

## North hands (Practice Page)

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

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

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

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

North:  
♠ K10854  
♥ AK106  
♦ Q10  
♣ J10

South:  
♠ A92  
♥ J5  
♦ AKJ97  
♣ AK6

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

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

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

North:  
♠ AK5  
♥ KQJ92  
♦ A2  
♣ A85

South:  
♠ QJ7  
♥ 1076543  
♦ 875  
♣ Q

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

1. Extended acceptance after NT

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

North:  
♠ KJ952  
♥ 8  
♦ A7  
♣ 109754

South:  
♠ A1087  
♥ KQ7  
♦ K54  
♣ AKJ

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

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

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

North:  
♠ AK8  
♥ J43  
♦ AJ10  
♣ AK109

South:  
♠ J105  
♥ 652  
♦ KQ432  
♣ J4

West	North	East	South
			2NT
		Pass	3NT
	AP		

## South hands (Practice Page)

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

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

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

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

North:  
♠ K10854  
♥ AK106  
♦ Q10  
♣ J10

South:  
♠ A92  
♥ J5  
♦ AKJ97  
♣ AK6

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

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

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

North:  
♠ AK5  
♥ KQJ92  
♦ A2  
♣ A85

South:  
♠ QJ7  
♥ 1076543  
♦ 875  
♣ Q

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

1. Extended acceptance after NT

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

North:  
♠ KJ952  
♥ 8  
♦ A7  
♣ 109754

South:  
♠ A1087  
♥ KQ7  
♦ K54  
♣ AKJ

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

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

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

North:  
♠ AK8  
♥ J43  
♦ AJ10  
♣ AK109

South:  
♠ J105  
♥ 652  
♦ KQ432  
♣ J4

West	North	East	South
			2NT
		Pass	3NT
	AP		

## North hands (Practice Page)

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

Board: 5	♠ J8764	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ J875	Partner bids first.
HCP: 2	♣ 107	

Board: 6	♠ AKJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ KQ93	You bid first.
HCP: 21	♣ Q853	

Board: 7	♠ Q109752	The opponents are silent.
Dealer: S	♥ 94	
Vul: Both	♦ 86	Partner bids first.
HCP: 3	♣ J95	

Board: 8	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ KQ92	You bid first.
HCP: 21	♣ J7	

Board: 9	♠ K85	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ QJ1095	Partner bids first.
HCP: 6	♣ 754	

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J8764	♠ AK9				2NT
Vul: NS	♥ 76	♥ K843	Pass	3♥	Pass	3♠
North HCP: 2	♦ J875	♦ AK9	AP			
South HCP: 20	♣ 107	♣ K96				
Contract: 3♠ S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 853		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ	♥ 108	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ KQ93	♦ AJ764	AP			
South HCP: 12	♣ Q853	♣ AK10				
Contract: 6N N						

1. Gerber  
2. A=2 out of 4

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q109752	♠ A4				2NT
Vul: Both	♥ 94	♥ KQJ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♦ 86	♦ AQ3	AP			
South HCP: 20	♣ J95	♣ A1084				
Contract: 4♠ S						

1. Texas

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 10983		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AQ6	♥ —	Pass	4♣ <sup>2</sup>	Pass	5♦
North HCP: 21	♦ KQ92	♦ A107643	AP			
South HCP: 4	♣ J7	♣ 1054				
Contract: 5♦ S						

1. Minor Suit Transfers after 2NT  
2. automat

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ A93				2NT
Vul: EW	♥ 87	♥ KQ9	Pass	3NT	AP	
North HCP: 6	♦ QJ1095	♦ A72				
South HCP: 21	♣ 754	♣ AKJ6				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 5	♠ AK9	The opponents are silent.
Dealer: S	♥ K843	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ K96	

Board: 6	♠ 853	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AJ764	Partner bids first.
HCP: 12	♣ AK10	

Board: 7	♠ A4	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: Both	♦ AQ3	You bid first.
HCP: 20	♣ A1084	

Board: 8	♠ 10983	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ A107643	Partner bids first.
HCP: 4	♣ 1054	

Board: 9	♠ A93	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ A72	You bid first.
HCP: 21	♣ AKJ6	

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

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J8764	♠ AK9				2NT
Vul: NS	♥ 76	♥ K843	Pass	3♥	Pass	3♠
North HCP: 2	♦ J875	♦ AK9	AP			
South HCP: 20	♣ 107	♣ K96				
Contract: 3♠ S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 853		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ	♥ 108	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ KQ93	♦ AJ764	AP			
South HCP: 12	♣ Q853	♣ AK10				
Contract: 6N N						

1. Gerber  
2. A=2 out of 4

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q109752	♠ A4				2NT
Vul: Both	♥ 94	♥ KQJ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♦ 86	♦ AQ3	AP			
South HCP: 20	♣ J95	♣ A1084				
Contract: 4♠ S						

1. Texas

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 10983		2NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AQ6	♥ —	Pass	4♣ <sup>2</sup>	Pass	5♦
North HCP: 21	♦ KQ92	♦ A107643	AP			
South HCP: 4	♣ J7	♣ 1054				
Contract: 5♦ S						

1. Minor Suit Transfers after 2NT  
2. automat

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ A93				2NT
Vul: EW	♥ 87	♥ KQ9	Pass	3NT	AP	
North HCP: 6	♦ QJ1095	♦ A72				
South HCP: 21	♣ 754	♣ AKJ6				
Contract: 3N S						



## North hands (Practice Page)

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

Board: 10	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: Both	♦ Q4	You bid first.
HCP: 21	♣ AJ3	

Board: 11	♠ 32	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ KQ10942	Partner bids first.
HCP: 8	♣ QJ3	

Board: 12	♠ A2	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ AQ82	You bid first.
HCP: 20	♣ AQJ109	

Board: 13	♠ 1093	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ Q1075	Partner bids first.
HCP: 7	♣ J54	

Board: 14	♠ A72	The opponents are silent.
Dealer: N	♥ AK94	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ K84	

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

Board: 10  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 12  
 Contract: 6N N

North:  
 ♠ AKQ7  
 ♥ AJ65  
 ♦ Q4  
 ♣ AJ3

South:  
 ♠ 93  
 ♥ KQ4  
 ♦ KJ62  
 ♣ K965

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

Board: 11  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ 32  
 ♥ 87  
 ♦ KQ10942  
 ♣ QJ3

South:  
 ♠ KQJ8  
 ♥ KJ  
 ♦ A75  
 ♣ AK54

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 12  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ A2  
 ♥ K6  
 ♦ AQ82  
 ♣ AQJ109

South:  
 ♠ J10943  
 ♥ A109743  
 ♦ —  
 ♣ K7

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

Board: 13  
 Dealer: S  
 Vul: None  
 North HCP: 7  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ 1093  
 ♥ A82  
 ♦ Q1075  
 ♣ J54

South:  
 ♠ AQ642  
 ♥ KJ4  
 ♦ AK2  
 ♣ A10

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 14  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 6  
 Contract: 3N N

North:  
 ♠ A72  
 ♥ AK94  
 ♦ AQ9  
 ♣ K84

South:  
 ♠ 1086  
 ♥ 2  
 ♦ J642  
 ♣ AJ1063

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 10	♠ 93	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ KJ62	Partner bids first.
HCP: 12	♣ K965	

Board: 11	♠ KQJ8	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ A75	You bid first.
HCP: 21	♣ AK54	

Board: 12	♠ J10943	The opponents are silent.
Dealer: N	♥ A109743	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ K7	

Board: 13	♠ AQ642	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ AK2	You bid first.
HCP: 21	♣ A10	

Board: 14	♠ 1086	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ J642	Partner bids first.
HCP: 6	♣ AJ1063	

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

Board: 10  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 12  
Contract: 6N N

North:  
♠ AKQ7  
♥ AJ65  
♦ Q4  
♣ AJ3

South:  
♠ 93  
♥ KQ4  
♦ KJ62  
♣ K965

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

Board: 11  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 21  
Contract: 3N S

North:  
♠ 32  
♥ 87  
♦ KQ10942  
♣ QJ3

South:  
♠ KQJ8  
♥ KJ  
♦ A75  
♣ AK54

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 12  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 8  
Contract: 4♥ N

North:  
♠ A2  
♥ K6  
♦ AQ82  
♣ AQJ109

South:  
♠ J10943  
♥ A109743  
♦ —  
♣ K7

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

Board: 13  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 3N S

North:  
♠ 1093  
♥ A82  
♦ Q1075  
♣ J54

South:  
♠ AQ642  
♥ KJ4  
♦ AK2  
♣ A10

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 14  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ A72  
♥ AK94  
♦ AQ9  
♣ K84

South:  
♠ 1086  
♥ 2  
♦ J642  
♣ AJ1063

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 15	♠ KQ974	The opponents are silent.
Dealer: S	♥ Q542	
Vul: EW	♦ 53	Partner bids first.
HCP: 10	♣ K8	

Board: 16	♠ A6	The opponents are silent.
Dealer: N	♥ AK43	
Vul: None	♦ J10	You bid first.
HCP: 20	♣ AKJ94	

Board: 17	♠ K2	The opponents are silent.
Dealer: S	♥ KJ6532	
Vul: NS	♦ AKQ	Partner bids first.
HCP: 18	♣ Q10	

Board: 18	♠ AQJ	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ AK972	You bid first.
HCP: 20	♣ AQ4	

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

Board: 15  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ KQ974  
♥ Q542  
♦ 53  
♣ K8

South:  
♠ A8  
♥ AJ9  
♦ AK642  
♣ A53

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

Board: 16  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ A6  
♥ AK43  
♦ J10  
♣ AKJ94

South:  
♠ KQ92  
♥ 1062  
♦ KQ9632  
♣ —

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

Board: 17  
Dealer: S  
Vul: NS  
North HCP: 18  
South HCP: 21  
Contract: 7♥ S

North:  
♠ K2  
♥ KJ6532  
♦ AKQ  
♣ Q10

South:  
♠ AQJ65  
♥ AQ  
♦ 74  
♣ AKJ5

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

Board: 18  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 6♥ N

North:  
♠ AQJ  
♥ 87  
♦ AK972  
♣ AQ4

South:  
♠ —  
♥ AKJ543  
♦ 86  
♣ J9853

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

## South hands (Practice Page)

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

Board: 15	♠ A8	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ AK642	You bid first.
HCP: 20	♣ A53	

Board: 16	♠ KQ92	The opponents are silent.
Dealer: N	♥ 1062	
Vul: None	♦ KQ9632	Partner bids first.
HCP: 10	♣ —	

Board: 17	♠ AQJ65	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ 74	You bid first.
HCP: 21	♣ AKJ5	

Board: 18	♠ —	The opponents are silent.
Dealer: N	♥ AKJ543	
Vul: EW	♦ 86	Partner bids first.
HCP: 9	♣ J9853	

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

Board: 15  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ KQ974  
♥ Q542  
♦ 53  
♣ K8

South:  
♠ A8  
♥ AJ9  
♦ AK642  
♣ A53

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

Board: 16  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 10  
Contract: 3N N

North:  
♠ A6  
♥ AK43  
♦ J10  
♣ AKJ94

South:  
♠ KQ92  
♥ 1062  
♦ KQ9632  
♣ —

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

Board: 17  
Dealer: S  
Vul: NS  
North HCP: 18  
South HCP: 21  
Contract: 7♥ S

North:  
♠ K2  
♥ KJ6532  
♦ AKQ  
♣ Q10

South:  
♠ AQJ65  
♥ AQ  
♦ 74  
♣ AKJ5

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

Board: 18  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 6♥ N

North:  
♠ AQJ  
♥ 87  
♦ AK972  
♣ AQ4

South:  
♠ —  
♥ AKJ543  
♦ 86  
♣ J9853

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



## North hands (Practice Page)

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

Board: 19	♠ J9	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ KJ43	Partner bids first.
HCP: 11	♣ K654	

Board: 20	♠ AQJ52	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ KQJ	You bid first.
HCP: 21	♣ Q9	

Board: 21	♠ 10753	The opponents are silent.
Dealer: S	♥ K98543	
Vul: EW	♦ 7	Partner bids first.
HCP: 3	♣ 98	

Board: 22	♠ K6	The opponents are silent.
Dealer: N	♥ AK62	
Vul: Both	♦ AQ105	You bid first.
HCP: 20	♣ A107	

Board: 23	♠ 103	The opponents are silent.
Dealer: S	♥ K10852	
Vul: None	♦ Q74	Partner bids first.
HCP: 8	♣ K65	

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

Board: 19  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ J9  
♥ K104  
♦ KJ43  
♣ K654

South:  
♠ AKQ  
♥ QJ  
♦ A872  
♣ AJ83

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

Board: 20  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 7♥ N

North:  
♠ AQJ52  
♥ KQJ  
♦ KQJ  
♣ Q9

South:  
♠ 6  
♥ A10873  
♦ A873  
♣ AJ8

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♦
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♠ <sup>2</sup>	Pass	7♥
AP			
1. Blackwood 0314, for ♥			
2. A=2/5 or 5/5, Q(H)=1			

Board: 21  
Dealer: S  
Vul: EW  
North HCP: 3  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 10753  
♥ K98543  
♦ 7  
♣ 98

South:  
♠ AQ6  
♥ Q2  
♦ AJ832  
♣ AQJ

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

Board: 22  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 6  
Contract: 4♥ N

North:  
♠ K6  
♥ AK62  
♦ AQ105  
♣ A107

South:  
♠ 1053  
♥ 10973  
♦ J76  
♣ KQ5

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

Board: 23  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 103  
♥ K10852  
♦ Q74  
♣ K65

South:  
♠ K82  
♥ AQ94  
♦ AJ98  
♣ AQ

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

## South hands (Practice Page)

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

Board: 19	♠ AKQ	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ A872	You bid first.
HCP: 21	♣ AJ83	

Board: 20	♠ 6	The opponents are silent.
Dealer: N	♥ A10873	
Vul: NS	♦ A873	Partner bids first.
HCP: 13	♣ AJ8	

Board: 21	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q2	
Vul: EW	♦ AJ832	You bid first.
HCP: 20	♣ AQJ	

Board: 22	♠ 1053	The opponents are silent.
Dealer: N	♥ 10973	
Vul: Both	♦ J76	Partner bids first.
HCP: 6	♣ KQ5	

Board: 23	♠ K82	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: None	♦ AJ98	You bid first.
HCP: 20	♣ AQ	

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

Board: 19  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ J9  
♥ K104  
♦ KJ43  
♣ K654

South:  
♠ AKQ  
♥ QJ  
♦ A872  
♣ AJ83

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

Board: 20  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 13  
Contract: 7♥ N

North:  
♠ AQJ52  
♥ KQJ  
♦ KQJ  
♣ Q9

South:  
♠ 6  
♥ A10873  
♦ A873  
♣ AJ8

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4♦
Pass	4♥	Pass	4NT <sup>1</sup>
Pass	5♠ <sup>2</sup>	Pass	7♥
AP			
1. Blackwood 0314, for ♥			
2. A=2/5 or 5/5, Q(H)=1			

Board: 21  
Dealer: S  
Vul: EW  
North HCP: 3  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 10753  
♥ K98543  
♦ 7  
♣ 98

South:  
♠ AQ6  
♥ Q2  
♦ AJ832  
♣ AQJ

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

Board: 22  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 6  
Contract: 4♥ N

North:  
♠ K6  
♥ AK62  
♦ AQ105  
♣ A107

South:  
♠ 1053  
♥ 10973  
♦ J76  
♣ KQ5

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

Board: 23  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 103  
♥ K10852  
♦ Q74  
♣ K65

South:  
♠ K82  
♥ AQ94  
♦ AJ98  
♣ AQ

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

## North hands (Practice Page)

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

Board: 24	♠ A6	The opponents are silent.
Dealer: N	♥ KQ1042	
Vul: EW	♦ A96	You bid first.
HCP: 21	♣ AKJ	

Board: 25	♠ J93	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ QJ1072	Partner bids first.
HCP: 6	♣ 1063	

Board: 26	♠ QJ107	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ AK8	You bid first.
HCP: 21	♣ AQ10	

Board: 27	♠ KQ642	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: NS	♦ 953	Partner bids first.
HCP: 10	♣ 104	

Board: 28	♠ AQJ104	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ A103	

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

Board: 24  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ A6  
♥ KQ1042  
♦ A96  
♣ AKJ

South:  
♠ K84  
♥ A965  
♦ K7  
♣ 10986

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

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

Board: 25  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ J93  
♥ Q10  
♦ QJ1072  
♣ 1063

South:  
♠ Q8  
♥ KJ5  
♦ AK9  
♣ AQJ85

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 26  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 6N N

North:  
♠ QJ107  
♥ KQ7  
♦ AK8  
♣ AQ10

South:  
♠ AK2  
♥ J92  
♦ J532  
♣ K87

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

1. Gerber  
2. A=2 out of 4

Board: 27  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 4♠ S

North:  
♠ KQ642  
♥ KQ6  
♦ 953  
♣ 104

South:  
♠ AJ3  
♥ A82  
♦ A10  
♣ AK875

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

Board: 28  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 7  
Contract: 5♥ N

North:  
♠ AQJ104  
♥ Q6  
♦ AKJ  
♣ A103

South:  
♠ 52  
♥ AJ108743  
♦ 82  
♣ Q5

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

## South hands (Practice Page)

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

Board: 24	♠ K84	The opponents are silent.
Dealer: N	♥ A965	
Vul: EW	♦ K7	Partner bids first.
HCP: 10	♣ 10986	

Board: 25	♠ Q8	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ AQJ85	

Board: 26	♠ AK2	The opponents are silent.
Dealer: N	♥ J92	
Vul: None	♦ J532	Partner bids first.
HCP: 12	♣ K87	

Board: 27	♠ AJ3	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ A10	You bid first.
HCP: 20	♣ AK875	

Board: 28	♠ 52	The opponents are silent.
Dealer: N	♥ AJ108743	
Vul: Both	♦ 82	Partner bids first.
HCP: 7	♣ Q5	



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

Board: 24  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 10  
Contract: 6♥ N

North:  
♠ A6  
♥ KQ1042  
♦ A96  
♣ AKJ

South:  
♠ K84  
♥ A965  
♦ K7  
♣ 10986

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

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

Board: 25  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ J93  
♥ Q10  
♦ QJ1072  
♣ 1063

South:  
♠ Q8  
♥ KJ5  
♦ AK9  
♣ AQJ85

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 26  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 6N N

North:  
♠ QJ107  
♥ KQ7  
♦ AK8  
♣ AQ10

South:  
♠ AK2  
♥ J92  
♦ J532  
♣ K87

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

1. Gerber  
2. A=2 out of 4

Board: 27  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 4♠ S

North:  
♠ KQ642  
♥ KQ6  
♦ 953  
♣ 104

South:  
♠ AJ3  
♥ A82  
♦ A10  
♣ AK875

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

Board: 28  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 7  
Contract: 5♥ N

North:  
♠ AQJ104  
♥ Q6  
♦ AKJ  
♣ A103

South:  
♠ 52  
♥ AJ108743  
♦ 82  
♣ Q5

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

## North hands (Practice Page)

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

Board: 29	♠ K97	The opponents are silent.
Dealer: S	♥ 97652	
Vul: None	♦ Q	Partner bids first.
HCP: 5	♣ 9643	

Board: 30	♠ AJ3	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ AQ105	You bid first.
HCP: 21	♣ KQ7	

Board: 31	♠ Q4	The opponents are silent.
Dealer: S	♥ 8743	
Vul: None	♦ J73	Partner bids first.
HCP: 7	♣ KJ96	

Board: 32	♠ AK	The opponents are silent.
Dealer: N	♥ AK1054	
Vul: NS	♦ 106	You bid first.
HCP: 21	♣ AK105	

Board: 33	♠ A1053	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ Q9	Partner bids first.
HCP: 7	♣ J10954	

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

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AQ64				2NT
Vul: None	♥ 97652	♥ AQJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q	♦ J107	Pass	3NT	Pass	4♥
South HCP: 20	♣ 9643	♣ AQ5	AP			
Contract: 4♥ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 75				
Vul: NS	♥ AJ4	♥ Q102		2NT	Pass	3NT
North HCP: 21	♦ AQ105	♦ 8762	AP			
South HCP: 6	♣ KQ7	♣ A1096				
Contract: 3N N						

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 63				2NT
Vul: None	♥ 8743	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J73	♦ KQ86	Pass	3NT	AP	
South HCP: 20	♣ KJ96	♣ AQ87	1. Stayman			
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9632		2NT	Pass	3♥
Vul: NS	♥ AK1054	♥ Q73	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ 106	♦ AK9	Pass	6NT	AP	
South HCP: 11	♣ AK105	♣ 63	1. Quantitative 4NT			
Contract: 6N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ A1053	♠ KQ				2NT
Vul: EW	♥ 75	♥ A943	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ Q9	♦ A75	Pass	3NT	AP	
South HCP: 20	♣ J10954	♣ AK83	1. Stayman			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 29	♠ AQ64	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ J107	You bid first.
HCP: 20	♣ AQ5	

Board: 30	♠ 75	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ 8762	Partner bids first.
HCP: 6	♣ A1096	

Board: 31	♠ 63	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ KQ86	You bid first.
HCP: 20	♣ AQ87	

Board: 32	♠ Q9632	The opponents are silent.
Dealer: N	♥ Q73	
Vul: NS	♦ AK9	Partner bids first.
HCP: 11	♣ 63	

Board: 33	♠ KQ	The opponents are silent.
Dealer: S	♥ A943	
Vul: EW	♦ A75	You bid first.
HCP: 20	♣ AK83	

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

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AQ64				2NT
Vul: None	♥ 97652	♥ AQJ	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q	♦ J107	Pass	3NT	Pass	4♥
South HCP: 20	♣ 9643	♣ AQ5	AP			
Contract: 4♥ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 75				
Vul: NS	♥ AJ4	♥ Q102		2NT	Pass	3NT
North HCP: 21	♦ AQ105	♦ 8762	AP			
South HCP: 6	♣ KQ7	♣ A1096				
Contract: 3N N						

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ 63				2NT
Vul: None	♥ 8743	♥ AKQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 7	♦ J73	♦ KQ86	Pass	3NT	AP	
South HCP: 20	♣ KJ96	♣ AQ87	1. Stayman			
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q9632		2NT	Pass	3♥
Vul: NS	♥ AK1054	♥ Q73	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ 106	♦ AK9	Pass	6NT	AP	
South HCP: 11	♣ AK105	♣ 63	1. Quantitative 4NT			
Contract: 6N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ A1053	♠ KQ				2NT
Vul: EW	♥ 75	♥ A943	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 7	♦ Q9	♦ A75	Pass	3NT	AP	
South HCP: 20	♣ J10954	♣ AK83	1. Stayman			
Contract: 3N S						

## North hands (Practice Page)

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

Board: 34	♠ AK943	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ K972	You bid first.
HCP: 20	♣ K3	

Board: 35	♠ A84	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ 752	Partner bids first.
HCP: 7	♣ K108753	

Board: 36	♠ AK983	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ A2	You bid first.
HCP: 20	♣ Q98	

Board: 37	♠ 1094	The opponents are silent.
Dealer: S	♥ 832	
Vul: Both	♦ KJ964	Partner bids first.
HCP: 5	♣ J6	

Board: 38	♠ A10	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ AJ8	You bid first.
HCP: 20	♣ AK1075	

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

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ Q52		2NT	Pass	3NT
Vul: Both	♥ AK	♥ Q53				
North HCP: 20	♦ K972	♦ J5	AP			
South HCP: 10	♣ K3	♣ AJ876				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ6				2NT
Vul: NS	♥ 10	♥ AK98				
North HCP: 7	♦ 752	♦ K98	Pass	3NT	AP	
South HCP: 20	♣ K108753	♣ AJ6				
Contract: 3N S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AK983	♠ Q107		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK9	♥ Q5	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ A2	♦ Q8753	AP			
South HCP: 13	♣ Q98	♣ AK6				
Contract: 6N N			1. Gerber			
			2. A=3 out of 4			

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AJ7				2NT
Vul: Both	♥ 832	♥ AKJ5				
North HCP: 5	♦ KJ964	♦ A72	Pass	3NT	AP	
South HCP: 20	♣ J6	♣ K83				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ97643		2NT	Pass	3♥
Vul: None	♥ A54	♥ Q98	Pass	3♠	Pass	6♠
North HCP: 20	♦ AJ8	♦ Q	AP			
South HCP: 10	♣ AK1075	♣ QJ				
Contract: 6♠ N						



## South hands (Practice Page)

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

Board: 34	♠ Q52	The opponents are silent.
Dealer: N	♥ Q53	
Vul: Both	♦ J5	Partner bids first.
HCP: 10	♣ AJ876	

Board: 35	♠ KQ6	The opponents are silent.
Dealer: S	♥ AK98	
Vul: NS	♦ K98	You bid first.
HCP: 20	♣ AJ6	

Board: 36	♠ Q107	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ Q8753	Partner bids first.
HCP: 13	♣ AK6	

Board: 37	♠ AJ7	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ A72	You bid first.
HCP: 20	♣ K83	

Board: 38	♠ QJ97643	The opponents are silent.
Dealer: N	♥ Q98	
Vul: None	♦ Q	Partner bids first.
HCP: 10	♣ QJ	

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

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ Q52		2NT	Pass	3NT
Vul: Both	♥ AK	♥ Q53				
North HCP: 20	♦ K972	♦ J5	AP			
South HCP: 10	♣ K3	♣ AJ876				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ6				2NT
Vul: NS	♥ 10	♥ AK98				
North HCP: 7	♦ 752	♦ K98	Pass	3NT	AP	
South HCP: 20	♣ K108753	♣ AJ6				
Contract: 3N S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AK983	♠ Q107		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK9	♥ Q5	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ A2	♦ Q8753	AP			
South HCP: 13	♣ Q98	♣ AK6				
Contract: 6N N						

1. Gerber  
2. A=3 out of 4

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ AJ7				2NT
Vul: Both	♥ 832	♥ AKJ5				
North HCP: 5	♦ KJ964	♦ A72	Pass	3NT	AP	
South HCP: 20	♣ J6	♣ K83				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ97643		2NT	Pass	3♥
Vul: None	♥ A54	♥ Q98				
North HCP: 20	♦ AJ8	♦ Q	Pass	3♠	Pass	6♠
South HCP: 10	♣ AK1075	♣ QJ	AP			
Contract: 6♠ N						

## North hands (Practice Page)

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

Board: 39	♠ 874	The opponents are silent.
Dealer: S	♥ 74	
Vul: EW	♦ AQ1092	Partner bids first.
HCP: 12	♣ AQ5	

Board: 40	♠ KQ86	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ KJ95	

Board: 41	♠ AQJ76	The opponents are silent.
Dealer: S	♥ 10974	
Vul: None	♦ K	Partner bids first.
HCP: 10	♣ 543	

Board: 42	♠ AK7	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ KQJ10	You bid first.
HCP: 20	♣ KJ87	

Board: 43	♠ 105	The opponents are silent.
Dealer: S	♥ J108	
Vul: Both	♦ QJ10982	Partner bids first.
HCP: 4	♣ 108	

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

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKQ2				2NT
Vul: EW	♥ 74	♥ KQ5	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 12	♦ AQ1092	♦ K3	Pass	6NT	AP	
South HCP: 20	♣ AQ5	♣ K1096				
Contract: 6N S			1. Gerber			
			2. A=1/4			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ 10		2NT	Pass	3♦
Vul: Both	♥ AQ6	♥ J9853	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ	♦ A10854	AP			
South HCP: 9	♣ KJ95	♣ A8				
Contract: 4♥ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AQJ76	♠ 42				2NT
Vul: None	♥ 10974	♥ A52	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ K	♦ AQJ6	Pass	3♥ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ 543	♣ AKQ7	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 10		2NT	Pass	3NT
Vul: NS	♥ K8	♥ A52	AP			
North HCP: 20	♦ KQJ10	♦ 9742				
South HCP: 10	♣ KJ87	♣ AQ964				
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AKQ6				2NT
Vul: Both	♥ J108	♥ AQ2	Pass	3NT	AP	
North HCP: 4	♦ QJ10982	♦ 54				
South HCP: 20	♣ 108	♣ KQ75				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 39	♠ AKQ2	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ K1096	

Board: 40	♠ 10	The opponents are silent.
Dealer: N	♥ J9853	
Vul: Both	♦ A10854	Partner bids first.
HCP: 9	♣ A8	

Board: 41	♠ 42	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ AQJ6	You bid first.
HCP: 20	♣ AKQ7	

Board: 42	♠ 10	The opponents are silent.
Dealer: N	♥ A52	
Vul: NS	♦ 9742	Partner bids first.
HCP: 10	♣ AQ964	

Board: 43	♠ AKQ6	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ 54	You bid first.
HCP: 20	♣ KQ75	

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

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ AKQ2				2NT
Vul: EW	♥ 74	♥ KQ5	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 12	♦ AQ1092	♦ K3	Pass	6NT	AP	
South HCP: 20	♣ AQ5	♣ K1096	1. Gerber			
Contract: 6N S			2. A=1/4			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ 10		2NT	Pass	3♦
Vul: Both	♥ AQ6	♥ J9853	Pass	3♥	Pass	4♥
North HCP: 20	♦ KQ	♦ A10854	AP			
South HCP: 9	♣ KJ95	♣ A8				
Contract: 4♥ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AQJ76	♠ 42				2NT
Vul: None	♥ 10974	♥ A52	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ K	♦ AQJ6	Pass	3♥ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ 543	♣ AKQ7	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 10		2NT	Pass	3NT
Vul: NS	♥ K8	♥ A52	AP			
North HCP: 20	♦ KQJ10	♦ 9742				
South HCP: 10	♣ KJ87	♣ AQ964				
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AKQ6				2NT
Vul: Both	♥ J108	♥ AQ2	Pass	3NT	AP	
North HCP: 4	♦ QJ10982	♦ 54				
South HCP: 20	♣ 108	♣ KQ75				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 44	♠ A10	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ AQ95	You bid first.
HCP: 20	♣ QJ103	

Board: 45	♠ QJ3	The opponents are silent.
Dealer: S	♥ 76432	
Vul: NS	♦ 986	Partner bids first.
HCP: 4	♣ J9	

Board: 46	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: EW	♦ Q8	You bid first.
HCP: 21	♣ KJ10	

Board: 47	♠ 983	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ J9765	Partner bids first.
HCP: 6	♣ 104	

Board: 48	♠ K3	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ AJ4	You bid first.
HCP: 20	♣ AQJ74	

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

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K874				2NT
Vul: NS	♥ 76432	♥ A109	Pass	3♦	Pass	3♥
North HCP: 4	♦ 986	♦ KJ	AP			
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 3♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J4		2NT	Pass	3NT
Vul: EW	♥ AQ54	♥ 1086	AP			
North HCP: 21	♦ Q8	♦ KJ107432				
South HCP: 5	♣ KJ10	♣ 7				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KQ1052				2NT
Vul: None	♥ AJ5	♥ 87	Pass	3NT	AP	
North HCP: 6	♦ J9765	♦ AKQ2				
South HCP: 20	♣ 104	♣ AQ				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A6		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ10	♥ Q964	Pass	3♦	Pass	4♦
North HCP: 20	♦ AJ4	♦ KQ10652	Pass	5♦	Pass	6♦
South HCP: 14	♣ AQJ74	♣ K	AP			
Contract: 6♦ N			1. Stayman			



## South hands (Practice Page)

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

Board: 44	♠ QJ95	The opponents are silent.
Dealer: N	♥ Q76	
Vul: None	♦ 107	Partner bids first.
HCP: 9	♣ A764	

Board: 45	♠ K874	The opponents are silent.
Dealer: S	♥ A109	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ AKQ5	

Board: 46	♠ J4	The opponents are silent.
Dealer: N	♥ 1086	
Vul: EW	♦ KJ107432	Partner bids first.
HCP: 5	♣ 7	

Board: 47	♠ KQ1052	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ AKQ2	You bid first.
HCP: 20	♣ AQ	

Board: 48	♠ A6	The opponents are silent.
Dealer: N	♥ Q964	
Vul: NS	♦ KQ10652	Partner bids first.
HCP: 14	♣ K	

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

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ QJ95		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK3	♥ Q76	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ95	♦ 107	AP			
South HCP: 9	♣ QJ103	♣ A764	1. Stayman			
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K874				2NT
Vul: NS	♥ 76432	♥ A109	Pass	3♦	Pass	3♥
North HCP: 4	♦ 986	♦ KJ	AP			
South HCP: 20	♣ J9	♣ AKQ5				
Contract: 3♥ S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J4		2NT	Pass	3NT
Vul: EW	♥ AQ54	♥ 1086	AP			
North HCP: 21	♦ Q8	♦ KJ107432				
South HCP: 5	♣ KJ10	♣ 7				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KQ1052				2NT
Vul: None	♥ AJ5	♥ 87	Pass	3NT	AP	
North HCP: 6	♦ J9765	♦ AKQ2				
South HCP: 20	♣ 104	♣ AQ				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ A6		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AJ10	♥ Q964	Pass	3♦	Pass	4♦
North HCP: 20	♦ AJ4	♦ KQ10652	Pass	5♦	Pass	6♦
South HCP: 14	♣ AQJ74	♣ K	AP			
Contract: 6♦ N			1. Stayman			

## North hands (Practice Page)

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

Board: 49	♠ A65	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ 98753	Partner bids first.
HCP: 6	♣ Q85	
Board: 50	♠ K82	The opponents are silent.
Dealer: N	♥ AK864	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ K7	
Board: 51	♠ J109	East Doubles 3♦ if possible.
Dealer: S	♥ 108542	
Vul: Both	♦ 87	Partner bids first.
HCP: 1	♣ 1086	
Board: 52	♠ AK5	The opponents are silent.
Dealer: N	♥ A10632	
Vul: Both	♦ Q2	You bid first.
HCP: 20	♣ AK9	
Board: 53	♠ 10	The opponents are silent.
Dealer: S	♥ KQJ42	
Vul: None	♦ J107	Partner bids first.
HCP: 10	♣ K983	

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ 1097				2NT
Vul: EW	♥ 106	♥ AK7				
North HCP: 6	♦ 98753	♦ AKQ42	Pass	3NT	AP	
South HCP: 21	♣ Q85	♣ AJ				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ Q1053		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK864	♥ 7532	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK7	♦ 3	AP			
South HCP: 8	♣ K7	♣ AQ85	1. Stayman			
Contract: 4♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ Q542				2NT
Vul: Both	♥ 108542	♥ AK	Pass	3♦	X	XX <sup>1</sup>
North HCP: 1	♦ 87	♦ KQJ3	Pass	3♥	AP	
South HCP: 21	♣ 1086	♣ AQ5	1. artificial			
Contract: 3♥ N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 82				
Vul: Both	♥ A10632	♥ 54		2NT	Pass	3NT
North HCP: 20	♦ Q2	♦ AKJ765	AP			
South HCP: 8	♣ AK9	♣ 1065				
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ974				2NT
Vul: None	♥ KQJ42	♥ A85	Pass	3♦	Pass	3♥
North HCP: 10	♦ J107	♦ AK5	Pass	3NT	Pass	4♥
South HCP: 20	♣ K983	♣ A5	Pass	4NT <sup>1</sup>	Pass	5♦ <sup>2</sup>
Contract: 6♥ S			Pass	6♥	AP	
			1. Blackwood 0314, for ♥			
			2. A=1/5 or 4/5			

## South hands (Practice Page)

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

Board: 49	♠ 1097	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ AKQ42	You bid first.
HCP: 21	♣ AJ	
Board: 50	♠ Q1053	The opponents are silent.
Dealer: N	♥ 7532	
Vul: NS	♦ 3	Partner bids first.
HCP: 8	♣ AQ85	
Board: 51	♠ Q542	East Doubles 3♦ if possible.
Dealer: S	♥ AK	
Vul: Both	♦ KQJ3	You bid first.
HCP: 21	♣ AQ5	
Board: 52	♠ 82	The opponents are silent.
Dealer: N	♥ 54	
Vul: Both	♦ AKJ765	Partner bids first.
HCP: 8	♣ 1065	
Board: 53	♠ AJ974	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ A5	

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

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ 1097				2NT
Vul: EW	♥ 106	♥ AK7				
North HCP: 6	♦ 98753	♦ AKQ42	Pass	3NT	AP	
South HCP: 21	♣ Q85	♣ AJ				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ Q1053		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AK864	♥ 7532	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK7	♦ 3	AP			
South HCP: 8	♣ K7	♣ AQ85	1. Stayman			
Contract: 4♥ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ Q542				2NT
Vul: Both	♥ 108542	♥ AK	Pass	3♦	X	XX <sup>1</sup>
North HCP: 1	♦ 87	♦ KQJ3	Pass	3♥	AP	
South HCP: 21	♣ 1086	♣ AQ5	1. artificial			
Contract: 3♥ N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 82				
Vul: Both	♥ A10632	♥ 54		2NT	Pass	3NT
North HCP: 20	♦ Q2	♦ AKJ765	AP			
South HCP: 8	♣ AK9	♣ 1065				
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ974				2NT
Vul: None	♥ KQJ42	♥ A85	Pass	3♦	Pass	3♥
North HCP: 10	♦ J107	♦ AK5	Pass	3NT	Pass	4♥
South HCP: 20	♣ K983	♣ A5	Pass	4NT <sup>1</sup>	Pass	5♦ <sup>2</sup>
Contract: 6♥ S			Pass	6♥	AP	
			1. Blackwood 0314, for ♥			
			2. A=1/5 or 4/5			

## North hands (Practice Page)

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

Board: 54	♠ AJ4	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: NS	♦ K5	You bid first.
HCP: 20	♣ AKJ8	

Board: 55	♠ Q10	The opponents are silent.
Dealer: S	♥ 94	
Vul: Both	♦ J7	Partner bids first.
HCP: 7	♣ KJ109865	

Board: 56	♠ AQ987	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ Q76	You bid first.
HCP: 21	♣ AKQ	

Board: 57	♠ 4	The opponents are silent.
Dealer: S	♥ Q92	
Vul: NS	♦ 87542	Partner bids first.
HCP: 6	♣ KJ109	

Board: 58	♠ KJ10	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ Q42	You bid first.
HCP: 20	♣ AQJ86	

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

Board: 54  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6♠ N

North:  
♠ AJ4  
♥ KJ62  
♦ K5  
♣ AKJ8

South:  
♠ KQ962  
♥ A  
♦ Q743  
♣ Q95

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4♦
Pass	4♠	Pass	4NT <sup>1</sup>
Pass	5♥ <sup>2</sup>	Pass	6♠
	AP		

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 55  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ Q10  
♥ 94  
♦ J7  
♣ KJ109865

South:  
♠ A6  
♥ AKJ3  
♦ Q854  
♣ AQ7

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 56  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 9  
Contract: 5♠ N

North:  
♠ AQ987  
♥ A8  
♦ Q76  
♣ AKQ

South:  
♠ K1052  
♥ K764  
♦ K98  
♣ 96

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

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

Board: 57  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ 4  
♥ Q92  
♦ 87542  
♣ KJ109

South:  
♠ A762  
♥ AK63  
♦ AK10  
♣ Q8

West	North	East	South
			2NT
Pass	3NT	AP	



Board: 58

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ KJ10

♥ AK

♦ Q42

♣ AQJ86

South:

♠ 9

♥ Q92

♦ AJ8763

♣ 1075

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 54	♠ KQ962	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ Q743	Partner bids first.
HCP: 13	♣ Q95	

Board: 55	♠ A6	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: Both	♦ Q854	You bid first.
HCP: 20	♣ AQ7	

Board: 56	♠ K1052	The opponents are silent.
Dealer: N	♥ K764	
Vul: None	♦ K98	Partner bids first.
HCP: 9	♣ 96	

Board: 57	♠ A762	The opponents are silent.
Dealer: S	♥ AK63	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ Q8	

Board: 58	♠ 9	The opponents are silent.
Dealer: N	♥ Q92	
Vul: EW	♦ AJ8763	Partner bids first.
HCP: 7	♣ 1075	

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

Board: 54  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6♠ N

North:  
♠ AJ4  
♥ KJ62  
♦ K5  
♣ AKJ8

South:  
♠ KQ962  
♥ A  
♦ Q743  
♣ Q95

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	4♦
Pass	4♠	Pass	4NT <sup>1</sup>
Pass	5♥ <sup>2</sup>	Pass	6♠
	AP		

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 55  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ Q10  
♥ 94  
♦ J7  
♣ KJ109865

South:  
♠ A6  
♥ AKJ3  
♦ Q854  
♣ AQ7

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 56  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 9  
Contract: 5♠ N

North:  
♠ AQ987  
♥ A8  
♦ Q76  
♣ AKQ

South:  
♠ K1052  
♥ K764  
♦ K98  
♣ 96

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

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

Board: 57  
Dealer: S  
Vul: NS  
North HCP: 6  
South HCP: 20  
Contract: 3N S

North:  
♠ 4  
♥ Q92  
♦ 87542  
♣ KJ109

South:  
♠ A762  
♥ AK63  
♦ AK10  
♣ Q8

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 58

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ KJ10

♥ AK

♦ Q42

♣ AQJ86

South:

♠ 9

♥ Q92

♦ AJ8763

♣ 1075

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 59	♠ 98	The opponents are silent.
Dealer: S	♥ K105	
Vul: None	♦ KJ952	Partner bids first.
HCP: 9	♣ Q97	

