

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 1	♠ 7	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ QJ	Partner bids first.
HCP: 12	♣ AJ109742	

Board: 2	♠ KJ2	The opponents are silent.
Dealer: N	♥ AK52	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ A43	

Board: 3	♠ AJ	The opponents are silent.
Dealer: S	♥ J72	
Vul: None	♦ J5	Partner bids first.
HCP: 13	♣ KQJ954	

Board: 4	♠ A3	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: EW	♦ AQ104	You bid first.
HCP: 21	♣ AJ3	

Board: 5	♠ 75	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ K42	Partner bids first.
HCP: 10	♣ AQJ9765	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A43				2NT
Vul: None	♥ KJ2	♥ A103	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ QJ	♦ AK43	Pass	6♣	AP	
South HCP: 20	♣ AJ109742	♣ KQ3	1. Gerber, for N			
Contract: 6♣ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 4		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK52	♥ QJ7	Pass	4NT	Pass	6♣
North HCP: 20	♦ AJ5	♦ KQ3	AP			
South HCP: 11	♣ A43	♣ K109652	1. Gerber, for N			
Contract: 6♣ S						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K542				2NT
Vul: None	♥ J72	♥ AK65	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ J5	♦ AQ6	Pass	7NT	AP	
South HCP: 20	♣ KQJ954	♣ A7	1. Gerber, for N			
Contract: 7N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q65		2NT	Pass	6♦
Vul: EW	♥ AQ105	♥ 8	AP			
North HCP: 21	♦ AQ104	♦ KJ97632				
South HCP: 6	♣ AJ3	♣ 85				
Contract: 6♦ S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AK9				2NT
Vul: Both	♥ 7	♥ AK93	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ K42	♦ A95	Pass	6♣	AP	
South HCP: 21	♣ AQJ9765	♣ K32	1. Gerber, for N			
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 1	♠ A43	The opponents are silent.
Dealer: S	♥ A103	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ KQ3	

Board: 2	♠ 4	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 11	♣ K109652	

Board: 3	♠ K542	The opponents are silent.
Dealer: S	♥ AK65	
Vul: None	♦ AQ6	You bid first.
HCP: 20	♣ A7	

Board: 4	♠ Q65	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ KJ97632	Partner bids first.
HCP: 6	♣ 85	

Board: 5	♠ AK9	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ A95	You bid first.
HCP: 21	♣ K32	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A43				2NT
Vul: None	♥ KJ2	♥ A103	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ QJ	♦ AK43	Pass	6♣	AP	
South HCP: 20	♣ AJ109742	♣ KQ3	1. Gerber, for N			
Contract: 6♣ N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 4		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK52	♥ QJ7	Pass	4NT	Pass	6♣
North HCP: 20	♦ AJ5	♦ KQ3	AP			
South HCP: 11	♣ A43	♣ K109652	1. Gerber, for N			
Contract: 6♣ S						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K542				2NT
Vul: None	♥ J72	♥ AK65	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ J5	♦ AQ6	Pass	7NT	AP	
South HCP: 20	♣ KQJ954	♣ A7	1. Gerber, for N			
Contract: 7N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q65		2NT	Pass	6♦
Vul: EW	♥ AQ105	♥ 8	AP			
North HCP: 21	♦ AQ104	♦ KJ97632				
South HCP: 6	♣ AJ3	♣ 85				
Contract: 6♦ S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AK9				2NT
Vul: Both	♥ 7	♥ AK93	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ K42	♦ A95	Pass	6♣	AP	
South HCP: 21	♣ AQJ9765	♣ K32	1. Gerber, for N			
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 6	♠ Q65	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ AK4	You bid first.
HCP: 21	♣ AKQ72	

Board: 7	♠ 53	The opponents are silent.
Dealer: S	♥ Q86	
Vul: Both	♦ 102	Partner bids first.
HCP: 12	♣ AKQJ53	

Board: 8	♠ J98	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ AKJ8	You bid first.
HCP: 21	♣ AKQ	

Board: 9	♠ Q97	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ 876543	Partner bids first.
HCP: 10	♣ AKJ9	

Board: 10	♠ AK	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ 862	You bid first.
HCP: 20	♣ AQ743	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AJ		2NT	Pass	6♦
Vul: NS	♥ K3	♥ J75				
North HCP: 21	♦ AK4	♦ QJ1087532	AP			
South HCP: 9	♣ AKQ72	♣ —				
Contract: 6♦ S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ				2NT
Vul: Both	♥ Q86	♥ AJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 102	♦ AKQJ8	Pass	6♣	AP	
South HCP: 20	♣ AKQJ53	♣ 1084	1. Gerber, for N			
Contract: 6♣ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ J98	♠ AQ2		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ K82	♥ Q64	Pass	4♠	Pass	6♣
North HCP: 21	♦ AKJ8	♦ Q	AP			
South HCP: 11	♣ AKQ	♣ J106543	1. Gerber, for N			
Contract: 6♣ S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ A86				2NT
Vul: NS	♥ —	♥ AK42	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 876543	♦ AKQ	Pass	6NT	AP	
South HCP: 20	♣ AKJ9	♣ 874	1. Gerber, for N			
Contract: 6N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 653		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK2	♥ Q83	Pass	4NT	Pass	6NT
North HCP: 20	♦ 862	♦ AKJ743	AP			
South HCP: 13	♣ AQ743	♣ K	1. Gerber, for N			
Contract: 6N N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 6	♠ AJ	The opponents are silent.
Dealer: N	♥ J75	
Vul: NS	♦ QJ1087532	Partner bids first.
HCP: 9	♣ —	

Board: 7	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ AKQJ8	You bid first.
HCP: 20	♣ 1084	

Board: 8	♠ AQ2	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ Q	Partner bids first.
HCP: 11	♣ J106543	

Board: 9	♠ A86	The opponents are silent.
Dealer: S	♥ AK42	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ 874	

Board: 10	♠ 653	The opponents are silent.
Dealer: N	♥ Q83	
Vul: EW	♦ AKJ743	Partner bids first.
HCP: 13	♣ K	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ AJ		2NT	Pass	6♦
Vul: NS	♥ K3	♥ J75				
North HCP: 21	♦ AK4	♦ QJ1087532	AP			
South HCP: 9	♣ AKQ72	♣ —				
Contract: 6♦ S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQ				2NT
Vul: Both	♥ Q86	♥ AJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 102	♦ AKQJ8	Pass	6♣	AP	
South HCP: 20	♣ AKQJ53	♣ 1084	1. Gerber, for N			
Contract: 6♣ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ J98	♠ AQ2		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ K82	♥ Q64	Pass	4♠	Pass	6♣
North HCP: 21	♦ AKJ8	♦ Q	AP			
South HCP: 11	♣ AKQ	♣ J106543	1. Gerber, for N			
Contract: 6♣ S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ A86				2NT
Vul: NS	♥ —	♥ AK42	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 876543	♦ AKQ	Pass	6NT	AP	
South HCP: 20	♣ AKJ9	♣ 874	1. Gerber, for N			
Contract: 6N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 653		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK2	♥ Q83	Pass	4NT	Pass	6NT
North HCP: 20	♦ 862	♦ AKJ743	AP			
South HCP: 13	♣ AQ743	♣ K	1. Gerber, for N			
Contract: 6N N						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 11	♠ 1063	The opponents are silent.
Dealer: S	♥ 532	
Vul: NS	♦ 10	Partner bids first.
HCP: 8	♣ AKJ1052	
Board: 12	♠ KJ86	East Doubles 4♠ if possible.
Dealer: N	♥ 8754	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ AK	
Board: 13	♠ —	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ Q652	Partner bids first.
HCP: 8	♣ Q98762	
Board: 14	♠ AJ76	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ J10	You bid first.
HCP: 21	♣ AKQJ5	
Board: 15	♠ A	The opponents are silent.
Dealer: S	♥ 1063	
Vul: None	♦ Q6	Partner bids first.
HCP: 8	♣ Q1096542	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AK94				2NT
Vul: NS	♥ 532	♥ KQJ6				
North HCP: 8	♦ 10	♦ AQ6	Pass	6♣	AP	
South HCP: 21	♣ AKJ1052	♣ Q6				
Contract: 6♣ N						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ 1093		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ 8754	♥ AQ2	Pass	4♠	X	5♦
North HCP: 20	♦ AKQ	♦ J97652	AP			
South HCP: 9	♣ AK	♣ Q	1. Gerber, for N			
Contract: 5♦ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ54				2NT
Vul: Both	♥ A83	♥ K74				
North HCP: 8	♦ Q652	♦ AK	Pass	6♣	AP	
South HCP: 20	♣ Q98762	♣ AJ103				
Contract: 6♣ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ 103		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AJ	♥ 1032	Pass	4NT	Pass	6♦
North HCP: 21	♦ J10	♦ AKQ764	AP			
South HCP: 9	♣ AKQJ5	♣ 73	1. Gerber, for N			
Contract: 6♦ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 84				2NT
Vul: None	♥ 1063	♥ AQ5				
North HCP: 8	♦ Q6	♦ AK95	Pass	6♣	AP	
South HCP: 20	♣ Q1096542	♣ AK87				
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 11	♠ AK94	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: NS	♦ AQ6	You bid first.
HCP: 21	♣ Q6	

Board: 12	♠ 1093	East Doubles 4♠ if possible.
Dealer: N	♥ AQ2	
Vul: EW	♦ J97652	Partner bids first.
HCP: 9	♣ Q	

Board: 13	♠ KQ54	The opponents are silent.
Dealer: S	♥ K74	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AJ103	

Board: 14	♠ 103	The opponents are silent.
Dealer: N	♥ 1032	
Vul: NS	♦ AKQ764	Partner bids first.
HCP: 9	♣ 73	

Board: 15	♠ 84	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ AK95	You bid first.
HCP: 20	♣ AK87	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AK94				2NT
Vul: NS	♥ 532	♥ KQJ6				
North HCP: 8	♦ 10	♦ AQ6	Pass	6♣	AP	
South HCP: 21	♣ AKJ1052	♣ Q6				
Contract: 6♣ N						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ 1093		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ 8754	♥ AQ2	Pass	4♠	X	5♦
North HCP: 20	♦ AKQ	♦ J97652	AP			
South HCP: 9	♣ AK	♣ Q	1. Gerber, for N			
Contract: 5♦ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ54				2NT
Vul: Both	♥ A83	♥ K74				
North HCP: 8	♦ Q652	♦ AK	Pass	6♣	AP	
South HCP: 20	♣ Q98762	♣ AJ103				
Contract: 6♣ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ 103		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AJ	♥ 1032	Pass	4NT	Pass	6♦
North HCP: 21	♦ J10	♦ AKQ764	AP			
South HCP: 9	♣ AKQJ5	♣ 73	1. Gerber, for N			
Contract: 6♦ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ 84				2NT
Vul: None	♥ 1063	♥ AQ5				
North HCP: 8	♦ Q6	♦ AK95	Pass	6♣	AP	
South HCP: 20	♣ Q1096542	♣ AK87				
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 16	♠ Q653	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ KJ8	

Board: 17	♠ A10	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ J97654	Partner bids first.
HCP: 9	♣ 732	

Board: 18	♠ K654	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ A74	

Board: 19	♠ Q32	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ K108753	Partner bids first.
HCP: 11	♣ AQ	

Board: 20	♠ AJ	The opponents are silent.
Dealer: N	♥ AK65	
Vul: Both	♦ 105	You bid first.
HCP: 20	♣ AKJ106	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ 98		2NT	Pass	6♦
Vul: EW	♥ AK9	♥ 10				
North HCP: 20	♦ AK5	♦ QJ96432	AP			
South HCP: 7	♣ KJ8	♣ A52				
Contract: 6♦ S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KQJ7				2NT
Vul: None	♥ A6	♥ KJ3	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ J97654	♦ AQ102	Pass	6NT	AP	
South HCP: 20	♣ 732	♣ A10	1. Gerber, for N			
Contract: 6N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ K654	♠ Q		2NT	Pass	6♦
Vul: NS	♥ AK8	♥ Q103				
North HCP: 20	♦ AQ2	♦ KJ9753	AP			
South HCP: 11	♣ A74	♣ K92				
Contract: 6♦ S						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ K6				2NT
Vul: NS	♥ 62	♥ AKQ7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ K108753	♦ AQ	Pass	6NT	AP	
South HCP: 21	♣ AQ	♣ K10953	1. Gerber, for N			
Contract: 6N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 4		2NT	Pass	6♦
Vul: Both	♥ AK65	♥ 8				
North HCP: 20	♦ 105	♦ AK97432	AP			
South HCP: 7	♣ AKJ106	♣ 9843				
Contract: 6♦ S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 16	♠ 98	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ QJ96432	Partner bids first.
HCP: 7	♣ A52	

Board: 17	♠ KQJ7	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ AQ102	You bid first.
HCP: 20	♣ A10	

Board: 18	♠ Q	The opponents are silent.
Dealer: N	♥ Q103	
Vul: NS	♦ KJ9753	Partner bids first.
HCP: 11	♣ K92	

Board: 19	♠ K6	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ K10953	

Board: 20	♠ 4	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ AK97432	Partner bids first.
HCP: 7	♣ 9843	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ 98		2NT	Pass	6♦
Vul: EW	♥ AK9	♥ 10				
North HCP: 20	♦ AK5	♦ QJ96432	AP			
South HCP: 7	♣ KJ8	♣ A52				
Contract: 6♦ S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KQJ7				2NT
Vul: None	♥ A6	♥ KJ3	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ J97654	♦ AQ102	Pass	6NT	AP	
South HCP: 20	♣ 732	♣ A10	1. Gerber, for N			
Contract: 6N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ K654	♠ Q		2NT	Pass	6♦
Vul: NS	♥ AK8	♥ Q103				
North HCP: 20	♦ AQ2	♦ KJ9753	AP			
South HCP: 11	♣ A74	♣ K92				
Contract: 6♦ S						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ K6				2NT
Vul: NS	♥ 62	♥ AKQ7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ K108753	♦ AQ	Pass	6NT	AP	
South HCP: 21	♣ AQ	♣ K10953	1. Gerber, for N			
Contract: 6N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 4		2NT	Pass	6♦
Vul: Both	♥ AK65	♥ 8				
North HCP: 20	♦ 105	♦ AK97432	AP			
South HCP: 7	♣ AKJ106	♣ 9843				
Contract: 6♦ S						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 21	♠ Q42	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ 2	Partner bids first.
HCP: 10	♣ QJ109864	

Board: 22	♠ AKQ	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: EW	♦ K84	You bid first.
HCP: 21	♣ K103	

Board: 23	♠ 94	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ AJ97	Partner bids first.
HCP: 11	♣ KQJ1097	

Board: 24	♠ AKQ	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: EW	♦ QJ52	You bid first.
HCP: 21	♣ A3	

Board: 25	♠ KJ8	The opponents are silent.
Dealer: S	♥ 1095	
Vul: Both	♦ AQ7543	Partner bids first.
HCP: 11	♣ J	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ A53				2NT
Vul: NS	♥ KQ	♥ A52	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 10	♦ 2	♦ AKJ74	Pass	6♣	AP	
South HCP: 20	♣ QJ109864	♣ A7	1. Gerber, for N			
Contract: 6♣ N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 964		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQJ8	♥ A7	Pass	4♥	Pass	4NT
North HCP: 21	♦ K84	♦ J6	AP			
South HCP: 11	♣ K103	♣ AQ8765	1. Gerber, for N			
Contract: 4N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK7				2NT
Vul: Both	♥ 10	♥ AK72	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AJ97	♦ Q65	Pass	7♣	AP	
South HCP: 20	♣ KQJ1097	♣ A65	1. Gerber, for N			
Contract: 7♣ N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 972		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AJ75	♥ Q	Pass	4NT	Pass	6NT
North HCP: 21	♦ QJ52	♦ AK7	AP			
South HCP: 12	♣ A3	♣ QJ10742	1. Gerber, for N			
Contract: 6N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ AQ94				2NT
Vul: Both	♥ 1095	♥ AQJ6	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AQ7543	♦ J9	Pass	6♦	AP	
South HCP: 20	♣ J	♣ AQ8	1. Gerber, for N			
Contract: 6♦ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 21	♠ A53	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ AKJ74	You bid first.
HCP: 20	♣ A7	

Board: 22	♠ 964	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ J6	Partner bids first.
HCP: 11	♣ AQ8765	

Board: 23	♠ AK7	The opponents are silent.
Dealer: S	♥ AK72	
Vul: Both	♦ Q65	You bid first.
HCP: 20	♣ A65	

Board: 24	♠ 972	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ AK7	Partner bids first.
HCP: 12	♣ QJ10742	

Board: 25	♠ AQ94	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: Both	♦ J9	You bid first.
HCP: 20	♣ AQ8	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ A53				2NT
Vul: NS	♥ KQ	♥ A52	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 10	♦ 2	♦ AKJ74	Pass	6♣	AP	
South HCP: 20	♣ QJ109864	♣ A7	1. Gerber, for N			
Contract: 6♣ N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 964		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQJ8	♥ A7	Pass	4♥	Pass	4NT
North HCP: 21	♦ K84	♦ J6	AP			
South HCP: 11	♣ K103	♣ AQ8765	1. Gerber, for N			
Contract: 4N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK7				2NT
Vul: Both	♥ 10	♥ AK72	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AJ97	♦ Q65	Pass	7♣	AP	
South HCP: 20	♣ KQJ1097	♣ A65	1. Gerber, for N			
Contract: 7♣ N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 972		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AJ75	♥ Q	Pass	4NT	Pass	6NT
North HCP: 21	♦ QJ52	♦ AK7	AP			
South HCP: 12	♣ A3	♣ QJ10742	1. Gerber, for N			
Contract: 6N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ AQ94				2NT
Vul: Both	♥ 1095	♥ AQJ6	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AQ7543	♦ J9	Pass	6♦	AP	
South HCP: 20	♣ J	♣ AQ8	1. Gerber, for N			
Contract: 6♦ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 26	♠ A87	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AK954	
Board: 27	♠ 108	East Doubles 7NT if possible.
Dealer: S	♥ —	
Vul: Both	♦ AK108543	Partner bids first.
HCP: 11	♣ A643	
Board: 28	♠ A102	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ AK8	You bid first.
HCP: 20	♣ Q643	
Board: 29	♠ 2	West Doubles 4♠ if possible.
Dealer: S	♥ AQ4	
Vul: None	♦ J73	Partner bids first.
HCP: 10	♣ K107542	
Board: 30	♠ Q76	East Doubles 4♠ if possible.
Dealer: N	♥ AK6	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ J75	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 26

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ A87

♥ AJ3

♦ A8

♣ AK954

South:

♠ K96

♥ K76

♦ KJ10963

♣ 10

West North East South

2NT Pass 6♦

AP

Board: 27

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 7NX S

North:

♠ 108

♥ —

♦ AK108543

♣ A643

South:

♠ AQ6

♥ AQ10

♦ QJ72

♣ KQ10

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 7NT X AP

1. Gerber, for N

Board: 28

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ A102

♥ AK9

♦ AK8

♣ Q643

South:

♠ KQ7

♥ 52

♦ 92

♣ A109852

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6♣

AP

1. Gerber, for N

Board: 29

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ 2

♥ AQ4

♦ J73

♣ K107542

South:

♠ K4

♥ K3

♦ AK1095

♣ AQJ8

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

X 6♣ AP

1. Gerber, for N

Board: 30

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ Q76

♥ AK6

♦ AKQJ

♣ J75

South:

♠ J

♥ J

♦ 1063

♣ AKQ109643

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ X 6♣

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 26      ♠ K96  
Dealer: N      ♥ K76  
Vul: NS      ♦ KJ10963  
HCP: 10      ♣ 10

The opponents are silent.

Partner bids first.

Board: 27      ♠ AQ6  
Dealer: S      ♥ AQ10  
Vul: Both      ♦ QJ72  
HCP: 20      ♣ KQ10

East Doubles 7NT if possible.

You bid first.

Board: 28      ♠ KQ7  
Dealer: N      ♥ 52  
Vul: EW      ♦ 92  
HCP: 9      ♣ A109852

The opponents are silent.

Partner bids first.

Board: 29      ♠ K4  
Dealer: S      ♥ K3  
Vul: None      ♦ AK1095  
HCP: 20      ♣ AQJ8

West Doubles 4♠ if possible.

You bid first.

Board: 30      ♠ J  
Dealer: N      ♥ J  
Vul: NS      ♦ 1063  
HCP: 11      ♣ AKQ109643

East Doubles 4♠ if possible.

Partner bids first.

