are silent.
Dealer: S	♥ 75	
Vul: None	♦ J652	Partner bids first.
HCP: 13	♣ AKQ9	

Board: 428	♠ AQ83	The opponents are silent.
Dealer: N	♥ AK96	
Vul: NS	♦ J4	You bid first.
HCP: 20	♣ AQ10	

Board: 429	♠ 96	The opponents are silent.
Dealer: S	♥ Q75	
Vul: Both	♦ 107432	Partner bids first.
HCP: 5	♣ K108	

Board: 430	♠ A4	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: None	♦ KQ85	You bid first.
HCP: 21	♣ AK98	

Board: 431	♠ J1098	The opponents are silent.
Dealer: S	♥ J1098	
Vul: NS	♦ A85	Partner bids first.
HCP: 6	♣ 54	

Board: 432	♠ KJ2	The opponents are silent.
Dealer: N	♥ KQ73	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ QJ10	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A63				2NT
Vul: None	♥ 75	♥ AKJ3	Pass	5NT	Pass	6NT
North HCP: 13	♦ J652	♦ AKQ8	AP			
South HCP: 21	♣ AKQ9	♣ 103				
Contract: 6N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ 1095		2NT	Pass	5NT
Vul: NS	♥ AK96	♥ 32	Pass	6NT	AP	
North HCP: 20	♦ J4	♦ AKQ108				
South HCP: 12	♣ AQ10	♣ K84				
Contract: 6N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ A105				2NT
Vul: Both	♥ Q75	♥ K8	Pass	3NT	AP	
North HCP: 5	♦ 107432	♦ AKQJ8				
South HCP: 21	♣ K108	♣ A96				
Contract: 3N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q93		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ9	♥ A765	Pass	3♦	Pass	3NT
North HCP: 21	♦ KQ85	♦ J1064	AP			
South HCP: 7	♣ AK98	♣ 63	1. Stayman			
Contract: 3N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ AQ4				2NT
Vul: NS	♥ J1098	♥ AK64	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ A85	♦ J102	Pass	4♥	AP	
South HCP: 21	♣ 54	♣ AK8	1. Stayman			
Contract: 4♥ S						

Board: 432

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ KJ2

♥ KQ73

♦ AKJ

♣ QJ10

South:

♠ Q96

♥ AJ62

♦ Q874

♣ A6

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

1. Stayman

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 427	♠ A63	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ AKQ8	You bid first.
HCP: 21	♣ 103	

Board: 428	♠ 1095	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ AKQ108	Partner bids first.
HCP: 12	♣ K84	

Board: 429	♠ A105	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AKQJ8	You bid first.
HCP: 21	♣ A96	

Board: 430	♠ Q93	The opponents are silent.
Dealer: N	♥ A765	
Vul: None	♦ J1064	Partner bids first.
HCP: 7	♣ 63	

Board: 431	♠ AQ4	The opponents are silent.
Dealer: S	♥ AK64	
Vul: NS	♦ J102	You bid first.
HCP: 21	♣ AK8	

Board: 432	♠ Q96	The opponents are silent.
Dealer: N	♥ AJ62	
Vul: EW	♦ Q874	Partner bids first.
HCP: 13	♣ A6	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A63				2NT
Vul: None	♥ 75	♥ AKJ3	Pass	5NT	Pass	6NT
North HCP: 13	♦ J652	♦ AKQ8	AP			
South HCP: 21	♣ AKQ9	♣ 103				
Contract: 6N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ 1095				
Vul: NS	♥ AK96	♥ 32		2NT	Pass	5NT
North HCP: 20	♦ J4	♦ AKQ108	Pass	6NT	AP	
South HCP: 12	♣ AQ10	♣ K84				
Contract: 6N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ A105				2NT
Vul: Both	♥ Q75	♥ K8	Pass	3NT	AP	
North HCP: 5	♦ 107432	♦ AKQJ8				
South HCP: 21	♣ K108	♣ A96				
Contract: 3N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q93		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ9	♥ A765	Pass	3♦	Pass	3NT
North HCP: 21	♦ KQ85	♦ J1064	AP			
South HCP: 7	♣ AK98	♣ 63	1. Stayman			
Contract: 3N N						