Board: 60	♠ AK103	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: NS	♦ 52	You bid first.
HCP: 20	♣ AK6	

Board: 61	♠ 63	The opponents are silent.
Dealer: S	♥ Q109853	
Vul: EW	♦ A10	Partner bids first.
HCP: 7	♣ J109	

Board: 62	♠ K9	West Doubles 3♥ if possible.
Dealer: N	♥ KJ76	
Vul: Both	♦ AK76	You bid first.
HCP: 21	♣ AK3	

Board: 63	♠ 9	The opponents are silent.
Dealer: S	♥ K98742	
Vul: NS	♦ 102	Partner bids first.
HCP: 4	♣ J963	

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

Board: 59

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ 98

♥ K105

♦ KJ952

♣ Q97

South:

♠ AK106

♥ AQ63

♦ A106

♣ A3

West North East South

2NT

Pass 3NT AP

Board: 60

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK103

♥ AQ64

♦ 52

♣ AK6

South:

♠ 95

♥ J

♦ AKQ10974

♣ Q103

West North East South

2NT Pass 4♣<sup>1</sup>

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

AP

1. Gerber

2. A=3 out of 4

Board: 61

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ 63

♥ Q109853

♦ A10

♣ J109

South:

♠ AKQ7

♥ K6

♦ KJ942

♣ KQ

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Texas

Board: 62

Dealer: N

Vul: Both

North HCP: 21

South HCP: 1

Contract: 3♠ S

North:

♠ K9

♥ KJ76

♦ AK76

♣ AK3

South:

♠ J10752

♥ 104

♦ 1083

♣ 954

West North East South

2NT Pass 3♥

X XX<sup>1</sup> Pass 3♠

AP

1. artificial

Board: 63

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 4♥ S

North:

♠ 9

♥ K98742

♦ 102

♣ J963

South:

♠ KQ64

♥ AJ3

♦ KQJ4

♣ A8

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Texas

## South hands (Practice Page)

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

Board: 59	♠ AK106	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ A3	

Board: 60	♠ 95	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AKQ10974	Partner bids first.
HCP: 12	♣ Q103	

Board: 61	♠ AKQ7	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ KJ942	You bid first.
HCP: 21	♣ KQ	

Board: 62	♠ J10752	West Doubles 3♥ if possible.
Dealer: N	♥ 104	
Vul: Both	♦ 1083	Partner bids first.
HCP: 1	♣ 954	

Board: 63	♠ KQ64	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ KQJ4	You bid first.
HCP: 20	♣ A8	

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

Board: 59

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ 98

♥ K105

♦ KJ952

♣ Q97

South:

♠ AK106

♥ AQ63

♦ A106

♣ A3

West North East South

2NT

Pass 3NT AP

Board: 60

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 6N N

North:

♠ AK103

♥ AQ64

♦ 52

♣ AK6

South:

♠ 95

♥ J

♦ AKQ10974

♣ Q103

West North East South

2NT Pass 4♣<sup>1</sup>

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

AP

1. Gerber

2. A=3 out of 4

Board: 61

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 4♥ S

North:

♠ 63

♥ Q109853

♦ A10

♣ J109

South:

♠ AKQ7

♥ K6

♦ KJ942

♣ KQ

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Texas

Board: 62

Dealer: N

Vul: Both

North HCP: 21

South HCP: 1

Contract: 3♠ S

North:

♠ K9

♥ KJ76

♦ AK76

♣ AK3

South:

♠ J10752

♥ 104

♦ 1083

♣ 954

West North East South

2NT Pass 3♥

X XX<sup>1</sup> Pass 3♠

AP

1. artificial

Board: 63

Dealer: S

Vul: NS

North HCP: 4

South HCP: 20

Contract: 4♥ S

North:

♠ 9

♥ K98742

♦ 102

♣ J963

South:

♠ KQ64

♥ AJ3

♦ KQJ4

♣ A8

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Texas



## North hands (Practice Page)

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

Board: 64	♠ K105	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ J6	You bid first.
HCP: 20	♣ AKQ109	

Board: 65	♠ Q4	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AQ973	Partner bids first.
HCP: 11	♣ 9763	

Board: 66	♠ A6	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: None	♦ AQ2	You bid first.
HCP: 21	♣ KQ93	

Board: 67	♠ Q76	The opponents are silent.
Dealer: S	♥ A86543	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ Q86	

Board: 68	♠ AJ6	The opponents are silent.
Dealer: N	♥ AK982	
Vul: Both	♦ K5	You bid first.
HCP: 20	♣ AJ4	

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

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ A843		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK4	♥ 96	Pass	3♦	Pass	3NT
North HCP: 20	♦ J6	♦ KQ854	AP			
South HCP: 9	♣ AKQ109	♣ 86	1. Stayman			
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK1062				2NT
Vul: Both	♥ K8	♥ A43	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ AQ973	♦ K5	Pass	6NT	AP	
South HCP: 20	♣ 9763	♣ AQ8	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 52		2NT	Pass	6♦
Vul: None	♥ KQJ10	♥ A96	AP			
North HCP: 21	♦ AQ2	♦ KJ97653				
South HCP: 8	♣ KQ93	♣ 7				
Contract: 6♦ S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A932				2NT
Vul: EW	♥ A86543	♥ QJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ 2	♦ AQ104	AP			
South HCP: 20	♣ Q86	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 5		2NT	Pass	3NT
Vul: Both	♥ AK982	♥ Q64	AP			
North HCP: 20	♦ K5	♦ QJ876				
South HCP: 10	♣ AJ4	♣ KQ109				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 64	♠ A843	The opponents are silent.
Dealer: N	♥ 96	
Vul: EW	♦ KQ854	Partner bids first.
HCP: 9	♣ 86	

Board: 65	♠ AK1062	The opponents are silent.
Dealer: S	♥ A43	
Vul: Both	♦ K5	You bid first.
HCP: 20	♣ AQ8	

Board: 66	♠ 52	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ KJ97653	Partner bids first.
HCP: 8	♣ 7	

Board: 67	♠ A932	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ AK	

Board: 68	♠ 5	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ QJ876	Partner bids first.
HCP: 10	♣ KQ109	

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

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ A843		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK4	♥ 96	Pass	3♦	Pass	3NT
North HCP: 20	♦ J6	♦ KQ854	AP			
South HCP: 9	♣ AKQ109	♣ 86	1. Stayman			
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK1062				2NT
Vul: Both	♥ K8	♥ A43	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 11	♦ AQ973	♦ K5	Pass	6NT	AP	
South HCP: 20	♣ 9763	♣ AQ8	1. Gerber			
Contract: 6N S			2. A=3 out of 4			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 52		2NT	Pass	6♦
Vul: None	♥ KQJ10	♥ A96	AP			
North HCP: 21	♦ AQ2	♦ KJ97653				
South HCP: 8	♣ KQ93	♣ 7				
Contract: 6♦ S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A932				2NT
Vul: EW	♥ A86543	♥ QJ2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ 2	♦ AQ104	AP			
South HCP: 20	♣ Q86	♣ AK	1. Texas			
Contract: 4♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 5		2NT	Pass	3NT
Vul: Both	♥ AK982	♥ Q64	AP			
North HCP: 20	♦ K5	♦ QJ876				
South HCP: 10	♣ AJ4	♣ KQ109				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 69	♠ J972	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ AKJ1052	Partner bids first.
HCP: 9	♣ 3	

Board: 70	♠ A5	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: NS	♦ AQJ94	You bid first.
HCP: 20	♣ A6	

Board: 71	♠ K952	The opponents are silent.
Dealer: S	♥ A1054	
Vul: Both	♦ 10874	Partner bids first.
HCP: 10	♣ K	

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

Board: 69  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 21  
Contract: 6♦ S

North:  
♠ J972  
♥ 62  
♦ AKJ1052  
♣ 3

South:  
♠ AKQ  
♥ AQJ  
♦ Q74  
♣ K1075

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4♦	Pass	5♦
Pass	6♦	AP	

1. Stayman

Board: 70  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 7♥ S

North:  
♠ A5  
♥ KQ43  
♦ AQJ94  
♣ A6

South:  
♠ K  
♥ AJ972  
♦ 103  
♣ KQ1073

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

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

Board: 71  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 6♥ S

North:  
♠ K952  
♥ A1054  
♦ 10874  
♣ K

South:  
♠ AQ  
♥ K863  
♦ AJ5  
♣ AQ96

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

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

## South hands (Practice Page)

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

Board: 69	♠ AKQ	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ Q74	You bid first.
HCP: 21	♣ K1075	

Board: 70	♠ K	The opponents are silent.
Dealer: N	♥ AJ972	
Vul: NS	♦ 103	Partner bids first.
HCP: 13	♣ KQ1073	

Board: 71	♠ AQ	The opponents are silent.
Dealer: S	♥ K863	
Vul: Both	♦ AJ5	You bid first.
HCP: 20	♣ AQ96	

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

Board: 69  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 21  
 Contract: 6♦ S

North:  
 ♠ J972  
 ♥ 62  
 ♦ AKJ1052  
 ♣ 3

South:  
 ♠ AKQ  
 ♥ AQJ  
 ♦ Q74  
 ♣ K1075

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	4♦	Pass	5♦
Pass	6♦	AP	

1. Stayman

Board: 70  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 13  
 Contract: 7♥ S

North:  
 ♠ A5  
 ♥ KQ43  
 ♦ AQJ94  
 ♣ A6

South:  
 ♠ K  
 ♥ AJ972  
 ♦ 103  
 ♣ KQ1073

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

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

Board: 71  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♥ S

North:  
 ♠ K952  
 ♥ A1054  
 ♦ 10874  
 ♣ K

South:  
 ♠ AQ  
 ♥ K863  
 ♦ AJ5  
 ♣ AQ96

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

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



## North hands (Practice Page)

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

Board: 72	♠ A8	West Doubles 3♠ if possible.
Dealer: N	♥ K873	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ AJ86	

Board: 73	♠ J	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: NS	♦ KQ9432	Partner bids first.
HCP: 11	♣ 104	

Board: 74	♠ AJ3	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: EW	♦ K52	You bid first.
HCP: 20	♣ AK109	

Board: 75	♠ 85	The opponents are silent.
Dealer: S	♥ Q7543	
Vul: None	♦ Q8	Partner bids first.
HCP: 7	♣ QJ105	

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

Board: 72  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 6♥ N

North:  
♠ A8  
♥ K873  
♦ AKJ  
♣ AJ86

South:  
♠ 6  
♥ AQ64  
♦ 107543  
♣ K54

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
X	Pass	Pass	3NT <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
Pass	6♥	AP	

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

Board: 73  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ J  
♥ KQ84  
♦ KQ9432  
♣ 104

South:  
♠ Q852  
♥ AJ52  
♦ A6  
♣ AKQ

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

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

Board: 74  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 4♥ N

North:  
♠ AJ3  
♥ KQ6  
♦ K52  
♣ AK109

South:  
♠ 765  
♥ A107532  
♦ 74  
♣ QJ

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

Board: 75  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 3N S

North:  
♠ 85  
♥ Q7543  
♦ Q8  
♣ QJ105

South:  
♠ AQ1076  
♥ AK  
♦ A106  
♣ A86

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

## South hands (Practice Page)

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

Board: 72	♠ 6	West Doubles 3♠ if possible.
Dealer: N	♥ AQ64	
Vul: None	♦ 107543	Partner bids first.
HCP: 9	♣ K54	

Board: 73	♠ Q852	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: NS	♦ A6	You bid first.
HCP: 20	♣ AKQ	

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

Board: 75	♠ AQ1076	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ A106	You bid first.
HCP: 21	♣ A86	

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

Board: 72  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 9  
Contract: 6♥ N

North:  
♠ A8  
♥ K873  
♦ AKJ  
♣ AJ86

South:  
♠ 6  
♥ AQ64  
♦ 107543  
♣ K54

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
X	Pass	Pass	3NT <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♦ <sup>5</sup>
Pass	6♥	AP	

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

Board: 73  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6♥ S

North:  
♠ J  
♥ KQ84  
♦ KQ9432  
♣ 104

South:  
♠ Q852  
♥ AJ52  
♦ A6  
♣ AKQ

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

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

Board: 74  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 4♥ N

North:  
♠ AJ3  
♥ KQ6  
♦ K52  
♣ AK109

South:  
♠ 765  
♥ A107532  
♦ 74  
♣ QJ

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

Board: 75  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 21  
Contract: 3N S

North:  
♠ 85  
♥ Q7543  
♦ Q8  
♣ QJ105

South:  
♠ AQ1076  
♥ AK  
♦ A106  
♣ A86

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

## North hands (Practice Page)

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

Board: 76	♠ QJ98	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ AQ87	You bid first.
HCP: 21	♣ AK	

Board: 77	♠ 10953	The opponents are silent.
Dealer: S	♥ AQ954	
Vul: EW	♦ 102	Partner bids first.
HCP: 6	♣ 85	

Board: 78	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q84	
Vul: Both	♦ AQ974	You bid first.
HCP: 20	♣ K4	

Board: 79	♠ A972	The opponents are silent.
Dealer: S	♥ KJ10432	
Vul: NS	♦ 5	Partner bids first.
HCP: 10	♣ Q4	

Board: 80	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: EW	♦ AJ54	You bid first.
HCP: 20	♣ K5	

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

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ K3		2NT	Pass	3NT
Vul: NS	♥ AJ2	♥ 1084				
North HCP: 21	♦ AQ87	♦ K10965	AP			
South HCP: 8	♣ AK	♣ Q96				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 10953	♠ AK2				2NT
Vul: EW	♥ AQ954	♥ K10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 102	♦ KJ875	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 21	♣ 85	♣ AQJ	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J97		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ Q84	♥ A65	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AQ974	♦ 62	AP			
South HCP: 11	♣ K4	♣ AQ765	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A972	♠ J65				2NT
Vul: NS	♥ KJ10432	♥ AQ8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 5	♦ AKQ94	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ Q4	♣ A7	Pass	5♦	Pass	6♦ <sup>4</sup>
Contract: 7♥ S			Pass	7♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♦ king			

Board: 80

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AK4

♥ KQ97

♦ AJ54

♣ K5

South:

♠ J109876

♥ J108

♦ K2

♣ 103

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

	2NT	Pass	3♥
--	-----	------	----

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

AP

## South hands (Practice Page)

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

Board: 76	♠ K3	The opponents are silent.
Dealer: N	♥ 1084	
Vul: NS	♦ K10965	Partner bids first.
HCP: 8	♣ Q96	

Board: 77	♠ AK2	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ KJ875	You bid first.
HCP: 21	♣ AQJ	

Board: 78	♠ J97	The opponents are silent.
Dealer: N	♥ A65	
Vul: Both	♦ 62	Partner bids first.
HCP: 11	♣ AQ765	

Board: 79	♠ J65	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ AKQ94	You bid first.
HCP: 20	♣ A7	

Board: 80	♠ J109876	The opponents are silent.
Dealer: N	♥ J108	
Vul: EW	♦ K2	Partner bids first.
HCP: 5	♣ 103	



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

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ K3		2NT	Pass	3NT
Vul: NS	♥ AJ2	♥ 1084				
North HCP: 21	♦ AQ87	♦ K10965	AP			
South HCP: 8	♣ AK	♣ Q96				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 10953	♠ AK2				2NT
Vul: EW	♥ AQ954	♥ K10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 102	♦ KJ875	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 21	♣ 85	♣ AQJ	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J97		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ Q84	♥ A65	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AQ974	♦ 62	AP			
South HCP: 11	♣ K4	♣ AQ765	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A972	♠ J65				2NT
Vul: NS	♥ KJ10432	♥ AQ8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 5	♦ AKQ94	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ Q4	♣ A7	Pass	5♦	Pass	6♦ <sup>4</sup>
Contract: 7♥ S			Pass	7♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♦ king			

Board: 80

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AK4

♥ KQ97

♦ AJ54

♣ K5

South:

♠ J109876

♥ J108

♦ K2

♣ 103

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

	2NT	Pass	3♥
--	-----	------	----

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

AP

## North hands (Practice Page)

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

Board: 81	♠ Q86542	The opponents are silent.
Dealer: S	♥ J985	
Vul: Both	♦ 6	Partner bids first.
HCP: 7	♣ A6	

Board: 82	♠ AK9	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ AKQ8	You bid first.
HCP: 20	♣ KJ54	

Board: 83	♠ 10	The opponents are silent.
Dealer: S	♥ K109543	
Vul: EW	♦ J1084	Partner bids first.
HCP: 4	♣ 104	

Board: 84	♠ A98	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ KQ74	

Board: 85	♠ KJ83	The opponents are silent.
Dealer: S	♥ QJ542	
Vul: None	♦ 8	Partner bids first.
HCP: 10	♣ K108	

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

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ Q86542	♠ AJ3				2NT
Vul: Both	♥ J985	♥ AQ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 6	♦ AJ5	AP			
South HCP: 21	♣ A6	♣ KQ975	1. Texas			
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J105		2NT	Pass	3♦
Vul: None	♥ 75	♥ KQ109862	Pass	3♥	Pass	6♥
North HCP: 20	♦ AKQ8	♦ 32	AP			
South HCP: 6	♣ KJ54	♣ 8				
Contract: 6♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ876				2NT
Vul: EW	♥ K109543	♥ AQ7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ J1084	♦ AQ3	AP			
South HCP: 21	♣ 104	♣ KJ	1. Texas			
Contract: 4♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KQ10		2NT	Pass	3NT
Vul: Both	♥ K73	♥ 6	AP			
North HCP: 20	♦ AKJ	♦ 10876				
South HCP: 9	♣ KQ74	♣ A10986				
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ KJ83	♠ AQ6				2NT
Vul: None	♥ QJ542	♥ 109	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 8	♦ AQJ62	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ K108	♣ AQJ	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

## South hands (Practice Page)

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

Board: 81	♠ AJ3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AJ5	You bid first.
HCP: 21	♣ KQ975	

Board: 82	♠ J105	The opponents are silent.
Dealer: N	♥ KQ109862	
Vul: None	♦ 32	Partner bids first.
HCP: 6	♣ 8	

Board: 83	♠ KQ876	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ AQ3	You bid first.
HCP: 21	♣ KJ	

Board: 84	♠ KQ10	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 10876	Partner bids first.
HCP: 9	♣ A10986	

Board: 85	♠ AQ6	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ AQJ62	You bid first.
HCP: 20	♣ AQJ	

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

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ Q86542	♠ AJ3				2NT
Vul: Both	♥ J985	♥ AQ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 6	♦ AJ5	AP			
South HCP: 21	♣ A6	♣ KQ975	1. Texas			
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J105		2NT	Pass	3♦
Vul: None	♥ 75	♥ KQ109862	Pass	3♥	Pass	6♥
North HCP: 20	♦ AKQ8	♦ 32	AP			
South HCP: 6	♣ KJ54	♣ 8				
Contract: 6♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ KQ876				2NT
Vul: EW	♥ K109543	♥ AQ7	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ J1084	♦ AQ3	AP			
South HCP: 21	♣ 104	♣ KJ	1. Texas			
Contract: 4♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KQ10		2NT	Pass	3NT
Vul: Both	♥ K73	♥ 6	AP			
North HCP: 20	♦ AKJ	♦ 10876				
South HCP: 9	♣ KQ74	♣ A10986				
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ KJ83	♠ AQ6				2NT
Vul: None	♥ QJ542	♥ 109	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ 8	♦ AQJ62	Pass	3♠ <sup>2</sup>	Pass	3NT
South HCP: 20	♣ K108	♣ AQJ	AP			
Contract: 3N S			1. Stayman			
			2. SMOLEN			

## North hands (Practice Page)

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

Board: 86	♠ Q8	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: NS	♦ AK6	You bid first.
HCP: 20	♣ KQ74	

Board: 87	♠ 63	The opponents are silent.
Dealer: S	♥ KJ109743	
Vul: Both	♦ J105	Partner bids first.
HCP: 5	♣ 4	

Board: 88	♠ AK	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ AQ3	You bid first.
HCP: 20	♣ QJ754	

Board: 89	♠ K107643	The opponents are silent.
Dealer: S	♥ J63	
Vul: NS	♦ J102	Partner bids first.
HCP: 5	♣ 5	

Board: 90	♠ A7	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: EW	♦ A1085	You bid first.
HCP: 20	♣ AQ9	

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

Board: 86  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 5♥ N

North:  
♠ Q8  
♥ AQ75  
♦ AK6  
♣ KQ74

South:  
♠ A4  
♥ K983  
♦ QJ875  
♣ 98

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 87  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 63  
♥ KJ109743  
♦ J105  
♣ 4

South:  
♠ AQ5  
♥ A6  
♦ Q64  
♣ AKQ108

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

Board: 88  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ AK  
♥ A103  
♦ AQ3  
♣ QJ754

South:  
♠ 108  
♥ J98  
♦ K10852  
♣ K109

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 89  
Dealer: S  
Vul: NS  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ K107643  
♥ J63  
♦ J102  
♣ 5

South:  
♠ AJ8  
♥ KQ5  
♦ AQ8  
♣ KQ107

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

Board: 90  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 8  
Contract: 6♠ N

North:  
♠ A7  
♥ KQJ2  
♦ A1085  
♣ AQ9

South:  
♠ KQ109854  
♥ 6  
♦ K  
♣ 10854

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♠
AP			



## South hands (Practice Page)

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

Board: 86	♠ A4	The opponents are silent.
Dealer: N	♥ K983	
Vul: NS	♦ QJ875	Partner bids first.
HCP: 10	♣ 98	

Board: 87	♠ AQ5	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ Q64	You bid first.
HCP: 21	♣ AKQ108	

Board: 88	♠ 108	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ K10852	Partner bids first.
HCP: 7	♣ K109	

Board: 89	♠ AJ8	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ KQ107	

Board: 90	♠ KQ109854	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ K	Partner bids first.
HCP: 8	♣ 10854	

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

Board: 86  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 10  
Contract: 5♥ N

North:  
♠ Q8  
♥ AQ75  
♦ AK6  
♣ KQ74

South:  
♠ A4  
♥ K983  
♦ QJ875  
♣ 98

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 87  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 63  
♥ KJ109743  
♦ J105  
♣ 4

South:  
♠ AQ5  
♥ A6  
♦ Q64  
♣ AKQ108

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

Board: 88  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 3N N

North:  
♠ AK  
♥ A103  
♦ AQ3  
♣ QJ754

South:  
♠ 108  
♥ J98  
♦ K10852  
♣ K109

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 89  
Dealer: S  
Vul: NS  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ K107643  
♥ J63  
♦ J102  
♣ 5

South:  
♠ AJ8  
♥ KQ5  
♦ AQ8  
♣ KQ107

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

Board: 90  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 8  
Contract: 6♠ N

North:  
♠ A7  
♥ KQJ2  
♦ A1085  
♣ AQ9

South:  
♠ KQ109854  
♥ 6  
♦ K  
♣ 10854

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♠
AP			

## North hands (Practice Page)

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

Board: 91	♠ K76	The opponents are silent.
Dealer: S	♥ 8762	
Vul: None	♦ Q74	Partner bids first.
HCP: 5	♣ 965	

Board: 92	♠ AK98	The opponents are silent.
Dealer: N	♥ A942	
Vul: NS	♦ A8	You bid first.
HCP: 21	♣ AQ7	

Board: 93	♠ K832	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ QJ10852	Partner bids first.
HCP: 9	♣ 5	

Board: 94	♠ AK52	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ A108	You bid first.
HCP: 20	♣ A875	

Board: 95	♠ AJ10763	The opponents are silent.
Dealer: S	♥ 103	
Vul: None	♦ Q84	Partner bids first.
HCP: 7	♣ 64	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A1084				2NT
Vul: None	♥ 8762	♥ AQJ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ Q74	♦ K8	Pass	4♥	AP	
South HCP: 21	♣ 965	♣ AQJ				
Contract: 4♥ S			1. Stayman			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 72		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ A942	♥ K10	Pass	4♦ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ A8	♦ KJ1053	AP			
South HCP: 11	♣ AQ7	♣ KJ65	1. Gerber			
Contract: 6N N			2. A=0/4 or 4/4			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ Q109				2NT
Vul: EW	♥ K2	♥ AJ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ QJ10852	♦ A7	Pass	4♦	Pass	5♣
South HCP: 20	♣ 5	♣ AKQ73	Pass	5♦	AP	
Contract: 5♦ S			1. Stayman			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ Q1096		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ 9742	Pass	3♠	Pass	6♠
North HCP: 20	♦ A108	♦ 3	AP			
South HCP: 8	♣ A875	♣ KQJ10	1. Stayman			
Contract: 6♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AJ10763	♠ KQ				2NT
Vul: None	♥ 103	♥ A64	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q84	♦ AJ102	Pass	4♠	AP	
South HCP: 20	♣ 64	♣ AQ87				
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 91	♠ A1084	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: None	♦ K8	You bid first.
HCP: 21	♣ AQJ	

Board: 92	♠ 72	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ KJ1053	Partner bids first.
HCP: 11	♣ KJ65	

Board: 93	♠ Q109	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ AKQ73	

Board: 94	♠ Q1096	The opponents are silent.
Dealer: N	♥ 9742	
Vul: Both	♦ 3	Partner bids first.
HCP: 8	♣ KQJ10	

Board: 95	♠ KQ	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ AJ102	You bid first.
HCP: 20	♣ AQ87	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ A1084				2NT
Vul: None	♥ 8762	♥ AQJ9	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 5	♦ Q74	♦ K8	Pass	4♥	AP	
South HCP: 21	♣ 965	♣ AQJ				
Contract: 4♥ S						1. Stayman

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♠ 72		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ A942	♥ K10	Pass	4♦ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ A8	♦ KJ1053	AP			
South HCP: 11	♣ AQ7	♣ KJ65				
Contract: 6N N						1. Gerber 2. A=0/4 or 4/4

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ Q109				2NT
Vul: EW	♥ K2	♥ AJ10	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 9	♦ QJ10852	♦ A7	Pass	4♦	Pass	5♣
South HCP: 20	♣ 5	♣ AKQ73	Pass	5♦	AP	
Contract: 5♦ S						1. Stayman

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ Q1096		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ 9742	Pass	3♠	Pass	6♠
North HCP: 20	♦ A108	♦ 3	AP			
South HCP: 8	♣ A875	♣ KQJ10				
Contract: 6♠ N						1. Stayman

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ AJ10763	♠ KQ				2NT
Vul: None	♥ 103	♥ A64	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q84	♦ AJ102	Pass	4♠	AP	
South HCP: 20	♣ 64	♣ AQ87				
Contract: 4♠ S						

## North hands (Practice Page)

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

Board: 96	♠ K52	The opponents are silent.
Dealer: N	♥ AK86	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ KQ43	

Board: 97	♠ 96	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ 109762	Partner bids first.
HCP: 8	♣ KJ5	

Board: 98	♠ K1074	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AKJ63	

Board: 99	♠ K85	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ 10652	Partner bids first.
HCP: 8	♣ 1093	

Board: 100	♠ Q65	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ AKQ94	You bid first.
HCP: 21	♣ K8	

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

Board: 96  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 6  
 Contract: 6♥ N

North:  
 ♠ K52  
 ♥ AK86  
 ♦ AJ  
 ♣ KQ43

South:  
 ♠ 1093  
 ♥ QJ974  
 ♦ K1075  
 ♣ 9

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper

Board: 97  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ 96  
 ♥ A97  
 ♦ 109762  
 ♣ KJ5

South:  
 ♠ A3  
 ♥ KJ8  
 ♦ AQJ5  
 ♣ AQ107

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 98  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 3  
 Contract: 3♥ N

North:  
 ♠ K1074  
 ♥ A4  
 ♦ KQ  
 ♣ AKJ63

South:  
 ♠ 985  
 ♥ J9763  
 ♦ 765  
 ♣ Q10

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

Board: 99  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ K85  
 ♥ KQ2  
 ♦ 10652  
 ♣ 1093

South:  
 ♠ Q976  
 ♥ A983  
 ♦ AKJ  
 ♣ AK

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 100  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ Q65  
 ♥ AK8  
 ♦ AKQ94  
 ♣ K8

South:  
 ♠ J974  
 ♥ J1052  
 ♦ —  
 ♣ AQ654

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

1. Stayman



## South hands (Practice Page)

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

Board: 96	♠ 1093	The opponents are silent.
Dealer: N	♥ QJ974	
Vul: EW	♦ K1075	Partner bids first.
HCP: 6	♣ 9	

Board: 97	♠ A3	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ AQJ5	You bid first.
HCP: 21	♣ AQ107	

Board: 98	♠ 985	The opponents are silent.
Dealer: N	♥ J9763	
Vul: NS	♦ 765	Partner bids first.
HCP: 3	♣ Q10	

Board: 99	♠ Q976	The opponents are silent.
Dealer: S	♥ A983	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ AK	

Board: 100	♠ J974	The opponents are silent.
Dealer: N	♥ J1052	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ AQ654	

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

Board: 96  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 6  
 Contract: 6♥ N

North:  
 ♠ K52  
 ♥ AK86  
 ♦ AJ  
 ♣ KQ43

South:  
 ♠ 1093  
 ♥ QJ974  
 ♦ K1075  
 ♣ 9

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper

Board: 97  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ 96  
 ♥ A97  
 ♦ 109762  
 ♣ KJ5

South:  
 ♠ A3  
 ♥ KJ8  
 ♦ AQJ5  
 ♣ AQ107

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 98  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 3  
 Contract: 3♥ N

North:  
 ♠ K1074  
 ♥ A4  
 ♦ KQ  
 ♣ AKJ63

South:  
 ♠ 985  
 ♥ J9763  
 ♦ 765  
 ♣ Q10

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

Board: 99  
 Dealer: S  
 Vul: Both  
 North HCP: 8  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ K85  
 ♥ KQ2  
 ♦ 10652  
 ♣ 1093

South:  
 ♠ Q976  
 ♥ A983  
 ♦ AKJ  
 ♣ AK

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 100  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ Q65  
 ♥ AK8  
 ♦ AKQ94  
 ♣ K8

South:  
 ♠ J974  
 ♥ J1052  
 ♦ —  
 ♣ AQ654

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

1. Stayman

## North hands (Practice Page)

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

Board: 101	♠ K104	The opponents are silent.
Dealer: S	♥ J1094	
Vul: NS	♦ 85	Partner bids first.
HCP: 6	♣ Q1076	

Board: 102	♠ KQ5	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: EW	♦ KJ10	You bid first.
HCP: 21	♣ AK65	

Board: 103	♠ K10872	The opponents are silent.
Dealer: S	♥ J642	
Vul: None	♦ AQ8	Partner bids first.
HCP: 11	♣ J	

Board: 104	♠ AQ	The opponents are silent.
Dealer: N	♥ A654	
Vul: NS	♦ KQ87	You bid first.
HCP: 20	♣ AJ7	

Board: 105	♠ A108	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ J842	Partner bids first.
HCP: 9	♣ Q974	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ J87				2NT
Vul: NS	♥ J1094	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 85	♦ AJ43	Pass	3NT	AP	
South HCP: 20	♣ Q1076	♣ AK94				
Contract: 3N S						1. Stayman

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A1094		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ5	♥ K1073	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KJ10	♦ A8	Pass	6NT	AP	
South HCP: 12	♣ AK65	♣ J98				
Contract: 6N N						1. Stayman 2. Quantitative 4NT

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K10872	♠ AJ				2NT
Vul: None	♥ J642	♥ AK7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ AQ8	♦ KJ5	Pass	3♥ <sup>2</sup>	Pass	3NT
South HCP: 21	♣ J	♣ KQ1073	Pass	6NT	AP	
Contract: 6N S						1. Stayman 2. SMOLEN

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ98543		2NT	Pass	3♥
Vul: NS	♥ A654	♥ K8	Pass	3♠	Pass	6♠
North HCP: 20	♦ KQ87	♦ 1063	AP			
South HCP: 7	♣ AJ7	♣ 10				
Contract: 6♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ QJ6				2NT
Vul: EW	♥ Q8	♥ AKJ				
North HCP: 9	♦ J842	♦ AK975	Pass	3NT	AP	
South HCP: 21	♣ Q974	♣ K5				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 101	♠ J87	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AJ43	You bid first.
HCP: 20	♣ AK94	

Board: 102	♠ A1094	The opponents are silent.
Dealer: N	♥ K1073	
Vul: EW	♦ A8	Partner bids first.
HCP: 12	♣ J98	

Board: 103	♠ AJ	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ KJ5	You bid first.
HCP: 21	♣ KQ1073	

Board: 104	♠ KJ98543	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ 1063	Partner bids first.
HCP: 7	♣ 10	

Board: 105	♠ QJ6	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ AK975	You bid first.
HCP: 21	♣ K5	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ J87				2NT
Vul: NS	♥ J1094	♥ AK	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 6	♦ 85	♦ AJ43	Pass	3NT	AP	
South HCP: 20	♣ Q1076	♣ AK94				
Contract: 3N S						1. Stayman

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A1094		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ5	♥ K1073	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KJ10	♦ A8	Pass	6NT	AP	
South HCP: 12	♣ AK65	♣ J98				
Contract: 6N N						1. Stayman 2. Quantitative 4NT

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K10872	♠ AJ				2NT
Vul: None	♥ J642	♥ AK7	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ AQ8	♦ KJ5	Pass	3♥ <sup>2</sup>	Pass	3NT
South HCP: 21	♣ J	♣ KQ1073	Pass	6NT	AP	
Contract: 6N S						1. Stayman 2. SMOLEN

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ98543		2NT	Pass	3♥
Vul: NS	♥ A654	♥ K8	Pass	3♠	Pass	6♠
North HCP: 20	♦ KQ87	♦ 1063	AP			
South HCP: 7	♣ AJ7	♣ 10				
Contract: 6♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ QJ6				2NT
Vul: EW	♥ Q8	♥ AKJ				
North HCP: 9	♦ J842	♦ AK975	Pass	3NT	AP	
South HCP: 21	♣ Q974	♣ K5				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 106	♠ KJ3	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ AK532	You bid first.
HCP: 20	♣ AK4	

Board: 107	♠ K8	The opponents are silent.
Dealer: S	♥ AQJ9832	
Vul: EW	♦ 94	Partner bids first.
HCP: 12	♣ Q6	

Board: 108	♠ AQJ7	The opponents are silent.
Dealer: N	♥ Q106	
Vul: Both	♦ KJ8	You bid first.
HCP: 20	♣ AK5	

Board: 109	♠ 1032	The opponents are silent.
Dealer: S	♥ KJ876	
Vul: None	♦ J	Partner bids first.
HCP: 9	♣ KJ103	

Board: 110	♠ A107	The opponents are silent.
Dealer: N	♥ K93	
Vul: Both	♦ AK4	You bid first.
HCP: 21	♣ AK107	

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

Board: 106  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 6♠ N

North:  
♠ KJ3  
♥ Q9  
♦ AK532  
♣ AK4

South:  
♠ Q107642  
♥ AK102  
♦ 7  
♣ 97

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

Board: 107  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 21  
Contract: 7♥ S

North:  
♠ K8  
♥ AQJ9832  
♦ 94  
♣ Q6

South:  
♠ AJ4  
♥ K4  
♦ AKQ3  
♣ A1054

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	7♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 108  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ AQJ7  
♥ Q106  
♦ KJ8  
♣ AK5

South:  
♠ 98  
♥ AJ42  
♦ 96  
♣ J10983

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

Board: 109  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 1032  
♥ KJ876  
♦ J  
♣ KJ103

South:  
♠ AKJ5  
♥ AQ2  
♦ Q97  
♣ A84

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

Board: 110  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 10  
Contract: 3N N

North:  
♠ A107  
♥ K93  
♦ AK4  
♣ AK107

South:  
♠ K83  
♥ AQ5  
♦ J8652  
♣ 65

West	North	East	South
	2NT	Pass	3NT
AP			



## South hands (Practice Page)

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

Board: 106      ♠ Q107642  
Dealer: N        ♥ AK102  
Vul: NS         ♦ 7  
HCP: 9          ♣ 97

The opponents are silent.

Partner bids first.

Board: 107      ♠ AJ4  
Dealer: S        ♥ K4  
Vul: EW         ♦ AKQ3  
HCP: 21        ♣ A1054

The opponents are silent.

You bid first.

Board: 108      ♠ 98  
Dealer: N        ♥ AJ42  
Vul: Both       ♦ 96  
HCP: 6          ♣ J10983

The opponents are silent.

Partner bids first.

Board: 109      ♠ AKJ5  
Dealer: S        ♥ AQ2  
Vul: None       ♦ Q97  
HCP: 20        ♣ A84

The opponents are silent.

You bid first.

Board: 110      ♠ K83  
Dealer: N        ♥ AQ5  
Vul: Both       ♦ J8652  
HCP: 10        ♣ 65

The opponents are silent.

Partner bids first.