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ K96		2NT	Pass	6♦
Vul: NS	♥ AJ3	♥ K76				
North HCP: 20	♦ A8	♦ KJ10963	AP			
South HCP: 10	♣ AK954	♣ 10				
Contract: 6♦ S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AQ6				2NT
Vul: Both	♥ —	♥ AQ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AK108543	♦ QJ72	Pass	7NT	X	AP
South HCP: 20	♣ A643	♣ KQ10				
Contract: 7NX S			1. Gerber, for N			

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ7		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK9	♥ 52	Pass	4NT	Pass	6♣
North HCP: 20	♦ AK8	♦ 92	AP			
South HCP: 9	♣ Q643	♣ A109852				
Contract: 6♣ S			1. Gerber, for N			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K4				2NT
Vul: None	♥ AQ4	♥ K3	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ J73	♦ AK1095	X	6♣	AP	
South HCP: 20	♣ K107542	♣ AQJ8				
Contract: 6♣ N			1. Gerber, for N			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ J		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK6	♥ J	Pass	4♠	X	6♣
North HCP: 20	♦ AKQJ	♦ 1063	AP			
South HCP: 11	♣ J75	♣ AKQ109643				
Contract: 6♣ S			1. Gerber, for N			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 31	♠ 3	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ 1072	Partner bids first.
HCP: 10	♣ AQJ754	
Board: 32	♠ AK82	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ QJ92	You bid first.
HCP: 20	♣ AQ9	
Board: 33	♠ AQ8	East Doubles 4♣ if possible.
Dealer: S	♥ Q3	
Vul: Both	♦ A95432	Partner bids first.
HCP: 12	♣ 42	
Board: 34	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ Q1072	
Board: 35	♠ 83	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ 107	Partner bids first.
HCP: 13	♣ KQJ10942	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A4				2NT
Vul: NS	♥ K72	♥ A843	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 1072	♦ AKQ94	Pass	6♣	AP	
South HCP: 20	♣ AQJ754	♣ K9	1. Gerber, for N			
Contract: 6♣ N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 7				
Vul: NS	♥ A5	♥ K84		2NT	Pass	6♦
North HCP: 20	♦ QJ92	♦ A876543	AP			
South HCP: 7	♣ AQ9	♣ 43				
Contract: 6♦ S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K932				2NT
Vul: Both	♥ Q3	♥ AK94	Pass	4♣ <sup>1</sup>	X	Pass
North HCP: 12	♦ A95432	♦ KQ10	Pass	4NT	AP	
South HCP: 20	♣ 42	♣ KQ	1. Gerber, for N			
Contract: 4N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 2				
Vul: EW	♥ AJ	♥ 64		2NT	Pass	6♣
North HCP: 20	♦ AQ7	♦ K942	AP			
South HCP: 8	♣ Q1072	♣ AJ8543				
Contract: 6♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ2				2NT
Vul: Both	♥ AK	♥ QJ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ 107	♦ AKJ6	Pass	6NT	AP	
South HCP: 20	♣ KQJ10942	♣ 73	1. Gerber, for N			
Contract: 6N S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 31	♠ A4	The opponents are silent.
Dealer: S	♥ A843	
Vul: NS	♦ AKQ94	You bid first.
HCP: 20	♣ K9	
Board: 32	♠ 7	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ A876543	Partner bids first.
HCP: 7	♣ 43	
Board: 33	♠ K932	East Doubles 4♣ if possible.
Dealer: S	♥ AK94	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ KQ	
Board: 34	♠ 2	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ K942	Partner bids first.
HCP: 8	♣ AJ8543	
Board: 35	♠ AKQ2	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: Both	♦ AKJ6	You bid first.
HCP: 20	♣ 73	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ A4				2NT
Vul: NS	♥ K72	♥ A843	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 1072	♦ AKQ94	Pass	6♣	AP	
South HCP: 20	♣ AQJ754	♣ K9	1. Gerber, for N			
Contract: 6♣ N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 7				
Vul: NS	♥ A5	♥ K84		2NT	Pass	6♦
North HCP: 20	♦ QJ92	♦ A876543	AP			
South HCP: 7	♣ AQ9	♣ 43				
Contract: 6♦ S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K932				2NT
Vul: Both	♥ Q3	♥ AK94	Pass	4♣ <sup>1</sup>	X	Pass
North HCP: 12	♦ A95432	♦ KQ10	Pass	4NT	AP	
South HCP: 20	♣ 42	♣ KQ	1. Gerber, for N			
Contract: 4N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 2				
Vul: EW	♥ AJ	♥ 64		2NT	Pass	6♣
North HCP: 20	♦ AQ7	♦ K942	AP			
South HCP: 8	♣ Q1072	♣ AJ8543				
Contract: 6♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ2				2NT
Vul: Both	♥ AK	♥ QJ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ 107	♦ AKJ6	Pass	6NT	AP	
South HCP: 20	♣ KQJ10942	♣ 73	1. Gerber, for N			
Contract: 6N S						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 36      ♠ AK8      The opponents are silent.  
Dealer: N      ♥ KQ54  
Vul: NS      ♦ KQ6      You bid first.  
HCP: 21      ♣ A92

Board: 37      ♠ 93      The opponents are silent.  
Dealer: S      ♥ J  
Vul: EW      ♦ J107      Partner bids first.  
HCP: 10      ♣ AKJ7543

Board: 38      ♠ KJ2      The opponents are silent.  
Dealer: N      ♥ AJ10  
Vul: Both      ♦ K4      You bid first.  
HCP: 20      ♣ AKJ52

Board: 39      ♠ Q8      East Doubles 7NT if possible.  
Dealer: S      ♥ Q87  
Vul: None      ♦ KQ      Partner bids first.  
HCP: 14      ♣ KQ9873

Board: 40      ♠ AKJ3      The opponents are silent.  
Dealer: N      ♥ AK64  
Vul: NS      ♦ KQ8      You bid first.  
HCP: 20      ♣ 64

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 7		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQ54	♥ A7	Pass	4♠	Pass	7NT
North HCP: 21	♦ KQ6	♦ A42	AP			
South HCP: 12	♣ A92	♣ KJ108654				
Contract: 7N N						

1. Gerber, for N

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK				2NT
Vul: EW	♥ J	♥ AK94	Pass	6♣	AP	
North HCP: 10	♦ J107	♦ KQ32				
South HCP: 21	♣ AKJ7543	♣ Q109				
Contract: 6♣ N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A9		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AJ10	♥ 964	Pass	4♠	Pass	6NT
North HCP: 20	♦ K4	♦ AQ8632	AP			
South HCP: 12	♣ AKJ52	♣ Q7				
Contract: 6N N						

1. Gerber, for N

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AK103				2NT
Vul: None	♥ Q87	♥ A954	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 14	♦ KQ	♦ AJ2	Pass	7NT	X	AP
South HCP: 20	♣ KQ9873	♣ A6				
Contract: 7NX S						

1. Gerber, for N

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 54		2NT	Pass	6♦
Vul: NS	♥ AK64	♥ 1092				
North HCP: 20	♦ KQ8	♦ AJ9543	AP			
South HCP: 9	♣ 64	♣ A5				
Contract: 6♦ S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 36	♠ 7	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ A42	Partner bids first.
HCP: 12	♣ KJ108654	

Board: 37	♠ AK	The opponents are silent.
Dealer: S	♥ AK94	
Vul: EW	♦ KQ32	You bid first.
HCP: 21	♣ Q109	

Board: 38	♠ A9	The opponents are silent.
Dealer: N	♥ 964	
Vul: Both	♦ AQ8632	Partner bids first.
HCP: 12	♣ Q7	

Board: 39	♠ AK103	East Doubles 7NT if possible.
Dealer: S	♥ A954	
Vul: None	♦ AJ2	You bid first.
HCP: 20	♣ A6	

Board: 40	♠ 54	The opponents are silent.
Dealer: N	♥ 1092	
Vul: NS	♦ AJ9543	Partner bids first.
HCP: 9	♣ A5	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 36  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 12  
 Contract: 7N N

North:  
 ♠ AK8  
 ♥ KQ54  
 ♦ KQ6  
 ♣ A92

South:  
 ♠ 7  
 ♥ A7  
 ♦ A42  
 ♣ KJ108654

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠	Pass	7NT
AP			
1. Gerber, for N			

Board: 37  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ 93  
 ♥ J  
 ♦ J107  
 ♣ AKJ7543

South:  
 ♠ AK  
 ♥ AK94  
 ♦ KQ32  
 ♣ Q109

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 38  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ KJ2  
 ♥ AJ10  
 ♦ K4  
 ♣ AKJ52

South:  
 ♠ A9  
 ♥ 964  
 ♦ AQ8632  
 ♣ Q7

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♠	Pass	6NT
AP			
1. Gerber, for N			

Board: 39  
 Dealer: S  
 Vul: None  
 North HCP: 14  
 South HCP: 20  
 Contract: 7NX S

North:  
 ♠ Q8  
 ♥ Q87  
 ♦ KQ  
 ♣ KQ9873

South:  
 ♠ AK103  
 ♥ A954  
 ♦ AJ2  
 ♣ A6

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♦
Pass	7NT	X	AP
1. Gerber, for N			

Board: 40  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♦ S

North:  
 ♠ AKJ3  
 ♥ AK64  
 ♦ KQ8  
 ♣ 64

South:  
 ♠ 54  
 ♥ 1092  
 ♦ AJ9543  
 ♣ A5

West	North	East	South
	2NT	Pass	6♦
AP			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 41	♠ 10	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ AKJ10874	Partner bids first.
HCP: 8	♣ 1032	
Board: 42	♠ KJ106	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ K4	You bid first.
HCP: 21	♣ AQJ8	
Board: 43	♠ 984	West Doubles Pass if possible.
Dealer: S	♥ Q108	
Vul: Both	♦ KJ10982	Partner bids first.
HCP: 8	♣ Q	
Board: 44	♠ QJ9	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AJ74	You bid first.
HCP: 20	♣ KQJ	
Board: 45	♠ K6	The opponents are silent.
Dealer: S	♥ 842	
Vul: Both	♦ KJ8643	Partner bids first.
HCP: 8	♣ J8	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ43				2NT
Vul: EW	♥ 105	♥ AQJ9				
North HCP: 8	♦ AKJ10874	♦ Q5	Pass	6♦	AP	
South HCP: 21	♣ 1032	♣ AK7				
Contract: 6♦ N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ KJ106	♠ 7				
Vul: NS	♥ AK10	♥ 87		2NT	Pass	6♦
North HCP: 21	♦ K4	♦ AJ86532	AP			
South HCP: 8	♣ AQJ8	♣ K74				
Contract: 6♦ S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AQ76				2NT
Vul: Both	♥ Q108	♥ AK				
North HCP: 8	♦ KJ10982	♦ AQ63	Pass	6♦	Pass	Pass
South HCP: 20	♣ Q	♣ J107	X	AP		
Contract: 6♦ X N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ A54		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ K43	Pass	4♠	Pass	6♣
North HCP: 20	♦ AJ74	♦ Q	AP			
South HCP: 13	♣ KQJ	♣ A109865	1. Gerber, for N			
Contract: 6♣ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AJ42				2NT
Vul: Both	♥ 842	♥ K5				
North HCP: 8	♦ KJ8643	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ J8	♣ AK972				
Contract: 6♦ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 41	♠ AJ43	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: EW	♦ Q5	You bid first.
HCP: 21	♣ AK7	
Board: 42	♠ 7	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ AJ86532	Partner bids first.
HCP: 8	♣ K74	
Board: 43	♠ AQ76	West Doubles Pass if possible.
Dealer: S	♥ AK	
Vul: Both	♦ AQ63	You bid first.
HCP: 20	♣ J107	
Board: 44	♠ A54	The opponents are silent.
Dealer: N	♥ K43	
Vul: EW	♦ Q	Partner bids first.
HCP: 13	♣ A109865	
Board: 45	♠ AJ42	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ AK972	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ43				2NT
Vul: EW	♥ 105	♥ AQJ9				
North HCP: 8	♦ AKJ10874	♦ Q5	Pass	6♦	AP	
South HCP: 21	♣ 1032	♣ AK7				
Contract: 6♦ N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ KJ106	♠ 7				
Vul: NS	♥ AK10	♥ 87		2NT	Pass	6♦
North HCP: 21	♦ K4	♦ AJ86532	AP			
South HCP: 8	♣ AQJ8	♣ K74				
Contract: 6♦ S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AQ76				2NT
Vul: Both	♥ Q108	♥ AK				
North HCP: 8	♦ KJ10982	♦ AQ63	Pass	6♦	Pass	Pass
South HCP: 20	♣ Q	♣ J107	X	AP		
Contract: 6♦ X N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ A54		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ7	♥ K43	Pass	4♠	Pass	6♣
North HCP: 20	♦ AJ74	♦ Q	AP			
South HCP: 13	♣ KQJ	♣ A109865	1. Gerber, for N			
Contract: 6♣ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AJ42				2NT
Vul: Both	♥ 842	♥ K5				
North HCP: 8	♦ KJ8643	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ J8	♣ AK972				
Contract: 6♦ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 46	♠ K853	The opponents are silent.
Dealer: N	♥ AK43	
Vul: Both	♦ AK7	You bid first.
HCP: 21	♣ A5	

Board: 47	♠ 93	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AK109732	Partner bids first.
HCP: 7	♣ 875	

Board: 48	♠ KJ7	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ AKQ43	You bid first.
HCP: 20	♣ 54	

Board: 49	♠ 8	The opponents are silent.
Dealer: S	♥ K2	
Vul: None	♦ AJ10742	Partner bids first.
HCP: 11	♣ K1032	

Board: 50	♠ Q3	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ AK973	You bid first.
HCP: 20	♣ K98	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ AQ		2NT	Pass	6♣
Vul: Both	♥ AK43	♥ 92				
North HCP: 21	♦ AK7	♦ Q92	AP			
South HCP: 12	♣ A5	♣ KJ9863				
Contract: 6♣ S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK10				2NT
Vul: None	♥ 8	♥ AJ6				
North HCP: 7	♦ AK109732	♦ QJ64	Pass	6♦	AP	
South HCP: 21	♣ 875	♣ AQ3				
Contract: 6♦ N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 32		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK4	♥ 7	Pass	4♠	Pass	6♣
North HCP: 20	♦ AKQ43	♦ 1086	AP			
South HCP: 9	♣ 54	♣ AKQ8762	1. Gerber, for N			
Contract: 6♣ S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KJ42				2NT
Vul: None	♥ K2	♥ AQ97				
North HCP: 11	♦ AJ10742	♦ K6	Pass	6♦	AP	
South HCP: 20	♣ K1032	♣ AQJ				
Contract: 6♦ N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ2		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKJ	♥ Q10	Pass	4♠	Pass	6NT
North HCP: 20	♦ AK973	♦ Q4	AP			
South HCP: 15	♣ K98	♣ AQJ1064	1. Gerber, for N			
Contract: 6N N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 46	♠ AQ	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ Q92	Partner bids first.
HCP: 12	♣ KJ9863	

Board: 47	♠ AK10	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ QJ64	You bid first.
HCP: 21	♣ AQ3	

Board: 48	♠ 32	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ 1086	Partner bids first.
HCP: 9	♣ AKQ8762	

Board: 49	♠ KJ42	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: None	♦ K6	You bid first.
HCP: 20	♣ AQJ	

Board: 50	♠ KJ2	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ Q4	Partner bids first.
HCP: 15	♣ AQJ1064	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ AQ		2NT	Pass	6♣
Vul: Both	♥ AK43	♥ 92				
North HCP: 21	♦ AK7	♦ Q92	AP			
South HCP: 12	♣ A5	♣ KJ9863				
Contract: 6♣ S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK10				2NT
Vul: None	♥ 8	♥ AJ6				
North HCP: 7	♦ AK109732	♦ QJ64	Pass	6♦	AP	
South HCP: 21	♣ 875	♣ AQ3				
Contract: 6♦ N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 32		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK4	♥ 7	Pass	4♠	Pass	6♣
North HCP: 20	♦ AKQ43	♦ 1086	AP			
South HCP: 9	♣ 54	♣ AKQ8762	1. Gerber, for N			
Contract: 6♣ S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KJ42				2NT
Vul: None	♥ K2	♥ AQ97				
North HCP: 11	♦ AJ10742	♦ K6	Pass	6♦	AP	
South HCP: 20	♣ K1032	♣ AQJ				
Contract: 6♦ N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ2		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKJ	♥ Q10	Pass	4♠	Pass	6NT
North HCP: 20	♦ AK973	♦ Q4	AP			
South HCP: 15	♣ K98	♣ AQJ1064	1. Gerber, for N			
Contract: 6N N						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 51	♠ J	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ J109864	Partner bids first.
HCP: 9	♣ 754	

Board: 52	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q862	
Vul: NS	♦ AJ94	You bid first.
HCP: 20	♣ A3	

Board: 53	♠ 92	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ AJ92	Partner bids first.
HCP: 9	♣ KJ10832	

Board: 54	♠ K32	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ AKQ5	You bid first.
HCP: 21	♣ A3	

Board: 55	♠ AJ7	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ Q87654	Partner bids first.
HCP: 10	♣ J53	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ5				2NT
Vul: None	♥ AK10	♥ J53	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ J109864	♦ AK5	Pass	4NT	AP	
South HCP: 20	♣ 754	♣ QJ10				
Contract: 4N S			1. Gerber, for N			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 72		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ Q862	♥ AK10	Pass	4NT	Pass	6NT
North HCP: 20	♦ AJ94	♦ 65	AP			
South HCP: 10	♣ A3	♣ K109742				
Contract: 6N N			1. Gerber, for N			

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKJ8				2NT
Vul: Both	♥ 9	♥ A103	Pass	6♣	AP	
North HCP: 9	♦ AJ92	♦ KQ8				
South HCP: 21	♣ KJ10832	♣ A96				
Contract: 6♣ N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ J		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQ75	♥ J6	Pass	4♠	Pass	4NT
North HCP: 21	♦ AKQ5	♦ J	AP			
South HCP: 9	♣ A3	♣ KQJ1087654				
Contract: 4N N			1. Gerber, for N			

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ KQ3				2NT
Vul: None	♥ Q	♥ KJ106	Pass	6♦	AP	
North HCP: 10	♦ Q87654	♦ A9				
South HCP: 20	♣ J53	♣ AK84				
Contract: 6♦ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 51	♠ AKQ5	The opponents are silent.
Dealer: S	♥ J53	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ QJ10	

Board: 52	♠ 72	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ 65	Partner bids first.
HCP: 10	♣ K109742	

Board: 53	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ KQ8	You bid first.
HCP: 21	♣ A96	

Board: 54	♠ J	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ J	Partner bids first.
HCP: 9	♣ KQJ1087654	

Board: 55	♠ KQ3	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: None	♦ A9	You bid first.
HCP: 20	♣ AK84	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ5				2NT
Vul: None	♥ AK10	♥ J53	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ J109864	♦ AK5	Pass	4NT	AP	
South HCP: 20	♣ 754	♣ QJ10				
Contract: 4N S			1. Gerber, for N			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 72		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ Q862	♥ AK10	Pass	4NT	Pass	6NT
North HCP: 20	♦ AJ94	♦ 65	AP			
South HCP: 10	♣ A3	♣ K109742				
Contract: 6N N			1. Gerber, for N			

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKJ8				2NT
Vul: Both	♥ 9	♥ A103	Pass	6♣	AP	
North HCP: 9	♦ AJ92	♦ KQ8				
South HCP: 21	♣ KJ10832	♣ A96				
Contract: 6♣ N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ J		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQ75	♥ J6	Pass	4♠	Pass	4NT
North HCP: 21	♦ AKQ5	♦ J	AP			
South HCP: 9	♣ A3	♣ KQJ1087654				
Contract: 4N N			1. Gerber, for N			

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ KQ3				2NT
Vul: None	♥ Q	♥ KJ106	Pass	6♦	AP	
North HCP: 10	♦ Q87654	♦ A9				
South HCP: 20	♣ J53	♣ AK84				
Contract: 6♦ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 56	♠ AK3	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: EW	♦ KJ76	You bid first.
HCP: 21	♣ K7	
Board: 57	♠ 43	West Doubles 4♠ if possible.
Dealer: S	♥ 86	
Vul: NS	♦ AQ9652	Partner bids first.
HCP: 10	♣ A86	
Board: 58	♠ KQ2	East Doubles Pass if possible.
Dealer: N	♥ A6	
Vul: Both	♦ A95	You bid first.
HCP: 20	♣ AQJ64	
Board: 59	♠ AJ8	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ AQ5432	Partner bids first.
HCP: 11	♣ 84	
Board: 60	♠ KJ10	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ AK1032	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 8		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQJ2	♥ 1074	Pass	4♠	Pass	6♣
North HCP: 21	♦ KJ76	♦ AQ2	AP			
South HCP: 11	♣ K7	♣ AJ10863				
Contract: 6♣ S			1. Gerber, for N			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ A865				2NT
Vul: NS	♥ 86	♥ AK103	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ AQ9652	♦ K4	X	6♦	AP	
South HCP: 20	♣ A86	♣ KQJ				
Contract: 6♦ N			1. Gerber, for N			

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A7		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ A6	♥ Q3	Pass	4NT	Pass	7NT
North HCP: 20	♦ A95	♦ KQJ10762	Pass	Pass	X	AP
South HCP: 15	♣ AQJ64	♣ K10				
Contract: 7NX N			1. Gerber, for N			

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ KQ				2NT
Vul: None	♥ 96	♥ KQ4	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 11	♦ AQ5432	♦ KJ9	Pass	6NT	AP	
South HCP: 20	♣ 84	♣ KQJ62				
Contract: 6N S			1. Gerber, for N			

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ AQ8		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K3	♥ Q106	Pass	4♠	Pass	6♦
North HCP: 20	♦ AQ2	♦ KJ108765	AP			
South HCP: 12	♣ AK1032	♣ —				
Contract: 6♦ S			1. Gerber, for N			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 56	♠ 8	The opponents are silent.
Dealer: N	♥ 1074	
Vul: EW	♦ AQ2	Partner bids first.
HCP: 11	♣ AJ10863	
Board: 57	♠ A865	West Doubles 4♠ if possible.
Dealer: S	♥ AK103	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ KQJ	
Board: 58	♠ A7	East Doubles Pass if possible.
Dealer: N	♥ Q3	
Vul: Both	♦ KQJ10762	Partner bids first.
HCP: 15	♣ K10	
Board: 59	♠ KQ	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ KJ9	You bid first.
HCP: 20	♣ KQJ62	
Board: 60	♠ AQ8	The opponents are silent.
Dealer: N	♥ Q106	
Vul: EW	♦ KJ108765	Partner bids first.
HCP: 12	♣ —	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 8		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQJ2	♥ 1074	Pass	4♠	Pass	6♣
North HCP: 21	♦ KJ76	♦ AQ2	AP			
South HCP: 11	♣ K7	♣ AJ10863				
Contract: 6♣ S			1. Gerber, for N			

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ A865				2NT
Vul: NS	♥ 86	♥ AK103	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ AQ9652	♦ K4	X	6♦	AP	
South HCP: 20	♣ A86	♣ KQJ				
Contract: 6♦ N			1. Gerber, for N			

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A7		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ A6	♥ Q3	Pass	4NT	Pass	7NT
North HCP: 20	♦ A95	♦ KQJ10762	Pass	Pass	X	AP
South HCP: 15	♣ AQJ64	♣ K10				
Contract: 7NX N			1. Gerber, for N			

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ KQ				2NT
Vul: None	♥ 96	♥ KQ4	Pass	4♣ <sup>1</sup>	Pass	4♦
North HCP: 11	♦ AQ5432	♦ KJ9	Pass	6NT	AP	
South HCP: 20	♣ 84	♣ KQJ62				
Contract: 6N S			1. Gerber, for N			

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ AQ8		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K3	♥ Q106	Pass	4♠	Pass	6♦
North HCP: 20	♦ AQ2	♦ KJ108765	AP			
South HCP: 12	♣ AK1032	♣ —				
Contract: 6♦ S			1. Gerber, for N			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 61	♠ 964	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KQ107542	Partner bids first.
HCP: 9	♣ A86	

Board: 62	♠ AQ6	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ AK1094	You bid first.
HCP: 21	♣ AJ6	

Board: 63	♠ 104	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ J65	Partner bids first.
HCP: 11	♣ AKQJ964	

Board: 64	♠ AQ8	The opponents are silent.
Dealer: N	♥ K94	
Vul: None	♦ KJ10	You bid first.
HCP: 20	♣ AK75	

Board: 65	♠ 75	The opponents are silent.
Dealer: S	♥ K54	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ KJ10983	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ A1082				2NT
Vul: NS	♥ —	♥ AKJ9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ KQ107542	♦ A8	Pass	6NT	AP	
South HCP: 20	♣ A86	♣ KJ4	1. Gerber, for N			
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K72				
Vul: Both	♥ K8	♥ 6		2NT	Pass	6♣
North HCP: 21	♦ AK1094	♦ 875	AP			
South HCP: 8	♣ AJ6	♣ KQ10974				
Contract: 6♣ S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKQ9				2NT
Vul: Both	♥ 4	♥ AKJ3	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ J65	♦ K97	Pass	6♣	AP	
South HCP: 20	♣ AKQJ964	♣ 102	1. Gerber, for N			
Contract: 6♣ N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ6				
Vul: None	♥ K94	♥ 3		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ KJ10	♦ A42	Pass	4♠	Pass	6♣
South HCP: 11	♣ AK75	♣ QJ10842	AP			
Contract: 6♣ S			1. Gerber, for N			