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ AQ4				2NT
Vul: NS	♥ J1098	♥ AK64	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ A85	♦ J102	Pass	4♥	AP	
South HCP: 21	♣ 54	♣ AK8	1. Stayman			
Contract: 4♥ S						

Board: 432

Dealer: N

Vul: EW

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ KJ2

♥ KQ73

♦ AKJ

♣ QJ10

South:

♠ Q96

♥ AJ62

♦ Q874

♣ A6

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

1. Stayman



## North hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 433	♠ Q3	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ 843	Partner bids first.
HCP: 11	♣ AJ652	

Board: 434	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: NS	♦ AK93	You bid first.
HCP: 20	♣ 108	

Board: 435	♠ 9876	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ 975	Partner bids first.
HCP: 5	♣ KQ64	

Board: 436	♠ K3	The opponents are silent.
Dealer: N	♥ AK84	
Vul: Both	♦ K864	You bid first.
HCP: 21	♣ AKJ	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AK95				2NT
Vul: None	♥ KJ3	♥ Q5	Pass	4NT <sup>1</sup>	AP	
North HCP: 11	♦ 843	♦ KQJ10				
South HCP: 20	♣ AJ652	♣ KQ9	1. Quantitative	4NT		
Contract: 4N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K73		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AQJ9	♥ 54	AP			
North HCP: 20	♦ AK93	♦ QJ10	1. Quantitative	4NT		
South HCP: 12	♣ 108	♣ AQ963				
Contract: 4N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 9876	♠ 104				2NT
Vul: EW	♥ 62	♥ AK83	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 975	♦ AKQ6	Pass	3NT	AP	
South HCP: 20	♣ KQ64	♣ A98	1. Stayman			
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A942		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK84	♥ 107	Pass	3♥	Pass	3NT
North HCP: 21	♦ K864	♦ J1073	AP			
South HCP: 7	♣ AKJ	♣ Q104	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

**20-21 Notrump and a Balanced response. The responder's hand is leveled to**

Board: 433	♠ AK95	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ KQJ10	You bid first.
HCP: 20	♣ KQ9	

Board: 434	♠ K73	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ QJ10	Partner bids first.
HCP: 12	♣ AQ963	

Board: 435	♠ 104	The opponents are silent.
Dealer: S	♥ AK83	
Vul: EW	♦ AKQ6	You bid first.
HCP: 20	♣ A98	

Board: 436	♠ A942	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ J1073	Partner bids first.
HCP: 7	♣ Q104	

## 20-21 Notrump and a Balanced response. The responder's hand is leveled to Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AK95				2NT
Vul: None	♥ KJ3	♥ Q5	Pass	4NT <sup>1</sup>	AP	
North HCP: 11	♦ 843	♦ KQJ10				
South HCP: 20	♣ AJ652	♣ KQ9	1. Quantitative	4NT		
Contract: 4N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K73		2NT	Pass	4NT <sup>1</sup>
Vul: NS	♥ AQJ9	♥ 54	AP			
North HCP: 20	♦ AK93	♦ QJ10	1. Quantitative	4NT		
South HCP: 12	♣ 108	♣ AQ963				
Contract: 4N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 9876	♠ 104				2NT
Vul: EW	♥ 62	♥ AK83	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ 975	♦ AKQ6	Pass	3NT	AP	
South HCP: 20	♣ KQ64	♣ A98	1. Stayman			
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A942		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK84	♥ 107	Pass	3♥	Pass	3NT
North HCP: 21	♦ K864	♦ J1073	AP			
South HCP: 7	♣ AKJ	♣ Q104	1. Stayman			
Contract: 3N N						