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

Board: 106  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 9  
Contract: 6♠ N

North:  
♠ KJ3  
♥ Q9  
♦ AK532  
♣ AK4

South:  
♠ Q107642  
♥ AK102  
♦ 7  
♣ 97

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

Board: 107  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 21  
Contract: 7♥ S

North:  
♠ K8  
♥ AQJ9832  
♦ 94  
♣ Q6

South:  
♠ AJ4  
♥ K4  
♦ AKQ3  
♣ A1054

West	North	East	South
			2NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	7♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 108  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ AQJ7  
♥ Q106  
♦ KJ8  
♣ AK5

South:  
♠ 98  
♥ AJ42  
♦ 96  
♣ J10983

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

Board: 109  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 20  
Contract: 4♥ S

North:  
♠ 1032  
♥ KJ876  
♦ J  
♣ KJ103

South:  
♠ AKJ5  
♥ AQ2  
♦ Q97  
♣ A84

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

Board: 110  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 10  
Contract: 3N N

North:  
♠ A107  
♥ K93  
♦ AK4  
♣ AK107

South:  
♠ K83  
♥ AQ5  
♦ J8652  
♣ 65

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 111	♠ Q53	The opponents are silent.
Dealer: S	♥ 1092	
Vul: None	♦ K2	Partner bids first.
HCP: 10	♣ KQ643	

Board: 112	♠ Q84	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ K85	You bid first.
HCP: 20	♣ AKJ7	

Board: 113	♠ A4	The opponents are silent.
Dealer: S	♥ 1065	
Vul: Both	♦ Q1032	Partner bids first.
HCP: 6	♣ 10765	

Board: 114	♠ AK64	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ A72	You bid first.
HCP: 20	♣ AJ10	

Board: 115	♠ KQ2	The opponents are silent.
Dealer: S	♥ K10764	
Vul: NS	♦ 9	Partner bids first.
HCP: 10	♣ Q653	

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

Board: 111

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q53

♥ 1092

♦ K2

♣ KQ643

South:

♠ AJ1082

♥ A7

♦ AQJ3

♣ A8

West North East South

2NT

Pass 3NT AP

Board: 112

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ Q84

♥ AK7

♦ K85

♣ AKJ7

South:

♠ A2

♥ 9

♦ AQ109762

♣ 854

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠<sup>2</sup> Pass 6♦

AP

1. Gerber

2. A=2 out of 4

Board: 113

Dealer: S

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ A4

♥ 1065

♦ Q1032

♣ 10765

South:

♠ QJ1083

♥ A7

♦ AJ5

♣ AKQ

West North East South

2NT

Pass 3NT AP

Board: 114

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AK64

♥ KJ10

♦ A72

♣ AJ10

South:

♠ 852

♥ A97543

♦ Q10

♣ 93

West North East South

2NT Pass 3♦

Pass 3♥ Pass 4♥

AP

Board: 115  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♥ N

North:	South:
♠ KQ2	♠ 85
♥ K10764	♥ AQ953
♦ 9	♦ AK
♣ Q653	♣ AK94

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

2NT

Pass	3♦	Pass	3♠ <sup>1</sup>
------	----	------	-----------------

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

Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5

## South hands (Practice Page)

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

Board: 111	♠ AJ1082	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ AQJ3	You bid first.
HCP: 20	♣ A8	

Board: 112	♠ A2	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ AQ109762	Partner bids first.
HCP: 10	♣ 854	

Board: 113	♠ QJ1083	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AJ5	You bid first.
HCP: 21	♣ AKQ	

Board: 114	♠ 852	The opponents are silent.
Dealer: N	♥ A97543	
Vul: None	♦ Q10	Partner bids first.
HCP: 6	♣ 93	

Board: 115	♠ 85	The opponents are silent.
Dealer: S	♥ AQ953	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AK94	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ AJ1082				2NT
Vul: None	♥ 1092	♥ A7				
North HCP: 10	♦ K2	♦ AQJ3	Pass	3NT	AP	
South HCP: 20	♣ KQ643	♣ A8				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ A2		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AK7	♥ 9	Pass	4♠ <sup>2</sup>	Pass	6♦
North HCP: 20	♦ K85	♦ AQ109762	AP			
South HCP: 10	♣ AKJ7	♣ 854	1. Gerber			
Contract: 6♦ S			2. A=2 out of 4			

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ QJ1083				2NT
Vul: Both	♥ 1065	♥ A7				
North HCP: 6	♦ Q1032	♦ AJ5	Pass	3NT	AP	
South HCP: 21	♣ 10765	♣ AKQ				
Contract: 3N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ 852		2NT	Pass	3♦
Vul: None	♥ KJ10	♥ A97543	Pass	3♥	Pass	4♥
North HCP: 20	♦ A72	♦ Q10	AP			
South HCP: 6	♣ AJ10	♣ 93				
Contract: 4♥ N						

Board: 115  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♥ N

North:	South:
♠ KQ2	♠ 85
♥ K10764	♥ AQ953
♦ 9	♦ AK
♣ Q653	♣ AK94

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

2NT

Pass	3♦	Pass	3♠ <sup>1</sup>
------	----	------	-----------------

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

Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥
5. A=0/5 or 3/5



## North hands (Practice Page)

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

Board: 116	♠ A32	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ AKQ92	You bid first.
HCP: 20	♣ J74	

Board: 117	♠ K109865	The opponents are silent.
Dealer: S	♥ 1052	
Vul: None	♦ 2	Partner bids first.
HCP: 6	♣ QJ5	

Board: 118	♠ AK52	The opponents are silent.
Dealer: N	♥ K103	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ KJ10	

Board: 119	♠ Q975	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ QJ5	Partner bids first.
HCP: 5	♣ 109865	

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

Board: 116

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ A32

♥ AQ

♦ AKQ92

♣ J74

South:

♠ 106

♥ J1086543

♦ 7

♣ Q95

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 117

Dealer: S

Vul: None

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

South:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♠<sup>5</sup>

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=2/5 or 5/5, Q(S)=1

Board: 118

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ AK52

♥ K103

♦ AQ9

♣ KJ10

South:

♠ 109763

♥ AQ4

♦ KJ10

♣ 75

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

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

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Stayman

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 119

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 6♠ S

North:

♠ Q975

♥ 7

♦ QJ5

♣ 109865

South:

♠ AK86

♥ A1063

♦ AK3

♣ K4

## South hands (Practice Page)

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

Board: 116	♠ 106	The opponents are silent.
Dealer: N	♥ J1086543	
Vul: EW	♦ 7	Partner bids first.
HCP: 3	♣ Q95	

Board: 117	♠ QJ72	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ Q5	You bid first.
HCP: 21	♣ AK7	

Board: 118	♠ 109763	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ KJ10	Partner bids first.
HCP: 10	♣ 75	

Board: 119	♠ AK86	The opponents are silent.
Dealer: S	♥ A1063	
Vul: Both	♦ AK3	You bid first.
HCP: 21	♣ K4	

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

Board: 116

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♥ N

North:

♠ A32

♥ AQ

♦ AKQ92

♣ J74

South:

♠ 106

♥ J1086543

♦ 7

♣ Q95

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 117

Dealer: S

Vul: None

North HCP: 6

South HCP: 21

Contract: 5♠ S

North:

♠ K109865

♥ 1052

♦ 2

♣ QJ5

South:

♠ QJ72

♥ AKQ9

♦ Q5

♣ AK7

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♠<sup>5</sup>

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=2/5 or 5/5, Q(S)=1

Board: 118

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ AK52

♥ K103

♦ AQ9

♣ KJ10

South:

♠ 109763

♥ AQ4

♦ KJ10

♣ 75

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

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

Pass 5♣<sup>3</sup> Pass 6♠

AP

1. Stayman

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 119

Dealer: S

Vul: Both

North HCP: 5

South HCP: 21

Contract: 6♠ S

North:

♠ Q975

♥ 7

♦ QJ5

♣ 109865

South:

♠ AK86

♥ A1063

♦ AK3

♣ K4

## North hands (Practice Page)

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

Board: 120	♠ AQ5	The opponents are silent.
Dealer: N	♥ Q94	
Vul: NS	♦ Q108	You bid first.
HCP: 20	♣ AKQJ	
Board: 121	♠ 987542	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ Q654	Partner bids first.
HCP: 3	♣ 3	
Board: 122	♠ AK983	West Doubles 3♣ if possible.
Dealer: N	♥ AK	
Vul: Both	♦ KQ5	You bid first.
HCP: 21	♣ Q108	
Board: 123	♠ Q92	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ AJ8632	Partner bids first.
HCP: 7	♣ 1065	
Board: 124	♠ A106	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: EW	♦ A5	You bid first.
HCP: 21	♣ AQ106	

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

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ103		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ Q94	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q108	♦ J763	AP			
South HCP: 5	♣ AKQJ	♣ 1065	1. Stayman			
Contract: 3N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 987542	♠ 106				2NT
Vul: EW	♥ J10	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 3	♦ Q654	♦ AK97	AP			
South HCP: 20	♣ 3	♣ KJ4				
Contract: 3♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK983	♠ 6		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK	♥ Q1096	X	3♠	Pass	3NT
North HCP: 21	♦ KQ5	♦ AJ87642	AP			
South HCP: 7	♣ Q108	♣ 3	1. Stayman			
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AJ104				2NT
Vul: None	♥ 5	♥ AKJ7	Pass	6♦	AP	
North HCP: 7	♦ AJ8632	♦ K4				
South HCP: 21	♣ 1065	♣ KQ8				
Contract: 6♦ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ KQ7		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQJ8	♥ 5	Pass	4♦ <sup>2</sup>	Pass	6♣
North HCP: 21	♦ A5	♦ 762	AP			
South HCP: 9	♣ AQ106	♣ KJ9875	1. Gerber			
Contract: 6♣ S			2. A=0/4 or 4/4			

## South hands (Practice Page)

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

Board: 120      ♠ KJ103  
Dealer: N        ♥ 106  
Vul: NS         ♦ J763  
HCP: 5          ♣ 1065

The opponents are silent.

Partner bids first.

Board: 121      ♠ 106  
Dealer: S        ♥ AKQ8  
Vul: EW         ♦ AK97  
HCP: 20         ♣ KJ4

The opponents are silent.

You bid first.

Board: 122      ♠ 6  
Dealer: N        ♥ Q1096  
Vul: Both       ♦ AJ87642  
HCP: 7          ♣ 3

West Doubles 3♣ if possible.

Partner bids first.

Board: 123      ♠ AJ104  
Dealer: S        ♥ AKJ7  
Vul: None       ♦ K4  
HCP: 21         ♣ KQ8

The opponents are silent.

You bid first.

Board: 124      ♠ KQ7  
Dealer: N        ♥ 5  
Vul: EW         ♦ 762  
HCP: 9          ♣ KJ9875

The opponents are silent.

Partner bids first.

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

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ103		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ Q94	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q108	♦ J763	AP			
South HCP: 5	♣ AKQJ	♣ 1065	1. Stayman			
Contract: 3N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 987542	♠ 106				2NT
Vul: EW	♥ J10	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 3	♦ Q654	♦ AK97	AP			
South HCP: 20	♣ 3	♣ KJ4				
Contract: 3♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK983	♠ 6		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK	♥ Q1096	X	3♠	Pass	3NT
North HCP: 21	♦ KQ5	♦ AJ87642	AP			
South HCP: 7	♣ Q108	♣ 3	1. Stayman			
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AJ104				2NT
Vul: None	♥ 5	♥ AKJ7	Pass	6♦	AP	
North HCP: 7	♦ AJ8632	♦ K4				
South HCP: 21	♣ 1065	♣ KQ8				
Contract: 6♦ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ KQ7		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQJ8	♥ 5	Pass	4♦ <sup>2</sup>	Pass	6♣
North HCP: 21	♦ A5	♦ 762	AP			
South HCP: 9	♣ AQ106	♣ KJ9875	1. Gerber			
Contract: 6♣ S			2. A=0/4 or 4/4			



## North hands (Practice Page)

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

Board: 125	♠ QJ87654	West Bids 3♥ if possible.
Dealer: S	♥ —	East Bids 5♥ if possible.
Vul: Both	♦ Q754	
HCP: 5	♣ 93	Partner bids first.
Board: 126	♠ AK5	The opponents are silent.
Dealer: N	♥ K1032	
Vul: None	♦ K9	You bid first.
HCP: 20	♣ AK76	
Board: 127	♠ 64	The opponents are silent.
Dealer: S	♥ 953	
Vul: NS	♦ AKQ1086	Partner bids first.
HCP: 12	♣ K9	
Board: 128	♠ KQ84	West Doubles 4♦ if possible.
Dealer: N	♥ AKQJ	
Vul: Both	♦ 54	You bid first.
HCP: 20	♣ AJ8	
Board: 129	♠ 6	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ Q942	Partner bids first.
HCP: 5	♣ Q98764	

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

Board: 125  
 Dealer: S  
 Vul: Both  
 North HCP: 5  
 South HCP: 20  
 Contract: 5♥X W

North:  
 ♠ QJ87654  
 ♥ —  
 ♦ Q754  
 ♣ 93

South:  
 ♠ A32  
 ♥ A5  
 ♦ AJ9  
 ♣ AQJ85

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

Board: 126  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 7  
 Contract: 4♠ N

North:  
 ♠ AK5  
 ♥ K1032  
 ♦ K9  
 ♣ AK76

South:  
 ♠ 108432  
 ♥ J8  
 ♦ AJ8  
 ♣ J85

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

Board: 127  
 Dealer: S  
 Vul: NS  
 North HCP: 12  
 South HCP: 20  
 Contract: 7N S

North:  
 ♠ 64  
 ♥ 953  
 ♦ AKQ1086  
 ♣ K9

South:  
 ♠ AK753  
 ♥ AK4  
 ♦ 94  
 ♣ AQ3

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	AP	

1. Gerber  
 2. A=3 out of 4

Board: 128  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 8  
 Contract: 6♥ N

North:  
 ♠ KQ84  
 ♥ AKQJ  
 ♦ 54  
 ♣ AJ8

South:  
 ♠ A1095  
 ♥ 987542  
 ♦ J8  
 ♣ K

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
X	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♥
AP			

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

Board: 129  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 6  
 ♥ J8  
 ♦ Q942  
 ♣ Q98764

South:  
 ♠ 732  
 ♥ AQ  
 ♦ AK873  
 ♣ AK10

West	North	East	South
			2NT
Pass	3NT	AP	

## South hands (Practice Page)

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

Board: 125	♠ A32	West Bids 3♥ if possible.
Dealer: S	♥ A5	East Bids 5♥ if possible.
Vul: Both	♦ AJ9	
HCP: 20	♣ AQJ85	You bid first.
Board: 126	♠ 108432	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ AJ8	Partner bids first.
HCP: 7	♣ J85	
Board: 127	♠ AK753	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ 94	You bid first.
HCP: 20	♣ AQ3	
Board: 128	♠ A1095	West Doubles 4♦ if possible.
Dealer: N	♥ 987542	
Vul: Both	♦ J8	Partner bids first.
HCP: 8	♣ K	
Board: 129	♠ 732	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ AK873	You bid first.
HCP: 20	♣ AK10	

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

Board: 125  
 Dealer: S  
 Vul: Both  
 North HCP: 5  
 South HCP: 20  
 Contract: 5♥X W

North:  
 ♠ QJ87654  
 ♥ —  
 ♦ Q754  
 ♣ 93

South:  
 ♠ A32  
 ♥ A5  
 ♦ AJ9  
 ♣ AQJ85

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

Board: 126  
 Dealer: N  
 Vul: None  
 North HCP: 20  
 South HCP: 7  
 Contract: 4♠ N

North:  
 ♠ AK5  
 ♥ K1032  
 ♦ K9  
 ♣ AK76

South:  
 ♠ 108432  
 ♥ J8  
 ♦ AJ8  
 ♣ J85

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

Board: 127  
 Dealer: S  
 Vul: NS  
 North HCP: 12  
 South HCP: 20  
 Contract: 7N S

North:  
 ♠ 64  
 ♥ 953  
 ♦ AKQ1086  
 ♣ K9

South:  
 ♠ AK753  
 ♥ AK4  
 ♦ 94  
 ♣ AQ3

West	North	East	South
			2NT
Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	7NT	AP	

1. Gerber  
 2. A=3 out of 4

Board: 128  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 8  
 Contract: 6♥ N

North:  
 ♠ KQ84  
 ♥ AKQJ  
 ♦ 54  
 ♣ AJ8

South:  
 ♠ A1095  
 ♥ 987542  
 ♦ J8  
 ♣ K

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
X	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♥
AP			

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

Board: 129  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 6  
 ♥ J8  
 ♦ Q942  
 ♣ Q98764

South:  
 ♠ 732  
 ♥ AQ  
 ♦ AK873  
 ♣ AK10

West	North	East	South
			2NT
Pass	3NT	AP	

## North hands (Practice Page)

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

Board: 130	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ 109	You bid first.
HCP: 21	♣ AKQ65	

Board: 131	♠ K62	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ Q1032	Partner bids first.
HCP: 14	♣ AQ98	

Board: 132	♠ K8	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ AQ973	You bid first.
HCP: 20	♣ AK6	

Board: 133	♠ Q872	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ J874	Partner bids first.
HCP: 7	♣ 109	

Board: 134	♠ A4	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: EW	♦ AJ975	You bid first.
HCP: 21	♣ A6	

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

Board: 130  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 3N N

North:  
♠ AK5  
♥ KQ7  
♦ 109  
♣ AKQ65

South:  
♠ QJ6  
♥ 32  
♦ KQJ2  
♣ J987

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 131  
Dealer: S  
Vul: EW  
North HCP: 14  
South HCP: 20  
Contract: 6N S

North:  
♠ K62  
♥ QJ  
♦ Q1032  
♣ AQ98

South:  
♠ J3  
♥ AK108  
♦ AKJ9  
♣ KJ10

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

Board: 132  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 7  
Contract: 4♠ N

North:  
♠ K8  
♥ KJ5  
♦ AQ973  
♣ AK6

South:  
♠ QJ10954  
♥ A8  
♦ 106  
♣ 1095

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

Board: 133  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 21  
Contract: 4♠ S

North:  
♠ Q872  
♥ A108  
♦ J874  
♣ 109

South:  
♠ AKJ5  
♥ QJ7  
♦ K10  
♣ AK65

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

Board: 134  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 9  
Contract: 4♠ N

North:  
♠ A4  
♥ AKJ2  
♦ AJ975  
♣ A6

South:  
♠ KJ1093  
♥ Q106  
♦ 1083  
♣ QJ

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

## South hands (Practice Page)

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

Board: 130	♠ QJ6	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ KQJ2	Partner bids first.
HCP: 10	♣ J987	

Board: 131	♠ J3	The opponents are silent.
Dealer: S	♥ AK108	
Vul: EW	♦ AKJ9	You bid first.
HCP: 20	♣ KJ10	

Board: 132	♠ QJ10954	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ 106	Partner bids first.
HCP: 7	♣ 1095	

Board: 133	♠ AKJ5	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: NS	♦ K10	You bid first.
HCP: 21	♣ AK65	

Board: 134	♠ KJ1093	The opponents are silent.
Dealer: N	♥ Q106	
Vul: EW	♦ 1083	Partner bids first.
HCP: 9	♣ QJ	

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

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ6		2NT	Pass	3NT
Vul: NS	♥ KQ7	♥ 32				
North HCP: 21	♦ 109	♦ KQJ2	AP			
South HCP: 10	♣ AKQ65	♣ J987				
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ J3				2NT
Vul: EW	♥ QJ	♥ AK108	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 14	♦ Q1032	♦ AKJ9	Pass	6NT	AP	
South HCP: 20	♣ AQ98	♣ KJ10				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ10954		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KJ5	♥ A8	Pass	4♠	AP	
North HCP: 20	♦ AQ973	♦ 106				
South HCP: 7	♣ AK6	♣ 1095	1. Texas			
Contract: 4♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ Q872	♠ AKJ5				2NT
Vul: NS	♥ A108	♥ QJ7	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 7	♦ J874	♦ K10	Pass	4♠	AP	
South HCP: 21	♣ 109	♣ AK65	1. Stayman			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KJ1093		2NT	Pass	3♥
Vul: EW	♥ AKJ2	♥ Q106	Pass	3♠	Pass	4♠
North HCP: 21	♦ AJ975	♦ 1083	AP			
South HCP: 9	♣ A6	♣ QJ				
Contract: 4♠ N						



## North hands (Practice Page)

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

Board: 135	♠ A106432	West Doubles Pass if possible.
Dealer: S	♥ 54	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ K76	

Board: 136	♠ QJ5	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ A4	

Board: 137	♠ J65	The opponents are silent.
Dealer: S	♥ AJ9873	
Vul: Both	♦ 654	Partner bids first.
HCP: 6	♣ 5	

Board: 138	♠ A4	East Bids 3♣ if possible.
Dealer: N	♥ AQ53	
Vul: EW	♦ AK75	You bid first.
HCP: 21	♣ A93	

Board: 139	♠ Q	The opponents are silent.
Dealer: S	♥ K97652	
Vul: Both	♦ KQ86	Partner bids first.
HCP: 10	♣ 53	

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

Board: 135  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 21  
 Contract: 7♠X S

North:  
 ♠ A106432  
 ♥ 54  
 ♦ A10  
 ♣ K76

South:  
 ♠ KQJ7  
 ♥ AKJ8  
 ♦ Q2  
 ♣ AJ3

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=0/5 or 3/5

Board: 136  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ QJ5  
 ♥ AQ84  
 ♦ AK85  
 ♣ A4

South:  
 ♠ A108  
 ♥ J75  
 ♦ Q1096  
 ♣ J93

West	North	East	South
	2NT	Pass	3NT
AP			

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

North:  
 ♠ J65  
 ♥ AJ9873  
 ♦ 654  
 ♣ 5

South:  
 ♠ KQ10  
 ♥ KQ4  
 ♦ AKJ9  
 ♣ Q93

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

1. Texas

Board: 138  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 2  
 Contract: 3♣ E

North:  
 ♠ A4  
 ♥ AQ53  
 ♦ AK75  
 ♣ A93

South:  
 ♠ J8762  
 ♥ 97  
 ♦ J1083  
 ♣ 105

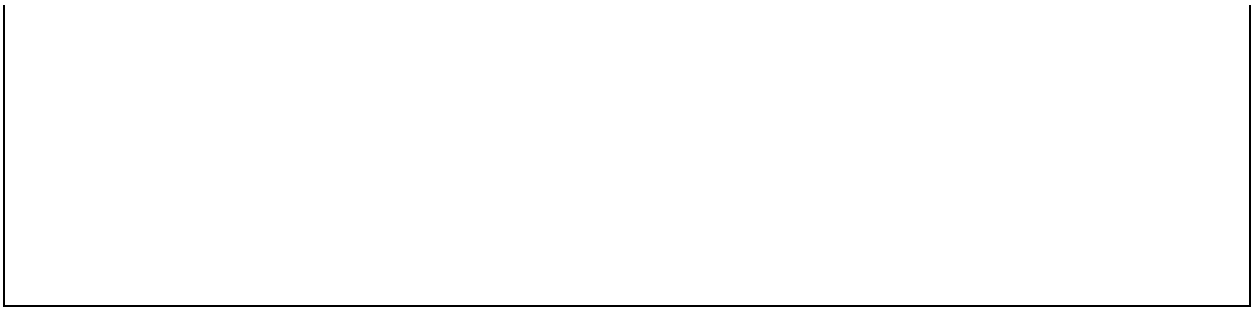
West	North	East	South
	2NT	3♣	AP

Board: 139  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♥ S

North:  
 ♠ Q  
 ♥ K97652  
 ♦ KQ86  
 ♣ 53

South:  
 ♠ J7  
 ♥ AQ  
 ♦ AJ105  
 ♣ AKJ87

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



## South hands (Practice Page)

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

Board: 135	♠ KQJ7	West Doubles Pass if possible.
Dealer: S	♥ AKJ8	
Vul: NS	♦ Q2	You bid first.
HCP: 21	♣ AJ3	

Board: 136	♠ A108	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ Q1096	Partner bids first.
HCP: 8	♣ J93	

Board: 137	♠ KQ10	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: Both	♦ AKJ9	You bid first.
HCP: 20	♣ Q93	

Board: 138	♠ J8762	East Bids 3♣ if possible.
Dealer: N	♥ 97	
Vul: EW	♦ J1083	Partner bids first.
HCP: 2	♣ 105	

Board: 139	♠ J7	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AJ105	You bid first.
HCP: 20	♣ AKJ87	

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

Board: 135  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 21  
 Contract: 7♠X S

North:  
 ♠ A106432  
 ♥ 54  
 ♦ A10  
 ♣ K76

South:  
 ♠ KQJ7  
 ♥ AKJ8  
 ♦ Q2  
 ♣ AJ3

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♠
4. A=0/5 or 3/5

Board: 136  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ QJ5  
 ♥ AQ84  
 ♦ AK85  
 ♣ A4

South:  
 ♠ A108  
 ♥ J75  
 ♦ Q1096  
 ♣ J93

West	North	East	South
	2NT	Pass	3NT
AP			

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

North:  
 ♠ J65  
 ♥ AJ9873  
 ♦ 654  
 ♣ 5

South:  
 ♠ KQ10  
 ♥ KQ4  
 ♦ AKJ9  
 ♣ Q93

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

1. Texas

Board: 138  
 Dealer: N  
 Vul: EW  
 North HCP: 21  
 South HCP: 2  
 Contract: 3♣ E

North:  
 ♠ A4  
 ♥ AQ53  
 ♦ AK75  
 ♣ A93

South:  
 ♠ J8762  
 ♥ 97  
 ♦ J1083  
 ♣ 105

West	North	East	South
	2NT	3♣	AP

Board: 139  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♥ S

North:  
 ♠ Q  
 ♥ K97652  
 ♦ KQ86  
 ♣ 53

South:  
 ♠ J7  
 ♥ AQ  
 ♦ AJ105  
 ♣ AKJ87

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



## North hands (Practice Page)

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

Board: 140	♠ J96	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ AKQJ	You bid first.
HCP: 21	♣ J7	

Board: 141	♠ KQ9	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ J653	Partner bids first.
HCP: 10	♣ A10654	

Board: 142	♠ AJ5	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ A86	You bid first.
HCP: 21	♣ AKQ8	

Board: 143	♠ AQ2	The opponents are silent.
Dealer: S	♥ KJ9753	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ 1043	

Board: 144	♠ A64	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ AKQ10	

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

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ AQ3		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQ4	♥ 2	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AKQJ	♦ 109432	AP			
South HCP: 12	♣ J7	♣ AQ96	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ A1072				2NT
Vul: NS	♥ 4	♥ AKQ2	Pass	3NT	AP	
North HCP: 10	♦ J653	♦ KQ				
South HCP: 20	♣ A10654	♣ Q97				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 8432		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K94	♥ QJ53	Pass	3♦	Pass	3NT
North HCP: 21	♦ A86	♦ KQ94	AP			
South HCP: 8	♣ AKQ8	♣ 6	1. Stayman			
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ K105				2NT
Vul: None	♥ KJ9753	♥ AQ10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 2	♦ A75	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ 1043	♣ AK95	Pass	5♦	Pass	5♠ <sup>4</sup>
Contract: 7♥ S			Pass	7♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			



Board: 144

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A64

♥ KJ105

♦ K4

♣ AKQ10

South:

♠ KJ2

♥ A6

♦ Q9532

♣ J98

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

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

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

AP

1. Gerber

2. A=2 out of 4

## South hands (Practice Page)

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

Board: 140	♠ AQ3	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ 109432	Partner bids first.
HCP: 12	♣ AQ96	

Board: 141	♠ A1072	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ Q97	

Board: 142	♠ 8432	The opponents are silent.
Dealer: N	♥ QJ53	
Vul: Both	♦ KQ94	Partner bids first.
HCP: 8	♣ 6	

Board: 143	♠ K105	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ A75	You bid first.
HCP: 20	♣ AK95	

Board: 144	♠ KJ2	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ Q9532	Partner bids first.
HCP: 11	♣ J98	

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

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ AQ3		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AKQ4	♥ 2	Pass	4♠ <sup>2</sup>	Pass	6NT
North HCP: 21	♦ AKQJ	♦ 109432	AP			
South HCP: 12	♣ J7	♣ AQ96	1. Gerber			
Contract: 6N N			2. A=2 out of 4			

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ A1072				2NT
Vul: NS	♥ 4	♥ AKQ2	Pass	3NT	AP	
North HCP: 10	♦ J653	♦ KQ				
South HCP: 20	♣ A10654	♣ Q97				
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 8432		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ K94	♥ QJ53	Pass	3♦	Pass	3NT
North HCP: 21	♦ A86	♦ KQ94	AP			
South HCP: 8	♣ AKQ8	♣ 6	1. Stayman			
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ K105				2NT
Vul: None	♥ KJ9753	♥ AQ10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 2	♦ A75	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ 1043	♣ AK95	Pass	5♦	Pass	5♠ <sup>4</sup>
Contract: 7♥ S			Pass	7♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			
			4. ♥ queen and ♠ king			

Board: 144

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ A64

♥ KJ105

♦ K4

♣ AKQ10

South:

♠ KJ2

♥ A6

♦ Q9532

♣ J98

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

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

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

AP

1. Gerber

2. A=2 out of 4

## North hands (Practice Page)

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

Board: 145	♠ A83	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ J972	Partner bids first.
HCP: 8	♣ J108	

Board: 146	♠ AKJ4	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ KQ65	You bid first.
HCP: 20	♣ 1073	

Board: 147	♠ J105	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ K862	Partner bids first.
HCP: 5	♣ J874	

Board: 148	♠ A72	The opponents are silent.
Dealer: N	♥ KQ642	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ KJ5	

Board: 149	♠ 932	The opponents are silent.
Dealer: S	♥ J9874	
Vul: Both	♦ 53	Partner bids first.
HCP: 2	♣ J109	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ K642				2NT
Vul: EW	♥ Q84	♥ AKJ3				
North HCP: 8	♦ J972	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ J108	♣ Q96				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q65		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK	♥ Q1052	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ65	♦ J84	AP			
South HCP: 8	♣ 1073	♣ K64	1. Stayman			
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK				2NT
Vul: NS	♥ 108	♥ AK32				
North HCP: 5	♦ K862	♦ A1095	Pass	3NT	AP	
South HCP: 21	♣ J874	♣ K105				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 104		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ642	♥ A5	Pass	4♠ <sup>2</sup>	Pass	6♣
North HCP: 20	♦ AK	♦ J96	AP			
South HCP: 11	♣ KJ5	♣ AQ9876	1. Gerber			
Contract: 6♣ S			2. A=2 out of 4			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ Q104				2NT
Vul: Both	♥ J9874	♥ AK5				
North HCP: 2	♦ 53	♦ AJ4	Pass	3♦	Pass	3♥
South HCP: 21	♣ J109	♣ AK74	AP			
Contract: 3♥ S						

## South hands (Practice Page)

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

Board: 145	♠ K642	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ Q96	

Board: 146	♠ Q65	The opponents are silent.
Dealer: N	♥ Q1052	
Vul: None	♦ J84	Partner bids first.
HCP: 8	♣ K64	

Board: 147	♠ AK	The opponents are silent.
Dealer: S	♥ AK32	
Vul: NS	♦ A1095	You bid first.
HCP: 21	♣ K105	

Board: 148	♠ 104	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ J96	Partner bids first.
HCP: 11	♣ AQ9876	

Board: 149	♠ Q104	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ AJ4	You bid first.
HCP: 21	♣ AK74	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ K642				2NT
Vul: EW	♥ Q84	♥ AKJ3				
North HCP: 8	♦ J972	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ J108	♣ Q96				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q65		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK	♥ Q1052	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ65	♦ J84	AP			
South HCP: 8	♣ 1073	♣ K64	1. Stayman			
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK				2NT
Vul: NS	♥ 108	♥ AK32				
North HCP: 5	♦ K862	♦ A1095	Pass	3NT	AP	
South HCP: 21	♣ J874	♣ K105				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 104		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ KQ642	♥ A5	Pass	4♠ <sup>2</sup>	Pass	6♣
North HCP: 20	♦ AK	♦ J96	AP			
South HCP: 11	♣ KJ5	♣ AQ9876	1. Gerber			
Contract: 6♣ S			2. A=2 out of 4			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ Q104				2NT
Vul: Both	♥ J9874	♥ AK5				
North HCP: 2	♦ 53	♦ AJ4	Pass	3♦	Pass	3♥
South HCP: 21	♣ J109	♣ AK74	AP			
Contract: 3♥ S						



## North hands (Practice Page)

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

Board: 150	♠ K98	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AK108	You bid first.
HCP: 21	♣ A973	

Board: 151	♠ QJ64	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ A4	Partner bids first.
HCP: 11	♣ KJ10875	

Board: 152	♠ K6	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: Both	♦ J10	You bid first.
HCP: 21	♣ AKQ43	

Board: 153	♠ J105	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ 1086	Partner bids first.
HCP: 7	♣ Q543	

Board: 154	♠ AKQ6	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ 62	You bid first.
HCP: 21	♣ AKQ97	

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ AQJ		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AK	♥ Q97643				
North HCP: 21	♦ AK108	♦ J4	Pass	4♥	AP	
South HCP: 10	♣ A973	♣ 84	1. Texas			
Contract: 4♥ N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ QJ64	♠ AK102				2NT
Vul: EW	♥ 6	♥ AK97	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ A4	♦ Q109	Pass	6♣	AP	
South HCP: 20	♣ KJ10875	♣ A4	1. Stayman			
Contract: 6♣ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J54		2NT	Pass	3NT
Vul: Both	♥ AKJ5	♥ 72				
North HCP: 21	♦ J10	♦ KQ62	AP			
South HCP: 7	♣ AKQ43	♣ J875				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ A3				2NT
Vul: None	♥ A106	♥ KJ92				
North HCP: 7	♦ 1086	♦ AK742	Pass	3NT	AP	
South HCP: 20	♣ Q543	♣ AJ				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J43		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K4	♥ AQ9	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 21	♦ 62	♦ K43	AP			
South HCP: 11	♣ AKQ97	♣ J1084	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

## South hands (Practice Page)

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

Board: 150	♠ AQJ	The opponents are silent.
Dealer: N	♥ Q97643	
Vul: NS	♦ J4	Partner bids first.
HCP: 10	♣ 84	

Board: 151	♠ AK102	The opponents are silent.
Dealer: S	♥ AK97	
Vul: EW	♦ Q109	You bid first.
HCP: 20	♣ A4	

Board: 152	♠ J54	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ KQ62	Partner bids first.
HCP: 7	♣ J875	

Board: 153	♠ A3	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: None	♦ AK742	You bid first.
HCP: 20	♣ AJ	

Board: 154	♠ J43	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ K43	Partner bids first.
HCP: 11	♣ J1084	

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ AQJ		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AK	♥ Q97643				
North HCP: 21	♦ AK108	♦ J4	Pass	4♥	AP	
South HCP: 10	♣ A973	♣ 84	1. Texas			
Contract: 4♥ N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ QJ64	♠ AK102				2NT
Vul: EW	♥ 6	♥ AK97	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ A4	♦ Q109	Pass	6♣	AP	
South HCP: 20	♣ KJ10875	♣ A4	1. Stayman			
Contract: 6♣ N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ J54		2NT	Pass	3NT
Vul: Both	♥ AKJ5	♥ 72				
North HCP: 21	♦ J10	♦ KQ62	AP			
South HCP: 7	♣ AKQ43	♣ J875				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ A3				2NT
Vul: None	♥ A106	♥ KJ92				
North HCP: 7	♦ 1086	♦ AK742	Pass	3NT	AP	
South HCP: 20	♣ Q543	♣ AJ				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J43		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ K4	♥ AQ9	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 21	♦ 62	♦ K43	AP			
South HCP: 11	♣ AKQ97	♣ J1084	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

## North hands (Practice Page)

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

Board: 155	♠ 1084	The opponents are silent.
Dealer: S	♥ 972	
Vul: Both	♦ KQ2	Partner bids first.
HCP: 5	♣ 10853	

Board: 156	♠ Q76	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ AQ108	You bid first.
HCP: 20	♣ AK7	

Board: 157	♠ —	The opponents are silent.
Dealer: S	♥ K1062	
Vul: NS	♦ K43	Partner bids first.
HCP: 10	♣ A109654	

Board: 158	♠ A97	The opponents are silent.
Dealer: N	♥ AK872	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AJ6	

Board: 159	♠ J63	The opponents are silent.
Dealer: S	♥ KJ103	
Vul: NS	♦ 63	Partner bids first.
HCP: 8	♣ K1085	

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

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KQJ62				2NT
Vul: Both	♥ 972	♥ QJ6				
North HCP: 5	♦ KQ2	♦ A108	Pass	3NT	AP	
South HCP: 20	♣ 10853	♣ AK				
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AJ52		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ3	♥ 9	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ108	♦ K54	AP			
South HCP: 9	♣ AK7	♣ J10985				
Contract: 3N N						

1. Stayman

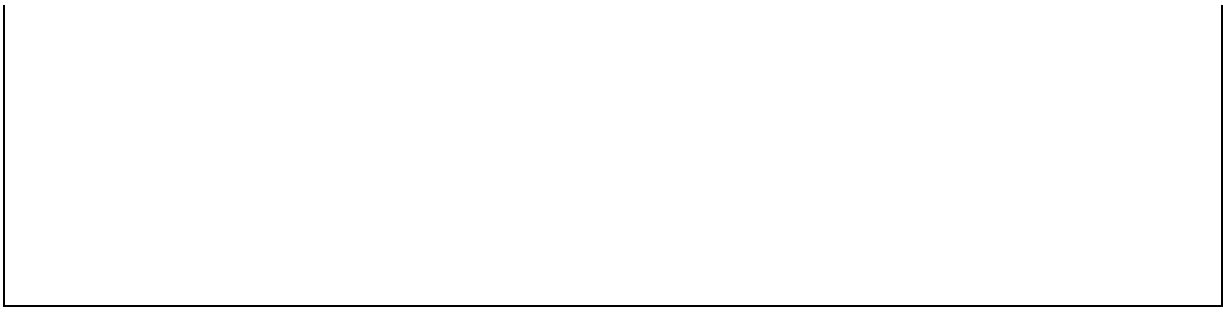
Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A543				2NT
Vul: NS	♥ K1062	♥ AQ97	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K43	♦ AQ7	Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
South HCP: 21	♣ A109654	♣ KQ	Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
Contract: 7♥ S			Pass	7♥	AP	

1. Stayman  
2. artificial  
3. Cue bid, a ♣ stopper  
4. Blackwood 0314, for ♥  
5. A=0/5 or 3/5

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ 84				
Vul: Both	♥ AK872	♥ 1063		2NT	Pass	3NT
North HCP: 20	♦ A2	♦ KQ7	AP			
South HCP: 8	♣ AJ6	♣ K10953				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ AKQ2				2NT
Vul: NS	♥ KJ103	♥ 842	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 63	♦ AJ9	Pass	4♠	AP	
South HCP: 20	♣ K1085	♣ AQ9				
Contract: 4♠ S						

1. Stayman



## South hands (Practice Page)

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

Board: 155	♠ KQJ62	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ A108	You bid first.
HCP: 20	♣ AK	

Board: 156	♠ AJ52	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ K54	Partner bids first.
HCP: 9	♣ J10985	

Board: 157	♠ A543	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: NS	♦ AQ7	You bid first.
HCP: 21	♣ KQ	

Board: 158	♠ 84	The opponents are silent.
Dealer: N	♥ 1063	
Vul: Both	♦ KQ7	Partner bids first.
HCP: 8	♣ K10953	

Board: 159	♠ AKQ2	The opponents are silent.
Dealer: S	♥ 842	
Vul: NS	♦ AJ9	You bid first.
HCP: 20	♣ AQ9	



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

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ KQJ62				2NT
Vul: Both	♥ 972	♥ QJ6				
North HCP: 5	♦ KQ2	♦ A108	Pass	3NT	AP	
South HCP: 20	♣ 10853	♣ AK				
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ AJ52		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ KQ3	♥ 9	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ108	♦ K54	AP			
South HCP: 9	♣ AK7	♣ J10985	1. Stayman			
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A543				2NT
Vul: NS	♥ K1062	♥ AQ97	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ K43	♦ AQ7	Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
South HCP: 21	♣ A109654	♣ KQ	Pass	4NT <sup>4</sup>	Pass	5♣ <sup>5</sup>
Contract: 7♥ S			Pass	7♥	AP	
			1. Stayman			
			2. artificial			
			3. Cue bid, a ♣ stopper			
			4. Blackwood 0314, for ♥			
			5. A=0/5 or 3/5			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ 84				
Vul: Both	♥ AK872	♥ 1063		2NT	Pass	3NT
North HCP: 20	♦ A2	♦ KQ7	AP			
South HCP: 8	♣ AJ6	♣ K10953				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ AKQ2				2NT
Vul: NS	♥ KJ103	♥ 842	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ 63	♦ AJ9	Pass	4♠	AP	
South HCP: 20	♣ K1085	♣ AQ9	1. Stayman			
Contract: 4♠ S						



## North hands (Practice Page)

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

Board: 160	♠ KQJ62	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ K6	You bid first.
HCP: 21	♣ AJ43	

Board: 161	♠ AJ10942	The opponents are silent.
Dealer: S	♥ 9743	
Vul: None	♦ 976	Partner bids first.
HCP: 5	♣ —	

Board: 162	♠ AJ8	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ AQ873	

Board: 163	♠ 94	The opponents are silent.
Dealer: S	♥ A97654	
Vul: EW	♦ 62	Partner bids first.
HCP: 9	♣ KQ10	

Board: 164	♠ Q765	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AKJ8	You bid first.
HCP: 21	♣ KQ9	

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

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ A103		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK	♥ 8	Pass	4♠ <sup>2</sup>	Pass	7NT
North HCP: 21	♦ K6	♦ AQ1087	AP			
South HCP: 15	♣ AJ43	♣ KQ97	1. Gerber			
Contract: 7N N			2. A=2 out of 4			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AJ10942	♠ 85				2NT
Vul: None	♥ 9743	♥ AKJ10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ 976	♦ AK5	AP			
South HCP: 20	♣ —	♣ AJ103	1. Texas			
Contract: 4♠ S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 1095		2NT	Pass	3♦
Vul: NS	♥ KQ10	♥ AJ987	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ KJ	♦ A4	Pass	6♥	AP	
South HCP: 12	♣ AQ873	♣ K96	1. Quantitative			4NT
Contract: 6♥ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK2				2NT
Vul: EW	♥ A97654	♥ K8	Pass	3♦	Pass	3♥
North HCP: 9	♦ 62	♦ KQJ	Pass	4♥	AP	
South HCP: 21	♣ KQ10	♣ AJ854				
Contract: 4♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ A3		2NT	Pass	3NT
Vul: Both	♥ AQ	♥ K107	AP			
North HCP: 21	♦ AKJ8	♦ Q10532				
South HCP: 9	♣ KQ9	♣ 1065				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 160	♠ A103	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ AQ1087	Partner bids first.
HCP: 15	♣ KQ97	

Board: 161	♠ 85	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ AJ103	

Board: 162	♠ 1095	The opponents are silent.
Dealer: N	♥ AJ987	
Vul: NS	♦ A4	Partner bids first.
HCP: 12	♣ K96	

Board: 163	♠ AK2	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ KQJ	You bid first.
HCP: 21	♣ AJ854	

Board: 164	♠ A3	The opponents are silent.
Dealer: N	♥ K107	
Vul: Both	♦ Q10532	Partner bids first.
HCP: 9	♣ 1065	

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

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ A103		2NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AK	♥ 8	Pass	4♠ <sup>2</sup>	Pass	7NT
North HCP: 21	♦ K6	♦ AQ1087	AP			
South HCP: 15	♣ AJ43	♣ KQ97	1. Gerber			
Contract: 7N N			2. A=2 out of 4			

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ AJ10942	♠ 85				2NT
Vul: None	♥ 9743	♥ AKJ10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ 976	♦ AK5	AP			
South HCP: 20	♣ —	♣ AJ103	1. Texas			
Contract: 4♠ S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 1095		2NT	Pass	3♦
Vul: NS	♥ KQ10	♥ AJ987	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ KJ	♦ A4	Pass	6♥	AP	
South HCP: 12	♣ AQ873	♣ K96	1. Quantitative			4NT
Contract: 6♥ N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK2				2NT
Vul: EW	♥ A97654	♥ K8	Pass	3♦	Pass	3♥
North HCP: 9	♦ 62	♦ KQJ	Pass	4♥	AP	
South HCP: 21	♣ KQ10	♣ AJ854				
Contract: 4♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ A3		2NT	Pass	3NT
Vul: Both	♥ AQ	♥ K107	AP			
North HCP: 21	♦ AKJ8	♦ Q10532				
South HCP: 9	♣ KQ9	♣ 1065				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 165	♠ A6	The opponents are silent.
Dealer: S	♥ A1084	
Vul: NS	♦ J4	Partner bids first.
HCP: 12	♣ K6543	

Board: 166	♠ AK103	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ AKQ95	

Board: 167	♠ KQ10974	The opponents are silent.
Dealer: S	♥ Q1082	
Vul: None	♦ 9	Partner bids first.
HCP: 7	♣ 75	

Board: 168	♠ K8	The opponents are silent.
Dealer: N	♥ K75	
Vul: EW	♦ AQJ97	You bid first.
HCP: 20	♣ AK4	

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

Board: 165

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ A6

♥ A1084

♦ J4

♣ K6543

South:

♠ J32

♥ KQ9

♦ AKQ73

♣ AQ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

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

AP

1. Stayman

2. Quantitative 4NT

Board: 166

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AK103

♥ 73

♦ A7

♣ AKQ95

South:

♠ 982

♥ KJ4

♦ J5432

♣ 74

West North East South

2NT Pass 3NT

AP

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 5♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 167

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 5♠ N

North:

♠ KQ10974

♥ Q1082

♦ 9

♣ 75

South:

♠ AJ652

♥ A5

♦ AQ3

♣ KQJ

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 168

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K8

♥ K75

♦ AQJ97

♣ AK4

South:

♠ Q74

♥ AQ10962

♦ K43

♣ 10



## South hands (Practice Page)

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

Board: 165	♠ J32	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ AKQ73	You bid first.
HCP: 21	♣ AQ	

Board: 166	♠ 982	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ J5432	Partner bids first.
HCP: 5	♣ 74	

Board: 167	♠ AJ652	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ AQ3	You bid first.
HCP: 21	♣ KQJ	

Board: 168	♠ Q74	The opponents are silent.
Dealer: N	♥ AQ10962	
Vul: EW	♦ K43	Partner bids first.
HCP: 11	♣ 10	

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

Board: 165

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 6N S

North:

♠ A6

♥ A1084

♦ J4

♣ K6543

South:

♠ J32

♥ KQ9

♦ AKQ73

♣ AQ

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

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

AP

1. Stayman

2. Quantitative 4NT

Board: 166

Dealer: N

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ AK103

♥ 73

♦ A7

♣ AKQ95

South:

♠ 982

♥ KJ4

♦ J5432

♣ 74

West North East South

2NT Pass 3NT

AP

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 5♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 167

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 5♠ N

North:

♠ KQ10974

♥ Q1082

♦ 9

♣ 75

South:

♠ AJ652

♥ A5

♦ AQ3

♣ KQJ

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

Board: 168

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K8

♥ K75

♦ AQJ97

♣ AK4

South:

♠ Q74

♥ AQ10962

♦ K43

♣ 10

## North hands (Practice Page)

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

Board: 169	♠ —	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ A984	Partner bids first.
HCP: 7	♣ J107654	

Board: 170	♠ 102	The opponents are silent.
Dealer: N	♥ AK108	
Vul: None	♦ AK85	You bid first.
HCP: 20	♣ AQ4	

Board: 171	♠ 1098543	The opponents are silent.
Dealer: S	♥ J92	
Vul: None	♦ Q8	Partner bids first.
HCP: 3	♣ 93	

Board: 172	♠ Q10	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ KJ7	You bid first.
HCP: 20	♣ AKQJ7	

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

Board: 169

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ —

♥ Q74

♦ A984

♣ J107654

South:

♠ AK10

♥ K9652

♦ KJ

♣ AQ9

West North East South

2NT

Pass 3NT AP

Board: 170

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 4♣ N

North:

♠ 102

♥ AK108

♦ AK85

♣ AQ4

South:

♠ 873

♥ J5

♦ 97

♣ K108753

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 171

Dealer: S

Vul: None

North HCP: 3

South HCP: 21

Contract: 3♠ S

North:

♠ 1098543

♥ J92

♦ Q8

♣ 93

South:

♠ QJ6

♥ AKQ5

♦ K72

♣ AQ8

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 172

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ Q10

♥ A103

♦ KJ7

♣ AKQJ7

South:

♠ A8

♥ Q72

♦ Q52

♣ 109654

West North East South

2NT Pass 3NT

AP

## South hands (Practice Page)

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

Board: 169	♠ AK10	The opponents are silent.
Dealer: S	♥ K9652	
Vul: Both	♦ KJ	You bid first.
HCP: 20	♣ AQ9	

Board: 170	♠ 873	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ 97	Partner bids first.
HCP: 4	♣ K108753	

Board: 171	♠ QJ6	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: None	♦ K72	You bid first.
HCP: 21	♣ AQ8	

Board: 172	♠ A8	The opponents are silent.
Dealer: N	♥ Q72	
Vul: NS	♦ Q52	Partner bids first.
HCP: 8	♣ 109654	

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

Board: 169

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ —

♥ Q74

♦ A984

♣ J107654

South:

♠ AK10

♥ K9652

♦ KJ

♣ AQ9

West North East South

2NT

Pass 3NT AP

Board: 170

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 4♣ N

North:

♠ 102

♥ AK108

♦ AK85

♣ AQ4

South:

♠ 873

♥ J5

♦ 97

♣ K108753

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 171

Dealer: S

Vul: None

North HCP: 3

South HCP: 21

Contract: 3♠ S

North:

♠ 1098543

♥ J92

♦ Q8

♣ 93

South:

♠ QJ6

♥ AKQ5

♦ K72

♣ AQ8

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 172

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ Q10

♥ A103

♦ KJ7

♣ AKQJ7

South:

♠ A8

♥ Q72

♦ Q52

♣ 109654

West North East South

2NT Pass 3NT

AP

## North hands (Practice Page)

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

Board: 173	♠ QJ93	The opponents are silent.
Dealer: S	♥ KQ98	
Vul: EW	♦ K1086	Partner bids first.
HCP: 13	♣ Q	

Board: 174	♠ K4	The opponents are silent.
Dealer: N	♥ Q98	
Vul: None	♦ AKJ72	You bid first.
HCP: 20	♣ AK8	

Board: 175	♠ 98654	West Bids 4♦ if possible.
Dealer: S	♥ 2	
Vul: NS	♦ 985	Partner bids first.
HCP: 0	♣ 8743	

Board: 176	♠ AJ97	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ AK83	You bid first.
HCP: 20	♣ AJ9	

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

Board: 173

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6♠ S

North:

♠ QJ93

♥ KQ98

♦ K1086

♣ Q

South:

♠ AK76

♥ A10

♦ AQ97

♣ A85

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>4</sup>	Pass	5♦
------	-----------------	------	----

Pass	5♥ <sup>5</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

5. ♠ queen and ♥ king

Board: 174

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K4

♥ Q98

♦ AKJ72

♣ AK8

South:

♠ A983

♥ AJ1032

♦ Q4

♣ 97

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

Pass	3♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4♥	Pass	4NT <sup>3</sup>
------	----	------	------------------

Pass	5♣ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Stayman

2. SMOLEN

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=1

Board: 175

Dealer: S

Vul: NS

North HCP: 0

South HCP: 21

Contract: 4♠ N

North:

♠ 98654

♥ 2

♦ 985

♣ 8743

South:

♠ AKQJ

♥ KQ85

♦ Q7

♣ A65

West	North	East	South
			2NT

Pass	3♥	Pass	3NT <sup>1</sup>
------	----	------	------------------

4♦	4♠	AP	
----	----	----	--

1. Extended acceptance after NT



Board: 176  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 6♣ S

North:  
♠ AJ97  
♥ QJ  
♦ AK83  
♣ AJ9

South:  
♠ 532  
♥ A53  
♦ 6  
♣ KQ8764

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

## South hands (Practice Page)

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

Board: 173	♠ AK76	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ AQ97	You bid first.
HCP: 21	♣ A85	

Board: 174	♠ A983	The opponents are silent.
Dealer: N	♥ AJ1032	
Vul: None	♦ Q4	Partner bids first.
HCP: 11	♣ 97	

Board: 175	♠ AKQJ	West Bids 4♦ if possible.
Dealer: S	♥ KQ85	
Vul: NS	♦ Q7	You bid first.
HCP: 21	♣ A65	

Board: 176	♠ 532	The opponents are silent.
Dealer: N	♥ A53	
Vul: EW	♦ 6	Partner bids first.
HCP: 9	♣ KQ8764	

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

Board: 173

Dealer: S

Vul: EW

North HCP: 13

South HCP: 21

Contract: 6♠ S

North:

♠ QJ93

♥ KQ98

♦ K1086

♣ Q

South:

♠ AK76

♥ A10

♦ AQ97

♣ A85

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>4</sup>	Pass	5♦
------	-----------------	------	----

Pass	5♥ <sup>5</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=0/5 or 3/5

5. ♠ queen and ♥ king

Board: 174

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♥ N

North:

♠ K4

♥ Q98

♦ AKJ72

♣ AK8

South:

♠ A983

♥ AJ1032

♦ Q4

♣ 97

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

Pass	3♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4♥	Pass	4NT <sup>3</sup>
------	----	------	------------------

Pass	5♣ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Stayman

2. SMOLEN

3. Blackwood 0314, for ♥

4. A=2/5 or 5/5, Q(H)=1

Board: 175

Dealer: S

Vul: NS

North HCP: 0

South HCP: 21

Contract: 4♠ N

North:

♠ 98654

♥ 2

♦ 985

♣ 8743

South:

♠ AKQJ

♥ KQ85

♦ Q7

♣ A65

West	North	East	South
			2NT

Pass	3♥	Pass	3NT <sup>1</sup>
------	----	------	------------------

4♦	4♠	AP	
----	----	----	--

1. Extended acceptance after NT

Board: 176  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 6♣ S

North:  
♠ AJ97  
♥ QJ  
♦ AK83  
♣ AJ9

South:  
♠ 532  
♥ A53  
♦ 6  
♣ KQ8764

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

## North hands (Practice Page)

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

Board: 177	♠ 10984	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ J107	Partner bids first.
HCP: 9	♣ AQ98	

Board: 178	♠ A10853	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ K4	

Board: 179	♠ A432	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ Q	Partner bids first.
HCP: 14	♣ J9654	

Board: 180	♠ KJ	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ Q53	You bid first.
HCP: 21	♣ AKJ109	

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

Board: 177

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ 10984

♥ Q6

♦ J107

♣ AQ98

South:

♠ AKQ7

♥ A7

♦ A853

♣ K105

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♦ <sup>4</sup>	Pass	6♠
------	-----------------	------	----

AP

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

Board: 178

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ A10853

♥ AQ6

♦ AK3

♣ K4

South:

♠ J

♥ 103

♦ J108642

♣ AQJ10

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

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

AP

1. Gerber
2. A=3 out of 4

Board: 179

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♠ S

North:

♠ A432

♥ AK2

♦ Q

♣ J9654

South:

♠ QJ86

♥ QJ7

♦ AK108

♣ AK

West	North	East	South
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4♠
------	-----------------	------	----

Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
------	------------------	------	-----------------

Pass	6♠	AP	
------	----	----	--

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

Board: 180

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ KJ

♥ AK8

♦ Q53

♣ AKJ109

South:

♠ 109872

♥ J65

♦ AKJ86

♣ —

West	North	East	South
	2NT	Pass	3♥

Pass	3♠	Pass	3NT
------	----	------	-----

AP

## South hands (Practice Page)

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

Board: 177	♠ AKQ7	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ A853	You bid first.
HCP: 20	♣ K105	

Board: 178	♠ J	The opponents are silent.
Dealer: N	♥ 103	
Vul: Both	♦ J108642	Partner bids first.
HCP: 9	♣ AQJ10	

Board: 179	♠ QJ86	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ AK108	You bid first.
HCP: 20	♣ AK	

Board: 180	♠ 109872	The opponents are silent.
Dealer: N	♥ J65	
Vul: EW	♦ AKJ86	Partner bids first.
HCP: 9	♣ —	

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

Board: 177

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 6♠ S

North:

♠ 10984

♥ Q6

♦ J107

♣ AQ98

South:

♠ AKQ7

♥ A7

♦ A853

♣ K105

West	North	East	South
			2NT

Pass 3♣<sup>1</sup>

Pass 3♠

Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup>

Pass 5♦<sup>4</sup>

Pass 6♠

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

Board: 178

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♦ S

North:

♠ A10853

♥ AQ6

♦ AK3

♣ K4

South:

♠ J

♥ 103

♦ J108642

♣ AQJ10

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

Pass 4NT<sup>2</sup>

Pass 6♦

AP

1. Gerber

2. A=3 out of 4

Board: 179

Dealer: S

Vul: None

North HCP: 14

South HCP: 20

Contract: 6♠ S

North:

♠ A432

♥ AK2

♦ Q

♣ J9654

South:

♠ QJ86

♥ QJ7

♦ AK108

♣ AK

West	North	East	South
			2NT

Pass 3♣<sup>1</sup>

Pass 3♠

Pass 4♥<sup>2</sup>

Pass 4♠

Pass 4NT<sup>3</sup>

Pass 5♠<sup>4</sup>

Pass 6♠

AP

1. Stayman

2. artificial

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=1

Board: 180

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ KJ

♥ AK8

♦ Q53

♣ AKJ109

South:

♠ 109872

♥ J65

♦ AKJ86

♣ —

West	North	East	South
	2NT	Pass	3♥

Pass 3♠

Pass 3NT

AP



## North hands (Practice Page)

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

Board: 181	♠ 1072	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ A108	Partner bids first.
HCP: 7	♣ K7654	

Board: 182	♠ AK	The opponents are silent.
Dealer: N	♥ A108	
Vul: NS	♦ AQJ4	You bid first.
HCP: 21	♣ K764	

Board: 183	♠ AJ875	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ 43	Partner bids first.
HCP: 10	♣ A53	

Board: 184	♠ KJ653	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ AK8	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ KQJ83				2NT
Vul: Both	♥ 75	♥ AJ10				
North HCP: 7	♦ A108	♦ QJ	Pass	3NT	AP	
South HCP: 20	♣ K7654	♣ AQ10				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 106432		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A108	♥ KJ74	Pass	3♦	Pass	3♥ <sup>2</sup>
North HCP: 21	♦ AQJ4	♦ K2	Pass	3NT	AP	
South HCP: 10	♣ K764	♣ QJ				
Contract: 3N N						

1. Stayman  
2. SMOLEN

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ AJ875	♠ KQ1096				2NT
Vul: Both	♥ J74	♥ A2	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 10	♦ 43	♦ AK	Pass	4♣ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 21	♣ A53	♣ KQ94	Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
Contract: 7♠ S			Pass	5♥ <sup>6</sup>	Pass	5NT <sup>7</sup>
			Pass	6♣ <sup>8</sup>	Pass	7♠
			AP			

1. Extended acceptance after NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♦ stopper  
4. Cue bid, surplus  
5. Blackwood 0314, for ♠  
6. A=2/5 or 5/5, Q(S)=0  
7. King ask by 5NT  
8. K=0

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ KJ653	♠ A7				2NT
Vul: None	♥ AJ3	♥ Q8			Pass	3NT
North HCP: 21	♦ AJ	♦ Q7654	AP			
South HCP: 10	♣ AK8	♣ Q762				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 181	♠ KQJ83	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ QJ	You bid first.
HCP: 20	♣ AQ10	

Board: 182	♠ 106432	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: NS	♦ K2	Partner bids first.
HCP: 10	♣ QJ	

Board: 183	♠ KQ1096	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ KQ94	

Board: 184	♠ A7	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ Q7654	Partner bids first.
HCP: 10	♣ Q762	

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

Board: 181

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 1072

♥ 75

♦ A108

♣ K7654

South:

♠ KQJ83

♥ AJ10

♦ QJ

♣ AQ10

West North East South

2NT

Pass 3NT AP

Board: 182

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AK

♥ A108

♦ AQJ4

♣ K764

South:

♠ 106432

♥ KJ74

♦ K2

♣ QJ

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3♥<sup>2</sup>

Pass 3NT AP

1. Stayman
2. SMOLEN

Board: 183

Dealer: S

Vul: Both

North HCP: 10

South HCP: 21

Contract: 7♠ S

North:

♠ AJ875

♥ J74

♦ 43

♣ A53

South:

♠ KQ1096

♥ A2

♦ AK

♣ KQ94

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

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

Pass 4♥<sup>4</sup> Pass 4NT<sup>5</sup>

Pass 5♥<sup>6</sup> Pass 5NT<sup>7</sup>

Pass 6♣<sup>8</sup> Pass 7♠

AP

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=2/5 or 5/5, Q(S)=0
7. King ask by 5NT
8. K=0

Board: 184

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ KJ653

♥ AJ3

♦ AJ

♣ AK8

South:

♠ A7

♥ Q8

♦ Q7654

♣ Q762

West North East South

2NT Pass 3NT

AP

## North hands (Practice Page)

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

Board: 185	♠ 1042	The opponents are silent.
Dealer: S	♥ 1092	
Vul: NS	♦ AJ986	Partner bids first.
HCP: 5	♣ 94	

Board: 186	♠ K52	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ K987	You bid first.
HCP: 20	♣ AK9	

Board: 187	♠ A84	The opponents are silent.
Dealer: S	♥ 1095	
Vul: None	♦ J92	Partner bids first.
HCP: 11	♣ AQ109	

Board: 188	♠ AQ	West Doubles 6♥ if possible.
Dealer: N	♥ K6	
Vul: NS	♦ Q753	You bid first.
HCP: 21	♣ AKQJ7	

Board: 189	♠ 74	The opponents are silent.
Dealer: S	♥ J109854	
Vul: EW	♦ Q8	Partner bids first.
HCP: 5	♣ Q53	

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

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ KQJ75				2NT
Vul: NS	♥ 1092	♥ AK8				
North HCP: 5	♦ AJ986	♦ K102	Pass	3NT	AP	
South HCP: 20	♣ 94	♣ A3				
Contract: 3N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ984		2NT	Pass	3♥
Vul: EW	♥ AK4	♥ J1052				
North HCP: 20	♦ K987	♦ 5	Pass	3♠	AP	
South HCP: 4	♣ AK9	♣ 874				
Contract: 3♠ N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K2				2NT
Vul: None	♥ 1095	♥ AKQ6	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 11	♦ J92	♦ AQ106	Pass	4NT	AP	
South HCP: 21	♣ AQ109	♣ K86				
Contract: 4N S						

1. Gerber  
2. A=2 out of 4

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K10754		2NT	Pass	3♦
Vul: NS	♥ K6	♥ Q107432	Pass	3♥	Pass	6♥
North HCP: 21	♦ Q753	♦ 8	X	AP		
South HCP: 5	♣ AKQJ7	♣ 6				
Contract: 6♥X N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ A86				2NT
Vul: EW	♥ J109854	♥ A73				
North HCP: 5	♦ Q8	♦ KJ10	Pass	3♦	Pass	3♥
South HCP: 20	♣ Q53	♣ AKJ4	Pass	4♥	AP	
Contract: 4♥ S						

## South hands (Practice Page)

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

Board: 185	♠ KQJ75	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ K102	You bid first.
HCP: 20	♣ A3	
Board: 186	♠ QJ984	The opponents are silent.
Dealer: N	♥ J1052	
Vul: EW	♦ 5	Partner bids first.
HCP: 4	♣ 874	
Board: 187	♠ K2	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: None	♦ AQ106	You bid first.
HCP: 21	♣ K86	
Board: 188	♠ K10754	West Doubles 6♥ if possible.
Dealer: N	♥ Q107432	
Vul: NS	♦ 8	Partner bids first.
HCP: 5	♣ 6	
Board: 189	♠ A86	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ KJ10	You bid first.
HCP: 20	♣ AKJ4	

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

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ KQJ75				2NT
Vul: NS	♥ 1092	♥ AK8				
North HCP: 5	♦ AJ986	♦ K102	Pass	3NT	AP	
South HCP: 20	♣ 94	♣ A3				
Contract: 3N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ984				
Vul: EW	♥ AK4	♥ J1052		2NT	Pass	3♥
North HCP: 20	♦ K987	♦ 5	Pass	3♠	AP	
South HCP: 4	♣ AK9	♣ 874				
Contract: 3♠ N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K2				2NT
Vul: None	♥ 1095	♥ AKQ6	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 11	♦ J92	♦ AQ106	Pass	4NT	AP	
South HCP: 21	♣ AQ109	♣ K86				
Contract: 4N S						

1. Gerber  
2. A=2 out of 4

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K10754				
Vul: NS	♥ K6	♥ Q107432		2NT	Pass	3♦
North HCP: 21	♦ Q753	♦ 8	Pass	3♥	Pass	6♥
South HCP: 5	♣ AKQJ7	♣ 6	X	AP		
Contract: 6♥X N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ A86				
Vul: EW	♥ J109854	♥ A73				2NT
North HCP: 5	♦ Q8	♦ KJ10	Pass	3♦	Pass	3♥
South HCP: 20	♣ Q53	♣ AKJ4	Pass	4♥	AP	
Contract: 4♥ S						



## North hands (Practice Page)

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

Board: 190	♠ AJ	The opponents are silent.
Dealer: N	♥ A10753	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ AKJ3	

Board: 191	♠ Q8753	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ J95	Partner bids first.
HCP: 7	♣ J3	

Board: 192	♠ AQ95	The opponents are silent.
Dealer: N	♥ AK75	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ Q4	

Board: 193	♠ A84	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ Q432	Partner bids first.
HCP: 11	♣ AJ764	

Board: 194	♠ Q86	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ K10	You bid first.
HCP: 20	♣ AQ873	

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

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q98432		2NT	Pass	3♥
Vul: Both	♥ A10753	♥ KJ986	Pass	3♠	Pass	4♠
North HCP: 20	♦ K2	♦ 108	AP			
South HCP: 6	♣ AKJ3	♣ —				
Contract: 4♠ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ K6				2NT
Vul: NS	♥ K84	♥ QJ73	Pass	3♥	Pass	3♠
North HCP: 7	♦ J95	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ76				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ K2		2NT	Pass	3NT
Vul: EW	♥ AK75	♥ 1082	AP			
North HCP: 20	♦ KQ9	♦ J875				
South HCP: 8	♣ Q4	♣ A983				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K7				2NT
Vul: Both	♥ 3	♥ KQ1062	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 11	♦ Q432	♦ AK9	Pass	4NT	AP	
South HCP: 20	♣ AJ764	♣ KQ5	1. Gerber			
Contract: 4N S			2. A=1/4			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ94		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ K10	♦ AJ65	AP			
South HCP: 10	♣ AQ873	♣ 954	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 190	♠ Q98432	The opponents are silent.
Dealer: N	♥ KJ986	
Vul: Both	♦ 108	Partner bids first.
HCP: 6	♣ —	

Board: 191	♠ K6	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AQ76	

Board: 192	♠ K2	The opponents are silent.
Dealer: N	♥ 1082	
Vul: EW	♦ J875	Partner bids first.
HCP: 8	♣ A983	

Board: 193	♠ K7	The opponents are silent.
Dealer: S	♥ KQ1062	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ KQ5	

Board: 194	♠ AJ94	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ AJ65	Partner bids first.
HCP: 10	♣ 954	

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

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q98432		2NT	Pass	3♥
Vul: Both	♥ A10753	♥ KJ986	Pass	3♠	Pass	4♠
North HCP: 20	♦ K2	♦ 108	AP			
South HCP: 6	♣ AKJ3	♣ —				
Contract: 4♠ N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ Q8753	♠ K6				2NT
Vul: NS	♥ K84	♥ QJ73	Pass	3♥	Pass	3♠
North HCP: 7	♦ J95	♦ AKQ	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ76				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ K2		2NT	Pass	3NT
Vul: EW	♥ AK75	♥ 1082	AP			
North HCP: 20	♦ KQ9	♦ J875				
South HCP: 8	♣ Q4	♣ A983				
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K7				2NT
Vul: Both	♥ 3	♥ KQ1062	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 11	♦ Q432	♦ AK9	Pass	4NT	AP	
South HCP: 20	♣ AJ764	♣ KQ5	1. Gerber			
Contract: 4N S			2. A=1/4			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ94		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 106	Pass	3♦	Pass	3NT
North HCP: 20	♦ K10	♦ AJ65	AP			
South HCP: 10	♣ AQ873	♣ 954	1. Stayman			
Contract: 3N N						

## North hands (Practice Page)

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

Board: 195	♠ QJ1083	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ KJ9874	Partner bids first.
HCP: 7	♣ 8	

Board: 196	♠ AQJ10	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: Both	♦ AK9	You bid first.
HCP: 21	♣ A108	

Board: 197	♠ K1094	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ A1094	Partner bids first.
HCP: 12	♣ 85	

Board: 198	♠ Q105	The opponents are silent.
Dealer: N	♥ A52	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ AK104	

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

Board: 195

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 6♦ N

North:

♠ QJ1083

♥ 4

♦ KJ9874

♣ 8

South:

♠ 74

♥ AQJ63

♦ A106

♣ AKQ

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

2NT

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

Pass	6♦	AP	
------	----	----	--

Board: 196

Dealer: N

Vul: Both

North HCP: 21

South HCP: 8

Contract: 3N N

North:

♠ AQJ10

♥ QJ7

♦ AK9

♣ A108

South:

♠ 752

♥ A942

♦ Q86

♣ Q94

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

2NT

Pass

3♣<sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

AP

1. Stayman

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

2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>4</sup>	Pass	7♠
------	-----------------	------	----

AP

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♠  
4. A=0/5 or 3/5

Board: 197

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 7♠ S

North:

♠ K1094

♥ AJ7

♦ A1094

♣ 85

South:

♠ AQJ53

♥ K5

♦ K7

♣ AK93

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

2NT

Pass

3♣<sup>1</sup>

Pass	3♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

Pass	4♥	Pass	4NT <sup>3</sup>
------	----	------	------------------

Pass	5♣ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

AP

1. Stayman  
2. SMOLEN  
3. Blackwood 0314, for ♥  
4. A=0/5 or 3/5

Board: 198

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♥ N

North:

♠ Q105

♥ A52

♦ AK5

♣ AK104

South:

♠ AJ83

♥ Q10743

♦ J84

♣ Q

## South hands (Practice Page)

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

Board: 195	♠ 74	The opponents are silent.
Dealer: S	♥ AQJ63	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AKQ	

Board: 196	♠ 752	The opponents are silent.
Dealer: N	♥ A942	
Vul: Both	♦ Q86	Partner bids first.
HCP: 8	♣ Q94	

Board: 197	♠ AQJ53	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AK93	

Board: 198	♠ AJ83	The opponents are silent.
Dealer: N	♥ Q10743	
Vul: NS	♦ J84	Partner bids first.
HCP: 10	♣ Q	

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

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ QJ1083	♠ 74				2NT
Vul: EW	♥ 4	♥ AQJ63	Pass	3♥	Pass	3♠
North HCP: 7	♦ KJ9874	♦ A106	Pass	6♦	AP	
South HCP: 20	♣ 8	♣ AKQ				
Contract: 6♦ N						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 752		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ QJ7	♥ A942	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK9	♦ Q86	AP			
South HCP: 8	♣ A108	♣ Q94	1. Stayman			
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K1094	♠ AQJ53				2NT
Vul: None	♥ AJ7	♥ K5	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 12	♦ A1094	♦ K7	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 20	♣ 85	♣ AK93	Pass	5♣ <sup>4</sup>	Pass	7♠
Contract: 7♠ S			AP			
			1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=0/5 or 3/5			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ AJ83		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A52	♥ Q10743	Pass	3♦	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ AK5	♦ J84	Pass	4♥	Pass	4NT <sup>3</sup>
South HCP: 10	♣ AK104	♣ Q	Pass	5♣ <sup>4</sup>	Pass	6♥
Contract: 6♥ N			AP			
			1. Stayman			
			2. SMOLEN			
			3. Blackwood 0314, for ♥			
			4. A=0/5 or 3/5			



## North hands (Practice Page)

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

Board: 199	♠ Q95	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ QJ5	Partner bids first.
HCP: 13	♣ Q1094	

Board: 200	♠ KQ754	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ KQ6	You bid first.
HCP: 20	♣ AK	

Board: 201	♠ K2	The opponents are silent.
Dealer: S	♥ Q62	
Vul: NS	♦ J752	Partner bids first.
HCP: 9	♣ QJ87	

Board: 202	♠ AJ643	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AQJ6	

Board: 203	♠ K9	The opponents are silent.
Dealer: S	♥ K95	
Vul: None	♦ J85	Partner bids first.
HCP: 12	♣ KQ976	

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

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ43				2NT
Vul: Both	♥ AQ4	♥ K10	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 13	♦ QJ5	♦ AK98	Pass	6NT	AP	
South HCP: 21	♣ Q1094	♣ AK7				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQ754	♠ A82				
Vul: None	♥ QJ8	♥ K103		2NT	Pass	3NT
North HCP: 20	♦ KQ6	♦ 102	AP			
South HCP: 10	♣ AK	♣ QJ1073				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ Q7				2NT
Vul: NS	♥ Q62	♥ K43				
North HCP: 9	♦ J752	♦ AKQ8	Pass	3NT	AP	
South HCP: 21	♣ QJ87	♣ AK94				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AJ643	♠ K1095		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K3	♥ A86	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ	♦ 976	AP			
South HCP: 7	♣ AQJ6	♣ 1095				
Contract: 4♠ N			1. Stayman			

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A86				2NT
Vul: None	♥ K95	♥ AQ4	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 12	♦ J85	♦ AQ42	Pass	6NT	AP	
South HCP: 20	♣ KQ976	♣ A83				
Contract: 6N S			1. Gerber			
			2. A=0/4 or 4/4			

## South hands (Practice Page)

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

Board: 199	♠ KJ43	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ AK98	You bid first.
HCP: 21	♣ AK7	

Board: 200	♠ A82	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ 102	Partner bids first.
HCP: 10	♣ QJ1073	

Board: 201	♠ Q7	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ AKQ8	You bid first.
HCP: 21	♣ AK94	

Board: 202	♠ K1095	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ 976	Partner bids first.
HCP: 7	♣ 1095	

Board: 203	♠ A86	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ AQ42	You bid first.
HCP: 20	♣ A83	

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

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ KJ43				2NT
Vul: Both	♥ AQ4	♥ K10	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 13	♦ QJ5	♦ AK98	Pass	6NT	AP	
South HCP: 21	♣ Q1094	♣ AK7				
Contract: 6N S			1. Gerber			
			2. A=2 out of 4			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ KQ754	♠ A82				
Vul: None	♥ QJ8	♥ K103		2NT	Pass	3NT
North HCP: 20	♦ KQ6	♦ 102	AP			
South HCP: 10	♣ AK	♣ QJ1073				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ Q7				2NT
Vul: NS	♥ Q62	♥ K43				
North HCP: 9	♦ J752	♦ AKQ8	Pass	3NT	AP	
South HCP: 21	♣ QJ87	♣ AK94				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AJ643	♠ K1095		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ K3	♥ A86	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ	♦ 976	AP			
South HCP: 7	♣ AQJ6	♣ 1095				
Contract: 4♠ N			1. Stayman			

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A86				2NT
Vul: None	♥ K95	♥ AQ4	Pass	4♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 12	♦ J85	♦ AQ42	Pass	6NT	AP	
South HCP: 20	♣ KQ976	♣ A83				
Contract: 6N S			1. Gerber			
			2. A=0/4 or 4/4			

## North hands (Practice Page)

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

Board: 204	♠ QJ76	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ A7	You bid first.
HCP: 21	♣ KQ4	

Board: 205	♠ Q43	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ 103	Partner bids first.
HCP: 9	♣ QJ6543	

Board: 206	♠ AK4	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: Both	♦ K64	You bid first.
HCP: 21	♣ AQ5	

Board: 207	♠ KQ9	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ K98543	Partner bids first.
HCP: 15	♣ AQJ7	

Board: 208	♠ 985	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: EW	♦ AKJ5	You bid first.
HCP: 20	♣ K6	

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

Board: 204  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 9  
 Contract: 4♥ N

North:  
 ♠ QJ76  
 ♥ AKQ10  
 ♦ A7  
 ♣ KQ4

South:  
 ♠ AK3  
 ♥ 8532  
 ♦ Q10864  
 ♣ 5

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4♣ <sup>3</sup>	Pass	4♥
AP			
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			

Board: 205  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ Q43  
 ♥ A4  
 ♦ 103  
 ♣ QJ6543

South:  
 ♠ AK72  
 ♥ K107  
 ♦ KJ9  
 ♣ AK9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 206  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 5  
 Contract: 3N N

North:  
 ♠ AK4  
 ♥ KQ84  
 ♦ K64  
 ♣ AQ5

South:  
 ♠ 96  
 ♥ 632  
 ♦ A875  
 ♣ J976

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 207  
 Dealer: S  
 Vul: NS  
 North HCP: 15  
 South HCP: 20  
 Contract: 6♦ N

North:  
 ♠ KQ9  
 ♥ —  
 ♦ K98543  
 ♣ AQJ7

South:  
 ♠ A52  
 ♥ AK9  
 ♦ AQ  
 ♣ K8652

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

Board: 208  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ 985  
 ♥ AKQ8  
 ♦ AKJ5  
 ♣ K6

South:  
 ♠ AKQ4  
 ♥ 1064  
 ♦ 104  
 ♣ 10853

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

## South hands (Practice Page)

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

Board: 204	♠ AK3	The opponents are silent.
Dealer: N	♥ 8532	
Vul: NS	♦ Q10864	Partner bids first.
HCP: 9	♣ 5	

Board: 205	♠ AK72	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ KJ9	You bid first.
HCP: 21	♣ AK9	

Board: 206	♠ 96	The opponents are silent.
Dealer: N	♥ 632	
Vul: Both	♦ A875	Partner bids first.
HCP: 5	♣ J976	

Board: 207	♠ A52	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ K8652	

Board: 208	♠ AKQ4	The opponents are silent.
Dealer: N	♥ 1064	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ 10853	

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

Board: 204  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 9  
 Contract: 4♥ N

North:  
 ♠ QJ76  
 ♥ AKQ10  
 ♦ A7  
 ♣ KQ4

South:  
 ♠ AK3  
 ♥ 8532  
 ♦ Q10864  
 ♣ 5

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠ <sup>2</sup>
Pass	4♣ <sup>3</sup>	Pass	4♥
AP			
1. Stayman			
2. artificial			
3. Cue bid, a ♣ stopper			

Board: 205  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 21  
 Contract: 3N S

North:  
 ♠ Q43  
 ♥ A4  
 ♦ 103  
 ♣ QJ6543

South:  
 ♠ AK72  
 ♥ K107  
 ♦ KJ9  
 ♣ AK9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 206  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 5  
 Contract: 3N N

North:  
 ♠ AK4  
 ♥ KQ84  
 ♦ K64  
 ♣ AQ5

South:  
 ♠ 96  
 ♥ 632  
 ♦ A875  
 ♣ J976

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 207  
 Dealer: S  
 Vul: NS  
 North HCP: 15  
 South HCP: 20  
 Contract: 6♦ N

North:  
 ♠ KQ9  
 ♥ —  
 ♦ K98543  
 ♣ AQJ7

South:  
 ♠ A52  
 ♥ AK9  
 ♦ AQ  
 ♣ K8652

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

Board: 208  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 9  
 Contract: 3N N

North:  
 ♠ 985  
 ♥ AKQ8  
 ♦ AKJ5  
 ♣ K6

South:  
 ♠ AKQ4  
 ♥ 1064  
 ♦ 104  
 ♣ 10853

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



## North hands (Practice Page)

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

Board: 209	♠ Q843	The opponents are silent.
Dealer: S	♥ J82	
Vul: Both	♦ J9	Partner bids first.
HCP: 8	♣ A754	

Board: 210	♠ QJ	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AK106	You bid first.
HCP: 21	♣ AK864	

Board: 211	♠ QJ876	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ J96	Partner bids first.
HCP: 5	♣ 93	

Board: 212	♠ 53	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AK1096	You bid first.
HCP: 20	♣ AK85	

Board: 213	♠ K84	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AJ72	Partner bids first.
HCP: 18	♣ AQ106	

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

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ AJ9				2NT
Vul: Both	♥ J82	♥ AQ64	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ J9	♦ KQ4	Pass	3NT	AP	
South HCP: 21	♣ A754	♣ KQ6				
Contract: 3N S			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1098				
Vul: None	♥ A2	♥ J109654		2NT	Pass	3♦
North HCP: 21	♦ AK106	♦ 54	Pass	3♥	AP	
South HCP: 2	♣ AK864	♣ J10				
Contract: 3♥ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ QJ876	♠ AK1095				2NT
Vul: EW	♥ J86	♥ Q5	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 5	♦ J96	♦ A7	Pass	4♠	AP	
South HCP: 20	♣ 93	♣ AK107				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J107642				
Vul: Both	♥ AQ	♥ K3		2NT	Pass	3♥
North HCP: 20	♦ AK1096	♦ 432	Pass	3♠	Pass	4♠
South HCP: 7	♣ AK85	♣ QJ				
Contract: 4♠ N			AP			

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ				2NT
Vul: None	♥ A3	♥ KQ865	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 18	♦ AJ72	♦ KQ	Pass	7NT	AP	
South HCP: 20	♣ AQ106	♣ K98				
Contract: 7N S			1. Gerber			
			2. A=1/4			

## South hands (Practice Page)

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

Board: 209	♠ AJ9	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: Both	♦ KQ4	You bid first.
HCP: 21	♣ KQ6	

Board: 210	♠ 1098	The opponents are silent.
Dealer: N	♥ J109654	
Vul: None	♦ 54	Partner bids first.
HCP: 2	♣ J10	

Board: 211	♠ AK1095	The opponents are silent.
Dealer: S	♥ Q5	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ AK107	

Board: 212	♠ J107642	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ 432	Partner bids first.
HCP: 7	♣ QJ	

Board: 213	♠ AQJ	The opponents are silent.
Dealer: S	♥ KQ865	
Vul: None	♦ KQ	You bid first.
HCP: 20	♣ K98	

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

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ Q843	♠ AJ9				2NT
Vul: Both	♥ J82	♥ AQ64	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ J9	♦ KQ4	Pass	3NT	AP	
South HCP: 21	♣ A754	♣ KQ6				
Contract: 3N S			1. Stayman			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1098				
Vul: None	♥ A2	♥ J109654		2NT	Pass	3♦
North HCP: 21	♦ AK106	♦ 54	Pass	3♥	AP	
South HCP: 2	♣ AK864	♣ J10				
Contract: 3♥ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ QJ876	♠ AK1095				2NT
Vul: EW	♥ J86	♥ Q5	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 5	♦ J96	♦ A7	Pass	4♠	AP	
South HCP: 20	♣ 93	♣ AK107				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ J107642				
Vul: Both	♥ AQ	♥ K3		2NT	Pass	3♥
North HCP: 20	♦ AK1096	♦ 432	Pass	3♠	Pass	4♠
South HCP: 7	♣ AK85	♣ QJ				
Contract: 4♠ N			AP			

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQJ				2NT
Vul: None	♥ A3	♥ KQ865	Pass	4♣ <sup>1</sup>	Pass	4♥ <sup>2</sup>
North HCP: 18	♦ AJ72	♦ KQ	Pass	7NT	AP	
South HCP: 20	♣ AQ106	♣ K98				
Contract: 7N S			1. Gerber			
			2. A=1/4			

## North hands (Practice Page)

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

Board: 214	♠ K95	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ AQ97	You bid first.
HCP: 21	♣ AKQ5	
Board: 215	♠ J64	The opponents are silent.
Dealer: S	♥ KJ10964	
Vul: Both	♦ 1074	Partner bids first.
HCP: 5	♣ 7	
Board: 216	♠ AQ	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ QJ862	You bid first.
HCP: 21	♣ AJ5	
Board: 217	♠ 75432	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: NS	♦ K9	Partner bids first.
HCP: 6	♣ 1053	
Board: 218	♠ J107	West Doubles 3♣ if possible.
Dealer: N	♥ AK5	
Vul: EW	♦ AKJ3	You bid first.
HCP: 20	♣ A98	

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

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 832		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K6	♥ J1053	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ97	♦ K65	AP			
South HCP: 5	♣ AKQ5	♣ J104				
Contract: 3N N			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AQ8				2NT
Vul: Both	♥ KJ10964	♥ 872	Pass	3♦	Pass	3♥
North HCP: 5	♦ 1074	♦ AKQ6	Pass	4♥	AP	
South HCP: 21	♣ 7	♣ AQ10				
Contract: 4♥ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J10432		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK7	♥ Q983	Pass	3♦	Pass	3♥ <sup>2</sup>
North HCP: 21	♦ QJ862	♦ A5	Pass	3NT	AP	
South HCP: 7	♣ AJ5	♣ 74				
Contract: 3N N			1. Stayman			
			2. SMOLEN			

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 75432	♠ AKJ8				2NT
Vul: NS	♥ QJ6	♥ A5	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 6	♦ K9	♦ AQ65	Pass	4♠	AP	
South HCP: 21	♣ 1053	♣ QJ4				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ A854		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK5	♥ Q9863	X	3♦	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ AKJ3	♦ 65	Pass	4♥	AP	
South HCP: 7	♣ A98	♣ J4				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

## South hands (Practice Page)

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

Board: 214	♠ 832	The opponents are silent.
Dealer: N	♥ J1053	
Vul: NS	♦ K65	Partner bids first.
HCP: 5	♣ J104	
Board: 215	♠ AQ8	The opponents are silent.
Dealer: S	♥ 872	
Vul: Both	♦ AKQ6	You bid first.
HCP: 21	♣ AQ10	
Board: 216	♠ J10432	The opponents are silent.
Dealer: N	♥ Q983	
Vul: None	♦ A5	Partner bids first.
HCP: 7	♣ 74	
Board: 217	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ AQ65	You bid first.
HCP: 21	♣ QJ4	
Board: 218	♠ A854	West Doubles 3♣ if possible.
Dealer: N	♥ Q9863	
Vul: EW	♦ 65	Partner bids first.
HCP: 7	♣ J4	

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

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ 832		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ K6	♥ J1053	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ97	♦ K65	AP			
South HCP: 5	♣ AKQ5	♣ J104				
Contract: 3N N			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AQ8				2NT
Vul: Both	♥ KJ10964	♥ 872	Pass	3♦	Pass	3♥
North HCP: 5	♦ 1074	♦ AKQ6	Pass	4♥	AP	
South HCP: 21	♣ 7	♣ AQ10				
Contract: 4♥ S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J10432		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AK7	♥ Q983	Pass	3♦	Pass	3♥ <sup>2</sup>
North HCP: 21	♦ QJ862	♦ A5	Pass	3NT	AP	
South HCP: 7	♣ AJ5	♣ 74				
Contract: 3N N			1. Stayman			
			2. SMOLEN			