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AJ92				
Vul: NS	♥ K54	♥ AQ10				2NT
North HCP: 11	♦ A10	♦ KQJ8	Pass	6♣	AP	
South HCP: 21	♣ KJ10983	♣ A7				
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 61	♠ A1082	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ KJ4	

Board: 62	♠ K72	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 875	Partner bids first.
HCP: 8	♣ KQ10974	

Board: 63	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: Both	♦ K97	You bid first.
HCP: 20	♣ 102	

Board: 64	♠ KJ6	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ A42	Partner bids first.
HCP: 11	♣ QJ10842	

Board: 65	♠ AJ92	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ KQJ8	You bid first.
HCP: 21	♣ A7	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 964	♠ A1082				2NT
Vul: NS	♥ —	♥ AKJ9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ KQ107542	♦ A8	Pass	6NT	AP	
South HCP: 20	♣ A86	♣ KJ4	1. Gerber, for N			
Contract: 6N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K72		2NT	Pass	6♣
Vul: Both	♥ K8	♥ 6	AP			
North HCP: 21	♦ AK1094	♦ 875				
South HCP: 8	♣ AJ6	♣ KQ10974				
Contract: 6♣ S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKQ9				2NT
Vul: Both	♥ 4	♥ AKJ3	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ J65	♦ K97	Pass	6♣	AP	
South HCP: 20	♣ AKQJ964	♣ 102	1. Gerber, for N			
Contract: 6♣ N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ6		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ K94	♥ 3	Pass	4♠	Pass	6♣
North HCP: 20	♦ KJ10	♦ A42	AP			
South HCP: 11	♣ AK75	♣ QJ10842	1. Gerber, for N			
Contract: 6♣ S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AJ92				2NT
Vul: NS	♥ K54	♥ AQ10	Pass	6♣	AP	
North HCP: 11	♦ A10	♦ KQJ8				
South HCP: 21	♣ KJ10983	♣ A7				
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 66	♠ AJ	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: None	♦ AJ108	You bid first.
HCP: 20	♣ A64	

Board: 67	♠ 4	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ J1098654	Partner bids first.
HCP: 7	♣ A873	

Board: 68	♠ AQ54	The opponents are silent.
Dealer: N	♥ A85	
Vul: EW	♦ KQ62	You bid first.
HCP: 20	♣ AJ	

Board: 69	♠ 1032	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ K109763	Partner bids first.
HCP: 9	♣ AQ10	

Board: 70	♠ A105	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: None	♦ KQJ3	You bid first.
HCP: 20	♣ A8	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 66  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AJ  
♥ AQ96  
♦ AJ108  
♣ A64

South:  
♠ 10  
♥ J82  
♦ KQ2  
♣ KQJ1087

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♦	Pass	6NT
AP			
1. Gerber, for N			

Board: 67  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 6♦ N

North:  
♠ 4  
♥ Q  
♦ J1098654  
♣ A873

South:  
♠ Q6  
♥ AK82  
♦ AK3  
♣ KQ96

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 68  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6N N

North:  
♠ AQ54  
♥ A85  
♦ KQ62  
♣ AJ

South:  
♠ K9  
♥ K42  
♦ A109853  
♣ 87

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT	Pass	6NT
AP			
1. Gerber, for N			

Board: 69  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 1032  
♥ 3  
♦ K109763  
♣ AQ10

South:  
♠ A9  
♥ AK84  
♦ AQ8  
♣ K952

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT
Pass	6♦	AP	
1. Gerber, for N			

Board: 70  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 6♣ S

North:  
♠ A105  
♥ AQ98  
♦ KQJ3  
♣ A8

South:  
♠ K3  
♥ 5  
♦ 942  
♣ KQ109762

West	North	East	South
	2NT	Pass	6♣
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 66	♠ 10	The opponents are silent.
Dealer: N	♥ J82	
Vul: None	♦ KQ2	Partner bids first.
HCP: 12	♣ KQJ1087	

Board: 67	♠ Q6	The opponents are silent.
Dealer: S	♥ AK82	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ KQ96	

Board: 68	♠ K9	The opponents are silent.
Dealer: N	♥ K42	
Vul: EW	♦ A109853	Partner bids first.
HCP: 10	♣ 87	

Board: 69	♠ A9	The opponents are silent.
Dealer: S	♥ AK84	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ K952	

Board: 70	♠ K3	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ 942	Partner bids first.
HCP: 8	♣ KQ109762	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 66  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AJ  
♥ AQ96  
♦ AJ108  
♣ A64

South:  
♠ 10  
♥ J82  
♦ KQ2  
♣ KQJ1087

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♦	Pass	6NT
AP			
1. Gerber, for N			

Board: 67  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 6♦ N

North:  
♠ 4  
♥ Q  
♦ J1098654  
♣ A873

South:  
♠ Q6  
♥ AK82  
♦ AK3  
♣ KQ96

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 68  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 10  
Contract: 6N N

North:  
♠ AQ54  
♥ A85  
♦ KQ62  
♣ AJ

South:  
♠ K9  
♥ K42  
♦ A109853  
♣ 87

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT	Pass	6NT
AP			
1. Gerber, for N			

Board: 69  
Dealer: S  
Vul: EW  
North HCP: 9  
South HCP: 20  
Contract: 6♦ N

North:  
♠ 1032  
♥ 3  
♦ K109763  
♣ AQ10

South:  
♠ A9  
♥ AK84  
♦ AQ8  
♣ K952

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT
Pass	6♦	AP	
1. Gerber, for N			

Board: 70  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 8  
Contract: 6♣ S

North:  
♠ A105  
♥ AQ98  
♦ KQJ3  
♣ A8

South:  
♠ K3  
♥ 5  
♦ 942  
♣ KQ109762

West	North	East	South
	2NT	Pass	6♣
AP			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 71	♠ J97	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ A5	Partner bids first.
HCP: 9	♣ KJ7642	

Board: 72	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: Both	♦ K62	You bid first.
HCP: 20	♣ KQ6	

Board: 73	♠ K3	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ KJ9762	Partner bids first.
HCP: 10	♣ 53	

Board: 74	♠ AKQJ	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ 96	You bid first.
HCP: 20	♣ AKJ52	

Board: 75	♠ 6	The opponents are silent.
Dealer: S	♥ 975	
Vul: EW	♦ Q6	Partner bids first.
HCP: 9	♣ AK108653	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AKQ8				2NT
Vul: EW	♥ 105	♥ AKQ4				
North HCP: 9	♦ A5	♦ J9	Pass	6♣	AP	
South HCP: 21	♣ KJ7642	♣ Q95				
Contract: 6♣ N						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A2		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AQJ8	♥ 1065	Pass	4♥	Pass	4NT
North HCP: 20	♦ K62	♦ AQJ973	AP			
South HCP: 11	♣ KQ6	♣ 54	1. Gerber, for N			
Contract: 4N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ Q105				2NT
Vul: NS	♥ K104	♥ A93				
North HCP: 10	♦ KJ9762	♦ AQ	Pass	6♦	AP	
South HCP: 20	♣ 53	♣ AKJ92				
Contract: 6♦ N						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 752				
Vul: Both	♥ Q7	♥ 6		2NT	Pass	6♦
North HCP: 20	♦ 96	♦ AK87432	AP			
South HCP: 7	♣ AKJ52	♣ 87				
Contract: 6♦ S						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ				2NT
Vul: EW	♥ 975	♥ KQ82	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ Q6	♦ AJ103	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J2	1. Gerber, for N			
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 71	♠ AKQ8	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: EW	♦ J9	You bid first.
HCP: 21	♣ Q95	

Board: 72	♠ A2	The opponents are silent.
Dealer: N	♥ 1065	
Vul: Both	♦ AQJ973	Partner bids first.
HCP: 11	♣ 54	

Board: 73	♠ Q105	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ AKJ92	

Board: 74	♠ 752	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AK87432	Partner bids first.
HCP: 7	♣ 87	

Board: 75	♠ AKQ	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: EW	♦ AJ103	You bid first.
HCP: 20	♣ J2	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AKQ8				2NT
Vul: EW	♥ 105	♥ AKQ4				
North HCP: 9	♦ A5	♦ J9	Pass	6♣	AP	
South HCP: 21	♣ KJ7642	♣ Q95				
Contract: 6♣ N						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A2		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AQJ8	♥ 1065	Pass	4♥	Pass	4NT
North HCP: 20	♦ K62	♦ AQJ973	AP			
South HCP: 11	♣ KQ6	♣ 54	1. Gerber, for N			
Contract: 4N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ Q105				2NT
Vul: NS	♥ K104	♥ A93				
North HCP: 10	♦ KJ9762	♦ AQ	Pass	6♦	AP	
South HCP: 20	♣ 53	♣ AKJ92				
Contract: 6♦ N						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 752				
Vul: Both	♥ Q7	♥ 6		2NT	Pass	6♦
North HCP: 20	♦ 96	♦ AK87432	AP			
South HCP: 7	♣ AKJ52	♣ 87				
Contract: 6♦ S						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ				2NT
Vul: EW	♥ 975	♥ KQ82	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ Q6	♦ AJ103	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J2	1. Gerber, for N			
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 76	♠ QJ4	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ AK1042	You bid first.
HCP: 20	♣ Q4	

Board: 77	♠ A53	The opponents are silent.
Dealer: S	♥ 102	
Vul: NS	♦ KQJ972	Partner bids first.
HCP: 11	♣ J5	

Board: 78	♠ K4	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ A62	You bid first.
HCP: 20	♣ AK743	

Board: 79	♠ 7	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ KQ84	Partner bids first.
HCP: 13	♣ AK9876	

Board: 80	♠ Q5	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ K108	You bid first.
HCP: 20	♣ AKQ43	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K53		2NT	Pass	6♣
Vul: None	♥ AKJ	♥ 64				
North HCP: 20	♦ AK1042	♦ QJ	AP			
South HCP: 10	♣ Q4	♣ KJ9865				
Contract: 6♣ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ K4				2NT
Vul: NS	♥ 102	♥ A9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ KQJ972	♦ A853	Pass	6NT	AP	
South HCP: 20	♣ J5	♣ AKQ103	1. Gerber, for N			
Contract: 6N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ A85		2NT	Pass	6♦
Vul: NS	♥ AQ4	♥ 1052				
North HCP: 20	♦ A62	♦ KJ10873	AP			
South HCP: 10	♣ AK743	♣ Q				
Contract: 6♦ S						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK6				2NT
Vul: EW	♥ J5	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ KQ84	♦ A532	Pass	7NT	AP	
South HCP: 20	♣ AK9876	♣ Q102	1. Gerber, for N			
Contract: 7N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A86		2NT	Pass	6♦
Vul: Both	♥ AQ7	♥ 10				
North HCP: 20	♦ K108	♦ AJ9765	AP			
South HCP: 9	♣ AKQ43	♣ 1076				
Contract: 6♦ S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 76	♠ K53	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ QJ	Partner bids first.
HCP: 10	♣ KJ9865	

Board: 77	♠ K4	The opponents are silent.
Dealer: S	♥ A9	
Vul: NS	♦ A853	You bid first.
HCP: 20	♣ AKQ103	

Board: 78	♠ A85	The opponents are silent.
Dealer: N	♥ 1052	
Vul: NS	♦ KJ10873	Partner bids first.
HCP: 10	♣ Q	

Board: 79	♠ AK6	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ A532	You bid first.
HCP: 20	♣ Q102	

Board: 80	♠ A86	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ AJ9765	Partner bids first.
HCP: 9	♣ 1076	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K53		2NT	Pass	6♣
Vul: None	♥ AKJ	♥ 64				
North HCP: 20	♦ AK1042	♦ QJ	AP			
South HCP: 10	♣ Q4	♣ KJ9865				
Contract: 6♣ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ K4				2NT
Vul: NS	♥ 102	♥ A9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ KQJ972	♦ A853	Pass	6NT	AP	
South HCP: 20	♣ J5	♣ AKQ103	1. Gerber, for N			
Contract: 6N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ A85		2NT	Pass	6♦
Vul: NS	♥ AQ4	♥ 1052				
North HCP: 20	♦ A62	♦ KJ10873	AP			
South HCP: 10	♣ AK743	♣ Q				
Contract: 6♦ S						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK6				2NT
Vul: EW	♥ J5	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ KQ84	♦ A532	Pass	7NT	AP	
South HCP: 20	♣ AK9876	♣ Q102	1. Gerber, for N			
Contract: 7N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A86		2NT	Pass	6♦
Vul: Both	♥ AQ7	♥ 10				
North HCP: 20	♦ K108	♦ AJ9765	AP			
South HCP: 9	♣ AKQ43	♣ 1076				
Contract: 6♦ S						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 81	♠ AJ9	The opponents are silent.
Dealer: S	♥ 105	
Vul: Both	♦ 96	Partner bids first.
HCP: 12	♣ AQJ1086	

Board: 82	♠ KQ102	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ Q1075	You bid first.
HCP: 20	♣ A7	

Board: 83	♠ Q108	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ 873	Partner bids first.
HCP: 12	♣ AKQJ97	

Board: 84	♠ A10	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ Q874	

Board: 85	♠ KJ2	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ Q832	Partner bids first.
HCP: 10	♣ KJ8754	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K6				2NT
Vul: Both	♥ 105	♥ AK93	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 96	♦ AK1032	Pass	6♣	AP	
South HCP: 20	♣ AQJ1086	♣ K3	1. Gerber, for N			
Contract: 6♣ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ 7		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AKQ	♥ J62	Pass	4♠	Pass	4NT
North HCP: 20	♦ Q1075	♦ AK3	AP			
South HCP: 9	♣ A7	♣ J105432	1. Gerber, for N			
Contract: 4N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AJ65				2NT
Vul: EW	♥ 2	♥ AK7	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ 873	♦ AKJ2	Pass	6NT	AP	
South HCP: 20	♣ AKQJ97	♣ 104	1. Gerber, for N			
Contract: 6N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J2		2NT	Pass	6♦
Vul: None	♥ AK2	♥ 7	AP			
North HCP: 20	♦ AK43	♦ QJ109765				
South HCP: 7	♣ Q874	♣ K109				
Contract: 6♦ S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ AQ9				2NT
Vul: EW	♥ —	♥ A3	Pass	6♣	AP	
North HCP: 10	♦ Q832	♦ A1096				
South HCP: 20	♣ KJ8754	♣ AQ62				
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 81	♠ K6	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ AK1032	You bid first.
HCP: 20	♣ K3	

Board: 82	♠ 7	The opponents are silent.
Dealer: N	♥ J62	
Vul: NS	♦ AK3	Partner bids first.
HCP: 9	♣ J105432	

Board: 83	♠ AJ65	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ AKJ2	You bid first.
HCP: 20	♣ 104	

Board: 84	♠ J2	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ QJ109765	Partner bids first.
HCP: 7	♣ K109	

Board: 85	♠ AQ9	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ A1096	You bid first.
HCP: 20	♣ AQ62	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K6				2NT
Vul: Both	♥ 105	♥ AK93	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 96	♦ AK1032	Pass	6♣	AP	
South HCP: 20	♣ AQJ1086	♣ K3	1. Gerber, for N			
Contract: 6♣ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ 7		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AKQ	♥ J62	Pass	4♠	Pass	4NT
North HCP: 20	♦ Q1075	♦ AK3	AP			
South HCP: 9	♣ A7	♣ J105432	1. Gerber, for N			
Contract: 4N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AJ65				2NT
Vul: EW	♥ 2	♥ AK7	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ 873	♦ AKJ2	Pass	6NT	AP	
South HCP: 20	♣ AKQJ97	♣ 104	1. Gerber, for N			
Contract: 6N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J2		2NT	Pass	6♦
Vul: None	♥ AK2	♥ 7	AP			
North HCP: 20	♦ AK43	♦ QJ109765				
South HCP: 7	♣ Q874	♣ K109				
Contract: 6♦ S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ AQ9				2NT
Vul: EW	♥ —	♥ A3	Pass	6♣	AP	
North HCP: 10	♦ Q832	♦ A1096				
South HCP: 20	♣ KJ8754	♣ AQ62				
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 86	♠ AQ9	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ KJ8	

Board: 87	♠ A8	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ 1062	Partner bids first.
HCP: 11	♣ KQJ1074	

Board: 88	♠ AK95	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ A743	You bid first.
HCP: 20	♣ 87	

Board: 89	♠ 74	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ QJ107	Partner bids first.
HCP: 8	♣ QJ7654	

Board: 90	♠ AK54	The opponents are silent.
Dealer: N	♥ AK94	
Vul: None	♦ AJ7	You bid first.
HCP: 20	♣ J6	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K43		2NT	Pass	6♣
Vul: EW	♥ QJ32	♥ 10				
North HCP: 21	♦ AKJ	♦ Q53	AP			
South HCP: 9	♣ KJ8	♣ A76542				
Contract: 6♣ S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KJ2				2NT
Vul: EW	♥ J5	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 1062	♦ KQ5	Pass	6♣	AP	
South HCP: 20	♣ KQJ1074	♣ A862	1. Gerber, for N			
Contract: 6♣ N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 1074		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 95	Pass	4NT	Pass	7NT
North HCP: 20	♦ A743	♦ K	AP			
South HCP: 12	♣ 87	♣ AKQ9642	1. Gerber, for N			
Contract: 7N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK32				2NT
Vul: NS	♥ Q	♥ A104	Pass	6♣	AP	
North HCP: 8	♦ QJ107	♦ K5				
South HCP: 21	♣ QJ7654	♣ AK103				
Contract: 6♣ N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q108		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK94	♥ 765	Pass	4NT	Pass	6NT
North HCP: 20	♦ AJ7	♦ 5	AP			
South HCP: 9	♣ J6	♣ AK8732	1. Gerber, for N			
Contract: 6N N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 86	♠ K43	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ Q53	Partner bids first.
HCP: 9	♣ A76542	

Board: 87	♠ KJ2	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ KQ5	You bid first.
HCP: 20	♣ A862	

Board: 88	♠ 1074	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ K	Partner bids first.
HCP: 12	♣ AKQ9642	

Board: 89	♠ AK32	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ K5	You bid first.
HCP: 21	♣ AK103	

Board: 90	♠ Q108	The opponents are silent.
Dealer: N	♥ 765	
Vul: None	♦ 5	Partner bids first.
HCP: 9	♣ AK8732	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K43		2NT	Pass	6♣
Vul: EW	♥ QJ32	♥ 10				
North HCP: 21	♦ AKJ	♦ Q53	AP			
South HCP: 9	♣ KJ8	♣ A76542				
Contract: 6♣ S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KJ2				2NT
Vul: EW	♥ J5	♥ AK9	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 1062	♦ KQ5	Pass	6♣	AP	
South HCP: 20	♣ KQJ1074	♣ A862	1. Gerber, for N			
Contract: 6♣ N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 1074		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 95	Pass	4NT	Pass	7NT
North HCP: 20	♦ A743	♦ K	AP			
South HCP: 12	♣ 87	♣ AKQ9642	1. Gerber, for N			
Contract: 7N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK32				2NT
Vul: NS	♥ Q	♥ A104	Pass	6♣	AP	
North HCP: 8	♦ QJ107	♦ K5				
South HCP: 21	♣ QJ7654	♣ AK103				
Contract: 6♣ N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q108		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK94	♥ 765	Pass	4NT	Pass	6NT
North HCP: 20	♦ AJ7	♦ 5	AP			
South HCP: 9	♣ J6	♣ AK8732	1. Gerber, for N			
Contract: 6N N						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 91	♠ J76	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ J109843	Partner bids first.
HCP: 9	♣ A75	
Board: 92	♠ K62	East Doubles 4♠ if possible.
Dealer: N	♥ AQ52	
Vul: NS	♦ Q7	You bid first.
HCP: 20	♣ AKQ8	
Board: 93	♠ K102	The opponents are silent.
Dealer: S	♥ K62	
Vul: Both	♦ AJ10952	Partner bids first.
HCP: 11	♣ 4	
Board: 94	♠ A4	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: None	♦ AK72	You bid first.
HCP: 20	♣ QJ3	
Board: 95	♠ 2	West Doubles 4♠ if possible.
Dealer: S	♥ AQ	
Vul: EW	♦ Q54	Partner bids first.
HCP: 11	♣ QJ109763	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AKQ2				2NT
Vul: NS	♥ K	♥ A1084	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ J109843	♦ A6	Pass	6NT	AP	
South HCP: 20	♣ A75	♣ K98	1. Gerber, for N			
Contract: 6N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ52	♥ J106	Pass	4♠	X	6♦
North HCP: 20	♦ Q7	♦ AKJ642	AP			
South HCP: 11	♣ AKQ8	♣ 543	1. Gerber, for N			
Contract: 6♦ S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQJ9				2NT
Vul: Both	♥ K62	♥ AJ7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AJ10952	♦ K3	Pass	4NT	AP	
South HCP: 20	♣ 4	♣ KQ97	1. Gerber, for N			
Contract: 4N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K3		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ KQJ9	♥ 2	Pass	4♠	Pass	6♣
North HCP: 20	♦ AK72	♦ 10853	AP			
South HCP: 10	♣ QJ3	♣ AK9752	1. Gerber, for N			
Contract: 6♣ S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K983				2NT
Vul: EW	♥ AQ	♥ K87	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ Q54	♦ AKJ	X	6NT	AP	
South HCP: 21	♣ QJ109763	♣ AK8	1. Gerber, for N			
Contract: 6N S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 91	♠ AKQ2	The opponents are silent.
Dealer: S	♥ A1084	
Vul: NS	♦ A6	You bid first.
HCP: 20	♣ K98	
Board: 92	♠ Q	East Doubles 4♠ if possible.
Dealer: N	♥ J106	
Vul: NS	♦ AKJ642	Partner bids first.
HCP: 11	♣ 543	
Board: 93	♠ AQJ9	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ K3	You bid first.
HCP: 20	♣ KQ97	
Board: 94	♠ K3	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ 10853	Partner bids first.
HCP: 10	♣ AK9752	
Board: 95	♠ K983	West Doubles 4♠ if possible.
Dealer: S	♥ K87	
Vul: EW	♦ AKJ	You bid first.
HCP: 21	♣ AK8	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AKQ2				2NT
Vul: NS	♥ K	♥ A1084	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ J109843	♦ A6	Pass	6NT	AP	
South HCP: 20	♣ A75	♣ K98	1. Gerber, for N			
Contract: 6N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ Q		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ52	♥ J106	Pass	4♠	X	6♦
North HCP: 20	♦ Q7	♦ AKJ642	AP			
South HCP: 11	♣ AKQ8	♣ 543	1. Gerber, for N			
Contract: 6♦ S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQJ9				2NT
Vul: Both	♥ K62	♥ AJ7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ AJ10952	♦ K3	Pass	4NT	AP	
South HCP: 20	♣ 4	♣ KQ97	1. Gerber, for N			
Contract: 4N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K3		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ KQJ9	♥ 2	Pass	4♠	Pass	6♣
North HCP: 20	♦ AK72	♦ 10853	AP			
South HCP: 10	♣ QJ3	♣ AK9752	1. Gerber, for N			
Contract: 6♣ S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K983				2NT
Vul: EW	♥ AQ	♥ K87	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ Q54	♦ AKJ	X	6NT	AP	
South HCP: 21	♣ QJ109763	♣ AK8	1. Gerber, for N			
Contract: 6N S						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 96	♠ AKQ	The opponents are silent.
Dealer: N	♥ A972	
Vul: Both	♦ AK63	You bid first.
HCP: 20	♣ 65	

Board: 97	♠ Q102	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ KQJ10764	Partner bids first.
HCP: 8	♣ 92	

Board: 98	♠ AKJ3	The opponents are silent.
Dealer: N	♥ Q98	
Vul: None	♦ AQ98	You bid first.
HCP: 20	♣ A2	

Board: 99	♠ Q10	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ KJ1098743	Partner bids first.
HCP: 6	♣ 2	

Board: 100	♠ J3	The opponents are silent.
Dealer: N	♥ AK98	
Vul: None	♦ AKQ7	You bid first.
HCP: 21	♣ A74	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 96  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AKQ  
♥ A972  
♦ AK63  
♣ 65

South:  
♠ 94  
♥ Q86  
♦ 97  
♣ AKQ742

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT	Pass	6NT
AP			
1. Gerber, for N			

Board: 97  
Dealer: S  
Vul: Both  
North HCP: 8  
South HCP: 20  
Contract: 6♦ N

North:  
♠ Q102  
♥ 2  
♦ KQJ10764  
♣ 92

South:  
♠ 643  
♥ AKQ5  
♦ A9  
♣ AK86

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 98  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 6♦ S

North:  
♠ AKJ3  
♥ Q98  
♦ AQ98  
♣ A2

South:  
♠ 104  
♥ K52  
♦ KJ107542  
♣ K

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT	Pass	6♦
AP			
1. Gerber, for N			

Board: 99  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 21  
Contract: 6♦ N

North:  
♠ Q10  
♥ 43  
♦ KJ1098743  
♣ 2

South:  
♠ AJ4  
♥ Q875  
♦ AQ5  
♣ AKJ

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 100  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 9  
Contract: 6♣ S

North:  
♠ J3  
♥ AK98  
♦ AKQ7  
♣ A74

South:  
♠ A10  
♥ 542  
♦ 53  
♣ KQ9652

West	North	East	South
	2NT	Pass	6♣
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 96	♠ 94	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ 97	Partner bids first.
HCP: 11	♣ AKQ742	

Board: 97	♠ 643	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AK86	

Board: 98	♠ 104	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ KJ107542	Partner bids first.
HCP: 10	♣ K	

Board: 99	♠ AJ4	The opponents are silent.
Dealer: S	♥ Q875	
Vul: NS	♦ AQ5	You bid first.
HCP: 21	♣ AKJ	

Board: 100	♠ A10	The opponents are silent.
Dealer: N	♥ 542	
Vul: None	♦ 53	Partner bids first.
HCP: 9	♣ KQ9652	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 96  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ AKQ  
 ♥ A972  
 ♦ AK63  
 ♣ 65

South:  
 ♠ 94  
 ♥ Q86  
 ♦ 97  
 ♣ AKQ742

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT	Pass	6NT
AP			
1. Gerber, for N			

Board: 97  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♦ N

North:  
 ♠ Q102  
 ♥ 2  
 ♦ KQJ10764  
 ♣ 92

South:  
 ♠ 643  
 ♥ AKQ5  
 ♦ A9  
 ♣ AK86

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 98  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♦ S

North:  
 ♠ AKJ3  
 ♥ Q98  
 ♦ AQ98  
 ♣ A2

South:  
 ♠ 104  
 ♥ K52  
 ♦ KJ107542  
 ♣ K

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT	Pass	6♦
AP			
1. Gerber, for N			

Board: 99  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 21  
 Contract: 6♦ N

North:  
 ♠ Q10  
 ♥ 43  
 ♦ KJ1098743  
 ♣ 2

South:  
 ♠ AJ4  
 ♥ Q875  
 ♦ AQ5  
 ♣ AKJ

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 100  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 9  
 Contract: 6♣ S

North:  
 ♠ J3  
 ♥ AK98  
 ♦ AKQ7  
 ♣ A74

South:  
 ♠ A10  
 ♥ 542  
 ♦ 53  
 ♣ KQ9652

West	North	East	South
	2NT	Pass	6♣
AP			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 101	♠ KQ4	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ J65	Partner bids first.
HCP: 11	♣ AJ108754	

Board: 102	♠ AQ9	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ AK87	You bid first.
HCP: 21	♣ Q54	

Board: 103	♠ 2	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ A87	Partner bids first.
HCP: 10	♣ KJ98432	

Board: 104	♠ AQ8	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: Both	♦ K105	You bid first.
HCP: 20	♣ A86	

Board: 105	♠ A84	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ K86	Partner bids first.
HCP: 8	♣ J109764	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A1052				2NT
Vul: Both	♥ —	♥ KJ5				
North HCP: 11	♦ J65	♦ AK2	Pass	6♣	AP	
South HCP: 20	♣ AJ108754	♣ KQ3				
Contract: 6♣ N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J83				
Vul: EW	♥ AQ5	♥ 4		2NT	Pass	6♣
North HCP: 21	♦ AK87	♦ 52	AP			
South HCP: 9	♣ Q54	♣ AKJ10732				
Contract: 6♣ S						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ95				2NT
Vul: EW	♥ Q3	♥ K10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A87	♦ KQ2	Pass	6♣	AP	
South HCP: 20	♣ KJ98432	♣ AQ76	1. Gerber, for N			
Contract: 6♣ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 2		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AQJ9	♥ 106	Pass	4NT	Pass	6♦
North HCP: 20	♦ K105	♦ AQ9764	AP			
South HCP: 12	♣ A86	♣ KQJ2	1. Gerber, for N			
Contract: 6♦ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ QJ				
Vul: NS	♥ 5	♥ AQ4				2NT
North HCP: 8	♦ K86	♦ AJ109	Pass	6♣	AP	
South HCP: 20	♣ J109764	♣ AQ82				
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 101	♠ A1052	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ AK2	You bid first.
HCP: 20	♣ KQ3	

Board: 102	♠ J83	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ 52	Partner bids first.
HCP: 9	♣ AKJ10732	

Board: 103	♠ AQ95	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ KQ2	You bid first.
HCP: 20	♣ AQ76	

Board: 104	♠ 2	The opponents are silent.
Dealer: N	♥ 106	
Vul: Both	♦ AQ9764	Partner bids first.
HCP: 12	♣ KQJ2	

Board: 105	♠ QJ	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ AJ109	You bid first.
HCP: 20	♣ AQ82	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A1052				2NT
Vul: Both	♥ —	♥ KJ5				
North HCP: 11	♦ J65	♦ AK2	Pass	6♣	AP	
South HCP: 20	♣ AJ108754	♣ KQ3				
Contract: 6♣ N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J83				
Vul: EW	♥ AQ5	♥ 4		2NT	Pass	6♣
North HCP: 21	♦ AK87	♦ 52	AP			
South HCP: 9	♣ Q54	♣ AKJ10732				
Contract: 6♣ S						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ95				2NT
Vul: EW	♥ Q3	♥ K10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A87	♦ KQ2	Pass	6♣	AP	
South HCP: 20	♣ KJ98432	♣ AQ76	1. Gerber, for N			
Contract: 6♣ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 2		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AQJ9	♥ 106	Pass	4NT	Pass	6♦
North HCP: 20	♦ K105	♦ AQ9764	AP			
South HCP: 12	♣ A86	♣ KQJ2	1. Gerber, for N			
Contract: 6♦ S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ QJ				
Vul: NS	♥ 5	♥ AQ4				2NT
North HCP: 8	♦ K86	♦ AJ109	Pass	6♣	AP	
South HCP: 20	♣ J109764	♣ AQ82				
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 106	♠ A94	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: Both	♦ A10	You bid first.
HCP: 21	♣ AK86	

Board: 107	♠ 8	The opponents are silent.
Dealer: S	♥ 863	
Vul: None	♦ AK5	Partner bids first.
HCP: 10	♣ QJ10543	

Board: 108	♠ AK	The opponents are silent.
Dealer: N	♥ A1074	
Vul: EW	♦ J103	You bid first.
HCP: 20	♣ AKJ2	

Board: 109	♠ Q108	The opponents are silent.
Dealer: S	♥ 743	
Vul: EW	♦ 3	Partner bids first.
HCP: 9	♣ AK10742	

Board: 110	♠ KQ76	The opponents are silent.
Dealer: N	♥ Q85	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ AKQ9	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ K63		2NT	Pass	6♦
Vul: Both	♥ AQ72	♥ 8				
North HCP: 21	♦ A10	♦ KQ987632	AP			
South HCP: 8	♣ AK86	♣ 7				
Contract: 6♦ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK7				2NT
Vul: None	♥ 863	♥ AQ109	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AK5	♦ QJ107	Pass	6NT	AP	
South HCP: 20	♣ QJ10543	♣ A2	1. Gerber, for N			
Contract: 6N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J5		2NT	Pass	6♦
Vul: EW	♥ A1074	♥ J3				
North HCP: 20	♦ J103	♦ AK9754	AP			
South HCP: 11	♣ AKJ2	♣ Q96				
Contract: 6♦ S						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AK2				2NT
Vul: EW	♥ 743	♥ KQJ5	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 3	♦ KQJ9	Pass	4NT	AP	
South HCP: 20	♣ AK10742	♣ J8	1. Gerber, for N			
Contract: 4N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ AJ4		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ Q85	♥ 64	Pass	4♥	Pass	4NT
North HCP: 21	♦ KQ	♦ AJ109853	AP			
South HCP: 10	♣ AKQ9	♣ 2	1. Gerber, for N			
Contract: 4N N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 106	♠ K63	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ KQ987632	Partner bids first.
HCP: 8	♣ 7	

Board: 107	♠ AK7	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ QJ107	You bid first.
HCP: 20	♣ A2	

Board: 108	♠ J5	The opponents are silent.
Dealer: N	♥ J3	
Vul: EW	♦ AK9754	Partner bids first.
HCP: 11	♣ Q96	

Board: 109	♠ AK2	The opponents are silent.
Dealer: S	♥ KQJ5	
Vul: EW	♦ KQJ9	You bid first.
HCP: 20	♣ J8	

Board: 110	♠ AJ4	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ AJ109853	Partner bids first.
HCP: 10	♣ 2	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ K63		2NT	Pass	6♦
Vul: Both	♥ AQ72	♥ 8				
North HCP: 21	♦ A10	♦ KQ987632	AP			
South HCP: 8	♣ AK86	♣ 7				
Contract: 6♦ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK7				2NT
Vul: None	♥ 863	♥ AQ109	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AK5	♦ QJ107	Pass	6NT	AP	
South HCP: 20	♣ QJ10543	♣ A2	1. Gerber, for N			
Contract: 6N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J5		2NT	Pass	6♦
Vul: EW	♥ A1074	♥ J3				
North HCP: 20	♦ J103	♦ AK9754	AP			
South HCP: 11	♣ AKJ2	♣ Q96				
Contract: 6♦ S						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AK2				2NT
Vul: EW	♥ 743	♥ KQJ5	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 3	♦ KQJ9	Pass	4NT	AP	
South HCP: 20	♣ AK10742	♣ J8	1. Gerber, for N			
Contract: 4N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ AJ4		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ Q85	♥ 64	Pass	4♥	Pass	4NT
North HCP: 21	♦ KQ	♦ AJ109853	AP			
South HCP: 10	♣ AKQ9	♣ 2	1. Gerber, for N			
Contract: 4N N						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 111	♠ A5	The opponents are silent.
Dealer: S	♥ J94	
Vul: Both	♦ KQJ763	Partner bids first.
HCP: 13	♣ Q2	

Board: 112	♠ K108	West Doubles 6NT if possible.
Dealer: N	♥ AK7	
Vul: EW	♦ AQJ7	You bid first.
HCP: 20	♣ K95	

Board: 113	♠ A104	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ 103	Partner bids first.
HCP: 8	♣ KJ9865	

Board: 114	♠ AK63	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ QJ104	You bid first.
HCP: 20	♣ A10	

Board: 115	♠ A73	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ 9	Partner bids first.
HCP: 10	♣ KQJ10742	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 111

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 7N S

North:

♠ A5

♥ J94

♦ KQJ763

♣ Q2

South:

♠ QJ

♥ AQ7

♦ A10985

♣ AK9

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 7NT AP

1. Gerber, for N

Board: 112

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6NX N

North:

♠ K108

♥ AK7

♦ AQJ7

♣ K95

South:

♠ Q75

♥ 84

♦ K98632

♣ A4

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6NT

X AP

1. Gerber, for N

Board: 113

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ A104

♥ 83

♦ 103

♣ KJ9865

South:

♠ KJ8

♥ AK109

♦ AK75

♣ Q7

West North East South

2NT

Pass 6♣ AP

Board: 114

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 7♣ S

North:

♠ AK63

♥ AQ7

♦ QJ104

♣ A10

South:

♠ 9

♥ J6

♦ A832

♣ KQJ852

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 7♣

AP

1. Gerber, for N

Board: 115

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 7♣ N

North:

♠ A73

♥ 87

♦ 9

♣ KQJ10742

South:

♠ KQ8

♥ AQ104

♦ AJ10

♣ A85

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 7♣ AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 111	♠ QJ	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ A10985	You bid first.
HCP: 20	♣ AK9	

Board: 112	♠ Q75	West Doubles 6NT if possible.
Dealer: N	♥ 84	
Vul: EW	♦ K98632	Partner bids first.
HCP: 9	♣ A4	

Board: 113	♠ KJ8	The opponents are silent.
Dealer: S	♥ AK109	
Vul: Both	♦ AK75	You bid first.
HCP: 20	♣ Q7	

Board: 114	♠ 9	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ A832	Partner bids first.
HCP: 11	♣ KQJ852	

Board: 115	♠ KQ8	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: Both	♦ AJ10	You bid first.
HCP: 20	♣ A85	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ QJ				2NT
Vul: Both	♥ J94	♥ AQ7	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 13	♦ KQJ763	♦ A10985	Pass	7NT	AP	
South HCP: 20	♣ Q2	♣ AK9				
Contract: 7N S			1. Gerber, for N			

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ Q75		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK7	♥ 84	Pass	4♠	Pass	6NT
North HCP: 20	♦ AQJ7	♦ K98632	X	AP		
South HCP: 9	♣ K95	♣ A4				
Contract: 6NX N			1. Gerber, for N			

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KJ8				2NT
Vul: Both	♥ 83	♥ AK109	Pass	6♣	AP	
North HCP: 8	♦ 103	♦ AK75				
South HCP: 20	♣ KJ9865	♣ Q7				
Contract: 6♣ N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ 9		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ7	♥ J6	Pass	4NT	Pass	7♣
North HCP: 20	♦ QJ104	♦ A832	AP			
South HCP: 11	♣ A10	♣ KQJ852				
Contract: 7♣ S			1. Gerber, for N			

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KQ8				2NT
Vul: Both	♥ 87	♥ AQ104	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 9	♦ AJ10	Pass	7♣	AP	
South HCP: 20	♣ KQJ10742	♣ A85				
Contract: 7♣ N			1. Gerber, for N			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 116	♠ AKQ10	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ KQJ6	You bid first.
HCP: 20	♣ QJ10	

Board: 117	♠ 73	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ KQJ8764	Partner bids first.
HCP: 9	♣ 2	

Board: 118	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK104	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AJ65	

Board: 119	♠ J	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ 872	Partner bids first.
HCP: 8	♣ QJ87543	

Board: 120	♠ K652	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ K4	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ Q7	♥ AJ8	Pass	4♥	Pass	6♦
North HCP: 20	♦ KQJ6	♦ A108732	AP			
South HCP: 14	♣ QJ10	♣ A97	1. Gerber, for N			
Contract: 6♦ S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AQ62				2NT
Vul: Both	♥ QJ9	♥ K104	Pass	6♦	AP	
North HCP: 9	♦ KQJ8764	♦ A9				
South HCP: 20	♣ 2	♣ AK84				
Contract: 6♦ N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q103		2NT	Pass	6♣
Vul: None	♥ AK104	♥ —	AP			
North HCP: 20	♦ K7	♦ J3				
South HCP: 8	♣ AJ65	♣ KQ1087432				
Contract: 6♣ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ				2NT
Vul: NS	♥ KJ	♥ A96	Pass	6♣	AP	
North HCP: 8	♦ 872	♦ KQJ94				
South HCP: 20	♣ QJ87543	♣ A106				
Contract: 6♣ N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K652	♠ Q9		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ A97	♥ K82	Pass	4♠	Pass	4NT
North HCP: 20	♦ AKQJ	♦ 7	AP			
South HCP: 11	♣ K4	♣ AQ108653	1. Gerber, for N			
Contract: 4N N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 116	♠ J	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ A108732	Partner bids first.
HCP: 14	♣ A97	

Board: 117	♠ AQ62	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ A9	You bid first.
HCP: 20	♣ AK84	

Board: 118	♠ Q103	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ KQ1087432	

Board: 119	♠ AQ	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ KQJ94	You bid first.
HCP: 20	♣ A106	

Board: 120	♠ Q9	The opponents are silent.
Dealer: N	♥ K82	
Vul: Both	♦ 7	Partner bids first.
HCP: 11	♣ AQ108653	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ Q7	♥ AJ8	Pass	4♥	Pass	6♦
North HCP: 20	♦ KQJ6	♦ A108732	AP			
South HCP: 14	♣ QJ10	♣ A97	1. Gerber, for N			
Contract: 6♦ S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AQ62				2NT
Vul: Both	♥ QJ9	♥ K104	Pass	6♦	AP	
North HCP: 9	♦ KQJ8764	♦ A9				
South HCP: 20	♣ 2	♣ AK84				
Contract: 6♦ N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q103		2NT	Pass	6♣
Vul: None	♥ AK104	♥ —	AP			
North HCP: 20	♦ K7	♦ J3				
South HCP: 8	♣ AJ65	♣ KQ1087432				
Contract: 6♣ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ				2NT
Vul: NS	♥ KJ	♥ A96	Pass	6♣	AP	
North HCP: 8	♦ 872	♦ KQJ94				
South HCP: 20	♣ QJ87543	♣ A106				
Contract: 6♣ N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K652	♠ Q9		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ A97	♥ K82	Pass	4♠	Pass	4NT
North HCP: 20	♦ AKQJ	♦ 7	AP			
South HCP: 11	♣ K4	♣ AQ108653	1. Gerber, for N			
Contract: 4N N						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 121  
Dealer: S  
Vul: None  
HCP: 8

♠ 4  
♥ K102  
♦ A2  
♣ J876543

The opponents are silent.

Partner bids first.

Board: 122  
Dealer: N  
Vul: EW  
HCP: 20

♠ AK  
♥ J943  
♦ AK43  
♣ AJ6

East Doubles Pass if possible.

You bid first.

Board: 123  
Dealer: S  
Vul: Both  
HCP: 8

♠ 8  
♥ 75  
♦ AKJ932  
♣ 9654

The opponents are silent.

Partner bids first.

Board: 124  
Dealer: N  
Vul: NS  
HCP: 20

♠ AK32  
♥ KQ4  
♦ J98  
♣ AK10

The opponents are silent.

You bid first.

Board: 125  
Dealer: S  
Vul: EW  
HCP: 10

♠ 4  
♥ K42  
♦ J97632  
♣ AQ8

The opponents are silent.

Partner bids first.