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 75432	♠ AKJ8				2NT
Vul: NS	♥ QJ6	♥ A5	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 6	♦ K9	♦ AQ65	Pass	4♠	AP	
South HCP: 21	♣ 1053	♣ QJ4				
Contract: 4♠ N			1. Extended acceptance after NT			

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ A854		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK5	♥ Q9863	X	3♦	Pass	3♠ <sup>2</sup>
North HCP: 20	♦ AKJ3	♦ 65	Pass	4♥	AP	
South HCP: 7	♣ A98	♣ J4				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			



## North hands (Practice Page)

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

Board: 219	♠ K64	The opponents are silent.
Dealer: S	♥ Q1087	
Vul: None	♦ QJ97	Partner bids first.
HCP: 8	♣ 86	

Board: 220	♠ Q8	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ AK854	You bid first.
HCP: 21	♣ AJ4	

Board: 221	♠ 632	The opponents are silent.
Dealer: S	♥ 864	
Vul: EW	♦ KQ1083	Partner bids first.
HCP: 7	♣ Q9	

Board: 222	♠ KQ6	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ Q65	You bid first.
HCP: 20	♣ AQ54	

Board: 223	♠ 1043	The opponents are silent.
Dealer: S	♥ 106543	
Vul: NS	♦ 6	Partner bids first.
HCP: 5	♣ AJ63	

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

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ AQ				2NT
Vul: None	♥ Q1087	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ QJ97	♦ A843	Pass	3NT	AP	
South HCP: 21	♣ 86	♣ A975				
Contract: 3N S						1. Stayman

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K54				
Vul: NS	♥ AK10	♥ Q85		2NT	Pass	3NT
North HCP: 21	♦ AK854	♦ Q9632	AP			
South HCP: 7	♣ AJ4	♣ 95				
Contract: 3N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKJ8				2NT
Vul: EW	♥ 864	♥ KJ109				
North HCP: 7	♦ KQ1083	♦ AJ	Pass	3NT	AP	
South HCP: 21	♣ Q9	♣ A104				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 7432				3♣ <sup>1</sup>
Vul: Both	♥ AK6	♥ 9753	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q65	♦ AJ8	AP			
South HCP: 6	♣ AQ54	♣ J9				
Contract: 3N N						1. Stayman

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ A7				2NT
Vul: NS	♥ 106543	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 5	♦ 6	♦ KQ5	Pass	3NT	Pass	4♥
South HCP: 21	♣ AJ63	♣ KQ1085	AP			
Contract: 4♥ S						

## South hands (Practice Page)

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

Board: 219	♠ AQ	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ A843	You bid first.
HCP: 21	♣ A975	

Board: 220	♠ K54	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ Q9632	Partner bids first.
HCP: 7	♣ 95	

Board: 221	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: EW	♦ AJ	You bid first.
HCP: 21	♣ A104	

Board: 222	♠ 7432	The opponents are silent.
Dealer: N	♥ 9753	
Vul: Both	♦ AJ8	Partner bids first.
HCP: 6	♣ J9	

Board: 223	♠ A7	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ KQ5	You bid first.
HCP: 21	♣ KQ1085	

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

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ AQ				2NT
Vul: None	♥ Q1087	♥ AK5	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 8	♦ QJ97	♦ A843	Pass	3NT	AP	
South HCP: 21	♣ 86	♣ A975				
Contract: 3N S			1. Stayman			

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K54				
Vul: NS	♥ AK10	♥ Q85		2NT	Pass	3NT
North HCP: 21	♦ AK854	♦ Q9632	AP			
South HCP: 7	♣ AJ4	♣ 95				
Contract: 3N N						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKJ8				2NT
Vul: EW	♥ 864	♥ KJ109				
North HCP: 7	♦ KQ1083	♦ AJ	Pass	3NT	AP	
South HCP: 21	♣ Q9	♣ A104				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 7432		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK6	♥ 9753	Pass	3♦	Pass	3NT
North HCP: 20	♦ Q65	♦ AJ8	AP			
South HCP: 6	♣ AQ54	♣ J9				
Contract: 3N N			1. Stayman			

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 1043	♠ A7				2NT
Vul: NS	♥ 106543	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 5	♦ 6	♦ KQ5	Pass	3NT	Pass	4♥
South HCP: 21	♣ AJ63	♣ KQ1085	AP			
Contract: 4♥ S						

## North hands (Practice Page)

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

Board: 224	♠ AK8	The opponents are silent.
Dealer: N	♥ A983	
Vul: EW	♦ K3	You bid first.
HCP: 21	♣ AK94	

Board: 225	♠ J97	The opponents are silent.
Dealer: S	♥ 85	
Vul: Both	♦ KJ109	Partner bids first.
HCP: 7	♣ Q954	

Board: 226	♠ KJ873	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ KQ9	You bid first.
HCP: 20	♣ AK7	

Board: 227	♠ J8762	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ Q1086	Partner bids first.
HCP: 7	♣ A97	

Board: 228	♠ K98	The opponents are silent.
Dealer: N	♥ AK98	
Vul: Both	♦ AQ3	You bid first.
HCP: 20	♣ A104	

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

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ954		2NT	Pass	3♥
Vul: EW	♥ A983	♥ K10	Pass	3♠	Pass	3NT
North HCP: 21	♦ K3	♦ A1094	Pass	4♠	AP	
South HCP: 10	♣ AK94	♣ 108				
Contract: 4♠ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK1064				2NT
Vul: Both	♥ 85	♥ AJ	Pass	3NT	AP	
North HCP: 7	♦ KJ109	♦ A862				
South HCP: 20	♣ Q954	♣ A6				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ KJ873	♠ 62		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A8	♥ 5432	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ9	♦ A84	AP			
South HCP: 5	♣ AK7	♣ J1095	1. Stayman			
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ J8762	♠ AKQ				2NT
Vul: EW	♥ 4	♥ KJ2	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q1086	♦ A54	Pass	3NT	Pass	4♠
South HCP: 21	♣ A97	♣ KJ106	AP			
Contract: 4♠ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ AQ76		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK98	♥ J7	Pass	3♥	Pass	6♣
North HCP: 20	♦ AQ3	♦ 2	AP			
South HCP: 13	♣ A104	♣ KQJ873	1. Stayman			
Contract: 6♣ S						

## South hands (Practice Page)

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

Board: 224	♠ QJ954	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ A1094	Partner bids first.
HCP: 10	♣ 108	

Board: 225	♠ AK1064	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ A862	You bid first.
HCP: 20	♣ A6	

Board: 226	♠ 62	The opponents are silent.
Dealer: N	♥ 5432	
Vul: None	♦ A84	Partner bids first.
HCP: 5	♣ J1095	

Board: 227	♠ AKQ	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ A54	You bid first.
HCP: 21	♣ KJ106	

Board: 228	♠ AQ76	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ 2	Partner bids first.
HCP: 13	♣ KQJ873	

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

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ954		2NT	Pass	3♥
Vul: EW	♥ A983	♥ K10	Pass	3♠	Pass	3NT
North HCP: 21	♦ K3	♦ A1094	Pass	4♠	AP	
South HCP: 10	♣ AK94	♣ 108				
Contract: 4♠ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AK1064				2NT
Vul: Both	♥ 85	♥ AJ	Pass	3NT	AP	
North HCP: 7	♦ KJ109	♦ A862				
South HCP: 20	♣ Q954	♣ A6				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ KJ873	♠ 62		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ A8	♥ 5432	Pass	3♠	Pass	3NT
North HCP: 20	♦ KQ9	♦ A84	AP			
South HCP: 5	♣ AK7	♣ J1095	1. Stayman			
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ J8762	♠ AKQ				2NT
Vul: EW	♥ 4	♥ KJ2	Pass	3♥	Pass	3♠
North HCP: 7	♦ Q1086	♦ A54	Pass	3NT	Pass	4♠
South HCP: 21	♣ A97	♣ KJ106	AP			
Contract: 4♠ S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ AQ76		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AK98	♥ J7	Pass	3♥	Pass	6♣
North HCP: 20	♦ AQ3	♦ 2	AP			
South HCP: 13	♣ A104	♣ KQJ873	1. Stayman			
Contract: 6♣ S						



## North hands (Practice Page)

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

Board: 229	♠ J10765432	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ 72	Partner bids first.
HCP: 4	♣ K65	

Board: 230	♠ AKQ	The opponents are silent.
Dealer: N	♥ KQ1094	
Vul: Both	♦ 109	You bid first.
HCP: 20	♣ AQ9	

Board: 231	♠ KJ108	The opponents are silent.
Dealer: S	♥ 96532	
Vul: None	♦ 954	Partner bids first.
HCP: 4	♣ 9	

Board: 232	♠ KQJ83	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AQ5	

Board: 233	♠ 75432	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ 983	Partner bids first.
HCP: 3	♣ K643	

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

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ J10765432	♠ A9				2NT
Vul: None	♥ —	♥ A763	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 4	♦ 72	♦ AKJ96	AP			
South HCP: 20	♣ K65	♣ A8	1. Texas			
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 92				
Vul: Both	♥ KQ1094	♥ A82		2NT	Pass	3NT
North HCP: 20	♦ 109	♦ KJ7652	AP			
South HCP: 8	♣ AQ9	♣ 85				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KJ108	♠ AQ				2NT
Vul: None	♥ 96532	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 4	♦ 954	♦ Q102	AP			
South HCP: 21	♣ 9	♣ AK1075				
Contract: 3♥ S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ KQJ83	♠ 10				
Vul: NS	♥ 106	♥ KJ9832		2NT	Pass	4♦ <sup>1</sup>
North HCP: 21	♦ AKQ	♦ 962	Pass	4♥	AP	
South HCP: 4	♣ AQ5	♣ 643	1. Texas			
Contract: 4♥ N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 75432	♠ K10				2NT
Vul: EW	♥ 9	♥ KJ542	Pass	3♥	Pass	3♠
North HCP: 3	♦ 983	♦ AKQ10	AP			
South HCP: 20	♣ K643	♣ A10				
Contract: 3♠ S						

## South hands (Practice Page)

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

Board: 229	♠ A9	The opponents are silent.
Dealer: S	♥ A763	
Vul: None	♦ AKJ96	You bid first.
HCP: 20	♣ A8	

Board: 230	♠ 92	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ KJ7652	Partner bids first.
HCP: 8	♣ 85	

Board: 231	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ Q102	You bid first.
HCP: 21	♣ AK1075	

Board: 232	♠ 10	The opponents are silent.
Dealer: N	♥ KJ9832	
Vul: NS	♦ 962	Partner bids first.
HCP: 4	♣ 643	

Board: 233	♠ K10	The opponents are silent.
Dealer: S	♥ KJ542	
Vul: EW	♦ AKQ10	You bid first.
HCP: 20	♣ A10	

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

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ J10765432	♠ A9				2NT
Vul: None	♥ —	♥ A763	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 4	♦ 72	♦ AKJ96	AP			
South HCP: 20	♣ K65	♣ A8	1. Texas			
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 92				
Vul: Both	♥ KQ1094	♥ A82		2NT	Pass	3NT
North HCP: 20	♦ 109	♦ KJ7652	AP			
South HCP: 8	♣ AQ9	♣ 85				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ KJ108	♠ AQ				2NT
Vul: None	♥ 96532	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 4	♦ 954	♦ Q102	AP			
South HCP: 21	♣ 9	♣ AK1075				
Contract: 3♥ S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ KQJ83	♠ 10				
Vul: NS	♥ 106	♥ KJ9832		2NT	Pass	4♦ <sup>1</sup>
North HCP: 21	♦ AKQ	♦ 962	Pass	4♥	AP	
South HCP: 4	♣ AQ5	♣ 643	1. Texas			
Contract: 4♥ N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 75432	♠ K10				2NT
Vul: EW	♥ 9	♥ KJ542	Pass	3♥	Pass	3♠
North HCP: 3	♦ 983	♦ AKQ10	AP			
South HCP: 20	♣ K643	♣ A10				
Contract: 3♠ S						

## North hands (Practice Page)

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

Board: 234	♠ KJ5	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ AK654	You bid first.
HCP: 21	♣ AQ6	

Board: 235	♠ 872	The opponents are silent.
Dealer: S	♥ K32	
Vul: NS	♦ J932	Partner bids first.
HCP: 5	♣ J98	

Board: 236	♠ KQJ4	The opponents are silent.
Dealer: N	♥ A653	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ KQ5	

Board: 237	♠ J10	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: NS	♦ KJ1065	Partner bids first.
HCP: 11	♣ J4	

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

Board: 234  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 6♠ N

North:  
 ♠ KJ5  
 ♥ A9  
 ♦ AK654  
 ♣ AQ6

South:  
 ♠ 86432  
 ♥ K732  
 ♦ Q2  
 ♣ K8

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

1. Stayman
2. SMOLEN
3. Cue bid, surplus
4. Cue bid, a ♣ stopper
5. Cue bid, a ♥ stopper
6. Blackwood 0314, for ♠
7. A=0/5 or 3/5

Board: 235  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 872  
 ♥ K32  
 ♦ J932  
 ♣ J98

South:  
 ♠ AJ  
 ♥ J8  
 ♦ AK65  
 ♣ AK654

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 236  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ KQJ4  
 ♥ A653  
 ♦ AJ  
 ♣ KQ5

South:  
 ♠ A9  
 ♥ J8  
 ♦ K7642  
 ♣ 10974

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 237  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ J10  
 ♥ KQ97  
 ♦ KJ1065  
 ♣ J4

South:  
 ♠ KQ764  
 ♥ A64  
 ♦ Q4  
 ♣ AKQ

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

1. Stayman
2. Quantitative 4NT

## South hands (Practice Page)

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

Board: 234	♠ 86432	The opponents are silent.
Dealer: N	♥ K732	
Vul: None	♦ Q2	Partner bids first.
HCP: 8	♣ K8	

Board: 235	♠ AJ	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ AK65	You bid first.
HCP: 20	♣ AK654	

Board: 236	♠ A9	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ K7642	Partner bids first.
HCP: 8	♣ 10974	

Board: 237	♠ KQ764	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ Q4	You bid first.
HCP: 20	♣ AKQ	

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

Board: 234  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 8  
 Contract: 6♠ N

North:  
 ♠ KJ5  
 ♥ A9  
 ♦ AK654  
 ♣ AQ6

South:  
 ♠ 86432  
 ♥ K732  
 ♦ Q2  
 ♣ K8

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

1. Stayman
2. SMOLEN
3. Cue bid, surplus
4. Cue bid, a ♣ stopper
5. Cue bid, a ♥ stopper
6. Blackwood 0314, for ♠
7. A=0/5 or 3/5

Board: 235  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 20  
 Contract: 3N S

North:  
 ♠ 872  
 ♥ K32  
 ♦ J932  
 ♣ J98

South:  
 ♠ AJ  
 ♥ J8  
 ♦ AK65  
 ♣ AK654

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 236  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 8  
 Contract: 3N N

North:  
 ♠ KQJ4  
 ♥ A653  
 ♦ AJ  
 ♣ KQ5

South:  
 ♠ A9  
 ♥ J8  
 ♦ K7642  
 ♣ 10974

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 237  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 20  
 Contract: 4N S

North:  
 ♠ J10  
 ♥ KQ97  
 ♦ KJ1065  
 ♣ J4

South:  
 ♠ KQ764  
 ♥ A64  
 ♦ Q4  
 ♣ AKQ

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

1. Stayman
2. Quantitative 4NT



## North hands (Practice Page)

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

Board: 238	♠ 982	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ AK1085	

Board: 239	♠ 732	The opponents are silent.
Dealer: S	♥ Q876532	
Vul: Both	♦ —	Partner bids first.
HCP: 3	♣ J105	

Board: 240	♠ A102	The opponents are silent.
Dealer: N	♥ AK1086	
Vul: None	♦ Q97	You bid first.
HCP: 20	♣ AK	

Board: 241	♠ J1097652	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ Q96	Partner bids first.
HCP: 8	♣ A9	

Board: 242	♠ K104	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ KJ9	You bid first.
HCP: 21	♣ AQJ10	

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

Board: 238

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♠ N

North:

♠ 982

♥ AKQ

♦ A5

♣ AK1085

South:

♠ K107643

♥ J1064

♦ 6

♣ 43

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 239

Dealer: S

Vul: Both

North HCP: 3

South HCP: 21

Contract: 4♥ S

North:

♠ 732

♥ Q876532

♦ —

♣ J105

South:

♠ AK9

♥ J94

♦ A96

♣ AKQ6

West North East South

2NT

Pass 4♦<sup>1</sup> Pass 4♥

AP

1. Texas

Board: 240

Dealer: N

Vul: None

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ A102

♥ AK1086

♦ Q97

♣ AK

South:

♠ KQ

♥ J7

♦ AK862

♣ 10954

West North East South

2NT Pass 4♣<sup>1</sup>

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

AP

1. Gerber

2. A=3 out of 4

Board: 241

Dealer: S

Vul: EW

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J1097652

♥ J

♦ Q96

♣ A9

South:

♠ AKQ

♥ AKQ5

♦ J2

♣ J876

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 242

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 4♠ N

North:

♠ K104

♥ AK2

♦ KJ9

♣ AQJ10

South:

♠ Q9853

♥ Q104

♦ Q6

♣ K85

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

## South hands (Practice Page)

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

Board: 238      ♠ K107643

Dealer: N      ♥ J1064

Vul: EW      ♦ 6

HCP: 4      ♣ 43

The opponents are silent.

Partner bids first.

Board: 239      ♠ AK9

Dealer: S      ♥ J94

Vul: Both      ♦ A96

HCP: 21      ♣ AKQ6

The opponents are silent.

You bid first.

Board: 240      ♠ KQ

Dealer: N      ♥ J7

Vul: None      ♦ AK862

HCP: 13      ♣ 10954

The opponents are silent.

Partner bids first.

Board: 241      ♠ AKQ

Dealer: S      ♥ AKQ5

Vul: EW      ♦ J2

HCP: 20      ♣ J876

The opponents are silent.

You bid first.

Board: 242      ♠ Q9853

Dealer: N      ♥ Q104

Vul: None      ♦ Q6

HCP: 9      ♣ K85

The opponents are silent.

Partner bids first.

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

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ 982	♠ K107643		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AKQ	♥ J1064				
North HCP: 20	♦ A5	♦ 6	Pass	4♠	AP	
South HCP: 4	♣ AK1085	♣ 43	1. Texas			
Contract: 4♠ N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK9				2NT
Vul: Both	♥ Q876532	♥ J94	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 3	♦ —	♦ A96	AP			
South HCP: 21	♣ J105	♣ AKQ6	1. Texas			
Contract: 4♥ S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AK1086	♥ J7	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ Q97	♦ AK862	AP			
South HCP: 13	♣ AK	♣ 10954	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ J1097652	♠ AKQ				2NT
Vul: EW	♥ J	♥ AKQ5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q96	♦ J2	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 20	♣ A9	♣ J876	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ Q9853		2NT	Pass	3♥
Vul: None	♥ AK2	♥ Q104				
North HCP: 21	♦ KJ9	♦ Q6	Pass	3♠	Pass	3NT
South HCP: 9	♣ AQJ10	♣ K85	Pass	4♠	AP	
Contract: 4♠ N						

## North hands (Practice Page)

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

Board: 243	♠ 732	The opponents are silent.
Dealer: S	♥ J87	
Vul: NS	♦ 96	Partner bids first.
HCP: 4	♣ QJ1093	

Board: 244	♠ AK3	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: Both	♦ A94	You bid first.
HCP: 21	♣ AQ107	

Board: 245	♠ J3	The opponents are silent.
Dealer: S	♥ K74	
Vul: None	♦ 83	Partner bids first.
HCP: 10	♣ KQJ865	

Board: 246	♠ AQ	The opponents are silent.
Dealer: N	♥ KJ72	
Vul: NS	♦ KQJ103	You bid first.
HCP: 21	♣ KQ	

Board: 247	♠ KQ632	The opponents are silent.
Dealer: S	♥ K72	
Vul: EW	♦ 74	Partner bids first.
HCP: 10	♣ Q97	

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

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AKJ9				2NT
Vul: NS	♥ J87	♥ 63				
North HCP: 4	♦ 96	♦ AKJ2	AP			
South HCP: 20	♣ QJ1093	♣ A74				
Contract: 2N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J2		2NT	Pass	3NT
Vul: Both	♥ KJ10	♥ A7				
North HCP: 21	♦ A94	♦ J10765	AP			
South HCP: 10	♣ AQ107	♣ KJ53				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AKQ				2NT
Vul: None	♥ K74	♥ A653				
North HCP: 10	♦ 83	♦ K2	Pass	3NT	AP	
South HCP: 20	♣ KQJ865	♣ A973				
Contract: 3N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K8732		2NT	Pass	3♥
Vul: NS	♥ KJ72	♥ 1096				
North HCP: 21	♦ KQJ103	♦ 8	Pass	3♠	AP	
South HCP: 4	♣ KQ	♣ J1075				
Contract: 3♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ A1097				2NT
Vul: EW	♥ K72	♥ AQ6	Pass	3♥	Pass	3♠
North HCP: 10	♦ 74	♦ Q96	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q97	♣ AKJ	AP			
Contract: 4♠ S						

## South hands (Practice Page)

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

Board: 243	♠ AKJ9	The opponents are silent.
Dealer: S	♥ 63	
Vul: NS	♦ AKJ2	You bid first.
HCP: 20	♣ A74	

Board: 244	♠ J2	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ J10765	Partner bids first.
HCP: 10	♣ KJ53	

Board: 245	♠ AKQ	The opponents are silent.
Dealer: S	♥ A653	
Vul: None	♦ K2	You bid first.
HCP: 20	♣ A973	

Board: 246	♠ K8732	The opponents are silent.
Dealer: N	♥ 1096	
Vul: NS	♦ 8	Partner bids first.
HCP: 4	♣ J1075	

Board: 247	♠ A1097	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ Q96	You bid first.
HCP: 20	♣ AKJ	

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

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AKJ9				2NT
Vul: NS	♥ J87	♥ 63				
North HCP: 4	♦ 96	♦ AKJ2	AP			
South HCP: 20	♣ QJ1093	♣ A74				
Contract: 2N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ J2		2NT	Pass	3NT
Vul: Both	♥ KJ10	♥ A7				
North HCP: 21	♦ A94	♦ J10765	AP			
South HCP: 10	♣ AQ107	♣ KJ53				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AKQ				2NT
Vul: None	♥ K74	♥ A653				
North HCP: 10	♦ 83	♦ K2	Pass	3NT	AP	
South HCP: 20	♣ KQJ865	♣ A973				
Contract: 3N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K8732		2NT	Pass	3♥
Vul: NS	♥ KJ72	♥ 1096				
North HCP: 21	♦ KQJ103	♦ 8	Pass	3♠	AP	
South HCP: 4	♣ KQ	♣ J1075				
Contract: 3♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ KQ632	♠ A1097				2NT
Vul: EW	♥ K72	♥ AQ6	Pass	3♥	Pass	3♠
North HCP: 10	♦ 74	♦ Q96	Pass	3NT	Pass	4♠
South HCP: 20	♣ Q97	♣ AKJ	AP			
Contract: 4♠ S						



## North hands (Practice Page)

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

Board: 248	♠ AJ63	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: None	♦ KJ9	You bid first.
HCP: 21	♣ A9	
Board: 249	♠ J109732	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ K53	Partner bids first.
HCP: 8	♣ J96	
Board: 250	♠ AKJ9	West Doubles 3♣ if possible.
Dealer: N	♥ AQ4	
Vul: Both	♦ J63	You bid first.
HCP: 21	♣ AQ6	
Board: 251	♠ KQ1062	The opponents are silent.
Dealer: S	♥ K873	
Vul: EW	♦ Q	Partner bids first.
HCP: 10	♣ 975	

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

Board: 248

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6♠ S

North:

♠ AJ63

♥ AKJ10

♦ KJ9

♣ A9

South:

♠ KQ985

♥ Q4

♦ A103

♣ J106

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

	2NT	Pass	3♥
--	-----	------	----

Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
------	------------------	------	-----------------

Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>5</sup>	Pass	6♠
------	-----------------	------	----

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 249

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J109732

♥ K

♦ K53

♣ J96

South:

♠ AK

♥ 1073

♦ A10842

♣ AKQ

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

			2NT
--	--	--	-----

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

Pass	6♠	AP	
------	----	----	--

Board: 250

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AKJ9

♥ AQ4

♦ J63

♣ AQ6

South:

♠ 107

♥ J973

♦ A975

♣ 1095

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

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

X	3♠	Pass	3NT
---	----	------	-----

AP

1. Stayman

Board: 251  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 6♠ S

North:  
♠ KQ1062  
♥ K873  
♦ Q  
♣ 975

South:  
♠ AJ3  
♥ A6  
♦ AK74  
♣ AJ62

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

1. Stayman
2. SMOLEN
3. Cue bid, surplus
4. Cue bid, a ♣ stopper
5. Blackwood 0314, for ♠
6. A=1/5 or 4/5

## South hands (Practice Page)

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

Board: 248	♠ KQ985	The opponents are silent.
Dealer: N	♥ Q4	
Vul: None	♦ A103	Partner bids first.
HCP: 12	♣ J106	

Board: 249	♠ AK	The opponents are silent.
Dealer: S	♥ 1073	
Vul: NS	♦ A10842	You bid first.
HCP: 20	♣ AKQ	

Board: 250	♠ 107	West Doubles 3♣ if possible.
Dealer: N	♥ J973	
Vul: Both	♦ A975	Partner bids first.
HCP: 5	♣ 1095	

Board: 251	♠ AJ3	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ AK74	You bid first.
HCP: 21	♣ AJ62	

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

Board: 248

Dealer: N

Vul: None

North HCP: 21

South HCP: 12

Contract: 6♠ S

North:

♠ AJ63

♥ AKJ10

♦ KJ9

♣ A9

South:

♠ KQ985

♥ Q4

♦ A103

♣ J106

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♣<sup>5</sup> Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 249

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♠ S

North:

♠ J109732

♥ K

♦ K53

♣ J96

South:

♠ AK

♥ 1073

♦ A10842

♣ AKQ

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP

Board: 250

Dealer: N

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ AKJ9

♥ AQ4

♦ J63

♣ AQ6

South:

♠ 107

♥ J973

♦ A975

♣ 1095

West North East South

2NT Pass 3♣<sup>1</sup>

X 3♠ Pass 3NT

AP

1. Stayman

Board: 251  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 6♠ S

North:  
♠ KQ1062  
♥ K873  
♦ Q  
♣ 975

South:  
♠ AJ3  
♥ A6  
♦ AK74  
♣ AJ62

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

1. Stayman
2. SMOLEN
3. Cue bid, surplus
4. Cue bid, a ♣ stopper
5. Blackwood 0314, for ♠
6. A=1/5 or 4/5

## North hands (Practice Page)

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

Board: 252	♠ KQ6	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ J7	You bid first.
HCP: 20	♣ AQJ9	

Board: 253	♠ 107654	The opponents are silent.
Dealer: S	♥ 654	
Vul: None	♦ 10	Partner bids first.
HCP: 2	♣ Q653	

Board: 254	♠ AKJ9	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ Q7	You bid first.
HCP: 20	♣ AQ985	

Board: 255	♠ A6	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ AJ972	Partner bids first.
HCP: 15	♣ KQJ7	

Board: 256	♠ AK832	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ Q7	You bid first.
HCP: 21	♣ AK5	

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

Board: 252

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ KQ6

♥ AK107

♦ J7

♣ AQJ9

South:

♠ A9873

♥ 95

♦ 65

♣ K654

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 253

Dealer: S

Vul: None

North HCP: 2

South HCP: 21

Contract: 3♠ S

North:

♠ 107654

♥ 654

♦ 10

♣ Q653

South:

♠ A8

♥ KQ3

♦ KQ7

♣ AK987

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 254

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♦ S

North:

♠ AKJ9

♥ A7

♦ Q7

♣ AQ985

South:

♠ 7653

♥ 52

♦ K106542

♣ 3

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦

AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 255

Dealer: S

Vul: Both

North HCP: 15

South HCP: 20

Contract: 7N S

North:

♠ A6

♥ 95

♦ AJ972

♣ KQJ7

South:

♠ KJ75

♥ AK103

♦ KQ

♣ A96

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 7NT AP

1. Gerber

2. A=2 out of 4

Board: 256

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AK832

♥ KQ7

♦ Q7

♣ AK5

South:

♠ Q7

♥ 1098

♦ J52

♣ J10987

West North East South

2NT AP



## South hands (Practice Page)

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

Board: 252	♠ A9873	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ 65	Partner bids first.
HCP: 7	♣ K654	

Board: 253	♠ A8	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ KQ7	You bid first.
HCP: 21	♣ AK987	

Board: 254	♠ 7653	The opponents are silent.
Dealer: N	♥ 52	
Vul: EW	♦ K106542	Partner bids first.
HCP: 3	♣ 3	

Board: 255	♠ KJ75	The opponents are silent.
Dealer: S	♥ AK103	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ A96	

Board: 256	♠ Q7	The opponents are silent.
Dealer: N	♥ 1098	
Vul: None	♦ J52	Partner bids first.
HCP: 4	♣ J10987	

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

Board: 252

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ KQ6

♥ AK107

♦ J7

♣ AQJ9

South:

♠ A9873

♥ 95

♦ 65

♣ K654

West North East South

2NT Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♠ AP

Board: 253

Dealer: S

Vul: None

North HCP: 2

South HCP: 21

Contract: 3♠ S

North:

♠ 107654

♥ 654

♦ 10

♣ Q653

South:

♠ A8

♥ KQ3

♦ KQ7

♣ AK987

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 254

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 4♦ S

North:

♠ AKJ9

♥ A7

♦ Q7

♣ AQ985

South:

♠ 7653

♥ 52

♦ K106542

♣ 3

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦

AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 255

Dealer: S

Vul: Both

North HCP: 15

South HCP: 20

Contract: 7N S

North:

♠ A6

♥ 95

♦ AJ972

♣ KQJ7

South:

♠ KJ75

♥ AK103

♦ KQ

♣ A96

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 7NT AP

1. Gerber

2. A=2 out of 4

Board: 256

Dealer: N

Vul: None

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AK832

♥ KQ7

♦ Q7

♣ AK5

South:

♠ Q7

♥ 1098

♦ J52

♣ J10987

West North East South

2NT AP

## North hands (Practice Page)

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

Board: 257	♠ 92	The opponents are silent.
Dealer: S	♥ QJ10872	
Vul: NS	♦ Q97	Partner bids first.
HCP: 5	♣ 53	

Board: 258	♠ AQJ94	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ KJ8	You bid first.
HCP: 21	♣ AQ4	

Board: 259	♠ Q	The opponents are silent.
Dealer: S	♥ 1073	
Vul: NS	♦ A74	Partner bids first.
HCP: 9	♣ K97643	

Board: 260	♠ J54	The opponents are silent.
Dealer: N	♥ AK74	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ AQ8	

Board: 261	♠ K1063	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ J1093	Partner bids first.
HCP: 11	♣ K7	

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

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ Q743				2NT
Vul: NS	♥ QJ10872	♥ A64	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q97	♦ AK	Pass	4♥	AP	
South HCP: 21	♣ 53	♣ AKJ10				
Contract: 4♥ S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AQJ94	♠ 62		2NT	Pass	4♠ <sup>1</sup>
Vul: None	♥ A9	♥ 6	Pass	5♣	AP	
North HCP: 21	♦ KJ8	♦ A9543	1. Minors			
South HCP: 4	♣ AQ4	♣ 108765				
Contract: 5♣ N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K5				2NT
Vul: NS	♥ 1073	♥ AK654	Pass	3NT	AP	
North HCP: 9	♦ A74	♦ K8				
South HCP: 20	♣ K97643	♣ AQJ8				
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ 10632		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK74	♥ J2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ9	♦ KJ106	AP			
South HCP: 8	♣ AQ8	♣ K43	1. Stayman			
Contract: 3N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ AQ2				2NT
Vul: None	♥ A93	♥ KJ65	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ J1093	♦ AQ7	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ K7	♣ AJ4	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

## South hands (Practice Page)

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

Board: 257	♠ Q743	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ AKJ10	

Board: 258	♠ 62	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ A9543	Partner bids first.
HCP: 4	♣ 108765	

Board: 259	♠ K5	The opponents are silent.
Dealer: S	♥ AK654	
Vul: NS	♦ K8	You bid first.
HCP: 20	♣ AQJ8	

Board: 260	♠ 10632	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 8	♣ K43	

Board: 261	♠ AQ2	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: None	♦ AQ7	You bid first.
HCP: 21	♣ AJ4	

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

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ Q743				2NT
Vul: NS	♥ QJ10872	♥ A64	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q97	♦ AK	Pass	4♥	AP	
South HCP: 21	♣ 53	♣ AKJ10				
Contract: 4♥ S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AQJ94	♠ 62		2NT	Pass	4♠ <sup>1</sup>
Vul: None	♥ A9	♥ 6	Pass	5♣	AP	
North HCP: 21	♦ KJ8	♦ A9543	1. Minors			
South HCP: 4	♣ AQ4	♣ 108765				
Contract: 5♣ N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K5				2NT
Vul: NS	♥ 1073	♥ AK654	Pass	3NT	AP	
North HCP: 9	♦ A74	♦ K8				
South HCP: 20	♣ K97643	♣ AQJ8				
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ 10632		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK74	♥ J2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ9	♦ KJ106	AP			
South HCP: 8	♣ AQ8	♣ K43	1. Stayman			
Contract: 3N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ AQ2				2NT
Vul: None	♥ A93	♥ KJ65	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ J1093	♦ AQ7	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ K7	♣ AJ4	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

## North hands (Practice Page)

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

Board: 262	♠ K4	East Bids 3♣ if possible.
Dealer: N	♥ AQJ102	
Vul: NS	♦ A106	You bid first.
HCP: 20	♣ AQ4	

Board: 263	♠ 106432	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ KJ975	Partner bids first.
HCP: 9	♣ Q	

Board: 264	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AK4	
Vul: NS	♦ A109	You bid first.
HCP: 21	♣ Q95	

Board: 265	♠ Q8532	The opponents are silent.
Dealer: S	♥ 876	
Vul: EW	♦ KQ10	Partner bids first.
HCP: 10	♣ K10	

Board: 266	♠ AJ9	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ KQJ3	You bid first.
HCP: 20	♣ A54	

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

Board: 262

Dealer: N

Vul: NS

North HCP: 20

South HCP: 2

Contract: 4♥ S

North:

♠ K4

♥ AQJ102

♦ A106

♣ AQ4

South:

♠ J65

♥ 987654

♦ 854

♣ J

West North East South

2NT 3♣ 4♥

AP

Board: 263

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 6♠ N

North:

♠ 106432

♥ K5

♦ KJ975

♣ Q

South:

♠ AKJ9

♥ Q84

♦ A643

♣ AK

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 6♠ AP

1. Extended acceptance after NT

Board: 264

Dealer: N

Vul: NS

North HCP: 21

South HCP: 4

Contract: 4♥ N

North:

♠ AKJ10

♥ AK4

♦ A109

♣ Q95

South:

♠ 52

♥ QJ7632

♦ J863

♣ 8

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 265

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 4♠ S

North:

♠ Q8532

♥ 876

♦ KQ10

♣ K10

South:

♠ AJ94

♥ AKQ9

♦ 85

♣ AQ9

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

Board: 266

Dealer: N

Vul: Both

North HCP: 20

South HCP: 15

Contract: 6N N

North:

♠ AJ9

♥ KQ4

♦ KQJ3

♣ A54

South:

♠ KQ106

♥ A865

♦ A4

♣ Q87

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

AP

1. Stayman



## South hands (Practice Page)

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

Board: 262	♠ J65	East Bids 3♣ if possible.
Dealer: N	♥ 987654	
Vul: NS	♦ 854	Partner bids first.
HCP: 2	♣ J	

Board: 263	♠ AKJ9	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ A643	You bid first.
HCP: 21	♣ AK	

Board: 264	♠ 52	The opponents are silent.
Dealer: N	♥ QJ7632	
Vul: NS	♦ J863	Partner bids first.
HCP: 4	♣ 8	

Board: 265	♠ AJ94	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: EW	♦ 85	You bid first.
HCP: 20	♣ AQ9	

Board: 266	♠ KQ106	The opponents are silent.
Dealer: N	♥ A865	
Vul: Both	♦ A4	Partner bids first.
HCP: 15	♣ Q87	

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

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ J65		2NT	3♣	4♥
Vul: NS	♥ AQJ102	♥ 987654				
North HCP: 20	♦ A106	♦ 854	AP			
South HCP: 2	♣ AQ4	♣ J				
Contract: 4♥ S						
Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 106432	♠ AKJ9				2NT
Vul: EW	♥ K5	♥ Q84	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 9	♦ KJ975	♦ A643	Pass	6♠	AP	
South HCP: 21	♣ Q	♣ AK				
Contract: 6♠ N			1. Extended acceptance after NT			
Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 52		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AK4	♥ QJ7632				
North HCP: 21	♦ A109	♦ J863	Pass	4♥	AP	
South HCP: 4	♣ Q95	♣ 8	1. Texas			
Contract: 4♥ N						
Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q8532	♠ AJ94				2NT
Vul: EW	♥ 876	♥ AKQ9	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 10	♦ KQ10	♦ 85	Pass	4♣ <sup>2</sup>	Pass	4♠
South HCP: 20	♣ K10	♣ AQ9	AP			
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ KQ106		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ KQ4	♥ A865				
North HCP: 20	♦ KQJ3	♦ A4	Pass	3♦	Pass	6NT
South HCP: 15	♣ A54	♣ Q87	AP			
Contract: 6N N			1. Stayman			

## North hands (Practice Page)

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

Board: 267	♠ 864	The opponents are silent.
Dealer: S	♥ A108742	
Vul: None	♦ QJ9	Partner bids first.
HCP: 7	♣ 6	

Board: 268	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: EW	♦ A4	You bid first.
HCP: 20	♣ A1098	

Board: 269	♠ A876	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ 104	Partner bids first.
HCP: 11	♣ QJ95	

Board: 270	♠ A1054	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ AK4	You bid first.
HCP: 21	♣ K95	

Board: 271	♠ 984	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ A10985	Partner bids first.
HCP: 5	♣ J108	

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

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: None	♥ A108742	♥ Q3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 106				
Vul: EW	♥ KQ64	♥ 1097		2NT	Pass	3NT
North HCP: 20	♦ A4	♦ K7532	AP			
South HCP: 6	♣ A1098	♣ QJ5				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ A876	♠ QJ				2NT
Vul: Both	♥ KJ5	♥ A743	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ 104	♦ AK7	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ QJ95	♣ AK84	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ K62				
Vul: None	♥ AK6	♥ 32		2NT	Pass	4♣ <sup>1</sup>
North HCP: 21	♦ AK4	♦ QJ93	Pass	4NT <sup>2</sup>	AP	
South HCP: 11	♣ K95	♣ AJ103	1. Gerber			
Contract: 4N N			2. A=3 out of 4			

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ A107				
Vul: NS	♥ 32	♥ A876				2NT
North HCP: 5	♦ A10985	♦ QJ4	Pass	3NT	AP	
South HCP: 20	♣ J108	♣ AKQ				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 267	♠ AK7	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ A842	You bid first.
HCP: 20	♣ AK95	

Board: 268	♠ 106	The opponents are silent.
Dealer: N	♥ 1097	
Vul: EW	♦ K7532	Partner bids first.
HCP: 6	♣ QJ5	

Board: 269	♠ QJ	The opponents are silent.
Dealer: S	♥ A743	
Vul: Both	♦ AK7	You bid first.
HCP: 21	♣ AK84	

Board: 270	♠ K62	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ QJ93	Partner bids first.
HCP: 11	♣ AJ103	

Board: 271	♠ A107	The opponents are silent.
Dealer: S	♥ A876	
Vul: NS	♦ QJ4	You bid first.
HCP: 20	♣ AKQ	

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

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ AK7				2NT
Vul: None	♥ A108742	♥ Q3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ QJ9	♦ A842	AP			
South HCP: 20	♣ 6	♣ AK95	1. Texas			
Contract: 4♥ S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 106				
Vul: EW	♥ KQ64	♥ 1097		2NT	Pass	3NT
North HCP: 20	♦ A4	♦ K7532	AP			
South HCP: 6	♣ A1098	♣ QJ5				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ A876	♠ QJ				2NT
Vul: Both	♥ KJ5	♥ A743	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ 104	♦ AK7	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 21	♣ QJ95	♣ AK84	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ K62				
Vul: None	♥ AK6	♥ 32		2NT	Pass	4♣ <sup>1</sup>
North HCP: 21	♦ AK4	♦ QJ93	Pass	4NT <sup>2</sup>	AP	
South HCP: 11	♣ K95	♣ AJ103	1. Gerber			
Contract: 4N N			2. A=3 out of 4			

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ A107				
Vul: NS	♥ 32	♥ A876				2NT
North HCP: 5	♦ A10985	♦ QJ4	Pass	3NT	AP	
South HCP: 20	♣ J108	♣ AKQ				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 272	♠ K862	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ AQJ7	You bid first.
HCP: 20	♣ K6	