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 121

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ 4

♥ K102

♦ A2

♣ J876543

South:

♠ KQJ10

♥ AJ9

♦ KQ3

♣ A92

West North East South

2NT

Pass 6♣ AP

Board: 122

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6NX N

North:

♠ AK

♥ J943

♦ AK43

♣ AJ6

South:

♠ Q7

♥ K5

♦ Q75

♣ K109852

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6NT

Pass Pass X AP

1. Gerber, for N

Board: 123

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ 8

♥ 75

♦ AKJ932

♣ 9654

South:

♠ AK74

♥ A2

♦ 76

♣ AKQ82

West North East South

2NT

Pass 6♦ AP

Board: 124

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AK32

♥ KQ4

♦ J98

♣ AK10

South:

♠ Q97

♥ A3

♦ A6

♣ 986542

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6NT

AP

1. Gerber, for N

Board: 125

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6N S

North:

♠ 4

♥ K42

♦ J97632

♣ AQ8

South:

♠ AKQ9

♥ AJ5

♦ AQ

♣ J1074

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6NT AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 121	♠ KQJ10	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ KQ3	You bid first.
HCP: 20	♣ A92	
Board: 122	♠ Q7	East Doubles Pass if possible.
Dealer: N	♥ K5	
Vul: EW	♦ Q75	Partner bids first.
HCP: 10	♣ K109852	
Board: 123	♠ AK74	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ 76	You bid first.
HCP: 20	♣ AKQ82	
Board: 124	♠ Q97	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ A6	Partner bids first.
HCP: 10	♣ 986542	
Board: 125	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ J1074	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 121

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ 4

♥ K102

♦ A2

♣ J876543

South:

♠ KQJ10

♥ AJ9

♦ KQ3

♣ A92

West North East South

2NT

Pass 6♣ AP

Board: 122

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6NX N

North:

♠ AK

♥ J943

♦ AK43

♣ AJ6

South:

♠ Q7

♥ K5

♦ Q75

♣ K109852

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6NT

Pass Pass X AP

1. Gerber, for N

Board: 123

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 6♦ N

North:

♠ 8

♥ 75

♦ AKJ932

♣ 9654

South:

♠ AK74

♥ A2

♦ 76

♣ AKQ82

West North East South

2NT

Pass 6♦ AP

Board: 124

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AK32

♥ KQ4

♦ J98

♣ AK10

South:

♠ Q97

♥ A3

♦ A6

♣ 986542

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6NT

AP

1. Gerber, for N

Board: 125

Dealer: S

Vul: EW

North HCP: 10

South HCP: 21

Contract: 6N S

North:

♠ 4

♥ K42

♦ J97632

♣ AQ8

South:

♠ AKQ9

♥ AJ5

♦ AQ

♣ J1074

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6NT AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 126	♠ AQ	The opponents are silent.
Dealer: N	♥ AK84	
Vul: EW	♦ AQ98	You bid first.
HCP: 21	♣ Q76	

Board: 127	♠ KQ4	West Doubles Pass if possible.
Dealer: S	♥ 964	
Vul: Both	♦ K76542	Partner bids first.
HCP: 8	♣ 7	

Board: 128	♠ A942	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ AK105	You bid first.
HCP: 21	♣ QJ	

Board: 129	♠ 84	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ 87	Partner bids first.
HCP: 11	♣ AK10432	

Board: 130	♠ AK10	The opponents are silent.
Dealer: N	♥ AK94	
Vul: EW	♦ KQ83	You bid first.
HCP: 20	♣ J4	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J74		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK84	♥ Q	Pass	4NT	Pass	6NT
North HCP: 21	♦ AQ98	♦ 1074	AP			
South HCP: 10	♣ Q76	♣ AK10985	1. Gerber, for N			
Contract: 6N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A103				2NT
Vul: Both	♥ 964	♥ AKJ2	Pass	6♦	Pass	Pass
North HCP: 8	♦ K76542	♦ AQJ8	X	AP		
South HCP: 20	♣ 7	♣ J4				
Contract: 6♦ X N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ J86		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK7	♥ 42	Pass	4NT	Pass	6NT
North HCP: 21	♦ AK105	♦ Q4	AP			
South HCP: 10	♣ QJ	♣ AK9642	1. Gerber, for N			
Contract: 6N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AKQ2				2NT
Vul: NS	♥ A95	♥ KQJ10	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 87	♦ KQJ	Pass	6♣	AP	
South HCP: 21	♣ AK10432	♣ 87	1. Gerber, for N			
Contract: 6♣ N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 983		2NT	Pass	6♣
Vul: EW	♥ AK94	♥ Q65	AP			
North HCP: 20	♦ KQ83	♦ 6				
South HCP: 9	♣ J4	♣ AK9753				
Contract: 6♣ S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 126	♠ J74	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ 1074	Partner bids first.
HCP: 10	♣ AK10985	

Board: 127	♠ A103	West Doubles Pass if possible.
Dealer: S	♥ AKJ2	
Vul: Both	♦ AQJ8	You bid first.
HCP: 20	♣ J4	

Board: 128	♠ J86	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ AK9642	

Board: 129	♠ AKQ2	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ 87	

Board: 130	♠ 983	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ 6	Partner bids first.
HCP: 9	♣ AK9753	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J74		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK84	♥ Q	Pass	4NT	Pass	6NT
North HCP: 21	♦ AQ98	♦ 1074	AP			
South HCP: 10	♣ Q76	♣ AK10985	1. Gerber, for N			
Contract: 6N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A103				2NT
Vul: Both	♥ 964	♥ AKJ2	Pass	6♦	Pass	Pass
North HCP: 8	♦ K76542	♦ AQJ8	X	AP		
South HCP: 20	♣ 7	♣ J4				
Contract: 6♦ X N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ J86		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK7	♥ 42	Pass	4NT	Pass	6NT
North HCP: 21	♦ AK105	♦ Q4	AP			
South HCP: 10	♣ QJ	♣ AK9642	1. Gerber, for N			
Contract: 6N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AKQ2				2NT
Vul: NS	♥ A95	♥ KQJ10	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ 87	♦ KQJ	Pass	6♣	AP	
South HCP: 21	♣ AK10432	♣ 87	1. Gerber, for N			
Contract: 6♣ N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 983		2NT	Pass	6♣
Vul: EW	♥ AK94	♥ Q65	AP			
North HCP: 20	♦ KQ83	♦ 6				
South HCP: 9	♣ J4	♣ AK9753				
Contract: 6♣ S						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 131	♠ K5	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ AQJ10	Partner bids first.
HCP: 11	♣ J76532	

Board: 132	♠ AKQ	The opponents are silent.
Dealer: N	♥ K102	
Vul: EW	♦ QJ10	You bid first.
HCP: 20	♣ AJ92	

Board: 133	♠ AQ	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ Q104	Partner bids first.
HCP: 13	♣ AJ10952	

Board: 134	♠ A752	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ Q10	

Board: 135	♠ J86	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ AQ6532	Partner bids first.
HCP: 12	♣ 9	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ106				2NT
Vul: EW	♥ 9	♥ AK82	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AQJ10	♦ 832	Pass	6NT	AP	
South HCP: 20	♣ J76532	♣ AK				
Contract: 6N S			1. Gerber, for N			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1096				
Vul: EW	♥ K102	♥ A3		2NT	Pass	6♣
North HCP: 20	♦ QJ10	♦ 76	AP			
South HCP: 9	♣ AJ92	♣ KQ10873				
Contract: 6♣ S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K1082				2NT
Vul: Both	♥ 87	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ Q104	♦ AK32	Pass	6NT	AP	
South HCP: 20	♣ AJ10952	♣ Q8				
Contract: 6N S			1. Gerber, for N			

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ Q108		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ KQJ7	♥ A83	Pass	4♠	Pass	6♣
North HCP: 20	♦ AKJ	♦ 9	AP			
South HCP: 10	♣ Q10	♣ KJ7542				
Contract: 6♣ S			1. Gerber, for N			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ A4				2NT
Vul: EW	♥ KQ7	♥ A62	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AQ6532	♦ K1084	Pass	6♦	AP	
South HCP: 20	♣ 9	♣ AKQ3				
Contract: 6♦ N			1. Gerber, for N			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 131	♠ AQ106	The opponents are silent.
Dealer: S	♥ AK82	
Vul: EW	♦ 832	You bid first.
HCP: 20	♣ AK	

Board: 132	♠ 1096	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ 76	Partner bids first.
HCP: 9	♣ KQ10873	

Board: 133	♠ K1082	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ AK32	You bid first.
HCP: 20	♣ Q8	

Board: 134	♠ Q108	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ 9	Partner bids first.
HCP: 10	♣ KJ7542	

Board: 135	♠ A4	The opponents are silent.
Dealer: S	♥ A62	
Vul: EW	♦ K1084	You bid first.
HCP: 20	♣ AKQ3	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ106				2NT
Vul: EW	♥ 9	♥ AK82	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ AQJ10	♦ 832	Pass	6NT	AP	
South HCP: 20	♣ J76532	♣ AK				
Contract: 6N S			1. Gerber, for N			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1096				
Vul: EW	♥ K102	♥ A3		2NT	Pass	6♣
North HCP: 20	♦ QJ10	♦ 76	AP			
South HCP: 9	♣ AJ92	♣ KQ10873				
Contract: 6♣ S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K1082				2NT
Vul: Both	♥ 87	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ Q104	♦ AK32	Pass	6NT	AP	
South HCP: 20	♣ AJ10952	♣ Q8				
Contract: 6N S			1. Gerber, for N			

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ Q108				
Vul: None	♥ KQJ7	♥ A83	Pass	4♠	Pass	6♣
North HCP: 20	♦ AKJ	♦ 9	AP			
South HCP: 10	♣ Q10	♣ KJ7542				
Contract: 6♣ S			1. Gerber, for N			

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ A4				2NT
Vul: EW	♥ KQ7	♥ A62	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ AQ6532	♦ K1084	Pass	6♦	AP	
South HCP: 20	♣ 9	♣ AKQ3				
Contract: 6♦ N			1. Gerber, for N			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 136	♠ AK	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ K1086	

Board: 137	♠ A106	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ J976542	Partner bids first.
HCP: 8	♣ J6	

Board: 138	♠ KJ3	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ AK83	You bid first.
HCP: 20	♣ K73	

Board: 139	♠ QJ3	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ 2	Partner bids first.
HCP: 11	♣ Q109753	

Board: 140	♠ AK3	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: EW	♦ AKJ10	You bid first.
HCP: 20	♣ 863	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q42		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ QJ54	♥ A	Pass	4♠	Pass	4NT
North HCP: 20	♦ AK7	♦ 963	AP			
South HCP: 9	♣ K1086	♣ QJ9432	1. Gerber, for N			
Contract: 4N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ4				2NT
Vul: None	♥ Q	♥ AJ9	Pass	6♦	AP	
North HCP: 8	♦ J976542	♦ AK83				
South HCP: 20	♣ J6	♣ K94				
Contract: 6♦ N						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q75		2NT	Pass	6♦
Vul: NS	♥ AQ2	♥ K74	AP			
North HCP: 20	♦ AK83	♦ QJ9752				
South HCP: 10	♣ K73	♣ Q				
Contract: 6♦ S						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K8				2NT
Vul: EW	♥ AQ3	♥ K107	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 2	♦ AQ1043	Pass	4NT	AP	
South HCP: 20	♣ Q109753	♣ AKJ	1. Gerber, for N			
Contract: 4N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 5		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ6	♥ 1097	Pass	4♠	Pass	6♣
North HCP: 20	♦ AKJ10	♦ Q5	AP			
South HCP: 9	♣ 863	♣ AK109754	1. Gerber, for N			
Contract: 6♣ S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 136	♠ Q42	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ 963	Partner bids first.
HCP: 9	♣ QJ9432	

Board: 137	♠ KQ4	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ AK83	You bid first.
HCP: 20	♣ K94	

Board: 138	♠ Q75	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ QJ9752	Partner bids first.
HCP: 10	♣ Q	

Board: 139	♠ K8	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ AQ1043	You bid first.
HCP: 20	♣ AKJ	

Board: 140	♠ 5	The opponents are silent.
Dealer: N	♥ 1097	
Vul: EW	♦ Q5	Partner bids first.
HCP: 9	♣ AK109754	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q42		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ QJ54	♥ A	Pass	4♠	Pass	4NT
North HCP: 20	♦ AK7	♦ 963	AP			
South HCP: 9	♣ K1086	♣ QJ9432	1. Gerber, for N			
Contract: 4N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ4				2NT
Vul: None	♥ Q	♥ AJ9	Pass	6♦	AP	
North HCP: 8	♦ J976542	♦ AK83				
South HCP: 20	♣ J6	♣ K94				
Contract: 6♦ N						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q75		2NT	Pass	6♦
Vul: NS	♥ AQ2	♥ K74	AP			
North HCP: 20	♦ AK83	♦ QJ9752				
South HCP: 10	♣ K73	♣ Q				
Contract: 6♦ S						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K8				2NT
Vul: EW	♥ AQ3	♥ K107	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 2	♦ AQ1043	Pass	4NT	AP	
South HCP: 20	♣ Q109753	♣ AKJ	1. Gerber, for N			
Contract: 4N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 5		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ6	♥ 1097	Pass	4♠	Pass	6♣
North HCP: 20	♦ AKJ10	♦ Q5	AP			
South HCP: 9	♣ 863	♣ AK109754	1. Gerber, for N			
Contract: 6♣ S						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 141	♠ K5	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ KQJ8	Partner bids first.
HCP: 12	♣ K109763	

Board: 142	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KJ104	You bid first.
HCP: 20	♣ 984	

Board: 143	♠ K3	The opponents are silent.
Dealer: S	♥ J102	
Vul: Both	♦ KQ108642	Partner bids first.
HCP: 9	♣ 5	

Board: 144	♠ AKQ3	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ KJ3	You bid first.
HCP: 21	♣ K82	

Board: 145	♠ 9	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ A87	Partner bids first.
HCP: 10	♣ AQ97532	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQJ				2NT
Vul: Both	♥ 6	♥ K4	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ KQJ8	♦ A743	Pass	6♣	AP	
South HCP: 21	♣ K109763	♣ AQJ8	1. Gerber, for N			
Contract: 6♣ N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1073		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ	♥ —	Pass	4♠	Pass	6♣
North HCP: 20	♦ KJ104	♦ A632	AP			
South HCP: 10	♣ 984	♣ AQ10532	1. Gerber, for N			
Contract: 6♣ S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ102				2NT
Vul: Both	♥ J102	♥ A8	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ KQ108642	♦ J73	Pass	6♦	AP	
South HCP: 20	♣ 5	♣ AKQ4	1. Gerber, for N			
Contract: 6♦ N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 8		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ7	♥ K42	Pass	4♠	Pass	6♣
North HCP: 21	♦ KJ3	♦ A84	AP			
South HCP: 13	♣ K82	♣ AQ7543	1. Gerber, for N			
Contract: 6♣ S						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKQ2				2NT
Vul: EW	♥ 83	♥ AK52	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A87	♦ Q63	Pass	6♣	AP	
South HCP: 21	♣ AQ97532	♣ K4	1. Gerber, for N			
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 141	♠ AQJ	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ A743	You bid first.
HCP: 21	♣ AQJ8	

Board: 142	♠ 1073	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ A632	Partner bids first.
HCP: 10	♣ AQ10532	

Board: 143	♠ AQ102	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ J73	You bid first.
HCP: 20	♣ AKQ4	

Board: 144	♠ 8	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ A84	Partner bids first.
HCP: 13	♣ AQ7543	

Board: 145	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AK52	
Vul: EW	♦ Q63	You bid first.
HCP: 21	♣ K4	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQJ				2NT
Vul: Both	♥ 6	♥ K4	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ KQJ8	♦ A743	Pass	6♣	AP	
South HCP: 21	♣ K109763	♣ AQJ8	1. Gerber, for N			
Contract: 6♣ N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1073		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ	♥ —	Pass	4♠	Pass	6♣
North HCP: 20	♦ KJ104	♦ A632	AP			
South HCP: 10	♣ 984	♣ AQ10532	1. Gerber, for N			
Contract: 6♣ S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ102				2NT
Vul: Both	♥ J102	♥ A8	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ KQ108642	♦ J73	Pass	6♦	AP	
South HCP: 20	♣ 5	♣ AKQ4	1. Gerber, for N			
Contract: 6♦ N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 8		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ7	♥ K42	Pass	4♠	Pass	6♣
North HCP: 21	♦ KJ3	♦ A84	AP			
South HCP: 13	♣ K82	♣ AQ7543	1. Gerber, for N			
Contract: 6♣ S						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKQ2				2NT
Vul: EW	♥ 83	♥ AK52	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A87	♦ Q63	Pass	6♣	AP	
South HCP: 21	♣ AQ97532	♣ K4	1. Gerber, for N			
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 146	♠ A76	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: Both	♦ A103	You bid first.
HCP: 20	♣ AKQ4	
Board: 147	♠ 10	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ QJ9862	Partner bids first.
HCP: 8	♣ J108	
Board: 148	♠ AKJ8	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ K63	You bid first.
HCP: 21	♣ AQ76	
Board: 149	♠ A106	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ 975432	Partner bids first.
HCP: 10	♣ 2	
Board: 150	♠ KJ	East Doubles Pass if possible.
Dealer: N	♥ AQ	
Vul: EW	♦ J985	You bid first.
HCP: 20	♣ AKQ63	

**20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)**

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ 9		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ QJ6	♥ AK4	Pass	4NT	Pass	7NT
North HCP: 20	♦ A103	♦ KQ8765	AP			
South HCP: 12	♣ AKQ4	♣ 852	1. Gerber, for N			
Contract: 7N N						

Board: 147					
Dealer: S	North:	South:			
Vul: None	♠ 10	♠ AK9	West	North	East
North HCP: 8	♥ A76	♥ J4			
South HCP: 21	♦ QJ9862	♦ A75			2NT
Contract: 6♦ N	♣ J108	♣ AKQ65	Pass	6♦	AP

Board: 148	North:	South:				
Dealer: N	♠ AKJ8	♠ Q5	West	North	East	South
Vul: NS	♥ KJ	♥ 107		2NT	Pass	6♣
North HCP: 21	♦ K63	♦ AJ4	AP			
South HCP: 11	♣ AQ76	♣ KJ9854				
Contract: 6♣ S						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ Q43				2NT
Vul: NS	♥ AQ2	♥ K9	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 975432	♦ AQJ6	Pass	6NT	AP	
South HCP: 20	♣ 2	♣ AKJ10				
Contract: 6N S			1. Gerber, for N			

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A103		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ	♥ 852	Pass	4♠	Pass	7NT
North HCP: 20	♦ J985	♦ AKQ764	Pass	Pass	X	AP
South HCP: 13	♣ AKQ63	♣ 4	1. Gerber, for N			
Contract: 7N X N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 146	♠ 9	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ KQ8765	Partner bids first.
HCP: 12	♣ 852	
Board: 147	♠ AK9	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ A75	You bid first.
HCP: 21	♣ AKQ65	
Board: 148	♠ Q5	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 11	♣ KJ9854	
Board: 149	♠ Q43	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ AQJ6	You bid first.
HCP: 20	♣ AKJ10	
Board: 150	♠ A103	East Doubles Pass if possible.
Dealer: N	♥ 852	
Vul: EW	♦ AKQ764	Partner bids first.
HCP: 13	♣ 4	

**20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)**

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ 9		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ QJ6	♥ AK4	Pass	4NT	Pass	7NT
North HCP: 20	♦ A103	♦ KQ8765	AP			
South HCP: 12	♣ AKQ4	♣ 852	1. Gerber, for N			
Contract: 7N N						

Board: 147					
Dealer: S	North:	South:			
Vul: None	♠ 10	♠ AK9	West	North	East
North HCP: 8	♥ A76	♥ J4			
South HCP: 21	♦ QJ9862	♦ A75			2NT
Contract: 6♦ N	♣ J108	♣ AKQ65	Pass	6♦	AP

Board: 148	North:	South:				
Dealer: N	♠ AKJ8	♠ Q5	West	North	East	South
Vul: NS	♥ KJ	♥ 107		2NT	Pass	6♣
North HCP: 21	♦ K63	♦ AJ4	AP			
South HCP: 11	♣ AQ76	♣ KJ9854				
Contract: 6♣ S						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ Q43				2NT
Vul: NS	♥ AQ2	♥ K9	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 975432	♦ AQJ6	Pass	6NT	AP	
South HCP: 20	♣ 2	♣ AKJ10				
Contract: 6N S			1. Gerber, for N			

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A103		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ	♥ 852	Pass	4♠	Pass	7NT
North HCP: 20	♦ J985	♦ AKQ764	Pass	Pass	X	AP
South HCP: 13	♣ AKQ63	♣ 4	1. Gerber, for N			
Contract: 7N X N						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 151	♠ A3	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ Q94	Partner bids first.
HCP: 18	♣ AKQJ43	

Board: 152	♠ AK97	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ KQ76	You bid first.
HCP: 20	♣ Q4	

Board: 153	♠ J64	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ QJ10985	Partner bids first.
HCP: 9	♣ K	

Board: 154	♠ KQ106	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: EW	♦ Q72	You bid first.
HCP: 20	♣ A5	

Board: 155	♠ Q93	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ Q	Partner bids first.
HCP: 10	♣ AQ987632	



## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 151	♠ KQ4	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: None	♦ AK105	You bid first.
HCP: 20	♣ 75	

Board: 152	♠ —	The opponents are silent.
Dealer: N	♥ 1083	
Vul: Both	♦ A103	Partner bids first.
HCP: 8	♣ A1098762	

Board: 153	♠ K853	The opponents are silent.
Dealer: S	♥ AK95	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ QJ	

Board: 154	♠ A54	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ AKJ865	Partner bids first.
HCP: 15	♣ K8	

Board: 155	♠ AK65	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: Both	♦ AJ	You bid first.
HCP: 21	♣ KJ10	



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 156	♠ K4	East Doubles 4♠ if possible.
Dealer: N	♥ AKQ5	
Vul: None	♦ AQJ10	You bid first.
HCP: 20	♣ J102	

Board: 157	♠ 9	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ K95	Partner bids first.
HCP: 10	♣ AK108653	

Board: 158	♠ AK5	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: EW	♦ Q6	You bid first.
HCP: 21	♣ AQ53	

Board: 159	♠ 532	West Doubles Pass if possible.
Dealer: S	♥ 6	
Vul: Both	♦ AKJ5432	Partner bids first.
HCP: 10	♣ Q3	

Board: 160	♠ KQJ3	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: NS	♦ 54	You bid first.
HCP: 20	♣ AKJ	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 156  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♣ S

North:  
 ♠ K4  
 ♥ AKQ5  
 ♦ AQJ10  
 ♣ J102

South:  
 ♠ 1062  
 ♥ J  
 ♦ 962  
 ♣ AKQ974

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♣	X	6♣
AP			
1. Gerber, for N			

Board: 157  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 9  
 ♥ 97  
 ♦ K95  
 ♣ AK108653

South:  
 ♠ AK53  
 ♥ KQJ10  
 ♦ AQ7  
 ♣ J9

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4♣
Pass	6♣	AP	
1. Gerber, for N			

Board: 158  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 10  
 Contract: 6N N

North:  
 ♠ AK5  
 ♥ AQ64  
 ♦ Q6  
 ♣ AQ53

South:  
 ♠ 64  
 ♥ 1052  
 ♦ AK10974  
 ♣ K7

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4NT	Pass	6NT
AP			
1. Gerber, for N			

Board: 159  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 21  
 Contract: 7NX S

North:  
 ♠ 532  
 ♥ 6  
 ♦ AKJ5432  
 ♣ Q3

South:  
 ♠ AKQ7  
 ♥ A109  
 ♦ 87  
 ♣ AKJ8

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT
Pass	7NT	Pass	Pass
X	AP		
1. Gerber, for N			

Board: 160  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 14  
 Contract: 6♦ S

North:  
 ♠ KQJ3  
 ♥ KQJ6  
 ♦ 54  
 ♣ AKJ

South:  
 ♠ A5  
 ♥ A9  
 ♦ KQJ10987  
 ♣ 109

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♥	Pass	6♦
AP			
1. Gerber, for N			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 156	♠ 1062	East Doubles 4♠ if possible.
Dealer: N	♥ J	
Vul: None	♦ 962	Partner bids first.
HCP: 10	♣ AKQ974	

Board: 157	♠ AK53	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ J9	

Board: 158	♠ 64	The opponents are silent.
Dealer: N	♥ 1052	
Vul: EW	♦ AK10974	Partner bids first.
HCP: 10	♣ K7	

Board: 159	♠ AKQ7	West Doubles Pass if possible.
Dealer: S	♥ A109	
Vul: Both	♦ 87	You bid first.
HCP: 21	♣ AKJ8	

Board: 160	♠ A5	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ KQJ10987	Partner bids first.
HCP: 14	♣ 109	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 1062		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQ5	♥ J	Pass	4♠	X	6♣
North HCP: 20	♦ AQJ10	♦ 962	AP			
South HCP: 10	♣ J102	♣ AKQ974	1. Gerber, for N			
Contract: 6♣ S						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK53				2NT
Vul: EW	♥ 97	♥ KQJ10	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ K95	♦ AQ7	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J9	1. Gerber, for N			
Contract: 6♣ N						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 64		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ64	♥ 1052	Pass	4NT	Pass	6NT
North HCP: 21	♦ Q6	♦ AK10974	AP			
South HCP: 10	♣ AQ53	♣ K7	1. Gerber, for N			
Contract: 6N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AKQ7				2NT
Vul: Both	♥ 6	♥ A109	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AKJ5432	♦ 87	Pass	7NT	Pass	Pass
South HCP: 21	♣ Q3	♣ AKJ8	X	AP		
Contract: 7NX S			1. Gerber, for N			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ A5		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQJ6	♥ A9	Pass	4♥	Pass	6♦
North HCP: 20	♦ 54	♦ KQJ10987	AP			
South HCP: 14	♣ AKJ	♣ 109	1. Gerber, for N			
Contract: 6♦ S						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 161	♠ 863	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ A84	Partner bids first.
HCP: 9	♣ KQ98762	

Board: 162	♠ KJ72	The opponents are silent.
Dealer: N	♥ AJ105	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ A8	

Board: 163	♠ K87	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ 986543	Partner bids first.
HCP: 9	♣ AJ6	

Board: 164	♠ K853	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: Both	♦ K8	You bid first.
HCP: 21	♣ AK6	

Board: 165	♠ —	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ KQ102	Partner bids first.
HCP: 10	♣ K106543	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AKQ7				2NT
Vul: EW	♥ —	♥ AKJ8	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ A84	♦ K92	Pass	6♣	AP	
South HCP: 21	♣ KQ98762	♣ J3				
Contract: 6♣ N						1. Gerber, for N

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KJ72	♠ A63		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ105	♥ 2	Pass	4NT	Pass	7♣
North HCP: 20	♦ AQJ	♦ K94	AP			
South HCP: 11	♣ A8	♣ KJ9752				
Contract: 7♣ S						1. Gerber, for N

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A104				2NT
Vul: EW	♥ J	♥ KQ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 986543	♦ AKJ7	Pass	4NT	AP	
South HCP: 20	♣ AJ6	♣ K54				
Contract: 4N S						1. Gerber, for N

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A7		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AKJ4	♥ 5	Pass	4♠	Pass	6NT
North HCP: 21	♦ K8	♦ AQ72	AP			
South HCP: 11	♣ AK6	♣ J87542				
Contract: 6N N						1. Gerber, for N

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ8				2NT
Vul: None	♥ Q83	♥ K10				
North HCP: 10	♦ KQ102	♦ A63	Pass	6♣	AP	
South HCP: 21	♣ K106543	♣ AJ87				
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 161	♠ AKQ7	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ K92	You bid first.
HCP: 21	♣ J3	

Board: 162	♠ A63	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ K94	Partner bids first.
HCP: 11	♣ KJ9752	

Board: 163	♠ A104	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ AKJ7	You bid first.
HCP: 20	♣ K54	

Board: 164	♠ A7	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ AQ72	Partner bids first.
HCP: 11	♣ J87542	

Board: 165	♠ AKQ8	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ A63	You bid first.
HCP: 21	♣ AJ87	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AKQ7				2NT
Vul: EW	♥ —	♥ AKJ8	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ A84	♦ K92	Pass	6♣	AP	
South HCP: 21	♣ KQ98762	♣ J3	1. Gerber, for N			
Contract: 6♣ N						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KJ72	♠ A63		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AJ105	♥ 2	Pass	4NT	Pass	7♣
North HCP: 20	♦ AQJ	♦ K94	AP			
South HCP: 11	♣ A8	♣ KJ9752	1. Gerber, for N			
Contract: 7♣ S						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A104				2NT
Vul: EW	♥ J	♥ KQ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 986543	♦ AKJ7	Pass	4NT	AP	
South HCP: 20	♣ AJ6	♣ K54	1. Gerber, for N			
Contract: 4N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A7		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AKJ4	♥ 5	Pass	4♠	Pass	6NT
North HCP: 21	♦ K8	♦ AQ72	AP			
South HCP: 11	♣ AK6	♣ J87542	1. Gerber, for N			
Contract: 6N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ8				2NT
Vul: None	♥ Q83	♥ K10				
North HCP: 10	♦ KQ102	♦ A63	Pass	6♣	AP	
South HCP: 21	♣ K106543	♣ AJ87				
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 166	♠ A5	The opponents are silent.
Dealer: N	♥ A952	
Vul: NS	♦ Q9	You bid first.
HCP: 20	♣ AKQJ4	
Board: 167	♠ Q2	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ A875432	Partner bids first.
HCP: 12	♣ AQ10	
Board: 168	♠ KQ	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ AK1087	You bid first.
HCP: 21	♣ J3	
Board: 169	♠ 98	The opponents are silent.
Dealer: S	♥ J76	
Vul: Both	♦ A6	Partner bids first.
HCP: 11	♣ AQ9754	
Board: 170	♠ AQJ5	West Doubles 7NT if possible.
Dealer: N	♥ A64	
Vul: None	♦ Q5	You bid first.
HCP: 21	♣ AKJ3	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 166

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A5

♥ A952

♦ Q9

♣ AKQJ4

South:

♠ KQ6

♥ KQ3

♦ J108632

♣ 6

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT AP

1. Gerber, for N

Board: 167

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♦ N

North:

♠ Q2

♥ 5

♦ A875432

♣ AQ10

South:

♠ AKJ

♥ AK86

♦ J109

♣ KJ2

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♦ AP

1. Gerber, for N

Board: 168

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♣ S

North:

♠ KQ

♥ AKJ4

♦ AK1087

♣ J3

South:

♠ 8

♥ 107

♦ 963

♣ AK97652

West North East South

2NT Pass 6♣

AP

Board: 169

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ 98

♥ J76

♦ A6

♣ AQ9754

South:

♠ AKQ4

♥ AQ5

♦ J3

♣ KJ102

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 170

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7NX N

North:

♠ AQJ5

♥ A64

♦ Q5

♣ AKJ3

South:

♠ 74

♥ K105

♦ AKJ10862

♣ 7

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 7NT

X AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 166	♠ KQ6	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ J108632	Partner bids first.
HCP: 11	♣ 6	

Board: 167	♠ AKJ	The opponents are silent.
Dealer: S	♥ AK86	
Vul: Both	♦ J109	You bid first.
HCP: 20	♣ KJ2	

Board: 168	♠ 8	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ 963	Partner bids first.
HCP: 7	♣ AK97652	

Board: 169	♠ AKQ4	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ J3	You bid first.
HCP: 20	♣ KJ102	

Board: 170	♠ 74	West Doubles 7NT if possible.
Dealer: N	♥ K105	
Vul: None	♦ AKJ10862	Partner bids first.
HCP: 11	♣ 7	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 166

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A5

♥ A952

♦ Q9

♣ AKQJ4

South:

♠ KQ6

♥ KQ3

♦ J108632

♣ 6

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT AP

1. Gerber, for N

Board: 167

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6♦ N

North:

♠ Q2

♥ 5

♦ A875432

♣ AQ10

South:

♠ AKJ

♥ AK86

♦ J109

♣ KJ2

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♦ AP

1. Gerber, for N

Board: 168

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♣ S

North:

♠ KQ

♥ AKJ4

♦ AK1087

♣ J3

South:

♠ 8

♥ 107

♦ 963

♣ AK97652

West North East South

2NT Pass 6♣

AP

Board: 169

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ 98

♥ J76

♦ A6

♣ AQ9754

South:

♠ AKQ4

♥ AQ5

♦ J3

♣ KJ102

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠

Pass 6♣ AP

1. Gerber, for N

Board: 170

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7NX N

North:

♠ AQJ5

♥ A64

♦ Q5

♣ AKJ3

South:

♠ 74

♥ K105

♦ AKJ10862

♣ 7

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 7NT

X AP

1. Gerber, for N



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 171	♠ K94	The opponents are silent.
Dealer: S	♥ 863	
Vul: EW	♦ Q	Partner bids first.
HCP: 11	♣ AQ10952	

Board: 172	♠ AKJ	The opponents are silent.
Dealer: N	♥ J97	
Vul: Both	♦ AJ82	You bid first.
HCP: 20	♣ KQJ	

Board: 173	♠ J7	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ A108	Partner bids first.
HCP: 9	♣ KJ7654	

Board: 174	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: Both	♦ A10	You bid first.
HCP: 20	♣ AK93	

Board: 175	♠ 1054	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ QJ108653	Partner bids first.
HCP: 9	♣ A	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A7				2NT
Vul: EW	♥ 863	♥ AKQ2	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ Q	♦ AK732	Pass	6♣	AP	
South HCP: 21	♣ AQ10952	♣ J4				
Contract: 6♣ N			1. Gerber, for N			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q94		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ J97	♥ A4	Pass	4♠	Pass	6NT
North HCP: 20	♦ AJ82	♦ 103	AP			
South HCP: 10	♣ KQJ	♣ A108642				
Contract: 6N N			1. Gerber, for N			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ				2NT
Vul: None	♥ 65	♥ AK4				
North HCP: 9	♦ A108	♦ 974	Pass	6♣	AP	
South HCP: 20	♣ KJ7654	♣ A982				
Contract: 6♣ N						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ A7		2NT	Pass	6♦
Vul: Both	♥ KQ74	♥ 982				
North HCP: 20	♦ A10	♦ KJ9542	AP			
South HCP: 8	♣ AK93	♣ 74				
Contract: 6♦ S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ AK				2NT
Vul: NS	♥ Q3	♥ KJ64	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ QJ108653	♦ AK9	Pass	4NT	AP	
South HCP: 21	♣ A	♣ QJ92				
Contract: 4N S			1. Gerber, for N			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 171	♠ A7	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: EW	♦ AK732	You bid first.
HCP: 21	♣ J4	

Board: 172	♠ Q94	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ 103	Partner bids first.
HCP: 10	♣ A108642	

Board: 173	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ 974	You bid first.
HCP: 20	♣ A982	

Board: 174	♠ A7	The opponents are silent.
Dealer: N	♥ 982	
Vul: Both	♦ KJ9542	Partner bids first.
HCP: 8	♣ 74	

Board: 175	♠ AK	The opponents are silent.
Dealer: S	♥ KJ64	
Vul: NS	♦ AK9	You bid first.
HCP: 21	♣ QJ92	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A7				2NT
Vul: EW	♥ 863	♥ AKQ2	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ Q	♦ AK732	Pass	6♣	AP	
South HCP: 21	♣ AQ10952	♣ J4	1. Gerber, for N			
Contract: 6♣ N						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q94		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ J97	♥ A4	Pass	4♠	Pass	6NT
North HCP: 20	♦ AJ82	♦ 103	AP			
South HCP: 10	♣ KQJ	♣ A108642	1. Gerber, for N			
Contract: 6N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ				2NT
Vul: None	♥ 65	♥ AK4				
North HCP: 9	♦ A108	♦ 974	Pass	6♣	AP	
South HCP: 20	♣ KJ7654	♣ A982				
Contract: 6♣ N						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ A7		2NT	Pass	6♦
Vul: Both	♥ KQ74	♥ 982				
North HCP: 20	♦ A10	♦ KJ9542	AP			
South HCP: 8	♣ AK93	♣ 74				
Contract: 6♦ S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 1054	♠ AK				2NT
Vul: NS	♥ Q3	♥ KJ64	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ QJ108653	♦ AK9	Pass	4NT	AP	
South HCP: 21	♣ A	♣ QJ92	1. Gerber, for N			
Contract: 4N S						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 176	♠ KQJ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ QJ82	You bid first.
HCP: 21	♣ KQ9	
Board: 177	♠ 96	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ K74	Partner bids first.
HCP: 11	♣ AJ9764	
Board: 178	♠ K76	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: None	♦ AQ8	You bid first.
HCP: 21	♣ AQ9	
Board: 179	♠ Q43	West Doubles Pass if possible.
Dealer: S	♥ 85	
Vul: NS	♦ 6	Partner bids first.
HCP: 7	♣ KQ98543	
Board: 180	♠ AQ8	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ A93	You bid first.
HCP: 20	♣ Q98	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 176

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ KQJ

♥ AK7

♦ QJ82

♣ KQ9

South:

♠ 1096

♥ 85

♦ A5

♣ AJ7542

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 177

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ 96

♥ K6

♦ K74

♣ AJ9764

South:

♠ AKQ4

♥ AJ87

♦ A5

♣ K83

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 178

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 6♣ S

North:

♠ K76

♥ AQ64

♦ AQ8

♣ AQ9

South:

♠ J105

♥ 2

♦ K9

♣ K865432

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 179

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 6♣X N

North:

♠ Q43

♥ 85

♦ 6

♣ KQ98543

South:

♠ AJ65

♥ AK4

♦ KQ87

♣ A6

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

Board: 180

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AQ8

♥ AKJ4

♦ A93

♣ Q98

South:

♠ 63

♥ Q52

♦ J2

♣ AKJ643

West	North	East	South
	2NT	Pass	6♣
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 176	♠ 1096	The opponents are silent.
Dealer: N	♥ 85	
Vul: Both	♦ A5	Partner bids first.
HCP: 9	♣ AJ7542	
Board: 177	♠ AKQ4	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: NS	♦ A5	You bid first.
HCP: 21	♣ K83	
Board: 178	♠ J105	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ K9	Partner bids first.
HCP: 7	♣ K865432	
Board: 179	♠ AJ65	West Doubles Pass if possible.
Dealer: S	♥ AK4	
Vul: NS	♦ KQ87	You bid first.
HCP: 21	♣ A6	
Board: 180	♠ 63	The opponents are silent.
Dealer: N	♥ Q52	
Vul: EW	♦ J2	Partner bids first.
HCP: 11	♣ AKJ643	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 176

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ KQJ

♥ AK7

♦ QJ82

♣ KQ9

South:

♠ 1096

♥ 85

♦ A5

♣ AJ7542

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 177

Dealer: S

Vul: NS

North HCP: 11

South HCP: 21

Contract: 6♣ N

North:

♠ 96

♥ K6

♦ K74

♣ AJ9764

South:

♠ AKQ4

♥ AJ87

♦ A5

♣ K83

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 178

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 6♣ S

North:

♠ K76

♥ AQ64

♦ AQ8

♣ AQ9

South:

♠ J105

♥ 2

♦ K9

♣ K865432

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 179

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 6♣X N

North:

♠ Q43

♥ 85

♦ 6

♣ KQ98543

South:

♠ AJ65

♥ AK4

♦ KQ87

♣ A6

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

Board: 180

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AQ8

♥ AKJ4

♦ A93

♣ Q98

South:

♠ 63

♥ Q52

♦ J2

♣ AKJ643

West	North	East	South
	2NT	Pass	6♣
AP			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 181	♠ —	The opponents are silent.
Dealer: S	♥ 842	
Vul: None	♦ AQ10976	Partner bids first.
HCP: 9	♣ K1074	

Board: 182	♠ KQJ7	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: NS	♦ A7	You bid first.
HCP: 20	♣ Q62	

Board: 183	♠ QJ6	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ 84	Partner bids first.
HCP: 10	♣ KJ9653	

Board: 184	♠ K864	The opponents are silent.
Dealer: N	♥ AK105	
Vul: Both	♦ AQJ	You bid first.
HCP: 20	♣ K9	

Board: 185	♠ K98	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ A98753	Partner bids first.
HCP: 10	♣ K64	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 181

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ —

♥ 842

♦ AQ10976

♣ K1074

South:

♠ AK7

♥ AQ5

♦ J32

♣ AQ65

West North East South

2NT

Pass 6♦ AP

Board: 182

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQJ7

♥ AKJ10

♦ A7

♣ Q62

South:

♠ A

♥ 964

♦ QJ10865

♣ AJ9

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6NT

AP

1. Gerber, for N

Board: 183

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ QJ6

♥ K4

♦ 84

♣ KJ9653

South:

♠ A942

♥ Q875

♦ AKJ

♣ AQ

West North East South

2NT

Pass 6♣ AP

Board: 184

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K864

♥ AK105

♦ AQJ

♣ K9

South:

♠ AQJ

♥ J6

♦ K98653

♣ 76

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6NT

AP

1. Gerber, for N

Board: 185

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♦ N

North:

♠ K98

♥ 10

♦ A98753

♣ K64

South:

♠ AQ3

♥ AQ62

♦ KQ2

♣ A105

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6♦ AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 181	♠ AK7	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ J32	You bid first.
HCP: 20	♣ AQ65	

Board: 182	♠ A	The opponents are silent.
Dealer: N	♥ 964	
Vul: NS	♦ QJ10865	Partner bids first.
HCP: 12	♣ AJ9	

Board: 183	♠ A942	The opponents are silent.
Dealer: S	♥ Q875	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ AQ	

Board: 184	♠ AQJ	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ K98653	Partner bids first.
HCP: 11	♣ 76	

Board: 185	♠ AQ3	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: NS	♦ KQ2	You bid first.
HCP: 21	♣ A105	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 181

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ —

♥ 842

♦ AQ10976

♣ K1074

South:

♠ AK7

♥ AQ5

♦ J32

♣ AQ65

West North East South

2NT

Pass 6♦ AP

Board: 182

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ KQJ7

♥ AKJ10

♦ A7

♣ Q62

South:

♠ A

♥ 964

♦ QJ10865

♣ AJ9

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6NT

AP

1. Gerber, for N

Board: 183

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ QJ6

♥ K4

♦ 84

♣ KJ9653

South:

♠ A942

♥ Q875

♦ AKJ

♣ AQ

West North East South

2NT

Pass 6♣ AP

Board: 184

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ K864

♥ AK105

♦ AQJ

♣ K9

South:

♠ AQJ

♥ J6

♦ K98653

♣ 76

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6NT

AP

1. Gerber, for N

Board: 185

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♦ N

North:

♠ K98

♥ 10

♦ A98753

♣ K64

South:

♠ AQ3

♥ AQ62

♦ KQ2

♣ A105

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6♦ AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 186	♠ AKQ9	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: None	♦ J10	You bid first.
HCP: 21	♣ AQ6	

Board: 187	♠ 862	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ Q	Partner bids first.
HCP: 11	♣ KJ8532	

Board: 188	♠ K4	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ KQ84	You bid first.
HCP: 21	♣ AK96	

Board: 189	♠ KJ9	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ KJ9754	Partner bids first.
HCP: 12	♣ 95	

Board: 190	♠ A10	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ KQJ104	You bid first.
HCP: 20	♣ K85	



## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 186	♠ 106	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ AK8763	Partner bids first.
HCP: 11	♣ KJ7	

Board: 187	♠ AQ4	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ AQ76	

Board: 188	♠ A102	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ A109763	Partner bids first.
HCP: 11	♣ QJ2	

Board: 189	♠ AQ	The opponents are silent.
Dealer: S	♥ Q986	
Vul: NS	♦ A6	You bid first.
HCP: 20	♣ AKJ43	

Board: 190	♠ K	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ A97	Partner bids first.
HCP: 9	♣ Q1097642	





## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 191	♠ Q9	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ 865	Partner bids first.
HCP: 8	♣ AQ109642	

Board: 192	♠ Q84	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ AKQ10	You bid first.
HCP: 21	♣ A5	

Board: 193	♠ Q	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ 943	Partner bids first.
HCP: 10	♣ QJ9742	

Board: 194	♠ AQJ10	The opponents are silent.
Dealer: N	♥ AK97	
Vul: Both	♦ Q10	You bid first.
HCP: 20	♣ KJ5	

Board: 195	♠ —	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ A98	Partner bids first.
HCP: 12	♣ KQJ10654	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK8				2NT
Vul: EW	♥ 7	♥ Q3				
North HCP: 8	♦ 865	♦ AQJ43	Pass	6♣	AP	
South HCP: 20	♣ AQ109642	♣ KJ3				
Contract: 6♣ N						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ K63		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ KQJ6	♥ 4	Pass	4♠	Pass	4NT
North HCP: 21	♦ AKQ10	♦ 3	AP			
South HCP: 9	♣ A5	♣ KQJ98742	1. Gerber, for N			
Contract: 4N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK3				2NT
Vul: Both	♥ KQ7	♥ J32	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 943	♦ KQ107	Pass	4NT	AP	
South HCP: 20	♣ QJ9742	♣ AK3	1. Gerber, for N			
Contract: 4N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K53		2NT	Pass	6♦
Vul: Both	♥ AK97	♥ 5				
North HCP: 20	♦ Q10	♦ K986432	AP			
South HCP: 8	♣ KJ5	♣ Q8				
Contract: 6♦ S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ				2NT
Vul: None	♥ Q64	♥ A85				
North HCP: 12	♦ A98	♦ QJ542	Pass	6♣	AP	
South HCP: 20	♣ KQJ10654	♣ A2				
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 191	♠ AK8	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ AQJ43	You bid first.
HCP: 20	♣ KJ3	

Board: 192	♠ K63	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ 3	Partner bids first.
HCP: 9	♣ KQJ98742	

Board: 193	♠ AK3	The opponents are silent.
Dealer: S	♥ J32	
Vul: Both	♦ KQ107	You bid first.
HCP: 20	♣ AK3	

Board: 194	♠ K53	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ K986432	Partner bids first.
HCP: 8	♣ Q8	

Board: 195	♠ AKQ	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ QJ542	You bid first.
HCP: 20	♣ A2	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK8				2NT
Vul: EW	♥ 7	♥ Q3				
North HCP: 8	♦ 865	♦ AQJ43	Pass	6♣	AP	
South HCP: 20	♣ AQ109642	♣ KJ3				
Contract: 6♣ N						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ K63		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ KQJ6	♥ 4	Pass	4♠	Pass	4NT
North HCP: 21	♦ AKQ10	♦ 3	AP			
South HCP: 9	♣ A5	♣ KQJ98742	1. Gerber, for N			
Contract: 4N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK3				2NT
Vul: Both	♥ KQ7	♥ J32	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 943	♦ KQ107	Pass	4NT	AP	
South HCP: 20	♣ QJ9742	♣ AK3	1. Gerber, for N			
Contract: 4N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K53		2NT	Pass	6♦
Vul: Both	♥ AK97	♥ 5				
North HCP: 20	♦ Q10	♦ K986432	AP			
South HCP: 8	♣ KJ5	♣ Q8				
Contract: 6♦ S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ				2NT
Vul: None	♥ Q64	♥ A85				
North HCP: 12	♦ A98	♦ QJ542	Pass	6♣	AP	
South HCP: 20	♣ KQJ10654	♣ A2				
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 196	♠ QJ63	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: NS	♦ K2	You bid first.
HCP: 20	♣ AJ5	

Board: 197	♠ —	West Doubles Pass if possible.
Dealer: S	♥ K102	
Vul: None	♦ 1085	Partner bids first.
HCP: 7	♣ KJ109765	

Board: 198	♠ J763	The opponents are silent.
Dealer: N	♥ AK76	
Vul: NS	♦ AJ6	You bid first.
HCP: 20	♣ AK	

Board: 199	♠ K97	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ Q62	Partner bids first.
HCP: 11	♣ AJ7532	

Board: 200	♠ A765	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ A53	You bid first.
HCP: 20	♣ KQ9	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 196  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 4N N