Board: 273	♠ K97652	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ Q83	Partner bids first.
HCP: 5	♣ 864	

Board: 274	♠ J94	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ A1083	You bid first.
HCP: 21	♣ AK9	

Board: 275	♠ K865	The opponents are silent.
Dealer: S	♥ Q98	
Vul: NS	♦ 7	Partner bids first.
HCP: 8	♣ QJ643	

Board: 276	♠ K4	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ KJ873	You bid first.
HCP: 20	♣ A73	

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

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ AQ		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQJ	♥ 5	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ AQJ7	♦ 862	AP			
South HCP: 9	♣ K6	♣ QJ98743	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ K97652	♠ 104				2NT
Vul: EW	♥ 4	♥ AK109	Pass	3♥	Pass	3♠
North HCP: 5	♦ Q83	♦ AK9	Pass	4♠	AP	
South HCP: 21	♣ 864	♣ AK107				
Contract: 4♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ AK73		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 102	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ A1083	♦ QJ97	Pass	6NT	AP	
South HCP: 11	♣ AK9	♣ J87	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ K865	♠ AQJ4				2NT
Vul: NS	♥ Q98	♥ AJ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 7	♦ A94	Pass	3NT	Pass	4♠
South HCP: 20	♣ QJ643	♣ A8	AP			
Contract: 4♠ S			1. Stayman			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AQJ95		2NT	Pass	3♥
Vul: EW	♥ AKQ	♥ 875	Pass	3♠	Pass	6NT
North HCP: 20	♦ KJ873	♦ AQ	AP			
South HCP: 14	♣ A73	♣ J86				
Contract: 6N N						



## South hands (Practice Page)

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

Board: 272	♠ AQ	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ 862	Partner bids first.
HCP: 9	♣ QJ98743	

Board: 273	♠ 104	The opponents are silent.
Dealer: S	♥ AK109	
Vul: EW	♦ AK9	You bid first.
HCP: 21	♣ AK107	

Board: 274	♠ AK73	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ QJ97	Partner bids first.
HCP: 11	♣ J87	

Board: 275	♠ AQJ4	The opponents are silent.
Dealer: S	♥ AJ73	
Vul: NS	♦ A94	You bid first.
HCP: 20	♣ A8	

Board: 276	♠ AQJ95	The opponents are silent.
Dealer: N	♥ 875	
Vul: EW	♦ AQ	Partner bids first.
HCP: 14	♣ J86	

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

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ AQ		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQJ	♥ 5	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ AQJ7	♦ 862	AP			
South HCP: 9	♣ K6	♣ QJ98743	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ K97652	♠ 104				2NT
Vul: EW	♥ 4	♥ AK109	Pass	3♥	Pass	3♠
North HCP: 5	♦ Q83	♦ AK9	Pass	4♠	AP	
South HCP: 21	♣ 864	♣ AK107				
Contract: 4♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ AK73		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ	♥ 102	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♦ A1083	♦ QJ97	Pass	6NT	AP	
South HCP: 11	♣ AK9	♣ J87	1. Stayman			
Contract: 6N N			2. Quantitative 4NT			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ K865	♠ AQJ4				2NT
Vul: NS	♥ Q98	♥ AJ73	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 8	♦ 7	♦ A94	Pass	3NT	Pass	4♠
South HCP: 20	♣ QJ643	♣ A8	AP			
Contract: 4♠ S			1. Stayman			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AQJ95		2NT	Pass	3♥
Vul: EW	♥ AKQ	♥ 875	Pass	3♠	Pass	6NT
North HCP: 20	♦ KJ873	♦ AQ	AP			
South HCP: 14	♣ A73	♣ J86				
Contract: 6N N						

## North hands (Practice Page)

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

Board: 277	♠ 983	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: Both	♦ K963	Partner bids first.
HCP: 11	♣ Q10	

Board: 278	♠ Q85	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: NS	♦ AKJ7	You bid first.
HCP: 20	♣ A10	

Board: 279	♠ QJ965	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: EW	♦ K32	Partner bids first.
HCP: 13	♣ 9	

Board: 280	♠ AQ53	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AJ1084	

Board: 281	♠ Q	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: EW	♦ 983	Partner bids first.
HCP: 10	♣ K9843	

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

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AQ4				2NT
Vul: Both	♥ AQ83	♥ J107	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ K963	♦ AJ54	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q10	♣ AKJ				
Contract: 4N S						
						1. Stayman
						2. Quantitative 4NT

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ A106		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ92	♥ KJ10	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AKJ7	♦ Q863	AP			
South HCP: 12	♣ A10	♣ Q85				
Contract: 6N N						
						1. Gerber
						2. A=3 out of 4

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ965	♠ A102				2NT
Vul: EW	♥ AQJ6	♥ K74	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ K32	♦ A9	Pass	3♥ <sup>2</sup>	Pass	3♠
South HCP: 21	♣ 9	♣ AKQJ3	Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Contract: 6♠ S			Pass	6♠	AP	
						1. Stayman
						2. SMOLEN
						3. Blackwood 0314, for ♠
						4. A=0/5 or 3/5

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ K97		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ A2	♥ KJ6	Pass	4♦ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AJ	♦ Q1098	AP			
South HCP: 12	♣ AJ1084	♣ K53				
Contract: 6N N						
						1. Gerber
						2. A=0/4 or 4/4

Board: 281

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ Q

♥ AJ103

♦ 983

♣ K9843

South:

♠ K65

♥ KQ7

♦ AQ64

♣ AQ7

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

			2NT
--	--	--	-----

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

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

1. Stayman

## South hands (Practice Page)

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

Board: 277	♠ AQ4	The opponents are silent.
Dealer: S	♥ J107	
Vul: Both	♦ AJ54	You bid first.
HCP: 20	♣ AKJ	

Board: 278	♠ A106	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ Q863	Partner bids first.
HCP: 12	♣ Q85	

Board: 279	♠ A102	The opponents are silent.
Dealer: S	♥ K74	
Vul: EW	♦ A9	You bid first.
HCP: 21	♣ AKQJ3	

Board: 280	♠ K97	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ Q1098	Partner bids first.
HCP: 12	♣ K53	

Board: 281	♠ K65	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ AQ64	You bid first.
HCP: 20	♣ AQ7	

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

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AQ4				2NT
Vul: Both	♥ AQ83	♥ J107	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ K963	♦ AJ54	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ Q10	♣ AKJ				
Contract: 4N S						
						1. Stayman
						2. Quantitative 4NT

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ A106		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AQ92	♥ KJ10	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AKJ7	♦ Q863	AP			
South HCP: 12	♣ A10	♣ Q85				
Contract: 6N N						
						1. Gerber
						2. A=3 out of 4

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ QJ965	♠ A102				2NT
Vul: EW	♥ AQJ6	♥ K74	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 13	♦ K32	♦ A9	Pass	3♥ <sup>2</sup>	Pass	3♠
South HCP: 21	♣ 9	♣ AKQJ3	Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Contract: 6♠ S			Pass	6♠	AP	
						1. Stayman
						2. SMOLEN
						3. Blackwood 0314, for ♠
						4. A=0/5 or 3/5

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ K97		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ A2	♥ KJ6	Pass	4♦ <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AJ	♦ Q1098	AP			
South HCP: 12	♣ AJ1084	♣ K53				
Contract: 6N N						
						1. Gerber
						2. A=0/4 or 4/4

Board: 281

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6N S

North:

♠ Q

♥ AJ103

♦ 983

♣ K9843

South:

♠ K65

♥ KQ7

♦ AQ64

♣ AQ7

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

			2NT
--	--	--	-----

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

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

1. Stayman



## North hands (Practice Page)

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

Board: 282	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ A102	You bid first.
HCP: 20	♣ K109	

Board: 283	♠ 864	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ Q942	Partner bids first.
HCP: 7	♣ AJ83	

Board: 284	♠ AQ7	The opponents are silent.
Dealer: N	♥ Q72	
Vul: NS	♦ AKQ85	You bid first.
HCP: 20	♣ K6	

Board: 285	♠ AJ9873	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: Both	♦ K7	Partner bids first.
HCP: 10	♣ 6	

Board: 286	♠ AJ	The opponents are silent.
Dealer: N	♥ Q83	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ AQ975	

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

Board: 282

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ5

♥ AQJ7

♦ A102

♣ K109

South:

♠ J87642

♥ K5

♦ K94

♣ 73

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

Board: 283

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 864

♥ 82

♦ Q942

♣ AJ83

South:

♠ AK5

♥ AJ9

♦ AK65

♣ Q97

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 284

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 6♠ N

North:

♠ AQ7

♥ Q72

♦ AKQ85

♣ K6

South:

♠ KJ9643

♥ 9864

♦ 3

♣ QJ

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♠
AP			

Board: 285

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9873

♥ Q1093

♦ K7

♣ 6

South:

♠ Q52

♥ AK842

♦ A4

♣ AK4

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♠	Pass	6♠
AP			

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 286

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AJ

♥ Q83

♦ AK2

♣ AQ975

South:

♠ K96

♥ K72

♦ J763

♣ K106

West	North	East	South
	2NT	Pass	3NT
AP			

## South hands (Practice Page)

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

Board: 282	♠ J87642	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ K94	Partner bids first.
HCP: 7	♣ 73	

Board: 283	♠ AK5	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ AK65	You bid first.
HCP: 21	♣ Q97	

Board: 284	♠ KJ9643	The opponents are silent.
Dealer: N	♥ 9864	
Vul: NS	♦ 3	Partner bids first.
HCP: 7	♣ QJ	

Board: 285	♠ Q52	The opponents are silent.
Dealer: S	♥ AK842	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ AK4	

Board: 286	♠ K96	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ J763	Partner bids first.
HCP: 10	♣ K106	

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

Board: 282

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 4♠ N

North:

♠ AQ5

♥ AQJ7

♦ A102

♣ K109

South:

♠ J87642

♥ K5

♦ K94

♣ 73

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

Board: 283

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 864

♥ 82

♦ Q942

♣ AJ83

South:

♠ AK5

♥ AJ9

♦ AK65

♣ Q97

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 284

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 6♠ N

North:

♠ AQ7

♥ Q72

♦ AKQ85

♣ K6

South:

♠ KJ9643

♥ 9864

♦ 3

♣ QJ

West	North	East	South
	2NT	Pass	3♥
Pass	3♠	Pass	6♠
AP			

Board: 285

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♠ S

North:

♠ AJ9873

♥ Q1093

♦ K7

♣ 6

South:

♠ Q52

♥ AK842

♦ A4

♣ AK4

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
Pass	5♠	Pass	6♠
AP			

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 286

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 3N N

North:

♠ AJ

♥ Q83

♦ AK2

♣ AQ975

South:

♠ K96

♥ K72

♦ J763

♣ K106

West	North	East	South
	2NT	Pass	3NT
AP			

## North hands (Practice Page)

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

Board: 287	♠ 108	The opponents are silent.
Dealer: S	♥ 1098432	
Vul: NS	♦ 764	Partner bids first.
HCP: 0	♣ 85	

Board: 288	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: None	♦ Q6	You bid first.
HCP: 21	♣ A65	

Board: 289	♠ Q94	The opponents are silent.
Dealer: S	♥ QJ9853	
Vul: NS	♦ J7	Partner bids first.
HCP: 9	♣ K5	

Board: 290	♠ Q6	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ AK43	You bid first.
HCP: 21	♣ AQ93	

Board: 291	♠ AK105	The opponents are silent.
Dealer: S	♥ Q873	
Vul: Both	♦ 763	Partner bids first.
HCP: 9	♣ 64	

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

Board: 287

Dealer: S

Vul: NS

North HCP: 0

South HCP: 21

Contract: 3♥ S

North:

♠ 108

♥ 1098432

♦ 764

♣ 85

South:

♠ A542

♥ AKQ

♦ J93

♣ AK7

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

AP

Board: 288

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 6♦ S

North:

♠ AKQJ

♥ AJ104

♦ Q6

♣ A65

South:

♠ 854

♥ —

♦ KJ9753

♣ KQJ4

West North East South

Pass 2NT Pass 4♣<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 6♦

AP

1. Gerber

2. A=3 out of 4

Board: 289

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 4♥ S

North:

♠ Q94

♥ QJ9853

♦ J7

♣ K5

South:

♠ K7

♥ AK4

♦ AQ2

♣ AJ1076

West North East South

Pass 3♦ Pass 2NT

Pass 3♥

Pass 4♥ AP

Board: 290

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ Q6

♥ AQ10

♦ AK43

♣ AQ93

South:

♠ AKJ5

♥ J87

♦ Q1065

♣ J4

West North East South

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT<sup>2</sup>

Pass 6NT AP

1. Stayman

2. Quantitative 4NT

Board: 291

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ AK105

♥ Q873

♦ 763

♣ 64

South:

♠ Q93

♥ AJ10

♦ AK5

♣ AK107

West North East South

Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

## South hands (Practice Page)

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

Board: 287	♠ A542	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ J93	You bid first.
HCP: 21	♣ AK7	

Board: 288	♠ 854	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ KJ9753	Partner bids first.
HCP: 10	♣ KQJ4	

Board: 289	♠ K7	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ AQ2	You bid first.
HCP: 21	♣ AJ1076	

Board: 290	♠ AKJ5	The opponents are silent.
Dealer: N	♥ J87	
Vul: EW	♦ Q1065	Partner bids first.
HCP: 12	♣ J4	

Board: 291	♠ Q93	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ AK5	You bid first.
HCP: 21	♣ AK107	

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

Board: 287

Dealer: S

Vul: NS

North HCP: 0

South HCP: 21

Contract: 3♥ S

North:

♠ 108

♥ 1098432

♦ 764

♣ 85

South:

♠ A542

♥ AKQ

♦ J93

♣ AK7

West North East South

Pass 3♦ Pass 3♥

AP

Board: 288

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 6♦ S

North:

♠ AKQJ

♥ AJ104

♦ Q6

♣ A65

South:

♠ 854

♥ —

♦ KJ9753

♣ KQJ4

West North East South

Pass 4NT<sup>2</sup> Pass 6♦

AP

1. Gerber

2. A=3 out of 4

Board: 289

Dealer: S

Vul: NS

North HCP: 9

South HCP: 21

Contract: 4♥ S

North:

♠ Q94

♥ QJ9853

♦ J7

♣ K5

South:

♠ K7

♥ AK4

♦ AQ2

♣ AJ1076

West North East South

Pass 3♦ Pass 3♥

AP

Board: 290

Dealer: N

Vul: EW

North HCP: 21

South HCP: 12

Contract: 6N N

North:

♠ Q6

♥ AQ10

♦ AK43

♣ AQ93

South:

♠ AKJ5

♥ J87

♦ Q1065

♣ J4

West North East South

Pass 3♦ Pass 4NT<sup>2</sup>

AP

1. Stayman

2. Quantitative 4NT

Board: 291

Dealer: S

Vul: Both

North HCP: 9

South HCP: 21

Contract: 3N S

North:

♠ AK105

♥ Q873

♦ 763

♣ 64

South:

♠ Q93

♥ AJ10

♦ AK5

♣ AK107

West North East South

Pass 3♣<sup>1</sup> Pass 3♦

AP

1. Stayman



## North hands (Practice Page)

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

Board: 292	♠ A9	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ A10975	

Board: 293	♠ 109753	The opponents are silent.
Dealer: S	♥ 43	
Vul: EW	♦ A1054	Partner bids first.
HCP: 8	♣ A7	

Board: 294	♠ QJ9	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ AK10	You bid first.
HCP: 20	♣ K654	

Board: 295	♠ Q2	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ 109642	Partner bids first.
HCP: 8	♣ QJ84	

Board: 296	♠ AQJ32	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ KQJ8	You bid first.
HCP: 20	♣ 109	

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

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q53		2NT	Pass	3NT
Vul: NS	♥ AJ4	♥ Q86				
North HCP: 20	♦ AK7	♦ Q954	AP			
South HCP: 7	♣ A10975	♣ J64				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 109753	♠ AKQJ				2NT
Vul: EW	♥ 43	♥ KQ6	Pass	3♥	Pass	3♠
North HCP: 8	♦ A1054	♦ QJ6	Pass	3NT	Pass	4♠
South HCP: 20	♣ A7	♣ Q83	AP			
Contract: 4♠ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ AK10		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK9	♥ 1063	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ AK10	♦ QJ7532	AP			
South HCP: 12	♣ K654	♣ Q	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ A103				2NT
Vul: None	♥ K4	♥ J83				
North HCP: 8	♦ 109642	♦ AKQ8	Pass	3NT	AP	
South HCP: 21	♣ QJ84	♣ AK5				
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AQJ32	♠ 105		2NT	Pass	3♦
Vul: None	♥ AK	♥ 109754				
North HCP: 20	♦ KQJ8	♦ A1053	Pass	3♥	Pass	3NT
South HCP: 8	♣ 109	♣ A8	AP			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 292	♠ Q53	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ Q954	Partner bids first.
HCP: 7	♣ J64	

Board: 293	♠ AKQJ	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ QJ6	You bid first.
HCP: 20	♣ Q83	

Board: 294	♠ AK10	The opponents are silent.
Dealer: N	♥ 1063	
Vul: Both	♦ QJ7532	Partner bids first.
HCP: 12	♣ Q	

Board: 295	♠ A103	The opponents are silent.
Dealer: S	♥ J83	
Vul: None	♦ AKQ8	You bid first.
HCP: 21	♣ AK5	

Board: 296	♠ 105	The opponents are silent.
Dealer: N	♥ 109754	
Vul: None	♦ A1053	Partner bids first.
HCP: 8	♣ A8	

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

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q53		2NT	Pass	3NT
Vul: NS	♥ AJ4	♥ Q86				
North HCP: 20	♦ AK7	♦ Q954	AP			
South HCP: 7	♣ A10975	♣ J64				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 109753	♠ AKQJ				2NT
Vul: EW	♥ 43	♥ KQ6	Pass	3♥	Pass	3♠
North HCP: 8	♦ A1054	♦ QJ6	Pass	3NT	Pass	4♠
South HCP: 20	♣ A7	♣ Q83	AP			
Contract: 4♠ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ AK10		2NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK9	♥ 1063	Pass	4♠ <sup>2</sup>	Pass	4NT
North HCP: 20	♦ AK10	♦ QJ7532	AP			
South HCP: 12	♣ K654	♣ Q	1. Gerber			
Contract: 4N N			2. A=2 out of 4			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ A103				2NT
Vul: None	♥ K4	♥ J83				
North HCP: 8	♦ 109642	♦ AKQ8	Pass	3NT	AP	
South HCP: 21	♣ QJ84	♣ AK5				
Contract: 3N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AQJ32	♠ 105		2NT	Pass	3♦
Vul: None	♥ AK	♥ 109754				
North HCP: 20	♦ KQJ8	♦ A1053	Pass	3♥	Pass	3NT
South HCP: 8	♣ 109	♣ A8	AP			
Contract: 3N N						

## North hands (Practice Page)

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

Board: 297	♠ 107	The opponents are silent.
Dealer: S	♥ 10762	
Vul: NS	♦ QJ	Partner bids first.
HCP: 8	♣ KQ1076	

Board: 298	♠ AK	The opponents are silent.
Dealer: N	♥ A107	
Vul: Both	♦ QJ865	You bid first.
HCP: 20	♣ AQ10	

Board: 299	♠ K85	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ K106542	Partner bids first.
HCP: 10	♣ J	

Board: 300	♠ AJ9	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ KQJ109	You bid first.
HCP: 20	♣ A8	

Board: 301	♠ Q1096	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ 107	Partner bids first.
HCP: 6	♣ 8654	

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

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK82				2NT
Vul: NS	♥ 10762	♥ Q43	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ QJ	♦ AK75	Pass	3NT	AP	
South HCP: 20	♣ KQ1076	♣ A8				
Contract: 3N S						1. Stayman

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J9862				
Vul: Both	♥ A107	♥ 982		2NT	Pass	3♥
North HCP: 20	♦ QJ865	♦ 43	Pass	3♠	AP	
South HCP: 2	♣ AQ10	♣ J43				
Contract: 3♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ A10				2NT
Vul: None	♥ QJ4	♥ AK632				
North HCP: 10	♦ K106542	♦ AJ	Pass	3NT	AP	
South HCP: 20	♣ J	♣ A1076				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K6		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AJ7	♥ KQ8	Pass	4NT <sup>2</sup>	Pass	7NT
North HCP: 20	♦ KQJ109	♦ A86	AP			
South HCP: 15	♣ A8	♣ K10653				
Contract: 7N N						1. Gerber
						2. A=3 out of 4

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ KJ83				2NT
Vul: EW	♥ A82	♥ K76	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 107	♦ AKJ8	Pass	4♠	AP	
South HCP: 20	♣ 8654	♣ KQ				
Contract: 4♠ S						1. Stayman

## South hands (Practice Page)

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

Board: 297	♠ AK82	The opponents are silent.
Dealer: S	♥ Q43	
Vul: NS	♦ AK75	You bid first.
HCP: 20	♣ A8	

Board: 298	♠ J9862	The opponents are silent.
Dealer: N	♥ 982	
Vul: Both	♦ 43	Partner bids first.
HCP: 2	♣ J43	

Board: 299	♠ A10	The opponents are silent.
Dealer: S	♥ AK632	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ A1076	

Board: 300	♠ K6	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ A86	Partner bids first.
HCP: 15	♣ K10653	

Board: 301	♠ KJ83	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ AKJ8	You bid first.
HCP: 20	♣ KQ	

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

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK82				2NT
Vul: NS	♥ 10762	♥ Q43	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 8	♦ QJ	♦ AK75	Pass	3NT	AP	
South HCP: 20	♣ KQ1076	♣ A8				
Contract: 3N S						1. Stayman

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J9862				
Vul: Both	♥ A107	♥ 982		2NT	Pass	3♥
North HCP: 20	♦ QJ865	♦ 43	Pass	3♠	AP	
South HCP: 2	♣ AQ10	♣ J43				
Contract: 3♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ A10				2NT
Vul: None	♥ QJ4	♥ AK632				
North HCP: 10	♦ K106542	♦ AJ	Pass	3NT	AP	
South HCP: 20	♣ J	♣ A1076				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K6		2NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ AJ7	♥ KQ8	Pass	4NT <sup>2</sup>	Pass	7NT
North HCP: 20	♦ KQJ109	♦ A86	AP			
South HCP: 15	♣ A8	♣ K10653				
Contract: 7N N						1. Gerber
						2. A=3 out of 4

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ KJ83				2NT
Vul: EW	♥ A82	♥ K76	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 6	♦ 107	♦ AKJ8	Pass	4♠	AP	
South HCP: 20	♣ 8654	♣ KQ				
Contract: 4♠ S						1. Stayman



## North hands (Practice Page)

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

Board: 302	♠ AJ6	East Doubles 3♦ if possible.
Dealer: N	♥ A6	
Vul: None	♦ Q52	
HCP: 21	♣ AKQJ3	You bid first.

Board: 303	♠ 10632	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ Q74	
HCP: 13	♣ KQ97	Partner bids first.

Board: 304	♠ AK	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ AK932	
HCP: 20	♣ K75	You bid first.

Board: 305	♠ K97	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: Both	♦ KJ106	
HCP: 11	♣ J6	Partner bids first.

Board: 306	♠ K1098	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AQ5	
HCP: 21	♣ AKJ6	You bid first.

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

Board: 302 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4♠ N	North: ♠ AJ6 ♥ A6 ♦ Q52 ♣ AKQJ3	South: ♠ K10973 ♥ 9432 ♦ A ♣ 986	West North East South	2NT Pass 3♦ 4♠ 1. Stayman 2. SMOLEN	Pass X AP	3♣ <sup>1</sup> 3♥ <sup>2</sup>
Board: 303 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6N S	North: ♠ 10632 ♥ AQ ♦ Q74 ♣ KQ97	South: ♠ AQ8 ♥ K53 ♦ AKJ96 ♣ A4	West North East South	2NT Pass 3♣ <sup>1</sup> 6NT 1. Stayman	Pass AP	3♦
Board: 304 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ AK ♥ K65 ♦ AK932 ♣ K75	South: ♠ 109762 ♥ AQ97 ♦ 106 ♣ 108	West North East South	2NT Pass 3♦ 3NT 1. Stayman 2. SMOLEN	Pass Pass AP	3♣ <sup>1</sup> 3♥ <sup>2</sup>
Board: 305 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ K97 ♥ QJ92 ♦ KJ106 ♣ J6	South: ♠ AJ65 ♥ AK7 ♦ A95 ♣ A105	West North East South	2NT Pass 3♣ <sup>1</sup> 4NT <sup>2</sup> AP 1. Stayman 2. Quantitative 4NT	Pass Pass	3♠ 6NT
Board: 306 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 4♠ S	North: ♠ K1098 ♥ A9 ♦ AQ5 ♣ AKJ6	South: ♠ AQ752 ♥ Q103 ♦ 1098 ♣ 87	West North East South	2NT Pass 3NT <sup>1</sup> AP 1. Extended acceptance after NT	Pass Pass	3♥ 4♠

## South hands (Practice Page)

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

Board: 302	♠ K10973	East Doubles 3♦ if possible.
Dealer: N	♥ 9432	
Vul: None	♦ A	Partner bids first.
HCP: 7	♣ 986	

Board: 303	♠ AQ8	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ AKJ96	You bid first.
HCP: 21	♣ A4	

Board: 304	♠ 109762	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ 106	Partner bids first.
HCP: 6	♣ 108	

Board: 305	♠ AJ65	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ A95	You bid first.
HCP: 20	♣ A105	

Board: 306	♠ AQ752	The opponents are silent.
Dealer: N	♥ Q103	
Vul: NS	♦ 1098	Partner bids first.
HCP: 8	♣ 87	

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

Board: 302 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4♠ N	North: ♠ AJ6 ♥ A6 ♦ Q52 ♣ AKQJ3	South: ♠ K10973 ♥ 9432 ♦ A ♣ 986	West Pass Pass 1. Stayman 2. SMOLEN	North 2NT 3♦ 4♠	East Pass X AP	South 3♣ <sup>1</sup> 3♥ <sup>2</sup>
Board: 303 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6N S	North: ♠ 10632 ♥ AQ ♦ Q74 ♣ KQ97	South: ♠ AQ8 ♥ K53 ♦ AKJ96 ♣ A4	West Pass Pass 1. Stayman	North 3♣ <sup>1</sup> 6NT	East Pass AP	South 2NT 3♦
Board: 304 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ AK ♥ K65 ♦ AK932 ♣ K75	South: ♠ 109762 ♥ AQ97 ♦ 106 ♣ 108	West Pass Pass 1. Stayman 2. SMOLEN	North 2NT 3♦ 3NT	East Pass Pass AP	South 3♣ <sup>1</sup> 3♥ <sup>2</sup>
Board: 305 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ K97 ♥ QJ92 ♦ KJ106 ♣ J6	South: ♠ AJ65 ♥ AK7 ♦ A95 ♣ A105	West Pass Pass AP 1. Stayman 2. Quantitative 4NT	North 3♣ <sup>1</sup> 4NT <sup>2</sup>	East Pass Pass	South 2NT 3♠ 6NT
Board: 306 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 4♠ S	North: ♠ K1098 ♥ A9 ♦ AQ5 ♣ AKJ6	South: ♠ AQ752 ♥ Q103 ♦ 1098 ♣ 87	West Pass AP 1. Extended acceptance after NT	North 2NT 3NT <sup>1</sup>	East Pass Pass	South 3♥ 4♠

## North hands (Practice Page)

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

Board: 307	♠ J765	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ AQJ87	Partner bids first.
HCP: 11	♣ K94	

Board: 308	♠ K98	The opponents are silent.
Dealer: N	♥ AJ83	
Vul: None	♦ AJ64	You bid first.
HCP: 20	♣ AK	

Board: 309	♠ A93	The opponents are silent.
Dealer: S	♥ A962	
Vul: Both	♦ 873	Partner bids first.
HCP: 12	♣ A105	

Board: 310	♠ K954	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: None	♦ K5	You bid first.
HCP: 20	♣ AJ3	

Board: 311	♠ J10432	The opponents are silent.
Dealer: S	♥ 753	
Vul: NS	♦ 54	Partner bids first.
HCP: 2	♣ J43	

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J765	♠ AQ9				2NT
Vul: Both	♥ 6	♥ AKJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ AQJ87	♦ K104	Pass	6NT	AP	
South HCP: 20	♣ K94	♣ QJ6				
Contract: 6N S			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 652				
Vul: None	♥ AJ83	♥ KQ7		2NT	Pass	3NT
North HCP: 20	♦ AJ64	♦ 1083	AP			
South HCP: 8	♣ AK	♣ QJ109				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ Q7				2NT
Vul: Both	♥ A962	♥ KQ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 873	♦ AKQJ5	Pass	6NT	AP	
South HCP: 20	♣ A105	♣ K93				
Contract: 6N S			1. Stayman			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ 7				
Vul: None	♥ AKQ5	♥ 10864		2NT	Pass	3♣ <sup>1</sup>
North HCP: 20	♦ K5	♦ A1084	Pass	3♥	Pass	6♥
South HCP: 7	♣ AJ3	♣ K965	AP			
Contract: 6♥ N			1. Stayman			

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J10432	♠ K5				
Vul: NS	♥ 753	♥ AK8				2NT
North HCP: 2	♦ 54	♦ AQ1087	Pass	3♥	Pass	3♠
South HCP: 20	♣ J43	♣ A75	AP			
Contract: 3♠ S						

## South hands (Practice Page)

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

Board: 307	♠ AQ9	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ K104	You bid first.
HCP: 20	♣ QJ6	

Board: 308	♠ 652	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ 1083	Partner bids first.
HCP: 8	♣ QJ109	

Board: 309	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ AKQJ5	You bid first.
HCP: 20	♣ K93	

Board: 310	♠ 7	The opponents are silent.
Dealer: N	♥ 10864	
Vul: None	♦ A1084	Partner bids first.
HCP: 7	♣ K965	

Board: 311	♠ K5	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ AQ1087	You bid first.
HCP: 20	♣ A75	

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

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ J765	♠ AQ9				2NT
Vul: Both	♥ 6	♥ AKJ5	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ AQJ87	♦ K104	Pass	6NT	AP	
South HCP: 20	♣ K94	♣ QJ6				
Contract: 6N S			1. Stayman			

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ 652		2NT	Pass	3NT
Vul: None	♥ AJ83	♥ KQ7	AP			
North HCP: 20	♦ AJ64	♦ 1083				
South HCP: 8	♣ AK	♣ QJ109				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ Q7				2NT
Vul: Both	♥ A962	♥ KQ8	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 873	♦ AKQJ5	Pass	6NT	AP	
South HCP: 20	♣ A105	♣ K93				
Contract: 6N S			1. Stayman			

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ 7		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKQ5	♥ 10864	Pass	3♥	Pass	6♥
North HCP: 20	♦ K5	♦ A1084	AP			
South HCP: 7	♣ AJ3	♣ K965				
Contract: 6♥ N			1. Stayman			

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ J10432	♠ K5				2NT
Vul: NS	♥ 753	♥ AK8	Pass	3♥	Pass	3♠
North HCP: 2	♦ 54	♦ AQ1087	AP			
South HCP: 20	♣ J43	♣ A75				
Contract: 3♠ S						



## North hands (Practice Page)

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

Board: 312	♠ Q943	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ AKJ	You bid first.
HCP: 21	♣ AK108	

Board: 313	♠ Q7	The opponents are silent.
Dealer: S	♥ KQ6543	
Vul: None	♦ 975	Partner bids first.
HCP: 10	♣ QJ	

Board: 314	♠ K8	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ KJ65	You bid first.
HCP: 21	♣ AK65	

Board: 315	♠ J108754	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ J9	Partner bids first.
HCP: 8	♣ AQ108	

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

Board: 312  
 Dealer: N  
 Vul: Both  
 North HCP: 21  
 South HCP: 9  
 Contract: 6♠ N

North:  
 ♠ Q943  
 ♥ A3  
 ♦ AKJ  
 ♣ AK108

South:  
 ♠ AK72  
 ♥ 1084  
 ♦ 64  
 ♣ Q964

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	4♥ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Pass	6♠	AP	

1. Stayman  
 2. artificial  
 3. Blackwood 0314, for ♠  
 4. A=2/5 or 5/5, Q(S)=0

Board: 313  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 4♥ S

North:  
 ♠ Q7  
 ♥ KQ6543  
 ♦ 975  
 ♣ QJ

South:  
 ♠ AK832  
 ♥ J2  
 ♦ KQ4  
 ♣ AK7

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

Board: 314  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ K8  
 ♥ AK2  
 ♦ KJ65  
 ♣ AK65

South:  
 ♠ AQJ5  
 ♥ 753  
 ♦ A974  
 ♣ 97

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

1. Stayman  
 2. Quantitative 4NT

Board: 315  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 20  
 Contract: 5♠ S

North:  
 ♠ J108754  
 ♥ 9  
 ♦ J9  
 ♣ AQ108

South:  
 ♠ Q6  
 ♥ AKQ6  
 ♦ AQ832  
 ♣ K5

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

1. Texas  
 2. Blackwood 0314, for ♠  
 3. A=2/5 or 5/5, Q(S)=1

## South hands (Practice Page)

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

Board: 312	♠ AK72	The opponents are silent.
Dealer: N	♥ 1084	
Vul: Both	♦ 64	Partner bids first.
HCP: 9	♣ Q964	

Board: 313	♠ AK832	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ KQ4	You bid first.
HCP: 20	♣ AK7	

Board: 314	♠ AQJ5	The opponents are silent.
Dealer: N	♥ 753	
Vul: NS	♦ A974	Partner bids first.
HCP: 11	♣ 97	

Board: 315	♠ Q6	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ AQ832	You bid first.
HCP: 20	♣ K5	

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

Board: 312			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♠ Q943	♠ AK72	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 21	♥ A3	♥ 1084	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 9	♦ AKJ	♦ 64	Pass	6♠	AP	
Contract: 6♠ N	♣ AK108	♣ Q964	1. Stayman			
			2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=0			

Board: 313			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ Q7	♠ AK832	Pass	3♦	Pass	3♥
North HCP: 10	♥ KQ6543	♥ J2	Pass	4♥	AP	
South HCP: 20	♦ 975	♦ KQ4				
Contract: 4♥ S	♣ QJ	♣ AK7				

Board: 314			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♠ K8	♠ AQJ5	Pass	3♦	Pass	4NT <sup>2</sup>
North HCP: 21	♥ AK2	♥ 753	Pass	6NT	AP	
South HCP: 11	♦ KJ65	♦ A974	1. Stayman			
Contract: 6N N	♣ AK65	♣ 97	2. Quantitative 4NT			

Board: 315			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ J108754	♠ Q6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♥ 9	♥ AKQ6	Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
South HCP: 20	♦ J9	♦ AQ832	AP			
Contract: 5♠ S	♣ AQ108	♣ K5	1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=1			

## North hands (Practice Page)

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

Board: 316	♠ K10	West Doubles 3♣ if possible.
Dealer: N	♥ A3	
Vul: None	♦ AKJ6	You bid first.
HCP: 21	♣ KQJ64	

Board: 317	♠ AJ7	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ QJ954	Partner bids first.
HCP: 13	♣ AJ97	

Board: 318	♠ KQ8	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ A83	You bid first.
HCP: 21	♣ AKQ97	

Board: 319	♠ Q1098765	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ Q	Partner bids first.
HCP: 11	♣ Q97	

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

Board: 316

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♦ S

North:

♠ K10

♥ A3

♦ AKJ6

♣ KQJ64

South:

♠ AQ6

♥ KQ84

♦ 109754

♣ 7

West North East South

2NT Pass 3♣<sup>1</sup>

X XX Pass 3♦

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♣<sup>5</sup> Pass 6♦

AP

1. Stayman

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

4. Blackwood 0314, for ♦

5. A=0/5 or 3/5

Board: 317

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 4N S

North:

♠ AJ7

♥ 10

♦ QJ954

♣ AJ97

South:

♠ K63

♥ AKQ9

♦ AK7

♣ Q85

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 318

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ KQ8

♥ QJ

♦ A83

♣ AKQ97

South:

♠ J10753

♥ K843

♦ 72

♣ 104

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 319

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ Q1098765

♥ KQ

♦ Q

♣ Q97

South:

♠ KJ

♥ A73

♦ AK102

♣ AJ83

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP

## South hands (Practice Page)

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

Board: 316	♠ AQ6	West Doubles 3♣ if possible.
Dealer: N	♥ KQ84	
Vul: None	♦ 109754	Partner bids first.
HCP: 11	♣ 7	

Board: 317	♠ K63	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: NS	♦ AK7	You bid first.
HCP: 21	♣ Q85	

Board: 318	♠ J10753	The opponents are silent.
Dealer: N	♥ K843	
Vul: EW	♦ 72	Partner bids first.
HCP: 4	♣ 104	

Board: 319	♠ KJ	The opponents are silent.
Dealer: S	♥ A73	
Vul: Both	♦ AK102	You bid first.
HCP: 20	♣ AJ83	

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

Board: 316

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♦ S

North:

♠ K10

♥ A3

♦ AKJ6

♣ KQJ64

South:

♠ AQ6

♥ KQ84

♦ 109754

♣ 7

West North East South

2NT Pass 3♣<sup>1</sup>

X XX Pass 3♦

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♣<sup>5</sup> Pass 6♦

AP

1. Stayman

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

4. Blackwood 0314, for ♦

5. A=0/5 or 3/5

Board: 317

Dealer: S

Vul: NS

North HCP: 13

South HCP: 21

Contract: 4N S

North:

♠ AJ7

♥ 10

♦ QJ954

♣ AJ97

South:

♠ K63

♥ AKQ9

♦ AK7

♣ Q85

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 318

Dealer: N

Vul: EW

North HCP: 21

South HCP: 4

Contract: 3♠ N

North:

♠ KQ8

♥ QJ

♦ A83

♣ AKQ97

South:

♠ J10753

♥ K843

♦ 72

♣ 104

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 319

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ Q1098765

♥ KQ

♦ Q

♣ Q97

South:

♠ KJ

♥ A73

♦ AK102

♣ AJ83

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 6♠ AP



## North hands (Practice Page)

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

Board: 320	♠ A864	The opponents are silent.
Dealer: N	♥ J105	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AKQ	

Board: 321	♠ 43	The opponents are silent.
Dealer: S	♥ KQJ872	
Vul: Both	♦ 864	Partner bids first.
HCP: 10	♣ A8	

Board: 322	♠ A107	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: None	♦ A3	You bid first.
HCP: 20	♣ KJ87	

Board: 323	♠ J1054	The opponents are silent.
Dealer: S	♥ A82	
Vul: Both	♦ K86	Partner bids first.
HCP: 11	♣ K83	

Board: 324	♠ KJ10	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: None	♦ AQ72	You bid first.
HCP: 20	♣ A8	

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

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ QJ93		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J105	♥ K86	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK4	♦ 76	AP			
South HCP: 6	♣ AKQ	♣ 10864	1. Stayman			
Contract: 4♠ N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ A9				2NT
Vul: Both	♥ KQJ872	♥ A6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 864	♦ AK1072	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ A8	♣ KQJ6	Pass	6♥	AP	
Contract: 6♥ S			1. Texas			
			2. Blackwood 0314, for ♥			
			3. A=0/5 or 3/5			

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 842		2NT	Pass	3♦
Vul: None	♥ AKJ7	♥ 1098654	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ A3	♦ 865	AP			
South HCP: 0	♣ KJ87	♣ 3	1. Extended acceptance after NT			
Contract: 4♥ S						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ J1054	♠ KQ3				2NT
Vul: Both	♥ A82	♥ KQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ K86	♦ A4	Pass	4NT <sup>2</sup>	AP	
South HCP: 21	♣ K83	♣ AQJ54	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A87		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AQ105	♥ K	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AQ72	♦ 10864	AP			
South HCP: 12	♣ A8	♣ KQ963	1. Gerber			
Contract: 6N N			2. A=3 out of 4			

## South hands (Practice Page)

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

Board: 320	♠ QJ93	The opponents are silent.
Dealer: N	♥ K86	
Vul: EW	♦ 76	Partner bids first.
HCP: 6	♣ 10864	

Board: 321	♠ A9	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AK1072	You bid first.
HCP: 21	♣ KQJ6	

Board: 322	♠ 842	The opponents are silent.
Dealer: N	♥ 1098654	
Vul: None	♦ 865	Partner bids first.
HCP: 0	♣ 3	

Board: 323	♠ KQ3	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: Both	♦ A4	You bid first.
HCP: 21	♣ AQJ54	

Board: 324	♠ A87	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ 10864	Partner bids first.
HCP: 12	♣ KQ963	

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

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ QJ93		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ J105	♥ K86	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK4	♦ 76	AP			
South HCP: 6	♣ AKQ	♣ 10864				
Contract: 4♠ N						

1. Stayman

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ A9				2NT
Vul: Both	♥ KQJ872	♥ A6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 864	♦ AK1072	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ A8	♣ KQJ6	Pass	6♥	AP	
Contract: 6♥ S						

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

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ 842		2NT	Pass	3♦
Vul: None	♥ AKJ7	♥ 1098654	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ A3	♦ 865	AP			
South HCP: 0	♣ KJ87	♣ 3				
Contract: 4♥ S						

1. Extended acceptance after NT

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ J1054	♠ KQ3				2NT
Vul: Both	♥ A82	♥ KQ4	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ K86	♦ A4	Pass	4NT <sup>2</sup>	AP	
South HCP: 21	♣ K83	♣ AQJ54				
Contract: 4N S						

1. Stayman  
2. Quantitative 4NT

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A87		2NT	Pass	4♣ <sup>1</sup>
Vul: None	♥ AQ105	♥ K	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 20	♦ AQ72	♦ 10864	AP			
South HCP: 12	♣ A8	♣ KQ963				
Contract: 6N N						

1. Gerber  
2. A=3 out of 4

## North hands (Practice Page)

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

Board: 325      ♠ K876542

Dealer: S      ♥ K64

Vul: Both      ♦ 96

HCP: 6      ♣ 5

The opponents are silent.