North:  
 ♠ QJ63  
 ♥ AKQ8  
 ♦ K2  
 ♣ AJ5

South:  
 ♠ K5  
 ♥ 5  
 ♦ AQ10943  
 ♣ Q1082

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♣	Pass	4NT
AP			
1. Gerber, for N			

Board: 197  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 20  
 Contract: 6♣X N

North:  
 ♠ —  
 ♥ K102  
 ♦ 1085  
 ♣ KJ109765

South:  
 ♠ KQ62  
 ♥ AJ7  
 ♦ AKQJ  
 ♣ 43

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

Board: 198  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♣ S

North:  
 ♠ J763  
 ♥ AK76  
 ♦ AJ6  
 ♣ AK

South:  
 ♠ K85  
 ♥ QJ3  
 ♦ 7  
 ♣ QJ9653

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 199  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ K97  
 ♥ J  
 ♦ Q62  
 ♣ AJ7532

South:  
 ♠ AJ8  
 ♥ AK105  
 ♦ A53  
 ♣ KQ8

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

Board: 200  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 7  
 Contract: 6♦ S

North:  
 ♠ A765  
 ♥ AK2  
 ♦ A53  
 ♣ KQ9

South:  
 ♠ J8  
 ♥ 8  
 ♦ KQJ109874  
 ♣ 75

West	North	East	South
	2NT	Pass	6♦
AP			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 196	♠ K5	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ AQ10943	Partner bids first.
HCP: 11	♣ Q1082	

Board: 197	♠ KQ62	West Doubles Pass if possible.
Dealer: S	♥ AJ7	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ 43	

Board: 198	♠ K85	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: NS	♦ 7	Partner bids first.
HCP: 9	♣ QJ9653	

Board: 199	♠ AJ8	The opponents are silent.
Dealer: S	♥ AK105	
Vul: Both	♦ A53	You bid first.
HCP: 21	♣ KQ8	

Board: 200	♠ J8	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ KQJ109874	Partner bids first.
HCP: 7	♣ 75	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 196  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 11  
 Contract: 4N N

North:  
 ♠ QJ63  
 ♥ AKQ8  
 ♦ K2  
 ♣ AJ5

South:  
 ♠ K5  
 ♥ 5  
 ♦ AQ10943  
 ♣ Q1082

West	North	East	South
	2NT	Pass	4♣ <sup>1</sup>
Pass	4♣	Pass	4NT
AP			
1. Gerber, for N			

Board: 197  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 20  
 Contract: 6♣X N

North:  
 ♠ —  
 ♥ K102  
 ♦ 1085  
 ♣ KJ109765

South:  
 ♠ KQ62  
 ♥ AJ7  
 ♦ AKQJ  
 ♣ 43

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

Board: 198  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 9  
 Contract: 6♣ S

North:  
 ♠ J763  
 ♥ AK76  
 ♦ AJ6  
 ♣ AK

South:  
 ♠ K85  
 ♥ QJ3  
 ♦ 7  
 ♣ QJ9653

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 199  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 21  
 Contract: 6♣ N

North:  
 ♠ K97  
 ♥ J  
 ♦ Q62  
 ♣ AJ7532

South:  
 ♠ AJ8  
 ♥ AK105  
 ♦ A53  
 ♣ KQ8

West	North	East	South
	2NT		
Pass	6♣	AP	

Board: 200  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 7  
 Contract: 6♦ S

North:  
 ♠ A765  
 ♥ AK2  
 ♦ A53  
 ♣ KQ9

South:  
 ♠ J8  
 ♥ 8  
 ♦ KQJ109874  
 ♣ 75

West	North	East	South
	2NT	Pass	6♦
AP			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 201	♠ 942	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AQ9876	Partner bids first.
HCP: 10	♣ K43	

Board: 202	♠ AQJ6	The opponents are silent.
Dealer: N	♥ AK98	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ 53	

Board: 203	♠ 4	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AQ97632	Partner bids first.
HCP: 9	♣ K98	

Board: 204	♠ AQ97	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: EW	♦ KJ2	You bid first.
HCP: 21	♣ Q2	

Board: 205	♠ 10	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ 1087	Partner bids first.
HCP: 8	♣ Q98765	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AQ				2NT
Vul: NS	♥ J	♥ AK42				
North HCP: 10	♦ AQ9876	♦ K432	Pass	6♦	AP	
South HCP: 20	♣ K43	♣ A107				
Contract: 6♦ N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 10		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK98	♥ 6	Pass	4NT	Pass	6♣
North HCP: 20	♦ AQ9	♦ KJ85	AP			
South HCP: 10	♣ 53	♣ KQJ10762	1. Gerber, for N			
Contract: 6♣ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK				2NT
Vul: NS	♥ 74	♥ AKJ9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ AQ97632	♦ J1085	Pass	6♦	AP	
South HCP: 20	♣ K98	♣ A102	1. Gerber, for N			
Contract: 6♦ N						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ K64		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKQ9	♥ J64	Pass	4♣	Pass	6♣
North HCP: 21	♦ KJ2	♦ 9	AP			
South HCP: 11	♣ Q2	♣ AK10743	1. Gerber, for N			
Contract: 6♣ S						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ76				2NT
Vul: NS	♥ AQ9	♥ 104				
North HCP: 8	♦ 1087	♦ AK6	Pass	6♣	AP	
South HCP: 20	♣ Q98765	♣ AK104				
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 201	♠ AQ	The opponents are silent.
Dealer: S	♥ AK42	
Vul: NS	♦ K432	You bid first.
HCP: 20	♣ A107	

Board: 202	♠ 10	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ KJ85	Partner bids first.
HCP: 10	♣ KQJ10762	

Board: 203	♠ AK	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: NS	♦ J1085	You bid first.
HCP: 20	♣ A102	

Board: 204	♠ K64	The opponents are silent.
Dealer: N	♥ J64	
Vul: EW	♦ 9	Partner bids first.
HCP: 11	♣ AK10743	

Board: 205	♠ AQ76	The opponents are silent.
Dealer: S	♥ 104	
Vul: NS	♦ AK6	You bid first.
HCP: 20	♣ AK104	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AQ				2NT
Vul: NS	♥ J	♥ AK42				
North HCP: 10	♦ AQ9876	♦ K432	Pass	6♦	AP	
South HCP: 20	♣ K43	♣ A107				
Contract: 6♦ N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 10		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK98	♥ 6	Pass	4NT	Pass	6♣
North HCP: 20	♦ AQ9	♦ KJ85	AP			
South HCP: 10	♣ 53	♣ KQJ10762	1. Gerber, for N			
Contract: 6♣ S						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK				2NT
Vul: NS	♥ 74	♥ AKJ9	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ AQ97632	♦ J1085	Pass	6♦	AP	
South HCP: 20	♣ K98	♣ A102	1. Gerber, for N			
Contract: 6♦ N						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ K64		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKQ9	♥ J64	Pass	4♣	Pass	6♣
North HCP: 21	♦ KJ2	♦ 9	AP			
South HCP: 11	♣ Q2	♣ AK10743	1. Gerber, for N			
Contract: 6♣ S						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ76				2NT
Vul: NS	♥ AQ9	♥ 104				
North HCP: 8	♦ 1087	♦ AK6	Pass	6♣	AP	
South HCP: 20	♣ Q98765	♣ AK104				
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 206	♠ K93	The opponents are silent.
Dealer: N	♥ QJ65	
Vul: EW	♦ AK92	You bid first.
HCP: 20	♣ AK	

Board: 207	♠ K63	East Doubles 6♣ if possible.
Dealer: S	♥ 74	
Vul: Both	♦ J	Partner bids first.
HCP: 7	♣ QJ106542	

Board: 208	♠ A63	The opponents are silent.
Dealer: N	♥ A542	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ A102	

Board: 209	♠ 8	The opponents are silent.
Dealer: S	♥ K73	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 9	♣ Q109863	

Board: 210	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: Both	♦ KJ3	You bid first.
HCP: 21	♣ 62	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 206

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ K93

♥ QJ65

♦ AK92

♣ AK

South:

♠ AQ10

♥ 1042

♦ 7

♣ QJ10832

West North East South

2NT Pass 6♣

AP

Board: 207

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 6♣ X N

North:

♠ K63

♥ 74

♦ J

♣ QJ106542

South:

♠ Q75

♥ Q5

♦ AKQ5

♣ AK97

West North East South

2NT

Pass 6♣ X AP

Board: 208

Dealer: N

Vul: EW

North HCP: 20

South HCP: 14

Contract: 6♦ N

North:

♠ A63

♥ A542

♦ AKJ

♣ A102

South:

♠ K72

♥ KQJ

♦ Q107432

♣ K

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦ Pass 6♦

AP

1. Gerber, for N

Board: 209

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4N S

North:

♠ 8

♥ K73

♦ KJ4

♣ Q109863

South:

♠ AKJ9

♥ AQ96

♦ AQ2

♣ 52

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

AP

1. Gerber, for N

Board: 210

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ7

♥ AKJ5

♦ KJ3

♣ 62

South:

♠ 2

♥ 1082

♦ A97

♣ AJ9854

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6♣

AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 206	♠ AQ10	The opponents are silent.
Dealer: N	♥ 1042	
Vul: EW	♦ 7	Partner bids first.
HCP: 9	♣ QJ10832	
Board: 207	♠ Q75	East Doubles 6♣ if possible.
Dealer: S	♥ Q5	
Vul: Both	♦ AKQ5	You bid first.
HCP: 20	♣ AK97	
Board: 208	♠ K72	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: EW	♦ Q107432	Partner bids first.
HCP: 14	♣ K	
Board: 209	♠ AKJ9	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ 52	
Board: 210	♠ 2	The opponents are silent.
Dealer: N	♥ 1082	
Vul: Both	♦ A97	Partner bids first.
HCP: 9	♣ AJ9854	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 206

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ K93

♥ QJ65

♦ AK92

♣ AK

South:

♠ AQ10

♥ 1042

♦ 7

♣ QJ10832

West North East South

2NT Pass 6♣

AP

Board: 207

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 6♣X N

North:

♠ K63

♥ 74

♦ J

♣ QJ106542

South:

♠ Q75

♥ Q5

♦ AKQ5

♣ AK97

West North East South

2NT

Pass 6♣ X AP

Board: 208

Dealer: N

Vul: EW

North HCP: 20

South HCP: 14

Contract: 6♦ N

North:

♠ A63

♥ A542

♦ AKJ

♣ A102

South:

♠ K72

♥ KQJ

♦ Q107432

♣ K

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦ Pass 6♦

AP

1. Gerber, for N

Board: 209

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 4N S

North:

♠ 8

♥ K73

♦ KJ4

♣ Q109863

South:

♠ AKJ9

♥ AQ96

♦ AQ2

♣ 52

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

AP

1. Gerber, for N

Board: 210

Dealer: N

Vul: Both

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ7

♥ AKJ5

♦ KJ3

♣ 62

South:

♠ 2

♥ 1082

♦ A97

♣ AJ9854

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠ Pass 6♣

AP

1. Gerber, for N



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 211	♠ KQ4	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ 862	Partner bids first.
HCP: 9	♣ A986542	

Board: 212	♠ AQJ7	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AQ106	You bid first.
HCP: 21	♣ A82	

Board: 213	♠ A3	The opponents are silent.
Dealer: S	♥ 654	
Vul: NS	♦ AJ10764	Partner bids first.
HCP: 9	♣ 97	

Board: 214	♠ AJ64	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: EW	♦ AKQ6	You bid first.
HCP: 21	♣ Q7	

Board: 215	♠ K3	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ K1097642	Partner bids first.
HCP: 12	♣ AQ	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ AJ10				2NT
Vul: NS	♥ —	♥ A62				
North HCP: 9	♦ 862	♦ AKJ105	Pass	6♣	AP	
South HCP: 20	♣ A986542	♣ QJ				
Contract: 6♣ N						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KJ	♥ A98	Pass	4NT	Pass	7NT
North HCP: 21	♦ AQ106	♦ K74	AP			
South HCP: 13	♣ A82	♣ K76543	1. Gerber, for N			
Contract: 7N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ QJ2				2NT
Vul: NS	♥ 654	♥ AQ				
North HCP: 9	♦ AJ10764	♦ KQ98	Pass	6♦	AP	
South HCP: 20	♣ 97	♣ AQ52				
Contract: 6♦ N						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 1053		2NT	Pass	6♣
Vul: EW	♥ AJ6	♥ 9				
North HCP: 21	♦ AKQ6	♦ 102	AP			
South HCP: 7	♣ Q7	♣ AK108653				
Contract: 6♣ S						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ108				2NT
Vul: EW	♥ 52	♥ KQ8	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ K1097642	♦ AQ	Pass	6NT	AP	
South HCP: 21	♣ AQ	♣ KJ85	1. Gerber, for N			
Contract: 6N S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 211	♠ AJ10	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ AKJ105	You bid first.
HCP: 20	♣ QJ	

Board: 212	♠ K	The opponents are silent.
Dealer: N	♥ A98	
Vul: EW	♦ K74	Partner bids first.
HCP: 13	♣ K76543	

Board: 213	♠ QJ2	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ KQ98	You bid first.
HCP: 20	♣ AQ52	

Board: 214	♠ 1053	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ 102	Partner bids first.
HCP: 7	♣ AK108653	

Board: 215	♠ AQ108	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ KJ85	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 211

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ KQ4

♥ —

♦ 862

♣ A986542

South:

♠ AJ10

♥ A62

♦ AKJ105

♣ QJ

West	North	East	South
			2NT

Pass	6♣	AP	
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Board: 212

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 7N N

North:

♠ AQJ7

♥ KJ

♦ AQ106

♣ A82

South:

♠ K

♥ A98

♦ K74

♣ K76543

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

Pass	4NT	Pass	7NT
AP			

1. Gerber, for N

Board: 213

Dealer: S

Vul: NS

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ A3

♥ 654

♦ AJ10764

♣ 97

South:

♠ QJ2

♥ AQ

♦ KQ98

♣ AQ52

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 214

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♣ S

North:

♠ AJ64

♥ AJ6

♦ AKQ6

♣ Q7

South:

♠ 1053

♥ 9

♦ 102

♣ AK108653

West	North	East	South
	2NT	Pass	6♣

AP

Board: 215

Dealer: S

Vul: EW

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ K3

♥ 52

♦ K1097642

♣ AQ

South:

♠ AQ108

♥ KQ8

♦ AQ

♣ KJ85

West	North	East	South
			2NT

Pass	4♣ <sup>1</sup>	Pass	4♠
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Pass	6NT	AP	
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1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 216	♠ AK5	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ KQ72	You bid first.
HCP: 21	♣ AQ62	

Board: 217	♠ 432	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ AQ9743	Partner bids first.
HCP: 10	♣ A	

Board: 218	♠ K632	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ AQ5	You bid first.
HCP: 20	♣ AK98	

Board: 219	♠ A97	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ 4	Partner bids first.
HCP: 10	♣ Q107632	

Board: 220	♠ A75	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: EW	♦ A7	You bid first.
HCP: 21	♣ KJ52	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q7		2NT	Pass	6♦
Vul: None	♥ K2	♥ 3				
North HCP: 21	♦ KQ72	♦ AJ10853	AP			
South HCP: 7	♣ AQ62	♣ 10953				
Contract: 6♦ S						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KJ10				2NT
Vul: Both	♥ 876	♥ AK102	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ AQ9743	♦ K10	Pass	4NT	AP	
South HCP: 20	♣ A	♣ KQJ2	1. Gerber, for N			
Contract: 4N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ 1084		2NT	Pass	6♦
Vul: None	♥ A7	♥ K54				
North HCP: 20	♦ AQ5	♦ KJ9876	AP			
South HCP: 8	♣ AK98	♣ J				
Contract: 6♦ S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ KQ85				2NT
Vul: NS	♥ KJ9	♥ A7	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 4	♦ AJ10	Pass	6NT	AP	
South HCP: 21	♣ Q107632	♣ AK54	1. Gerber, for N			
Contract: 6N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K6		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKQ10	♥ 2	Pass	4NT	Pass	6♦
North HCP: 21	♦ A7	♦ KQJ543	AP			
South HCP: 11	♣ KJ52	♣ Q984	1. Gerber, for N			
Contract: 6♦ S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 216	♠ Q7	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ AJ10853	Partner bids first.
HCP: 7	♣ 10953	

Board: 217	♠ KJ10	The opponents are silent.
Dealer: S	♥ AK102	
Vul: Both	♦ K10	You bid first.
HCP: 20	♣ KQJ2	

Board: 218	♠ 1084	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ KJ9876	Partner bids first.
HCP: 8	♣ J	

Board: 219	♠ KQ85	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AJ10	You bid first.
HCP: 21	♣ AK54	

Board: 220	♠ K6	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ KQJ543	Partner bids first.
HCP: 11	♣ Q984	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q7		2NT	Pass	6♦
Vul: None	♥ K2	♥ 3				
North HCP: 21	♦ KQ72	♦ AJ10853	AP			
South HCP: 7	♣ AQ62	♣ 10953				
Contract: 6♦ S						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KJ10				2NT
Vul: Both	♥ 876	♥ AK102	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ AQ9743	♦ K10	Pass	4NT	AP	
South HCP: 20	♣ A	♣ KQJ2	1. Gerber, for N			
Contract: 4N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ 1084		2NT	Pass	6♦
Vul: None	♥ A7	♥ K54				
North HCP: 20	♦ AQ5	♦ KJ9876	AP			
South HCP: 8	♣ AK98	♣ J				
Contract: 6♦ S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ KQ85				2NT
Vul: NS	♥ KJ9	♥ A7	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ 4	♦ AJ10	Pass	6NT	AP	
South HCP: 21	♣ Q107632	♣ AK54	1. Gerber, for N			
Contract: 6N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K6		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AKQ10	♥ 2	Pass	4NT	Pass	6♦
North HCP: 21	♦ A7	♦ KQJ543	AP			
South HCP: 11	♣ KJ52	♣ Q984	1. Gerber, for N			
Contract: 6♦ S						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 221	♠ 63	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ A6	Partner bids first.
HCP: 13	♣ KJ5432	

Board: 222	♠ AK92	The opponents are silent.
Dealer: N	♥ K105	
Vul: Both	♦ A10	You bid first.
HCP: 21	♣ AK86	

Board: 223	♠ AJ10	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ 8	Partner bids first.
HCP: 12	♣ AJ8643	

Board: 224	♠ K853	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ AKQ94	

Board: 225	♠ 1085	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AQ86	Partner bids first.
HCP: 10	♣ KJ10542	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKJ5				2NT
Vul: EW	♥ AJ6	♥ KQ2	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ A6	♦ KQ93	Pass	6♣	AP	
South HCP: 20	♣ KJ5432	♣ Q8				
Contract: 6♣ N			1. Gerber, for N			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ 5		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ K105	♥ A64	Pass	4NT	Pass	7♦
North HCP: 21	♦ A10	♦ KQJ9863	AP			
South HCP: 10	♣ AK86	♣ 54				
Contract: 7♦ S			1. Gerber, for N			

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K73				2NT
Vul: None	♥ Q52	♥ AJ8	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 8	♦ AKQ4	Pass	6♣	AP	
South HCP: 20	♣ AJ8643	♣ K105				
Contract: 6♣ N			1. Gerber, for N			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A9		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K5	♥ QJ10	Pass	4♠	Pass	6♦
North HCP: 21	♦ AQ	♦ KJ109732	AP			
South HCP: 12	♣ AKQ94	♣ J				
Contract: 6♦ S			1. Gerber, for N			

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ AK				2NT
Vul: Both	♥ —	♥ KJ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ AQ86	♦ K954	Pass	6♣	AP	
South HCP: 20	♣ KJ10542	♣ AQ96				
Contract: 6♣ N			1. Gerber, for N			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 221	♠ AKJ5	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ KQ93	You bid first.
HCP: 20	♣ Q8	

Board: 222	♠ 5	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ KQJ9863	Partner bids first.
HCP: 10	♣ 54	

Board: 223	♠ K73	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ AKQ4	You bid first.
HCP: 20	♣ K105	

Board: 224	♠ A9	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: EW	♦ KJ109732	Partner bids first.
HCP: 12	♣ J	

Board: 225	♠ AK	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ K954	You bid first.
HCP: 20	♣ AQ96	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ AKJ5				2NT
Vul: EW	♥ AJ6	♥ KQ2	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ A6	♦ KQ93	Pass	6♣	AP	
South HCP: 20	♣ KJ5432	♣ Q8				
Contract: 6♣ N			1. Gerber, for N			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ 5		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ K105	♥ A64	Pass	4NT	Pass	7♦
North HCP: 21	♦ A10	♦ KQJ9863	AP			
South HCP: 10	♣ AK86	♣ 54				
Contract: 7♦ S			1. Gerber, for N			

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K73				2NT
Vul: None	♥ Q52	♥ AJ8	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 8	♦ AKQ4	Pass	6♣	AP	
South HCP: 20	♣ AJ8643	♣ K105				
Contract: 6♣ N			1. Gerber, for N			

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ A9		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K5	♥ QJ10	Pass	4♠	Pass	6♦
North HCP: 21	♦ AQ	♦ KJ109732	AP			
South HCP: 12	♣ AKQ94	♣ J				
Contract: 6♦ S			1. Gerber, for N			

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ AK				2NT
Vul: Both	♥ —	♥ KJ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ AQ86	♦ K954	Pass	6♣	AP	
South HCP: 20	♣ KJ10542	♣ AQ96				
Contract: 6♣ N			1. Gerber, for N			