Partner bids first.

Board: 326      ♠ K98

Dealer: N      ♥ K84

Vul: None      ♦ AK4

HCP: 21      ♣ AKJ4

The opponents are silent.

You bid first.

Board: 327      ♠ KQ42

Dealer: S      ♥ KQ7

Vul: NS      ♦ Q1095

HCP: 12      ♣ 96

The opponents are silent.

Partner bids first.

Board: 328      ♠ K5

Dealer: N      ♥ KQ108

Vul: EW      ♦ AQ9

HCP: 21      ♣ AK84

The opponents are silent.

You bid first.

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

Board: 325

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 6♠ S

North:

♠ K876542

♥ K64

♦ 96

♣ 5

South:

♠ Q109

♥ AQ82

♦ AKQ

♣ K103

West North East South

Pass 3♥ Pass 3♠

Pass 6♠ AP

West North East South

Pass 3♦ Pass 3♠<sup>1</sup>

Pass 4♥ Pass 4NT<sup>3</sup>

Pass 5♣<sup>4</sup> Pass 6♥

AP

1. Stayman
2. SMOLEN
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5

Board: 326

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 6♥ N

North:

♠ K98

♥ K84

♦ AK4

♣ AKJ4

South:

♠ 7652

♥ AQJ63

♦ 98

♣ Q7

West North East South

Pass 3♣<sup>1</sup> Pass 3♠

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

Pass 5♦<sup>4</sup> Pass 5♠

AP

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

Board: 327

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 5♠ S

North:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

South:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

West North East South

Pass 2NT Pass 3NT

AP

Board: 328

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ K5

♥ KQ108

♦ AQ9

♣ AK84

South:

♠ 1082

♥ A92

♦ KJ653

♣ J9

## South hands (Practice Page)

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

Board: 325	♠ Q109	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ K103	

Board: 326	♠ 7652	The opponents are silent.
Dealer: N	♥ AQJ63	
Vul: None	♦ 98	Partner bids first.
HCP: 9	♣ Q7	

Board: 327	♠ AJ987	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ K83	You bid first.
HCP: 20	♣ AKJ	

Board: 328	♠ 1082	The opponents are silent.
Dealer: N	♥ A92	
Vul: EW	♦ KJ653	Partner bids first.
HCP: 9	♣ J9	

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

Board: 325

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 6♠ S

North:

♠ K876542

♥ K64

♦ 96

♣ 5

South:

♠ Q109

♥ AQ82

♦ AKQ

♣ K103

West North East South

Pass 3♥ Pass 3♠

Pass 6♠ AP

West North East South

Pass 3♦ Pass 3♠<sup>1</sup>

Pass 4♥ Pass 4NT<sup>3</sup>

Pass 5♣<sup>4</sup> Pass 6♥

AP

1. Stayman
2. SMOLEN
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5

Board: 326

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 6♥ N

North:

♠ K98

♥ K84

♦ AK4

♣ AKJ4

South:

♠ 7652

♥ AQJ63

♦ 98

♣ Q7

West North East South

Pass 3♦ Pass 3♠<sup>1</sup>

Pass 4♥ Pass 4NT<sup>3</sup>

Pass 5♣<sup>4</sup> Pass 6♥

AP

1. Stayman
2. SMOLEN
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5

Board: 327

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 5♠ S

North:

♠ KQ42

♥ KQ7

♦ Q1095

♣ 96

South:

♠ AJ987

♥ A8

♦ K83

♣ AKJ

West North East South

Pass 3♠<sup>1</sup> Pass 3♠

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

Pass 5♦<sup>4</sup> Pass 5♠

AP

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

Board: 328

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 3N N

North:

♠ K5

♥ KQ108

♦ AQ9

♣ AK84

South:

♠ 1082

♥ A92

♦ KJ653

♣ J9

West North East South

Pass 2NT Pass 3NT

AP



## North hands (Practice Page)

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

Board: 329	♠ 982	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ Q543	Partner bids first.
HCP: 11	♣ K1098	

Board: 330	♠ AQ109	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ 72	You bid first.
HCP: 20	♣ AJ5	

Board: 331	♠ K10	The opponents are silent.
Dealer: S	♥ 872	
Vul: EW	♦ J74	Partner bids first.
HCP: 10	♣ AQ876	

Board: 332	♠ AK842	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ AJ83	You bid first.
HCP: 21	♣ KQ	

Board: 333	♠ 107	The opponents are silent.
Dealer: S	♥ A98742	
Vul: NS	♦ Q7	Partner bids first.
HCP: 9	♣ K54	

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

Board: 329  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ 982  
♥ AQ  
♦ Q543  
♣ K1098

South:  
♠ AKQ10  
♥ 62  
♦ AKJ109  
♣ A5

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

Board: 330  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AQ109  
♥ AKQ10  
♦ 72  
♣ AJ5

South:  
♠ 876  
♥ 954  
♦ KQ8  
♣ K1086

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 331  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ K10  
♥ 872  
♦ J74  
♣ AQ876

South:  
♠ AQ982  
♥ AK10  
♦ AQ8  
♣ J9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 332  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ AK842  
♥ A2  
♦ AJ83  
♣ KQ

South:  
♠ J63  
♥ K5  
♦ 1094  
♣ J10754

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 333  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 107  
♥ A98742  
♦ Q7  
♣ K54

South:  
♠ AKQ9  
♥ KQ63  
♦ K54  
♣ A7

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	6♥	AP	
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			

## South hands (Practice Page)

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

Board: 329	♠ AKQ10	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ AKJ109	You bid first.
HCP: 21	♣ A5	

Board: 330	♠ 876	The opponents are silent.
Dealer: N	♥ 954	
Vul: NS	♦ KQ8	Partner bids first.
HCP: 8	♣ K1086	

Board: 331	♠ AQ982	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ AQ8	You bid first.
HCP: 20	♣ J9	

Board: 332	♠ J63	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ 1094	Partner bids first.
HCP: 5	♣ J10754	

Board: 333	♠ AKQ9	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: NS	♦ K54	You bid first.
HCP: 21	♣ A7	

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

Board: 329  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ 982  
♥ AQ  
♦ Q543  
♣ K1098

South:  
♠ AKQ10  
♥ 62  
♦ AKJ109  
♣ A5

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

Board: 330  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 8  
Contract: 3N N

North:  
♠ AQ109  
♥ AKQ10  
♦ 72  
♣ AJ5

South:  
♠ 876  
♥ 954  
♦ KQ8  
♣ K1086

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 331  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 20  
Contract: 3N S

North:  
♠ K10  
♥ 872  
♦ J74  
♣ AQ876

South:  
♠ AQ982  
♥ AK10  
♦ AQ8  
♣ J9

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 332  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 5  
Contract: 3N N

North:  
♠ AK842  
♥ A2  
♦ AJ83  
♣ KQ

South:  
♠ J63  
♥ K5  
♦ 1094  
♣ J10754

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 333  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 21  
Contract: 6♥ S

North:  
♠ 107  
♥ A98742  
♦ Q7  
♣ K54

South:  
♠ AKQ9  
♥ KQ63  
♦ K54  
♣ A7

West	North	East	South
			2NT
Pass	3♦	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	6♥	AP	
1. Extended acceptance after NT			
2. Cue bid, a ♣ stopper			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			

## North hands (Practice Page)

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

Board: 334	♠ K6	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ AKJ10	You bid first.
HCP: 20	♣ A764	

Board: 335	♠ J10742	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ Q1053	Partner bids first.
HCP: 3	♣ 104	

Board: 336	♠ AKJ6	The opponents are silent.
Dealer: N	♥ 93	
Vul: None	♦ AJ10	You bid first.
HCP: 20	♣ AK108	

Board: 337	♠ 986542	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ 1087	Partner bids first.
HCP: 4	♣ A10	

Board: 338	♠ K7	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: Both	♦ AQ1074	You bid first.
HCP: 21	♣ K9	

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

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q1098		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ3	♥ K72	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ10	♦ Q95	AP			
South HCP: 10	♣ A764	♣ K108	1. Stayman			
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J10742	♠ AK3				2NT
Vul: Both	♥ 106	♥ AQJ42	Pass	3♥	Pass	3♠
North HCP: 3	♦ Q1053	♦ AJ8	AP			
South HCP: 20	♣ 104	♣ J6				
Contract: 3♠ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q983		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 93	♥ K87	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ10	♦ 9763	AP			
South HCP: 8	♣ AK108	♣ QJ	1. Stayman			
Contract: 4♠ N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 986542	♠ AK3				2NT
Vul: EW	♥ 52	♥ AK108	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 4	♦ 1087	♦ AJ5	AP			
South HCP: 20	♣ A10	♣ J76	1. Texas			
Contract: 4♠ S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J1042		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKQ4	♥ 83	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ1074	♦ K6	AP			
South HCP: 9	♣ K9	♣ AJ764	1. Stayman			
Contract: 3N N						

## South hands (Practice Page)

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

Board: 334	♠ Q1098	The opponents are silent.
Dealer: N	♥ K72	
Vul: EW	♦ Q95	Partner bids first.
HCP: 10	♣ K108	

Board: 335	♠ AK3	The opponents are silent.
Dealer: S	♥ AQJ42	
Vul: Both	♦ AJ8	You bid first.
HCP: 20	♣ J6	

Board: 336	♠ Q983	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ 9763	Partner bids first.
HCP: 8	♣ QJ	

Board: 337	♠ AK3	The opponents are silent.
Dealer: S	♥ AK108	
Vul: EW	♦ AJ5	You bid first.
HCP: 20	♣ J76	

Board: 338	♠ J1042	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ K6	Partner bids first.
HCP: 9	♣ AJ764	

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

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ Q1098		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AJ3	♥ K72	Pass	3♦	Pass	3NT
North HCP: 20	♦ AKJ10	♦ Q95	AP			
South HCP: 10	♣ A764	♣ K108	1. Stayman			
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J10742	♠ AK3				2NT
Vul: Both	♥ 106	♥ AQJ42	Pass	3♥	Pass	3♠
North HCP: 3	♦ Q1053	♦ AJ8	AP			
South HCP: 20	♣ 104	♣ J6				
Contract: 3♠ S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q983		2NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ 93	♥ K87	Pass	3♠	Pass	4♠
North HCP: 20	♦ AJ10	♦ 9763	AP			
South HCP: 8	♣ AK108	♣ QJ	1. Stayman			
Contract: 4♠ N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 986542	♠ AK3				2NT
Vul: EW	♥ 52	♥ AK108	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 4	♦ 1087	♦ AJ5	AP			
South HCP: 20	♣ A10	♣ J76	1. Texas			
Contract: 4♠ S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ J1042		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKQ4	♥ 83	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ1074	♦ K6	AP			
South HCP: 9	♣ K9	♣ AJ764	1. Stayman			
Contract: 3N N						



## North hands (Practice Page)

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

Board: 339	♠ Q75	The opponents are silent.
Dealer: S	♥ AJ87	
Vul: None	♦ J9	Partner bids first.
HCP: 15	♣ AK103	

Board: 340	♠ AQJ10	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ J65	

Board: 341	♠ 4	The opponents are silent.
Dealer: S	♥ KQ85	
Vul: Both	♦ KQ7	Partner bids first.
HCP: 11	♣ J8653	

Board: 342	♠ K7	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ KQ874	You bid first.
HCP: 20	♣ AJ65	

Board: 343	♠ A1064	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ KQ86	Partner bids first.
HCP: 11	♣ 97	

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

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK10				2NT
Vul: None	♥ AJ87	♥ KQ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ J9	♦ AQ1086	Pass	6NT	AP	
South HCP: 20	♣ AK103	♣ Q4				
Contract: 6N S			1. Stayman			

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K932		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ8	♥ —	Pass	3♥	Pass	6♦
North HCP: 20	♦ KJ	♦ AQ10632	AP			
South HCP: 13	♣ J65	♣ A74	1. Stayman			
Contract: 6♦ S						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ8				2NT
Vul: Both	♥ KQ85	♥ A92	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ KQ7	♦ AJ54	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ J8653	♣ KQ4	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q32				
Vul: None	♥ AK	♥ 643		2NT	Pass	3NT
North HCP: 20	♦ KQ874	♦ 1032	AP			
South HCP: 7	♣ AJ65	♣ KQ87				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ A1064	♠ J2				2NT
Vul: NS	♥ Q93	♥ AKJ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ KQ86	♦ AJ9	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ 97	♣ AQ63	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

## South hands (Practice Page)

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

Board: 339	♠ AK10	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ AQ1086	You bid first.
HCP: 20	♣ Q4	

Board: 340	♠ K932	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AQ10632	Partner bids first.
HCP: 13	♣ A74	

Board: 341	♠ AQ8	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ AJ54	You bid first.
HCP: 20	♣ KQ4	

Board: 342	♠ Q32	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ 1032	Partner bids first.
HCP: 7	♣ KQ87	

Board: 343	♠ J2	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: NS	♦ AJ9	You bid first.
HCP: 20	♣ AQ63	

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

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK10				2NT
Vul: None	♥ AJ87	♥ KQ9	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 15	♦ J9	♦ AQ1086	Pass	6NT	AP	
South HCP: 20	♣ AK103	♣ Q4				
Contract: 6N S			1. Stayman			

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K932		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ AKJ8	♥ —	Pass	3♥	Pass	6♦
North HCP: 20	♦ KJ	♦ AQ10632	AP			
South HCP: 13	♣ J65	♣ A74	1. Stayman			
Contract: 6♦ S						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ8				2NT
Vul: Both	♥ KQ85	♥ A92	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 11	♦ KQ7	♦ AJ54	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ J8653	♣ KQ4	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ Q32				
Vul: None	♥ AK	♥ 643		2NT	Pass	3NT
North HCP: 20	♦ KQ874	♦ 1032	AP			
South HCP: 7	♣ AJ65	♣ KQ87				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ A1064	♠ J2				2NT
Vul: NS	♥ Q93	♥ AKJ8	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 11	♦ KQ86	♦ AJ9	Pass	4NT <sup>2</sup>	AP	
South HCP: 20	♣ 97	♣ AQ63	1. Stayman			
Contract: 4N S			2. Quantitative 4NT			

## North hands (Practice Page)

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

Board: 344	♠ J63	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: EW	♦ KQ105	You bid first.
HCP: 20	♣ KQ	
Board: 345	♠ 432	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ QJ72	Partner bids first.
HCP: 8	♣ Q65	
Board: 346	♠ AK102	East Doubles Pass if possible.
Dealer: N	♥ A1074	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ A104	
Board: 347	♠ 8	East Doubles 4♦ if possible.
Dealer: S	♥ 876532	
Vul: EW	♦ K876	Partner bids first.
HCP: 7	♣ A5	
Board: 348	♠ AK1082	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ Q5	You bid first.
HCP: 20	♣ AK96	

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

Board: 344

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ J63

♥ AKQ9

♦ KQ105

♣ KQ

South:

♠ A92

♥ 852

♦ A8742

♣ J10

West North East South

2NT Pass 3NT

AP

Board: 345

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 432

♥ K93

♦ QJ72

♣ Q65

South:

♠ KQ86

♥ AJ8

♦ AK64

♣ KJ

West North East South

2NT

Pass 3NT AP

Board: 346

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 7♦X N

North:

♠ AK102

♥ A1074

♦ AJ

♣ A104

South:

♠ J5

♥ 5

♦ KQ10863

♣ KJ73

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 7♦

Pass Pass X AP

1. Gerber

2. A=0/4 or 4/4

Board: 347

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 6♥ S

North:

♠ 8

♥ 876532

♦ K876

♣ A5

South:

♠ AKJ9

♥ AQJ10

♦ 94

♣ KQ4

West North East South

2NT

Pass 4♦<sup>1</sup> X 4♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 348

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 7N N

North:

♠ AK1082

♥ A3

♦ Q5

♣ AK96

South:

♠ J

♥ J

♦ AKJ87643

♣ J107

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 7NT

AP

1. Gerber

2. A=3 out of 4

## South hands (Practice Page)

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

Board: 344	♠ A92	The opponents are silent.
Dealer: N	♥ 852	
Vul: EW	♦ A8742	Partner bids first.
HCP: 9	♣ J10	
Board: 345	♠ KQ86	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ AK64	You bid first.
HCP: 21	♣ KJ	
Board: 346	♠ J5	East Doubles Pass if possible.
Dealer: N	♥ 5	
Vul: NS	♦ KQ10863	Partner bids first.
HCP: 10	♣ KJ73	
Board: 347	♠ AKJ9	East Doubles 4♦ if possible.
Dealer: S	♥ AQJ10	
Vul: EW	♦ 94	You bid first.
HCP: 20	♣ KQ4	
Board: 348	♠ J	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ AKJ87643	Partner bids first.
HCP: 11	♣ J107	

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

Board: 344

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 3N N

North:

♠ J63

♥ AKQ9

♦ KQ105

♣ KQ

South:

♠ A92

♥ 852

♦ A8742

♣ J10

West North East South

2NT Pass 3NT

AP

Board: 345

Dealer: S

Vul: None

North HCP: 8

South HCP: 21

Contract: 3N S

North:

♠ 432

♥ K93

♦ QJ72

♣ Q65

South:

♠ KQ86

♥ AJ8

♦ AK64

♣ KJ

West North East South

2NT

Pass 3NT AP

Board: 346

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 7♦X N

North:

♠ AK102

♥ A1074

♦ AJ

♣ A104

South:

♠ J5

♥ 5

♦ KQ10863

♣ KJ73

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 7♦

Pass Pass X AP

1. Gerber

2. A=0/4 or 4/4

Board: 347

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 6♥ S

North:

♠ 8

♥ 876532

♦ K876

♣ A5

South:

♠ AKJ9

♥ AQJ10

♦ 94

♣ KQ4

West North East South

2NT

Pass 4♦<sup>1</sup> X 4♥

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♥ AP

1. Texas

2. Blackwood 0314, for ♥

3. A=2/5 or 5/5, Q(H)=1

Board: 348

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 7N N

North:

♠ AK1082

♥ A3

♦ Q5

♣ AK96

South:

♠ J

♥ J

♦ AKJ87643

♣ J107

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 7NT

AP

1. Gerber

2. A=3 out of 4



## North hands (Practice Page)

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

Board: 349	♠ 9753	The opponents are silent.
Dealer: S	♥ Q97	
Vul: NS	♦ K105	Partner bids first.
HCP: 5	♣ 1098	

Board: 350	♠ AQJ3	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ AKQJ10	You bid first.
HCP: 21	♣ KJ	

Board: 351	♠ K	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ 762	Partner bids first.
HCP: 9	♣ KQJ1073	

Board: 352	♠ J873	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ AKQJ	You bid first.
HCP: 21	♣ K10	

Board: 353	♠ AQ4	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ QJ10	Partner bids first.
HCP: 10	♣ 109876	

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

Board: 349

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ 9753

♥ Q97

♦ K105

♣ 1098

South:

♠ AK62

♥ AK63

♦ 986

♣ AK

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT Pass 4♠

AP

1. Stayman

Board: 350

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ AQJ3

♥ 95

♦ AKQJ10

♣ KJ

South:

♠ 75

♥ AQ108764

♦ 4

♣ A43

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 351

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 4N S

North:

♠ K

♥ 643

♦ 762

♣ KQJ1073

South:

♠ QJ532

♥ KJ

♦ AKQ5

♣ A4

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 352

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ J873

♥ AK7

♦ AKQJ

♣ K10

South:

♠ K5

♥ Q10

♦ 9843

♣ AQ643

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠<sup>2</sup> Pass 6NT

AP

1. Gerber

2. A=2 out of 4

Board: 353

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ AQ4

♥ J6

♦ QJ10

♣ 109876

South:

♠ 92

♥ K4

♦ AK42

♣ AKQJ3

West North East South

2NT

Pass 3NT AP

## South hands (Practice Page)

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

Board: 349	♠ AK62	The opponents are silent.
Dealer: S	♥ AK63	
Vul: NS	♦ 986	You bid first.
HCP: 21	♣ AK	

Board: 350	♠ 75	The opponents are silent.
Dealer: N	♥ AQ108764	
Vul: EW	♦ 4	Partner bids first.
HCP: 10	♣ A43	

Board: 351	♠ QJ532	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ AKQ5	You bid first.
HCP: 20	♣ A4	

Board: 352	♠ K5	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ 9843	Partner bids first.
HCP: 11	♣ AQ643	

Board: 353	♠ 92	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ AK42	You bid first.
HCP: 20	♣ AKQJ3	

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

Board: 349

Dealer: S

Vul: NS

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ 9753

♥ Q97

♦ K105

♣ 1098

South:

♠ AK62

♥ AK63

♦ 986

♣ AK

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT Pass 4♠

AP

1. Stayman

Board: 350

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ AQJ3

♥ 95

♦ AKQJ10

♣ KJ

South:

♠ 75

♥ AQ108764

♦ 4

♣ A43

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>

Pass 5♥<sup>3</sup> Pass 6♥

AP

1. Texas

2. Blackwood 0314, for ♥

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

Board: 351

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 4N S

North:

♠ K

♥ 643

♦ 762

♣ KQJ1073

South:

♠ QJ532

♥ KJ

♦ AKQ5

♣ A4

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 352

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6N N

North:

♠ J873

♥ AK7

♦ AKQJ

♣ K10

South:

♠ K5

♥ Q10

♦ 9843

♣ AQ643

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠<sup>2</sup> Pass 6NT

AP

1. Gerber

2. A=2 out of 4

Board: 353

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ AQ4

♥ J6

♦ QJ10

♣ 109876

South:

♠ 92

♥ K4

♦ AK42

♣ AKQJ3

West North East South

2NT

Pass 3NT AP

## North hands (Practice Page)

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

Board: 354	♠ AQJ87	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ A106	You bid first.
HCP: 21	♣ A54	

Board: 355	♠ 94	The opponents are silent.
Dealer: S	♥ 9754	
Vul: None	♦ A85	Partner bids first.
HCP: 10	♣ AQ54	

Board: 356	♠ KJ83	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ A42	You bid first.
HCP: 20	♣ AKQ10	

Board: 357	♠ AQ543	The opponents are silent.
Dealer: S	♥ J63	
Vul: Both	♦ 8763	Partner bids first.
HCP: 7	♣ 7	

Board: 358	♠ J10	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ AK742	You bid first.
HCP: 20	♣ A65	

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

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ AQJ87	♠ K10		2NT	Pass	3NT
Vul: Both	♥ AQ	♥ J4				
North HCP: 21	♦ A106	♦ KJ9832	AP			
South HCP: 10	♣ A54	♣ Q109				
Contract: 3N N						
Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK3				2NT
Vul: None	♥ 9754	♥ AQ	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ A85	♦ KQJ64	Pass	3NT	AP	
South HCP: 20	♣ AQ54	♣ J93	1. Stayman			
Contract: 3N S						
Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ 74		2NT	Pass	3♠ <sup>1</sup>
Vul: NS	♥ K9	♥ 87	Pass	4♣ <sup>2</sup>	Pass	4♦
North HCP: 20	♦ A42	♦ QJ8653	AP			
South HCP: 3	♣ AKQ10	♣ 865	1. Minor Suit Transfers after 2NT			
Contract: 4♦ S			2. automat			
Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ AQ543	♠ 102				2NT
Vul: Both	♥ J63	♥ AQ105	Pass	3♥	Pass	3♠
North HCP: 7	♦ 8763	♦ KQJ	Pass	3NT	AP	
South HCP: 20	♣ 7	♣ AKJ9				
Contract: 3N S						
Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ Q97		2NT	Pass	3NT
Vul: None	♥ AKJ	♥ 105				
North HCP: 20	♦ AK742	♦ 963	AP			
South HCP: 8	♣ A65	♣ KQJ84				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 354	♠ K10	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ KJ9832	Partner bids first.
HCP: 10	♣ Q109	

Board: 355	♠ AK3	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ KQJ64	You bid first.
HCP: 20	♣ J93	

Board: 356	♠ 74	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ QJ8653	Partner bids first.
HCP: 3	♣ 865	

Board: 357	♠ 102	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: Both	♦ KQJ	You bid first.
HCP: 20	♣ AKJ9	

Board: 358	♠ Q97	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ 963	Partner bids first.
HCP: 8	♣ KQJ84	

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

Board: 354

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 3N N

North:

♠ AQJ87

♥ AQ

♦ A106

♣ A54

South:

♠ K10

♥ J4

♦ KJ9832

♣ Q109

West North East South

2NT Pass 3NT

AP

Board: 355

Dealer: S

Vul: None

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ 94

♥ 9754

♦ A85

♣ AQ54

South:

♠ AK3

♥ AQ

♦ KQJ64

♣ J93

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT AP

1. Stayman

Board: 356

Dealer: N

Vul: NS

North HCP: 20

South HCP: 3

Contract: 4♦ S

North:

♠ KJ83

♥ K9

♦ A42

♣ AKQ10

South:

♠ 74

♥ 87

♦ QJ8653

♣ 865

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♦

AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 357

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ AQ543

♥ J63

♦ 8763

♣ 7

South:

♠ 102

♥ AQ105

♦ KQJ

♣ AKJ9

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 358

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J10

♥ AKJ

♦ AK742

♣ A65

South:

♠ Q97

♥ 105

♦ 963

♣ KQJ84

West North East South

2NT Pass 3NT

AP



## North hands (Practice Page)

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

Board: 359	♠ KQ96	The opponents are silent.
Dealer: S	♥ KJ975	
Vul: EW	♦ A5	Partner bids first.
HCP: 14	♣ J10	

Board: 360	♠ AQ	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AQ83	You bid first.
HCP: 20	♣ KQ1086	

Board: 361	♠ A92	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: NS	♦ Q7654	Partner bids first.
HCP: 11	♣ J3	

Board: 362	♠ AK4	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ J76	

Board: 363	♠ A5	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ A1098763	Partner bids first.
HCP: 9	♣ J74	

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

Board: 359

Dealer: S

Vul: EW

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ KQ96

♥ KJ975

♦ A5

♣ J10

South:

♠ AJ5

♥ AQ

♦ KJ8

♣ AQ965

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3♠<sup>2</sup> Pass 3NT

Pass 6NT AP

1. Stayman

2. SMOLEN

Board: 360

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 4♠ N

North:

♠ AQ

♥ K6

♦ AQ83

♣ KQ1086

South:

♠ J10987654

♥ Q1032

♦ 5

♣ —

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 361

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ A92

♥ KJ3

♦ Q7654

♣ J3

South:

♠ KQ8

♥ A92

♦ KJ8

♣ AK107

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 362

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AK4

♥ AQ84

♦ AQ7

♣ J76

South:

♠ 103

♥ KJ752

♦ 84

♣ A1085

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 363

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 4N S

North:

♠ A5

♥ 6

♦ A1098763

♣ J74

South:

♠ KQ

♥ AKJ5

♦ K2

♣ A8653

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 4NT AP

1. Gerber

2. A=2 out of 4

## South hands (Practice Page)

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

Board: 359	♠ AJ5	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ KJ8	You bid first.
HCP: 21	♣ AQ965	

Board: 360	♠ J10987654	The opponents are silent.
Dealer: N	♥ Q1032	
Vul: None	♦ 5	Partner bids first.
HCP: 3	♣ —	

Board: 361	♠ KQ8	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ KJ8	You bid first.
HCP: 20	♣ AK107	

Board: 362	♠ 103	The opponents are silent.
Dealer: N	♥ KJ752	
Vul: EW	♦ 84	Partner bids first.
HCP: 8	♣ A1085	

Board: 363	♠ KQ	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ A8653	

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

Board: 359

Dealer: S

Vul: EW

North HCP: 14

South HCP: 21

Contract: 6N S

North:

♠ KQ96

♥ KJ975

♦ A5

♣ J10

South:

♠ AJ5

♥ AQ

♦ KJ8

♣ AQ965

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3♠<sup>2</sup> Pass 3NT

Pass 6NT AP

1. Stayman

2. SMOLEN

Board: 360

Dealer: N

Vul: None

North HCP: 20

South HCP: 3

Contract: 4♠ N

North:

♠ AQ

♥ K6

♦ AQ83

♣ KQ1086

South:

♠ J10987654

♥ Q1032

♦ 5

♣ —

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ AP

1. Texas

Board: 361

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 4N S

North:

♠ A92

♥ KJ3

♦ Q7654

♣ J3

South:

♠ KQ8

♥ A92

♦ KJ8

♣ AK107

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 362

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ AK4

♥ AQ84

♦ AQ7

♣ J76

South:

♠ 103

♥ KJ752

♦ 84

♣ A1085

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 363

Dealer: S

Vul: Both

North HCP: 9

South HCP: 20

Contract: 4N S

North:

♠ A5

♥ 6

♦ A1098763

♣ J74

South:

♠ KQ

♥ AKJ5

♦ K2

♣ A8653

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 4NT AP

1. Gerber

2. A=2 out of 4

## North hands (Practice Page)

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

Board: 364	♠ KQJ4	The opponents are silent.
Dealer: N	♥ K752	
Vul: NS	♦ Q6	You bid first.
HCP: 20	♣ AKQ	

Board: 365	♠ 107	The opponents are silent.
Dealer: S	♥ KJ98532	
Vul: EW	♦ K5	Partner bids first.
HCP: 7	♣ 63	

Board: 366	♠ AK7	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ KQJ84	You bid first.
HCP: 20	♣ A63	

Board: 367	♠ AJ9765	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ 94	Partner bids first.
HCP: 8	♣ 76	

Board: 368	♠ AQ842	East Bids 3♣ if possible.
Dealer: N	♥ KJ10	
Vul: None	♦ AQ3	You bid first.
HCP: 20	♣ A4	

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

Board: 364

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ KQJ4

♥ K752

♦ Q6

♣ AKQ

South:

♠ 105

♥ J96

♦ AJ73

♣ J987

West North East South

2NT Pass 3NT

AP

Board: 365

Dealer: S

Vul: EW

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ 107

♥ KJ98532

♦ K5

♣ 63

South:

♠ AQJ9

♥ AQ

♦ J642

♣ AQ5

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 4♥ AP

Board: 366

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 4♠ N

North:

♠ AK7

♥ K10

♦ KQJ84

♣ A63

South:

♠ Q10862

♥ AJ

♦ 105

♣ Q1097

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 367

Dealer: S

Vul: EW

North HCP: 8

South HCP: 21

Contract: 6♠ S

North:

♠ AJ9765

♥ K83

♦ 94

♣ 76

South:

♠ KQ

♥ AQ

♦ KQJ10

♣ A9543

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

Board: 368

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 4♥ S

North:

♠ AQ842

♥ KJ10

♦ AQ3

♣ A4

South:

♠ 653

♥ A76543

♦ 875

♣ K

West North East South

2NT 3♣ 4♥

AP

## South hands (Practice Page)

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

Board: 364	♠ 105	The opponents are silent.
Dealer: N	♥ J96	
Vul: NS	♦ AJ73	Partner bids first.
HCP: 7	♣ J987	

Board: 365	♠ AQJ9	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ J642	You bid first.
HCP: 20	♣ AQ5	

Board: 366	♠ Q10862	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ 105	Partner bids first.
HCP: 9	♣ Q1097	

Board: 367	♠ KQ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ KQJ10	You bid first.
HCP: 21	♣ A9543	

Board: 368	♠ 653	East Bids 3♣ if possible.
Dealer: N	♥ A76543	
Vul: None	♦ 875	Partner bids first.
HCP: 7	♣ K	

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

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 105		2NT	Pass	3NT
Vul: NS	♥ K752	♥ J96				
North HCP: 20	♦ Q6	♦ AJ73	AP			
South HCP: 7	♣ AKQ	♣ J987				
Contract: 3N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQJ9				2NT
Vul: EW	♥ KJ98532	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 7	♦ K5	♦ J642	Pass	4♥	AP	
South HCP: 20	♣ 63	♣ AQ5				
Contract: 4♥ S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q10862		2NT	Pass	3♥
Vul: Both	♥ K10	♥ AJ	Pass	3♠	Pass	4♠
North HCP: 20	♦ KQJ84	♦ 105	AP			
South HCP: 9	♣ A63	♣ Q1097				
Contract: 4♠ N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ AJ9765	♠ KQ				2NT
Vul: EW	♥ K83	♥ AQ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 94	♦ KQJ10	Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
South HCP: 21	♣ 76	♣ A9543	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AQ842	♠ 653		2NT	3♣	4♥
Vul: None	♥ KJ10	♥ A76543				
North HCP: 20	♦ AQ3	♦ 875	AP			
South HCP: 7	♣ A4	♣ K				
Contract: 4♥ S						



## North hands (Practice Page)

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

Board: 369	♠ K104	The opponents are silent.
Dealer: S	♥ KQJ97	
Vul: NS	♦ 976	Partner bids first.
HCP: 12	♣ K5	
Board: 370	♠ AK2	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ K763	
Board: 371	♠ KQ108732	East Doubles 6♠ if possible.
Dealer: S	♥ 3	
Vul: None	♦ Q962	Partner bids first.
HCP: 7	♣ 10	
Board: 372	♠ A9643	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ AQ104	
Board: 373	♠ 65	The opponents are silent.
Dealer: S	♥ K93	
Vul: NS	♦ J853	Partner bids first.
HCP: 6	♣ Q1084	

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

Board: 369

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K104

♥ KQJ97

♦ 976

♣ K5

South:

♠ AQ832

♥ A2

♦ AQ85

♣ A9

West North East South

2NT

Pass 3♦ Pass 3♥

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

AP

1. Quantitative 4NT

Board: 370

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AK2

♥ AJ5

♦ KQ8

♣ K763

South:

♠ Q65

♥ 632

♦ AJ2

♣ AQ94

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠<sup>2</sup> Pass 6NT

AP

1. Gerber

2. A=2 out of 4

Board: 371

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 6♠X N

North:

♠ KQ108732

♥ 3

♦ Q962

♣ 10

South:

♠ AJ64

♥ QJ

♦ A85

♣ AKJ5

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

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

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 6♠ X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 372

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ A9643

♥ AJ

♦ AJ

♣ AQ104

South:

♠ —

♥ 1087642

♦ K75

♣ J763

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 373

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ 65

♥ K93

♦ J853

♣ Q1084

South:

♠ AKQ9

♥ J75

♦ A92

♣ AK7

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

2NT

Pass	3NT	AP	
------	-----	----	--

## South hands (Practice Page)

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

Board: 369	♠ AQ832	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ AQ85	You bid first.
HCP: 20	♣ A9	
Board: 370	♠ Q65	The opponents are silent.
Dealer: N	♥ 632	
Vul: Both	♦ AJ2	Partner bids first.
HCP: 13	♣ AQ94	
Board: 371	♠ AJ64	East Doubles 6♠ if possible.
Dealer: S	♥ QJ	
Vul: None	♦ A85	You bid first.
HCP: 20	♣ AKJ5	
Board: 372	♠ —	The opponents are silent.
Dealer: N	♥ 1087642	
Vul: None	♦ K75	Partner bids first.
HCP: 4	♣ J763	
Board: 373	♠ AKQ9	The opponents are silent.
Dealer: S	♥ J75	
Vul: NS	♦ A92	You bid first.
HCP: 21	♣ AK7	

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

Board: 369

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ K104

♥ KQJ97

♦ 976

♣ K5

South:

♠ AQ832

♥ A2

♦ AQ85

♣ A9

West North East South

2NT

Pass 3♦ Pass 3♥

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

AP

1. Quantitative 4NT

Board: 370

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AK2

♥ AJ5

♦ KQ8

♣ K763

South:

♠ Q65

♥ 632

♦ AJ2

♣ AQ94

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♠<sup>2</sup> Pass 6NT

AP

1. Gerber

2. A=2 out of 4

Board: 371

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 6♠X N

North:

♠ KQ108732

♥ 3

♦ Q962

♣ 10

South:

♠ AJ64

♥ QJ

♦ A85

♣ AKJ5

West North East South

2NT

Pass 3♥ Pass 3NT<sup>1</sup>

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

Pass 4NT<sup>4</sup> Pass 5♣<sup>5</sup>

Pass 6♠ X AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

5. A=0/5 or 3/5

Board: 372

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ A9643

♥ AJ

♦ AJ

♣ AQ104

South:

♠ —

♥ 1087642

♦ K75

♣ J763

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 373

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ 65

♥ K93

♦ J853

♣ Q1084

South:

♠ AKQ9

♥ J75

♦ A92

♣ AK7

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

			2NT
--	--	--	-----

Pass	3NT	AP	
------	-----	----	--

## North hands (Practice Page)

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

Board: 374	♠ AQ62	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: EW	♦ Q4	You bid first.
HCP: 20	♣ AQ86	

Board: 375	♠ AJ765	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ 643	Partner bids first.
HCP: 5	♣ 875	

Board: 376	♠ J8	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AKJ107	You bid first.
HCP: 21	♣ AQ10	

Board: 377	♠ QJ	The opponents are silent.
Dealer: S	♥ J432	
Vul: Both	♦ Q9874	Partner bids first.
HCP: 6	♣ 86	

Board: 378	♠ AK	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: None	♦ A853	You bid first.
HCP: 21	♣ A109	

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

Board: 374

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AQ62

♥ AQ3

♦ Q4

♣ AQ86

South:

♠ 53

♥ KJ8765

♦ 952

♣ 107

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 375

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ AJ765

♥ 84

♦ 643

♣ 875

South:

♠ K83

♥ AQ95

♦ Q9

♣ AKQ4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♦

Pass 5♠<sup>4</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 376

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 6♠ N

North:

♠ J8

♥ AQ7

♦ AKJ107

♣ AQ10

South:

♠ AK9432

♥ K52

♦ 98

♣ 53

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. Stayman

Board: 377

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ QJ

♥ J432

♦ Q9874

♣ 86

South:

♠ K754

♥ AQ108

♦ AJ

♣ AQ4

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 7NT

AP

1. Gerber

2. A=0/4 or 4/4

Board: 378

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7N N

North:

♠ AK

♥ AQ109

♦ A853

♣ A109

South:

♠ 982

♥ K75

♦ KQJ64

♣ Q3



## South hands (Practice Page)

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

Board: 374	♠ 53	The opponents are silent.
Dealer: N	♥ KJ8765	
Vul: EW	♦ 952	Partner bids first.
HCP: 4	♣ 107	

Board: 375	♠ K83	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: Both	♦ Q9	You bid first.
HCP: 20	♣ AKQ4	

Board: 376	♠ AK9432	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ 98	Partner bids first.
HCP: 10	♣ 53	

Board: 377	♠ K754	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ AQ4	

Board: 378	♠ 982	The opponents are silent.
Dealer: N	♥ K75	
Vul: None	♦ KQJ64	Partner bids first.
HCP: 11	♣ Q3	

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

Board: 374

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ AQ62

♥ AQ3

♦ Q4

♣ AQ86

South:

♠ 53

♥ KJ8765

♦ 952

♣ 107

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 375

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♠ S

North:

♠ AJ765

♥ 84

♦ 643

♣ 875

South:

♠ K83

♥ AQ95

♦ Q9

♣ AKQ4

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

AP

West North East South

2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 5♦

Pass 5♠<sup>4</sup> Pass 6♠

AP

1. Texas

2. Blackwood 0314, for ♠

3. A=0/5 or 3/5

4. no ♠ queen

Board: 376

Dealer: N

Vul: EW

North HCP: 21

South HCP: 10

Contract: 6♠ N

North:

♠ J8

♥ AQ7

♦ AKJ107

♣ AQ10

South:

♠ AK9432

♥ K52

♦ 98

♣ 53

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ AP

1. Stayman

Board: 377

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 4♥ S

North:

♠ QJ

♥ J432

♦ Q9874

♣ 86

South:

♠ K754

♥ AQ108

♦ AJ

♣ AQ4

West North East South

2NT Pass 4♣<sup>1</sup>

Pass 4♦<sup>2</sup> Pass 7NT

AP

1. Gerber

2. A=0/4 or 4/4

Board: 378

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 7N N

North:

♠ AK

♥ AQ109

♦ A853

♣ A109

South:

♠ 982

♥ K75

♦ KQJ64

♣ Q3

## North hands (Practice Page)

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

Board: 379      ♠ 108652  
Dealer: S        ♥ 75  
Vul: EW        ♦ KQ9  
HCP: 9         ♣ A74

The opponents are silent.

Partner bids first.

Board: 380      ♠ AK10  
Dealer: N        ♥ K754  
Vul: Both      ♦ AQJ  
HCP: 20        ♣ QJ3

The opponents are silent.

You bid first.

Board: 381      ♠ 10  
Dealer: S        ♥ 972  
Vul: None      ♦ QJ104  
HCP: 5         ♣ Q9875

The opponents are silent.

Partner bids first.