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 226	♠ AQ6	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ AQ8	You bid first.
HCP: 20	♣ AJ84	
Board: 227	♠ Q8	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ A109853	Partner bids first.
HCP: 12	♣ Q7	
Board: 228	♠ AJ64	The opponents are silent.
Dealer: N	♥ AK103	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ Q97	
Board: 229	♠ 9	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ A104	Partner bids first.
HCP: 10	♣ QJ9862	
Board: 230	♠ AJ98	East Doubles Pass if possible.
Dealer: N	♥ AK3	
Vul: None	♦ J6	You bid first.
HCP: 20	♣ AQJ9	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ K42	♥ A6	Pass	4NT	Pass	7NT
North HCP: 20	♦ AQ8	♦ KJ10765	AP			
South HCP: 16	♣ AJ84	♣ KQ105	1. Gerber, for N			
Contract: 7N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AK73				2NT
Vul: Both	♥ A83	♥ K7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A109853	♦ KJ4	Pass	6NT	AP	
South HCP: 21	♣ Q7	♣ AK106	1. Gerber, for N			
Contract: 6N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ Q7		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK103	♥ Q96	Pass	4NT	Pass	6NT
North HCP: 21	♦ AK	♦ Q96432	AP			
South HCP: 13	♣ Q97	♣ AK	1. Gerber, for N			
Contract: 6N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK5				2NT
Vul: EW	♥ K83	♥ QJ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A104	♦ KJ85	Pass	4NT	AP	
South HCP: 21	♣ QJ9862	♣ AK4	1. Gerber, for N			
Contract: 4N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 32		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK3	♥ 1087	Pass	4NT	Pass	7NT
North HCP: 20	♦ J6	♦ AKQ532	Pass	Pass	X	AP
South HCP: 12	♣ AQJ9	♣ K4	1. Gerber, for N			
Contract: 7NX N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 226	♠ K	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ KJ10765	Partner bids first.
HCP: 16	♣ KQ105	
Board: 227	♠ AK73	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ KJ4	You bid first.
HCP: 21	♣ AK106	
Board: 228	♠ Q7	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ Q96432	Partner bids first.
HCP: 13	♣ AK	
Board: 229	♠ AK5	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: EW	♦ KJ85	You bid first.
HCP: 21	♣ AK4	
Board: 230	♠ 32	East Doubles Pass if possible.
Dealer: N	♥ 1087	
Vul: None	♦ AKQ532	Partner bids first.
HCP: 12	♣ K4	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ K42	♥ A6	Pass	4NT	Pass	7NT
North HCP: 20	♦ AQ8	♦ KJ10765	AP			
South HCP: 16	♣ AJ84	♣ KQ105	1. Gerber, for N			
Contract: 7N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AK73				2NT
Vul: Both	♥ A83	♥ K7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ A109853	♦ KJ4	Pass	6NT	AP	
South HCP: 21	♣ Q7	♣ AK106	1. Gerber, for N			
Contract: 6N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ Q7		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK103	♥ Q96	Pass	4NT	Pass	6NT
North HCP: 21	♦ AK	♦ Q96432	AP			
South HCP: 13	♣ Q97	♣ AK	1. Gerber, for N			
Contract: 6N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK5				2NT
Vul: EW	♥ K83	♥ QJ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ A104	♦ KJ85	Pass	4NT	AP	
South HCP: 21	♣ QJ9862	♣ AK4	1. Gerber, for N			
Contract: 4N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ 32		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK3	♥ 1087	Pass	4NT	Pass	7NT
North HCP: 20	♦ J6	♦ AKQ532	Pass	Pass	X	AP
South HCP: 12	♣ AQJ9	♣ K4	1. Gerber, for N			
Contract: 7NX N						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 231	♠ Q64	The opponents are silent.
Dealer: S	♥ 65	
Vul: NS	♦ AKJ973	Partner bids first.
HCP: 10	♣ 93	

Board: 232	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: NS	♦ K4	You bid first.
HCP: 21	♣ A76	

Board: 233	♠ J94	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ J3	Partner bids first.
HCP: 10	♣ AKJ9743	

Board: 234	♠ KQ5	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ AQ953	

Board: 235	♠ KJ7	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ A32	Partner bids first.
HCP: 12	♣ Q109543	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AKJ				2NT
Vul: NS	♥ 65	♥ A107	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AKJ973	♦ 108	Pass	6NT	AP	
South HCP: 20	♣ 93	♣ AKJ84				
Contract: 6N S			1. Gerber, for N			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J95		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AJ42	♥ K7	Pass	4NT	Pass	6♦
North HCP: 21	♦ K4	♦ AQ109875	AP			
South HCP: 10	♣ A76	♣ 8	1. Gerber, for N			
Contract: 6♦ S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK7				2NT
Vul: Both	♥ 6	♥ AK104	Pass	6♣	AP	
North HCP: 10	♦ J3	♦ A65				
South HCP: 20	♣ AKJ9743	♣ Q85				
Contract: 6♣ N						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ —		2NT	Pass	6♦
Vul: None	♥ A103	♥ K54	AP			
North HCP: 20	♦ KQ	♦ AJ106432				
South HCP: 11	♣ AQ953	♣ K76				
Contract: 6♦ S						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ				2NT
Vul: EW	♥ Q	♥ A43	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ A32	♦ KJ96	Pass	6♣	AP	
South HCP: 21	♣ Q109543	♣ AK82	1. Gerber, for N			
Contract: 6♣ N						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 231	♠ AKJ	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ 108	You bid first.
HCP: 20	♣ AKJ84	

Board: 232	♠ J95	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AQ109875	Partner bids first.
HCP: 10	♣ 8	

Board: 233	♠ AK7	The opponents are silent.
Dealer: S	♥ AK104	
Vul: Both	♦ A65	You bid first.
HCP: 20	♣ Q85	

Board: 234	♠ —	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ AJ106432	Partner bids first.
HCP: 11	♣ K76	

Board: 235	♠ AQ	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ KJ96	You bid first.
HCP: 21	♣ AK82	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AKJ				2NT
Vul: NS	♥ 65	♥ A107	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AKJ973	♦ 108	Pass	6NT	AP	
South HCP: 20	♣ 93	♣ AKJ84	1. Gerber, for N			
Contract: 6N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J95		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AJ42	♥ K7	Pass	4NT	Pass	6♦
North HCP: 21	♦ K4	♦ AQ109875	AP			
South HCP: 10	♣ A76	♣ 8	1. Gerber, for N			
Contract: 6♦ S						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK7				2NT
Vul: Both	♥ 6	♥ AK104	Pass	6♣	AP	
North HCP: 10	♦ J3	♦ A65				
South HCP: 20	♣ AKJ9743	♣ Q85				
Contract: 6♣ N						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ —		2NT	Pass	6♦
Vul: None	♥ A103	♥ K54	AP			
North HCP: 20	♦ KQ	♦ AJ106432				
South HCP: 11	♣ AQ953	♣ K76				
Contract: 6♦ S						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ				2NT
Vul: EW	♥ Q	♥ A43	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 12	♦ A32	♦ KJ96	Pass	6♣	AP	
South HCP: 21	♣ Q109543	♣ AK82	1. Gerber, for N			
Contract: 6♣ N						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 236	♠ QJ4	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: None	♦ K1084	You bid first.
HCP: 20	♣ AJ	

Board: 237	♠ K96	The opponents are silent.
Dealer: S	♥ 632	
Vul: NS	♦ AK9632	Partner bids first.
HCP: 12	♣ Q	

Board: 238	♠ AK109	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ KJ3	You bid first.
HCP: 21	♣ AQJ8	

Board: 239	♠ 102	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ J106	Partner bids first.
HCP: 11	♣ AKQJ108	

Board: 240	♠ AK87	The opponents are silent.
Dealer: N	♥ AQ106	
Vul: EW	♦ AK3	You bid first.
HCP: 20	♣ 102	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K10		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQ5	♥ 93	Pass	4♠	Pass	6NT
North HCP: 20	♦ K1084	♦ AQ7	AP			
South HCP: 14	♣ AJ	♣ KQ7542				
Contract: 6N N			1. Gerber, for N			

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ AQ103				2NT
Vul: NS	♥ 632	♥ AKQ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AK9632	♦ QJ	Pass	6♦	AP	
South HCP: 21	♣ Q	♣ K72				
Contract: 6♦ N			1. Gerber, for N			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ QJ3				
Vul: None	♥ K6	♥ 3		2NT	Pass	6♦
North HCP: 21	♦ KJ3	♦ Q86542	AP			
South HCP: 8	♣ AQJ8	♣ K96				
Contract: 6♦ S						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK94				2NT
Vul: None	♥ 73	♥ AK5	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ J106	♦ AK3				
South HCP: 21	♣ AKQJ108	♣ 643	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ 532				4♣ <sup>1</sup>
Vul: EW	♥ AQ106	♥ 98	Pass	4NT	Pass	6NT
North HCP: 20	♦ AK3	♦ Q2	AP			
South HCP: 11	♣ 102	♣ AKQ543				
Contract: 6N N			1. Gerber, for N			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 236	♠ K10	The opponents are silent.
Dealer: N	♥ 93	
Vul: None	♦ AQ7	Partner bids first.
HCP: 14	♣ KQ7542	

Board: 237	♠ AQ103	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ QJ	You bid first.
HCP: 21	♣ K72	

Board: 238	♠ QJ3	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ Q86542	Partner bids first.
HCP: 8	♣ K96	

Board: 239	♠ AK94	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ AK3	You bid first.
HCP: 21	♣ 643	

Board: 240	♠ 532	The opponents are silent.
Dealer: N	♥ 98	
Vul: EW	♦ Q2	Partner bids first.
HCP: 11	♣ AKQ543	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ K10		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQ5	♥ 93	Pass	4♠	Pass	6NT
North HCP: 20	♦ K1084	♦ AQ7	AP			
South HCP: 14	♣ AJ	♣ KQ7542				
Contract: 6N N			1. Gerber, for N			

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ AQ103				2NT
Vul: NS	♥ 632	♥ AKQ4	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ AK9632	♦ QJ	Pass	6♦	AP	
South HCP: 21	♣ Q	♣ K72				
Contract: 6♦ N			1. Gerber, for N			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ QJ3				
Vul: None	♥ K6	♥ 3		2NT	Pass	6♦
North HCP: 21	♦ KJ3	♦ Q86542	AP			
South HCP: 8	♣ AQJ8	♣ K96				
Contract: 6♦ S						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AK94				2NT
Vul: None	♥ 73	♥ AK5	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 11	♦ J106	♦ AK3				
South HCP: 21	♣ AKQJ108	♣ 643	Pass	6NT	AP	
Contract: 6N S			1. Gerber, for N			

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ 532				4♣ <sup>1</sup>
Vul: EW	♥ AQ106	♥ 98	Pass	4NT	Pass	6NT
North HCP: 20	♦ AK3	♦ Q2	AP			
South HCP: 11	♣ 102	♣ AKQ543				
Contract: 6N N			1. Gerber, for N			



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 241	♠ AJ	The opponents are silent.
Dealer: S	♥ 873	
Vul: NS	♦ 4	Partner bids first.
HCP: 8	♣ QJ97652	
Board: 242	♠ AK53	West Doubles 6♣ if possible.
Dealer: N	♥ AQ2	You bid first.
Vul: EW	♦ K875	
HCP: 20	♣ KJ	
Board: 243	♠ J	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ 1085	Partner bids first.
HCP: 9	♣ AKJ8762	
Board: 244	♠ AKJ8	The opponents are silent.
Dealer: N	♥ AJ7	You bid first.
Vul: Both	♦ A873	
HCP: 21	♣ A4	
Board: 245	♠ K9	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AK10987	Partner bids first.
HCP: 12	♣ 862	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 241

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 6♣ N

North:

♠ AJ

♥ 873

♦ 4

♣ QJ97652

South:

♠ Q1097

♥ AKQ10

♦ KQJ

♣ A8

West North East South

2NT

Pass 6♣ AP

Board: 242

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 6♣ X S

North:

♠ AK53

♥ AQ2

♦ K875

♣ KJ

South:

♠ 6

♥ K73

♦ Q9

♣ Q1098754

West North East South

2NT Pass 6♣

X AP

Board: 243

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ J

♥ 98

♦ 1085

♣ AKJ8762

South:

♠ AK8

♥ AQ102

♦ AK92

♣ 53

West North East South

2NT

Pass 6♣ AP

Board: 244

Dealer: N

Vul: Both

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ AKJ8

♥ AJ7

♦ A873

♣ A4

South:

♠ Q9

♥ K64

♦ K9

♣ KQJ832

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦ Pass 7NT

AP

1. Gerber, for N

Board: 245

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K9

♥ Q4

♦ AK10987

♣ 862

South:

♠ A73

♥ AK

♦ Q643

♣ AK74

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6NT AP

1. Gerber, for N

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 241	♠ Q1097	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ A8	
Board: 242	♠ 6	West Doubles 6♣ if possible.
Dealer: N	♥ K73	
Vul: EW	♦ Q9	Partner bids first.
HCP: 7	♣ Q1098754	
Board: 243	♠ AK8	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: None	♦ AK92	You bid first.
HCP: 20	♣ 53	
Board: 244	♠ Q9	The opponents are silent.
Dealer: N	♥ K64	
Vul: Both	♦ K9	Partner bids first.
HCP: 14	♣ KQJ832	
Board: 245	♠ A73	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ Q643	You bid first.
HCP: 20	♣ AK74	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 241

Dealer: S

Vul: NS

North HCP: 8

South HCP: 21

Contract: 6♣ N

North:

♠ AJ

♥ 873

♦ 4

♣ QJ97652

South:

♠ Q1097

♥ AKQ10

♦ KQJ

♣ A8

West North East South

2NT

Pass 6♣ AP

Board: 242

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 6♣ X S

North:

♠ AK53

♥ AQ2

♦ K875

♣ KJ

South:

♠ 6

♥ K73

♦ Q9

♣ Q1098754

West North East South

2NT Pass 6♣

X AP

Board: 243

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ J

♥ 98

♦ 1085

♣ AKJ8762

South:

♠ AK8

♥ AQ102

♦ AK92

♣ 53

West North East South

2NT

Pass 6♣ AP

Board: 244

Dealer: N

Vul: Both

North HCP: 21

South HCP: 14

Contract: 7N N

North:

♠ AKJ8

♥ AJ7

♦ A873

♣ A4

South:

♠ Q9

♥ K64

♦ K9

♣ KQJ832

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦ Pass 7NT

AP

1. Gerber, for N

Board: 245

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K9

♥ Q4

♦ AK10987

♣ 862

South:

♠ A73

♥ AK

♦ Q643

♣ AK74

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6NT AP

1. Gerber, for N

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 246	♠ AQ6	The opponents are silent.
Dealer: N	♥ K63	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ KQJ42	

Board: 247	♠ 43	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AK108653	Partner bids first.
HCP: 10	♣ 108	

Board: 248	♠ A106	The opponents are silent.
Dealer: N	♥ AQ93	
Vul: NS	♦ KQ6	You bid first.
HCP: 21	♣ KQJ	

Board: 249	♠ QJ8	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ 5	Partner bids first.
HCP: 15	♣ A109542	

Board: 250	♠ AKQ8	The opponents are silent.
Dealer: N	♥ AK109	
Vul: Both	♦ J82	You bid first.
HCP: 20	♣ K8	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J8		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ K63	♥ A102	Pass	4♠	Pass	6NT
North HCP: 20	♦ AJ	♦ Q3	AP			
South HCP: 11	♣ KQJ42	♣ A98653	1. Gerber, for N			
Contract: 6N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AQ				2NT
Vul: Both	♥ K8	♥ AJ74	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AK108653	♦ Q742	Pass	7NT	AP	
South HCP: 20	♣ 108	♣ AK4	1. Gerber, for N			
Contract: 7N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ K72		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ93	♥ K2	Pass	4♠	Pass	4NT
North HCP: 21	♦ KQ6	♦ J3	AP			
South HCP: 11	♣ KQJ	♣ A87532	1. Gerber, for N			
Contract: 4N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ AK7				2NT
Vul: None	♥ AKJ	♥ 104	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ 5	♦ AKQ3	Pass	6♣	AP	
South HCP: 20	♣ A109542	♣ KJ83	1. Gerber, for N			
Contract: 6♣ N						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 10		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK109	♥ Q5	Pass	4♠	Pass	6♣
North HCP: 20	♦ J82	♦ A965	AP			
South HCP: 13	♣ K8	♣ AQJ752	1. Gerber, for N			
Contract: 6♣ S						

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 246	♠ J8	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ Q3	Partner bids first.
HCP: 11	♣ A98653	

Board: 247	♠ AQ	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: Both	♦ Q742	You bid first.
HCP: 20	♣ AK4	

Board: 248	♠ K72	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ J3	Partner bids first.
HCP: 11	♣ A87532	

Board: 249	♠ AK7	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ AKQ3	You bid first.
HCP: 20	♣ KJ83	

Board: 250	♠ 10	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ A965	Partner bids first.
HCP: 13	♣ AQJ752	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ J8		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ K63	♥ A102	Pass	4♠	Pass	6NT
North HCP: 20	♦ AJ	♦ Q3	AP			
South HCP: 11	♣ KQJ42	♣ A98653	1. Gerber, for N			
Contract: 6N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AQ				2NT
Vul: Both	♥ K8	♥ AJ74	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 10	♦ AK108653	♦ Q742	Pass	7NT	AP	
South HCP: 20	♣ 108	♣ AK4	1. Gerber, for N			
Contract: 7N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ K72		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ93	♥ K2	Pass	4♠	Pass	4NT
North HCP: 21	♦ KQ6	♦ J3	AP			
South HCP: 11	♣ KQJ	♣ A87532	1. Gerber, for N			
Contract: 4N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ AK7				2NT
Vul: None	♥ AKJ	♥ 104	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 15	♦ 5	♦ AKQ3	Pass	6♣	AP	
South HCP: 20	♣ A109542	♣ KJ83	1. Gerber, for N			
Contract: 6♣ N						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 10		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK109	♥ Q5	Pass	4♠	Pass	6♣
North HCP: 20	♦ J82	♦ A965	AP			
South HCP: 13	♣ K8	♣ AQJ752	1. Gerber, for N			
Contract: 6♣ S						



## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 251	♠ K2	The opponents are silent.
Dealer: S	♥ A76	
Vul: Both	♦ 2	Partner bids first.
HCP: 11	♣ A1087543	
Board: 252	♠ Q95	West Doubles 7♣ if possible.
Dealer: N	♥ KQJ9	
Vul: None	♦ A85	You bid first.
HCP: 21	♣ AKQ	
Board: 253	♠ A86	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ 43	Partner bids first.
HCP: 9	♣ KQ9874	
Board: 254	♠ AQ9	The opponents are silent.
Dealer: N	♥ AK2	
Vul: Both	♦ K7542	You bid first.
HCP: 20	♣ A2	
Board: 255	♠ K93	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ 72	Partner bids first.
HCP: 11	♣ A975432	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A109				2NT
Vul: Both	♥ A76	♥ KQ5	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 2	♦ AKQ103	Pass	6♣	AP	
South HCP: 21	♣ A1087543	♣ K9				
Contract: 6♣ N			1. Gerber, for N			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ J2				
Vul: None	♥ KQJ9	♥ A3		2NT	Pass	7♣
North HCP: 21	♦ A85	♦ 4	X	AP		
South HCP: 6	♣ AKQ	♣ J10986532				
Contract: 7♣ X S						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q94				2NT
Vul: NS	♥ 96	♥ AQ8	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ 43	♦ AK62	Pass	6♣	AP	
South HCP: 20	♣ KQ9874	♣ AJ6				
Contract: 6♣ N			1. Gerber, for N			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ6				
Vul: Both	♥ AK2	♥ Q		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ K7542	♦ AQJ1083	Pass	4NT	Pass	6♦
South HCP: 15	♣ A2	♣ Q98	AP			
Contract: 6♦ S			1. Gerber, for N			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ A102				2NT
Vul: None	♥ A	♥ KQ54	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 72	♦ AQ108	Pass	6NT	AP	
South HCP: 20	♣ A975432	♣ KQ				
Contract: 6N S			1. Gerber, for N			

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 251	♠ A109	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ AKQ103	You bid first.
HCP: 21	♣ K9	

Board: 252	♠ J2	West Doubles 7♣ if possible.
Dealer: N	♥ A3	
Vul: None	♦ 4	Partner bids first.
HCP: 6	♣ J10986532	

Board: 253	♠ Q94	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ AK62	You bid first.
HCP: 20	♣ AJ6	

Board: 254	♠ KJ6	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ AQJ1083	Partner bids first.
HCP: 15	♣ Q98	

Board: 255	♠ A102	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: None	♦ AQ108	You bid first.
HCP: 20	♣ KQ	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A109				2NT
Vul: Both	♥ A76	♥ KQ5	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 2	♦ AKQ103	Pass	6♣	AP	
South HCP: 21	♣ A1087543	♣ K9	1. Gerber, for N			
Contract: 6♣ N						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ J2				
Vul: None	♥ KQJ9	♥ A3		2NT	Pass	7♣
North HCP: 21	♦ A85	♦ 4	X	AP		
South HCP: 6	♣ AKQ	♣ J10986532				
Contract: 7♣ X S						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q94				2NT
Vul: NS	♥ 96	♥ AQ8	Pass	4♣ <sup>1</sup>	Pass	4NT
North HCP: 9	♦ 43	♦ AK62	Pass	6♣	AP	
South HCP: 20	♣ KQ9874	♣ AJ6	1. Gerber, for N			
Contract: 6♣ N						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ6				
Vul: Both	♥ AK2	♥ Q		2NT	Pass	4♣ <sup>1</sup>
North HCP: 20	♦ K7542	♦ AQJ1083	Pass	4NT	Pass	6♦
South HCP: 15	♣ A2	♣ Q98	AP			
Contract: 6♦ S			1. Gerber, for N			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ A102				2NT
Vul: None	♥ A	♥ KQ54	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 72	♦ AQ108	Pass	6NT	AP	
South HCP: 20	♣ A975432	♣ KQ	1. Gerber, for N			
Contract: 6N S						

## North hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 256	♠ AKJ3	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ A3	You bid first.
HCP: 20	♣ J10953	

Board: 257	♠ 109	The opponents are silent.
Dealer: S	♥ 643	
Vul: None	♦ Q8	Partner bids first.
HCP: 11	♣ AKQ432	

Board: 258	♠ K8	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ AJ8	You bid first.
HCP: 21	♣ KQJ96	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 256

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ AKJ3

♥ AK

♦ A3

♣ J10953

South:

♠ Q95

♥ 3

♦ Q87652

♣ AQ2

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6♦

AP

1. Gerber, for N

Board: 257

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 109

♥ 643

♦ Q8

♣ AKQ432

South:

♠ AJ64

♥ AQJ

♦ AKJ

♣ 975

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6NT AP

1. Gerber, for N

Board: 258

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ K8

♥ AK5

♦ AJ8

♣ KQJ96

South:

♠ Q9

♥ Q62

♦ KQ106542

♣ 2

West North East South

2NT Pass 6♦

AP

## South hands (Practice Page)

### 20-21 Notrump and one Minor-suit. The responder's hand is

Board: 256	♠ Q95	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ Q87652	Partner bids first.
HCP: 10	♣ AQ2	

Board: 257	♠ AJ64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ 975	

Board: 258	♠ Q9	The opponents are silent.
Dealer: N	♥ Q62	
Vul: EW	♦ KQ106542	Partner bids first.
HCP: 9	♣ 2	

## 20-21 Notrump and one Minor-suit. The responder's hand is Both hands (Answers Page)

Board: 256

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ AKJ3

♥ AK

♦ A3

♣ J10953

South:

♠ Q95

♥ 3

♦ Q87652

♣ AQ2

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT Pass 6♦

AP

1. Gerber, for N

Board: 257

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ 109

♥ 643

♦ Q8

♣ AKQ432

South:

♠ AJ64

♥ AQJ

♦ AKJ

♣ 975

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4NT

Pass 6NT AP

1. Gerber, for N

Board: 258

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ K8

♥ AK5

♦ AJ8

♣ KQJ96

South:

♠ Q9

♥ Q62

♦ KQ106542

♣ 2

West North East South

2NT Pass 6♦

AP