Board: 382      ♠ A6  
Dealer: N        ♥ A5  
Vul: NS        ♦ AQJ83  
HCP: 20        ♣ AJ103

The opponents are silent.

You bid first.

Board: 383      ♠ Q5  
Dealer: S        ♥ AJ10843  
Vul: Both      ♦ J10  
HCP: 11        ♣ K84

The opponents are silent.

Partner bids first.

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

Board: 379

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 108652

♥ 75

♦ KQ9

♣ A74

South:

♠ AK

♥ KQJ9

♦ J54

♣ KQJ8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 380

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 4♣ N

North:

♠ AK10

♥ K754

♦ AQJ

♣ QJ3

South:

♠ 8652

♥ J2

♦ 8

♣ K109764

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 381

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ 10

♥ 972

♦ QJ104

♣ Q9875

South:

♠ AQ94

♥ A86

♦ AK72

♣ A4

West North East South

2NT

Pass 3NT AP

Board: 382

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 7♠ N

North:

♠ A6

♥ A5

♦ AQJ83

♣ AJ103

South:

♠ KQ1042

♥ 642

♦ K

♣ KQ86

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♣

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♦<sup>2</sup> Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 383

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ Q5

♥ AJ10843

♦ J10

♣ K84

South:

♠ A2

♥ KQ5

♦ KQ8

♣ AQ976

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

2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5

## South hands (Practice Page)

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

Board: 379	♠ AK	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: EW	♦ J54	You bid first.
HCP: 20	♣ KQJ8	

Board: 380	♠ 8652	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ 8	Partner bids first.
HCP: 4	♣ K109764	

Board: 381	♠ AQ94	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ AK72	You bid first.
HCP: 21	♣ A4	

Board: 382	♠ KQ1042	The opponents are silent.
Dealer: N	♥ 642	
Vul: NS	♦ K	Partner bids first.
HCP: 13	♣ KQ86	

Board: 383	♠ A2	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ KQ8	You bid first.
HCP: 20	♣ AQ976	

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

Board: 379

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ 108652

♥ 75

♦ KQ9

♣ A74

South:

♠ AK

♥ KQJ9

♦ J54

♣ KQJ8

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 380

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 4♣ N

North:

♠ AK10

♥ K754

♦ AQJ

♣ QJ3

South:

♠ 8652

♥ J2

♦ 8

♣ K109764

West North East South

2NT Pass 3♠<sup>1</sup>

Pass 4♣<sup>2</sup> AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 381

Dealer: S

Vul: None

North HCP: 5

South HCP: 21

Contract: 3N S

North:

♠ 10

♥ 972

♦ QJ104

♣ Q9875

South:

♠ AQ94

♥ A86

♦ AK72

♣ A4

West North East South

2NT

Pass 3NT AP

Board: 382

Dealer: N

Vul: NS

North HCP: 20

South HCP: 13

Contract: 7♠ N

North:

♠ A6

♥ A5

♦ AQJ83

♣ AJ103

South:

♠ KQ1042

♥ 642

♦ K

♣ KQ86

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♣

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♦<sup>2</sup> Pass 7♠

AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 383

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♥ S

North:

♠ Q5

♥ AJ10843

♦ J10

♣ K84

South:

♠ A2

♥ KQ5

♦ KQ8

♣ AQ976

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

2NT

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♣ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♥	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♥

3. A=0/5 or 3/5



## North hands (Practice Page)

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

Board: 384	♠ A9	East Doubles Pass if possible.
Dealer: N	♥ AJ7	
Vul: None	♦ AQ1084	You bid first.
HCP: 20	♣ KQ8	

Board: 385	♠ K832	The opponents are silent.
Dealer: S	♥ Q87	
Vul: EW	♦ J96	Partner bids first.
HCP: 7	♣ J98	

Board: 386	♠ A107	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ J4	You bid first.
HCP: 20	♣ AQ102	

Board: 387	♠ KJ10	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ Q10652	Partner bids first.
HCP: 12	♣ K96	

Board: 388	♠ Q85	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ AQ4	You bid first.
HCP: 20	♣ K1098	

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

Board: 384

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 6♠X N

North:

♠ A9

♥ AJ7

♦ AQ1084

♣ KQ8

South:

♠ KQ86432

♥ 65

♦ 9

♣ 763

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♣

Pass Pass X AP

Board: 385

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ K832

♥ Q87

♦ J96

♣ J98

South:

♠ AQ10

♥ AK104

♦ K54

♣ KQ3

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 386

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ A107

♥ AKQ4

♦ J4

♣ AQ102

South:

♠ KJ5

♥ J

♦ AKQ6

♣ 97653

West North East South

2NT Pass 4♣<sup>1</sup>

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

AP

1. Gerber

2. A=3 out of 4

Board: 387

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 4N S

North:

♠ KJ10

♥ K3

♦ Q10652

♣ K96

South:

♠ Q62

♥ A64

♦ AK73

♣ AQJ

West North East South

2NT

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

AP

1. Gerber

2. A=3 out of 4

Board: 388

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ Q85

♥ AKQ

♦ AQ4

♣ K1098

South:

♠ K10

♥ 876532

♦ J87

♣ 54

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

## South hands (Practice Page)

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

Board: 384	♠ KQ86432	East Doubles Pass if possible.
Dealer: N	♥ 65	
Vul: None	♦ 9	Partner bids first.
HCP: 5	♣ 763	

Board: 385	♠ AQ10	The opponents are silent.
Dealer: S	♥ AK104	
Vul: EW	♦ K54	You bid first.
HCP: 21	♣ KQ3	

Board: 386	♠ KJ5	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ AKQ6	Partner bids first.
HCP: 14	♣ 97653	

Board: 387	♠ Q62	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ AK73	You bid first.
HCP: 20	♣ AQJ	

Board: 388	♠ K10	The opponents are silent.
Dealer: N	♥ 876532	
Vul: EW	♦ J87	Partner bids first.
HCP: 4	♣ 54	

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

Board: 384

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 6♠X N

North:

♠ A9

♥ AJ7

♦ AQ1084

♣ KQ8

South:

♠ KQ86432

♥ 65

♦ 9

♣ 763

West North East South

2NT Pass 3♥

Pass 3♠ Pass 6♣

Pass Pass X AP

Board: 385

Dealer: S

Vul: EW

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ K832

♥ Q87

♦ J96

♣ J98

South:

♠ AQ10

♥ AK104

♦ K54

♣ KQ3

West North East South

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT AP

1. Stayman

Board: 386

Dealer: N

Vul: None

North HCP: 20

South HCP: 14

Contract: 6N N

North:

♠ A107

♥ AKQ4

♦ J4

♣ AQ102

South:

♠ KJ5

♥ J

♦ AKQ6

♣ 97653

West North East South

2NT Pass 4♣<sup>1</sup>

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

AP

1. Gerber

2. A=3 out of 4

Board: 387

Dealer: S

Vul: NS

North HCP: 12

South HCP: 20

Contract: 4N S

North:

♠ KJ10

♥ K3

♦ Q10652

♣ K96

South:

♠ Q62

♥ A64

♦ AK73

♣ AQJ

West North East South

2NT

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

AP

1. Gerber

2. A=3 out of 4

Board: 388

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 4♥ N

North:

♠ Q85

♥ AKQ

♦ AQ4

♣ K1098

South:

♠ K10

♥ 876532

♦ J87

♣ 54

West North East South

2NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

## North hands (Practice Page)

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

Board: 389	♠ 1098432	East Doubles 3♥ if possible.
Dealer: S	♥ AQ	
Vul: Both	♦ KJ8	Partner bids first.
HCP: 11	♣ J5	

Board: 390	♠ J942	The opponents are silent.
Dealer: N	♥ AK106	
Vul: NS	♦ KQ4	You bid first.
HCP: 20	♣ AK	

Board: 391	♠ K5	The opponents are silent.
Dealer: S	♥ 1094	
Vul: EW	♦ Q82	Partner bids first.
HCP: 9	♣ KJ1075	

Board: 392	♠ AJ543	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AK52	You bid first.
HCP: 20	♣ A3	

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

Board: 389

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ 1098432

♥ AQ

♦ KJ8

♣ J5

South:

♠ AK5

♥ 85

♦ AQ65

♣ AK97

West	North	East	South
			2NT

Pass	3♥	X	3♠
------	----	---	----

Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
------	------------------	------	-----------------

Pass	5♥	Pass	5♠ <sup>5</sup>
------	----	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

5. no ♠ queen

Board: 390

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ S

North:

♠ J942

♥ AK106

♦ KQ4

♣ AK

South:

♠ Q8

♥ Q9852

♦ A106

♣ Q73

West	North	East	South
	2NT	Pass	3♦

Pass	3NT <sup>1</sup>	Pass	4♥
------	------------------	------	----

AP

1. Extended acceptance after NT

Board: 391

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K5

♥ 1094

♦ Q82

♣ KJ1075

South:

♠ AQ4

♥ AKJ7

♦ A963

♣ Q4

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 392

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AJ543

♥ A9

♦ AK52

♣ A3

South:

♠ KQ6

♥ K87

♦ 973

♣ KQ98

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

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

AP

1. Gerber

2. A=0/4 or 4/4

## South hands (Practice Page)

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

Board: 389	♠ AK5	East Doubles 3♥ if possible.
Dealer: S	♥ 85	
Vul: Both	♦ AQ65	You bid first.
HCP: 20	♣ AK97	

Board: 390	♠ Q8	The opponents are silent.
Dealer: N	♥ Q9852	
Vul: NS	♦ A106	Partner bids first.
HCP: 10	♣ Q73	

Board: 391	♠ AQ4	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: EW	♦ A963	You bid first.
HCP: 20	♣ Q4	

Board: 392	♠ KQ6	The opponents are silent.
Dealer: N	♥ K87	
Vul: Both	♦ 973	Partner bids first.
HCP: 13	♣ KQ98	

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

Board: 389

Dealer: S

Vul: Both

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ 1098432

♥ AQ

♦ KJ8

♣ J5

South:

♠ AK5

♥ 85

♦ AQ65

♣ AK97

West	North	East	South
			2NT

Pass	3♥	X	3♠
------	----	---	----

Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
------	------------------	------	-----------------

Pass	5♥	Pass	5♠ <sup>5</sup>
------	----	------	-----------------

Pass	6♠	AP	
------	----	----	--

1. Cue bid, a ♥ stopper

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

4. A=1/5 or 4/5

5. no ♠ queen

Board: 390

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♥ S

North:

♠ J942

♥ AK106

♦ KQ4

♣ AK

South:

♠ Q8

♥ Q9852

♦ A106

♣ Q73

West	North	East	South
	2NT	Pass	3♦

Pass	3NT <sup>1</sup>	Pass	4♥
------	------------------	------	----

AP

1. Extended acceptance after NT

Board: 391

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ K5

♥ 1094

♦ Q82

♣ KJ1075

South:

♠ AQ4

♥ AKJ7

♦ A963

♣ Q4

West	North	East	South
			2NT

Pass	3NT	AP	
------	-----	----	--

Board: 392

Dealer: N

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6N N

North:

♠ AJ543

♥ A9

♦ AK52

♣ A3

South:

♠ KQ6

♥ K87

♦ 973

♣ KQ98

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

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

AP

1. Gerber

2. A=0/4 or 4/4



## North hands (Practice Page)

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

Board: 393      ♠ 98432  
Dealer: S        ♥ J1032  
Vul: None       ♦ KQ  
HCP: 10         ♣ A5

The opponents are silent.

Partner bids first.

Board: 394      ♠ Q75  
Dealer: N        ♥ AK53  
Vul: EW         ♦ A2  
HCP: 20         ♣ AK93

West Doubles 7NT if possible.

You bid first.

Board: 395      ♠ J85  
Dealer: S        ♥ A632  
Vul: Both       ♦ KJ74  
HCP: 9          ♣ 95

East Doubles 5♦ if possible.

Partner bids first.

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

Board: 393  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♠ S

North:	South:
♠ 98432	♠ AQ10
♥ J1032	♥ AK
♦ KQ	♦ A74
♣ A5	♣ KJ974

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3♥ <sup>2</sup>	Pass	3♠
Pass	3NT <sup>3</sup>	Pass	4♣ <sup>4</sup>
Pass	4♦ <sup>5</sup>	Pass	4NT <sup>6</sup>
Pass	5♦ <sup>7</sup>	Pass	6♠
AP			
1. Stayman			
2. SMOLEN			
3. Cue bid, surplus			
4. Cue bid, a ♣ stopper			
5. Cue bid, a ♦ stopper			
6. Blackwood 0314, for ♠			
7. A=1/5 or 4/5			

Board: 394  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 12  
 Contract: 7NX N

North:	South:
♠ Q75	♠ AJ
♥ AK53	♥ Q10
♦ A2	♦ KQ109763
♣ AK93	♣ 86

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

Board: 395  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 20  
 Contract: 5♥ S

North:	South:
♠ J85	♠ AK7
♥ A632	♥ KQJ9
♦ KJ74	♦ 86
♣ 95	♣ AK76

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♦ <sup>4</sup>	X	5♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			

## South hands (Practice Page)

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

Board: 393      ♠ AQ10  
Dealer: S        ♥ AK  
Vul: None       ♦ A74  
HCP: 21        ♣ KJ974

The opponents are silent.

You bid first.

Board: 394      ♠ AJ  
Dealer: N        ♥ Q10  
Vul: EW        ♦ KQ109763  
HCP: 12        ♣ 86

West Doubles 7NT if possible.

Partner bids first.

Board: 395      ♠ AK7  
Dealer: S        ♥ KQJ9  
Vul: Both       ♦ 86  
HCP: 20        ♣ AK76

East Doubles 5♦ if possible.

You bid first.

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

Board: 393  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 21  
 Contract: 6♠ S

North:	South:
♠ 98432	♠ AQ10
♥ J1032	♥ AK
♦ KQ	♦ A74
♣ A5	♣ KJ974

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3♥ <sup>2</sup>	Pass	3♠
Pass	3NT <sup>3</sup>	Pass	4♣ <sup>4</sup>
Pass	4♦ <sup>5</sup>	Pass	4NT <sup>6</sup>
Pass	5♦ <sup>7</sup>	Pass	6♠
AP			
1. Stayman			
2. SMOLEN			
3. Cue bid, surplus			
4. Cue bid, a ♣ stopper			
5. Cue bid, a ♦ stopper			
6. Blackwood 0314, for ♠			
7. A=1/5 or 4/5			

Board: 394  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 12  
 Contract: 7NX N

North:	South:
♠ Q75	♠ AJ
♥ AK53	♥ Q10
♦ A2	♦ KQ109763
♣ AK93	♣ 86

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

Board: 395  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 20  
 Contract: 5♥ S

North:	South:
♠ J85	♠ AK7
♥ A632	♥ KQJ9
♦ KJ74	♦ 86
♣ 95	♣ AK76

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♦ <sup>4</sup>	X	5♥
AP			
1. Stayman			
2. artificial			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			

## North hands (Practice Page)

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

Board: 396	♠ KQ	The opponents are silent.
Dealer: N	♥ AK103	
Vul: None	♦ 843	You bid first.
HCP: 21	♣ AKQ6	
Board: 397	♠ Q104	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ K7652	Partner bids first.
HCP: 10	♣ J10	
Board: 398	♠ K987	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ AKQ109	You bid first.
HCP: 20	♣ AQ	
Board: 399	♠ AQ6	The opponents are silent.
Dealer: S	♥ 1074	
Vul: None	♦ 106	Partner bids first.
HCP: 9	♣ K9873	
Board: 400	♠ AJ	East Doubles 3♦ if possible.
Dealer: N	♥ A76	
Vul: NS	♦ KQ932	You bid first.
HCP: 21	♣ AK4	

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

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J9654		2NT	Pass	3♥
Vul: None	♥ AK103	♥ —	Pass	3♠	Pass	6♦
North HCP: 21	♦ 843	♦ AQJ10962	AP			
South HCP: 8	♣ AKQ6	♣ 9				
Contract: 6♦ S						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ K86				2NT
Vul: NS	♥ A86	♥ KQ532	Pass	3NT	AP	
North HCP: 10	♦ K7652	♦ AJ				
South HCP: 20	♣ J10	♣ AK3				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ K987	♠ J5		2NT	Pass	6♣
Vul: Both	♥ Q4	♥ J3	AP			
North HCP: 20	♦ AKQ109	♦ 7				
South HCP: 6	♣ AQ	♣ KJ987643				
Contract: 6♣ S						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ KJ732				2NT
Vul: None	♥ 1074	♥ AKJ	Pass	3NT	AP	
North HCP: 9	♦ 106	♦ A92				
South HCP: 20	♣ K9873	♣ A6				
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ864		2NT	Pass	3♣ <sup>1</sup>
Vul: NS	♥ A76	♥ KQ43	Pass	3♦	X	3♥ <sup>2</sup>
North HCP: 21	♦ KQ932	♦ 10	Pass	3NT	Pass	4♠
South HCP: 10	♣ AK4	♣ 975	AP			
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

## South hands (Practice Page)

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

Board: 396	♠ J9654	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AQJ10962	Partner bids first.
HCP: 8	♣ 9	
Board: 397	♠ K86	The opponents are silent.
Dealer: S	♥ KQ532	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ AK3	
Board: 398	♠ J5	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ 7	Partner bids first.
HCP: 6	♣ KJ987643	
Board: 399	♠ KJ732	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ A92	You bid first.
HCP: 20	♣ A6	
Board: 400	♠ KQ864	East Doubles 3♦ if possible.
Dealer: N	♥ KQ43	
Vul: NS	♦ 10	Partner bids first.
HCP: 10	♣ 975	

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

Board: 396

Dealer: N

Vul: None

North HCP: 21

South HCP: 8

Contract: 6♦ S

North:

♠ KQ  
♥ AK103  
♦ 843  
♣ AKQ6

South:

♠ J9654  
♥ —  
♦ AQJ10962  
♣ 9

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

Board: 397

Dealer: S

Vul: NS

North HCP: 10

South HCP: 20

Contract: 3N S

North:

♠ Q104  
♥ A86  
♦ K7652  
♣ J10

South:

♠ K86  
♥ KQ532  
♦ AJ  
♣ AK3

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 398

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 6♣ S

North:

♠ K987  
♥ Q4  
♦ AKQ109  
♣ AQ

South:

♠ J5  
♥ J3  
♦ 7  
♣ KJ987643

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 399

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 3N S

North:

♠ AQ6  
♥ 1074  
♦ 106  
♣ K9873

South:

♠ KJ732  
♥ AKJ  
♦ A92  
♣ A6

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 400

Dealer: N

Vul: NS

North HCP: 21

South HCP: 10

Contract: 4♠ S

North:

♠ AJ  
♥ A76  
♦ KQ932  
♣ AK4

South:

♠ KQ864  
♥ KQ43  
♦ 10  
♣ 975

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

1. Stayman  
2. SMOLEN



## North hands (Practice Page)

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

Board: 401	♠ 752	The opponents are silent.
Dealer: S	♥ 1074	
Vul: EW	♦ 10976	Partner bids first.
HCP: 8	♣ AKJ	

Board: 402	♠ KQ9	The opponents are silent.
Dealer: N	♥ AJ1042	
Vul: None	♦ AK10	You bid first.
HCP: 21	♣ KJ	

Board: 403	♠ J32	The opponents are silent.
Dealer: S	♥ 1098	
Vul: NS	♦ AJ752	Partner bids first.
HCP: 7	♣ J4	

Board: 404	♠ AQJ8	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ K75	You bid first.
HCP: 21	♣ A84	

Board: 405	♠ K8	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ J42	Partner bids first.
HCP: 9	♣ QJ8643	

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

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AKQ9				2NT
Vul: EW	♥ 1074	♥ AK9				
North HCP: 8	♦ 10976	♦ AJ3	Pass	3NT	AP	
South HCP: 21	♣ AKJ	♣ 976				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J104		2NT	Pass	3NT
Vul: None	♥ AJ1042	♥ 65				
North HCP: 21	♦ AK10	♦ QJ8762	AP			
South HCP: 8	♣ KJ	♣ A9				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ Q10				2NT
Vul: NS	♥ 1098	♥ AQJ6				
North HCP: 7	♦ AJ752	♦ KQ64	Pass	3NT	AP	
South HCP: 20	♣ J4	♣ AQ5				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K753		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK6	♥ QJ4	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 21	♦ K75	♦ AJ864	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 11	♣ A84	♣ 6	Pass	6♠	AP	
Contract: 6♠ N						

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♠  
4. A=2/5 or 5/5, Q(S)=0

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQ2				2NT
Vul: Both	♥ Q6	♥ K1032				
North HCP: 9	♦ J42	♦ AK3	Pass	3NT	AP	
South HCP: 20	♣ QJ8643	♣ A109				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 401	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ AJ3	You bid first.
HCP: 21	♣ 976	

Board: 402	♠ J104	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ QJ8762	Partner bids first.
HCP: 8	♣ A9	

Board: 403	♠ Q10	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: NS	♦ KQ64	You bid first.
HCP: 20	♣ AQ5	

Board: 404	♠ K753	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: EW	♦ AJ864	Partner bids first.
HCP: 11	♣ 6	

Board: 405	♠ AQ2	The opponents are silent.
Dealer: S	♥ K1032	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ A109	

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

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AKQ9				2NT
Vul: EW	♥ 1074	♥ AK9				
North HCP: 8	♦ 10976	♦ AJ3	Pass	3NT	AP	
South HCP: 21	♣ AKJ	♣ 976				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J104		2NT	Pass	3NT
Vul: None	♥ AJ1042	♥ 65				
North HCP: 21	♦ AK10	♦ QJ8762	AP			
South HCP: 8	♣ KJ	♣ A9				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ Q10				2NT
Vul: NS	♥ 1098	♥ AQJ6				
North HCP: 7	♦ AJ752	♦ KQ64	Pass	3NT	AP	
South HCP: 20	♣ J4	♣ AQ5				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K753		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AK6	♥ QJ4	Pass	3♠	Pass	4♥ <sup>2</sup>
North HCP: 21	♦ K75	♦ AJ864	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
South HCP: 11	♣ A84	♣ 6	Pass	6♠	AP	
Contract: 6♠ N						

1. Stayman  
2. artificial  
3. Blackwood 0314, for ♠  
4. A=2/5 or 5/5, Q(S)=0

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AQ2				2NT
Vul: Both	♥ Q6	♥ K1032				
North HCP: 9	♦ J42	♦ AK3	Pass	3NT	AP	
South HCP: 20	♣ QJ8643	♣ A109				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 406	♠ Q2	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: NS	♦ AJ854	You bid first.
HCP: 20	♣ A4	

Board: 407	♠ Q87653	The opponents are silent.
Dealer: S	♥ 9864	
Vul: EW	♦ —	Partner bids first.
HCP: 7	♣ AJ7	

Board: 408	♠ A7	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ AK952	You bid first.
HCP: 21	♣ QJ8	

Board: 409	♠ K973	The opponents are silent.
Dealer: S	♥ QJ762	
Vul: EW	♦ KQ5	Partner bids first.
HCP: 11	♣ 7	

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

Board: 406  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ Q2  
 ♥ AKQ3  
 ♦ AJ854  
 ♣ A4

South:  
 ♠ AJ  
 ♥ 62  
 ♦ KQ762  
 ♣ QJ65

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

Board: 407  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ Q87653  
 ♥ 9864  
 ♦ —  
 ♣ AJ7

South:  
 ♠ AKJ  
 ♥ AK  
 ♦ K10875  
 ♣ Q96

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

Board: 408  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 12  
 Contract: 6♥ N

North:  
 ♠ A7  
 ♥ AK10  
 ♦ AK952  
 ♣ QJ8

South:  
 ♠ KJ84  
 ♥ J8732  
 ♦ —  
 ♣ AK73

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♦ <sup>4</sup>	Pass	6♥
AP			
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			

Board: 409  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ K973  
 ♥ QJ762  
 ♦ KQ5  
 ♣ 7

South:  
 ♠ A54  
 ♥ A3  
 ♦ A94  
 ♣ AKJ108

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

## South hands (Practice Page)

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

Board: 406	♠ AJ	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ KQ762	Partner bids first.
HCP: 13	♣ QJ65	

Board: 407	♠ AKJ	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ K10875	You bid first.
HCP: 20	♣ Q96	

Board: 408	♠ KJ84	The opponents are silent.
Dealer: N	♥ J8732	
Vul: None	♦ —	Partner bids first.
HCP: 12	♣ AK73	

Board: 409	♠ A54	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ A94	You bid first.
HCP: 20	♣ AKJ108	

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

Board: 406  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ Q2  
 ♥ AKQ3  
 ♦ AJ854  
 ♣ A4

South:  
 ♠ AJ  
 ♥ 62  
 ♦ KQ762  
 ♣ QJ65

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

Board: 407  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 20  
 Contract: 4♠ S

North:  
 ♠ Q87653  
 ♥ 9864  
 ♦ —  
 ♣ AJ7

South:  
 ♠ AKJ  
 ♥ AK  
 ♦ K10875  
 ♣ Q96

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

Board: 408  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 12  
 Contract: 6♥ N

North:  
 ♠ A7  
 ♥ AK10  
 ♦ AK952  
 ♣ QJ8

South:  
 ♠ KJ84  
 ♥ J8732  
 ♦ —  
 ♣ AK73

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♦ <sup>4</sup>	Pass	6♥
AP			
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♥			
4. A=1/5 or 4/5			

Board: 409  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 20  
 Contract: 6N S

North:  
 ♠ K973  
 ♥ QJ762  
 ♦ KQ5  
 ♣ 7

South:  
 ♠ A54  
 ♥ A3  
 ♦ A94  
 ♣ AKJ108

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



## North hands (Practice Page)

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

Board: 410	♠ 108	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ AK86	You bid first.
HCP: 20	♣ AK98	

Board: 411	♠ AKJ7	The opponents are silent.
Dealer: S	♥ 93	
Vul: None	♦ K8	Partner bids first.
HCP: 15	♣ KJ1087	

Board: 412	♠ AK4	The opponents are silent.
Dealer: N	♥ AK105	
Vul: NS	♦ 942	You bid first.
HCP: 20	♣ KQJ	

Board: 413	♠ AQ	The opponents are silent.
Dealer: S	♥ 976	
Vul: Both	♦ 432	Partner bids first.
HCP: 12	♣ KQJ103	

Board: 414	♠ AJ4	The opponents are silent.
Dealer: N	♥ AK82	
Vul: None	♦ AJ52	You bid first.
HCP: 21	♣ KJ	

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

Board: 410			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♠ 108	♠ AKQ432	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AQ2	♥ 9854	Pass	5♣ <sup>3</sup>	Pass	6♠
South HCP: 11	♦ AK86	♦ Q	AP			
Contract: 6♠ N	♣ AK98	♣ 106	1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 411			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ AKJ7	♠ Q84	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♥ 93	♥ AQ762	Pass	6NT	AP	
South HCP: 20	♦ K8	♦ AQ3				
Contract: 6N S	♣ KJ1087	♣ AQ	1. Stayman			

Board: 412			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♠ AK4	♠ Q109752	Pass	4♠	AP	
North HCP: 20	♥ AK105	♥ Q842				
South HCP: 8	♦ 942	♦ —	1. Texas			
Contract: 4♠ N	♣ KQJ	♣ A103				

Board: 413			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ AQ	♠ K95	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 12	♥ 976	♥ AKJ10	Pass	6NT	AP	
South HCP: 21	♦ 432	♦ KQJ5				
Contract: 6N S	♣ KQJ103	♣ A9	1. Gerber			
			2. A=2 out of 4			

Board: 414			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: None	♠ AJ4	♠ Q109865	Pass	3♠	Pass	4♠
North HCP: 21	♥ AK82	♥ J754	AP			
South HCP: 5	♦ AJ52	♦ 8				
Contract: 4♠ N	♣ KJ	♣ Q7				

## South hands (Practice Page)

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

Board: 410	♠ AKQ432	The opponents are silent.
Dealer: N	♥ 9854	
Vul: Both	♦ Q	Partner bids first.
HCP: 11	♣ 106	

Board: 411	♠ Q84	The opponents are silent.
Dealer: S	♥ AQ762	
Vul: None	♦ AQ3	You bid first.
HCP: 20	♣ AQ	

Board: 412	♠ Q109752	The opponents are silent.
Dealer: N	♥ Q842	
Vul: NS	♦ —	Partner bids first.
HCP: 8	♣ A103	

Board: 413	♠ K95	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: Both	♦ KQJ5	You bid first.
HCP: 21	♣ A9	

Board: 414	♠ Q109865	The opponents are silent.
Dealer: N	♥ J754	
Vul: None	♦ 8	Partner bids first.
HCP: 5	♣ Q7	

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

Board: 410			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♠ 108	♠ AKQ432	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AQ2	♥ 9854	Pass	5♣ <sup>3</sup>	Pass	6♠
South HCP: 11	♦ AK86	♦ Q	AP			
Contract: 6♠ N	♣ AK98	♣ 106	1. Texas			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 411			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ AKJ7	♠ Q84	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 15	♥ 93	♥ AQ762	Pass	6NT	AP	
South HCP: 20	♦ K8	♦ AQ3	1. Stayman			
Contract: 6N S	♣ KJ1087	♣ AQ				

Board: 412			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♠ AK4	♠ Q109752	Pass	4♠	AP	
North HCP: 20	♥ AK105	♥ Q842	1. Texas			
South HCP: 8	♦ 942	♦ —				
Contract: 4♠ N	♣ KQJ	♣ A103				

Board: 413			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ AQ	♠ K95	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 12	♥ 976	♥ AKJ10	Pass	6NT	AP	
South HCP: 21	♦ 432	♦ KQJ5	1. Gerber			
Contract: 6N S	♣ KQJ103	♣ A9	2. A=2 out of 4			

Board: 414			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: None	♠ AJ4	♠ Q109865	Pass	3♠	Pass	4♠
North HCP: 21	♥ AK82	♥ J754	AP			
South HCP: 5	♦ AJ52	♦ 8				
Contract: 4♠ N	♣ KJ	♣ Q7				

## North hands (Practice Page)

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

Board: 415	♠ 93	The opponents are silent.
Dealer: S	♥ 53	
Vul: NS	♦ A108	Partner bids first.
HCP: 10	♣ AQ7643	

Board: 416	♠ A4	The opponents are silent.
Dealer: N	♥ K86	
Vul: EW	♦ AKQ94	You bid first.
HCP: 20	♣ A95	

Board: 417	♠ K85	West Bids 3♦ if possible.
Dealer: S	♥ AJ8532	
Vul: None	♦ Q10	Partner bids first.
HCP: 10	♣ 76	

Board: 418	♠ Q6	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ A974	You bid first.
HCP: 21	♣ AQ85	

Board: 419	♠ 98	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ KQJ10643	Partner bids first.
HCP: 9	♣ K53	

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

Board: 415  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 20  
 Contract: 6♣ N

North:  
 ♠ 93  
 ♥ 53  
 ♦ A108  
 ♣ AQ7643

South:  
 ♠ AKQ8  
 ♥ AK92  
 ♦ 943  
 ♣ KJ

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

Board: 416  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ A4  
 ♥ K86  
 ♦ AKQ94  
 ♣ A95

South:  
 ♠ QJ8765  
 ♥ Q2  
 ♦ 73  
 ♣ J87

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

Board: 417  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 20  
 Contract: 4♥ N

North:  
 ♠ K85  
 ♥ AJ8532  
 ♦ Q10  
 ♣ 76

South:  
 ♠ AJ4  
 ♥ KQ107  
 ♦ K9  
 ♣ AK94

West	North	East	South
			2NT
3♦	4♥	AP	

Board: 418  
 Dealer: N  
 Vul: NS  
 North HCP: 21  
 South HCP: 9  
 Contract: 4♥ N

North:  
 ♠ Q6  
 ♥ AKQ  
 ♦ A974  
 ♣ AQ85

South:  
 ♠ K10  
 ♥ J9864  
 ♦ KQ106  
 ♣ 106

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

Board: 419  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 20  
 Contract: 6♦ N

North:  
 ♠ 98  
 ♥ 3  
 ♦ KQJ10643  
 ♣ K53

South:  
 ♠ AQJ54  
 ♥ AKJ  
 ♦ A85  
 ♣ J4

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

## South hands (Practice Page)

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

Board: 415	♠ AKQ8	The opponents are silent.
Dealer: S	♥ AK92	
Vul: NS	♦ 943	You bid first.
HCP: 20	♣ KJ	

Board: 416	♠ QJ8765	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ 73	Partner bids first.
HCP: 6	♣ J87	

Board: 417	♠ AJ4	West Bids 3♦ if possible.
Dealer: S	♥ KQ107	
Vul: None	♦ K9	You bid first.
HCP: 20	♣ AK94	

Board: 418	♠ K10	The opponents are silent.
Dealer: N	♥ J9864	
Vul: NS	♦ KQ106	Partner bids first.
HCP: 9	♣ 106	

Board: 419	♠ AQJ54	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ A85	You bid first.
HCP: 20	♣ J4	

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

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AKQ8				2NT
Vul: NS	♥ 53	♥ AK92	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 10	♦ A108	♦ 943	Pass	6♣	AP	
South HCP: 20	♣ AQ7643	♣ KJ				
Contract: 6♣ N						
			1. Gerber			
			2. A=2 out of 4			

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ QJ8765		2NT	Pass	3♥
Vul: EW	♥ K86	♥ Q2	Pass	3♠	Pass	4♠
North HCP: 20	♦ AKQ94	♦ 73	AP			
South HCP: 6	♣ A95	♣ J87				
Contract: 4♠ N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ AJ4				2NT
Vul: None	♥ AJ8532	♥ KQ107				
North HCP: 10	♦ Q10	♦ K9	3♦	4♥	AP	
South HCP: 20	♣ 76	♣ AK94				
Contract: 4♥ N						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ K10		2NT	Pass	3♦
Vul: NS	♥ AKQ	♥ J9864	Pass	3♥	Pass	4♥
North HCP: 21	♦ A974	♦ KQ106	AP			
South HCP: 9	♣ AQ85	♣ 106				
Contract: 4♥ N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AQJ54				2NT
Vul: EW	♥ 3	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4NT <sup>2</sup>
North HCP: 9	♦ KQJ10643	♦ A85	Pass	6♦	AP	
South HCP: 20	♣ K53	♣ J4				
Contract: 6♦ N						
			1. Gerber			
			2. A=3 out of 4			



## North hands (Practice Page)

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

Board: 420	♠ QJ9	The opponents are silent.
Dealer: N	♥ 765	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ AKQ4	

Board: 421	♠ 9	West Doubles Pass if possible.
Dealer: S	♥ 109872	
Vul: NS	♦ QJ	Partner bids first.
HCP: 7	♣ KJ974	

Board: 422	♠ AK43	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ AK974	

Board: 423	♠ KJ62	The opponents are silent.
Dealer: S	♥ AKJ102	
Vul: Both	♦ K7	Partner bids first.
HCP: 15	♣ 32	

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

Board: 420  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 11  
Contract: 6♥ N

North:  
♠ QJ9  
♥ 765  
♦ AKJ  
♣ AKQ4

South:  
♠ A732  
♥ AK432  
♦ 975  
♣ 3

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	Pass	6♥
AP			
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 421  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 20  
Contract: 6♥X S

North:  
♠ 9  
♥ 109872  
♦ QJ  
♣ KJ974

South:  
♠ A54  
♥ AK5  
♦ AK73  
♣ Q86

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

Board: 422  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 11  
Contract: 6N N

North:  
♠ AK43  
♥ QJ  
♦ K3  
♣ AK974

South:  
♠ J  
♥ A8752  
♦ A10965  
♣ Q8

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

Board: 423  
Dealer: S  
Vul: Both  
North HCP: 15  
South HCP: 21  
Contract: 7N S

North:  
♠ KJ62  
♥ AKJ102  
♦ K7  
♣ 32

South:  
♠ AQ9  
♥ Q4  
♦ A85  
♣ AKQ54

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3♠ <sup>2</sup>	Pass	3NT
Pass	6NT	Pass	7NT
AP			
1. Stayman			
2. SMOLEN			

## South hands (Practice Page)

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

Board: 420	♠ A732	The opponents are silent.
Dealer: N	♥ AK432	
Vul: Both	♦ 975	Partner bids first.
HCP: 11	♣ 3	
Board: 421	♠ A54	West Doubles Pass if possible.
Dealer: S	♥ AK5	
Vul: NS	♦ AK73	You bid first.
HCP: 20	♣ Q86	
Board: 422	♠ J	The opponents are silent.
Dealer: N	♥ A8752	
Vul: EW	♦ A10965	Partner bids first.
HCP: 11	♣ Q8	
Board: 423	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ A85	You bid first.
HCP: 21	♣ AKQ54	

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

Board: 420  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 11  
 Contract: 6♥ N

North:  
 ♠ QJ9  
 ♥ 765  
 ♦ AKJ  
 ♣ AKQ4

South:  
 ♠ A732  
 ♥ AK432  
 ♦ 975  
 ♣ 3

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	Pass	6♥
AP			
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♥			
4. A=2/5 or 5/5, Q(H)=0			

Board: 421  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 20  
 Contract: 6♥X S

North:  
 ♠ 9  
 ♥ 109872  
 ♦ QJ  
 ♣ KJ974

South:  
 ♠ A54  
 ♥ AK5  
 ♦ AK73  
 ♣ Q86

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

Board: 422  
 Dealer: N  
 Vul: EW  
 North HCP: 20  
 South HCP: 11  
 Contract: 6N N

North:  
 ♠ AK43  
 ♥ QJ  
 ♦ K3  
 ♣ AK974

South:  
 ♠ J  
 ♥ A8752  
 ♦ A10965  
 ♣ Q8

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

Board: 423  
 Dealer: S  
 Vul: Both  
 North HCP: 15  
 South HCP: 21  
 Contract: 7N S

North:  
 ♠ KJ62  
 ♥ AKJ102  
 ♦ K7  
 ♣ 32

South:  
 ♠ AQ9  
 ♥ Q4  
 ♦ A85  
 ♣ AKQ54

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3♠ <sup>2</sup>	Pass	3NT
Pass	6NT	Pass	7NT
AP			
1. Stayman			
2. SMOLEN			

## North hands (Practice Page)

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

Board: 424	♠ K53	The opponents are silent.
Dealer: N	♥ KQJ63	
Vul: None	♦ A3	You bid first.
HCP: 21	♣ AKJ	

Board: 425	♠ QJ1063	The opponents are silent.
Dealer: S	♥ K1076	
Vul: EW	♦ AQJ	Partner bids first.
HCP: 13	♣ 2	

Board: 426	♠ QJ8	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ QJ2	You bid first.
HCP: 20	♣ AKJ7	

Board: 427	♠ Q8	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ Q1084	Partner bids first.
HCP: 11	♣ KQ1082	

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

Board: 424  
 Dealer: N  
 Vul: None  
 North HCP: 21  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ K53  
 ♥ KQJ63  
 ♦ A3  
 ♣ AKJ

South:  
 ♠ AQ2  
 ♥ A42  
 ♦ K10854  
 ♣ 83

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

Board: 425  
 Dealer: S  
 Vul: EW  
 North HCP: 13  
 South HCP: 21  
 Contract: 7♠ S

North:  
 ♠ QJ1063  
 ♥ K1076  
 ♦ AQJ  
 ♣ 2

South:  
 ♠ AK8  
 ♥ AJ  
 ♦ K42  
 ♣ AQ1076

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3♥ <sup>2</sup>	Pass	3♠
Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Pass	7♠	AP	
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♠			
4. A=1/5 or 4/5			

Board: 426  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 13  
 Contract: 6N N

North:  
 ♠ QJ8  
 ♥ AQ10  
 ♦ QJ2  
 ♣ AKJ7

South:  
 ♠ —  
 ♥ KJ9  
 ♦ AK863  
 ♣ Q10843

West	North	East	South
	2NT	Pass	4♠ <sup>1</sup>
Pass	5♣	Pass	6NT
AP			
1. Minors			

Board: 427  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 21  
 Contract: 4N S

North:  
 ♠ Q8  
 ♥ Q8  
 ♦ Q1084  
 ♣ KQ1082

South:  
 ♠ K2  
 ♥ AK94  
 ♦ AK7  
 ♣ A943

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

## South hands (Practice Page)

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

Board: 424	♠ AQ2	The opponents are silent.
Dealer: N	♥ A42	
Vul: None	♦ K10854	Partner bids first.
HCP: 13	♣ 83	

Board: 425	♠ AK8	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ K42	You bid first.
HCP: 21	♣ AQ1076	

Board: 426	♠ —	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: Both	♦ AK863	Partner bids first.
HCP: 13	♣ Q10843	

Board: 427	♠ K2	The opponents are silent.
Dealer: S	♥ AK94	
Vul: None	♦ AK7	You bid first.
HCP: 21	♣ A943	

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

Board: 424  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ K53  
♥ KQJ63  
♦ A3  
♣ AKJ

South:  
♠ AQ2  
♥ A42  
♦ K10854  
♣ 83

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

Board: 425  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 21  
Contract: 7♠ S

North:  
♠ QJ1063  
♥ K1076  
♦ AQJ  
♣ 2

South:  
♠ AK8  
♥ AJ  
♦ K42  
♣ AQ1076

West	North	East	South
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3♥ <sup>2</sup>	Pass	3♠
Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
Pass	7♠	AP	
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♠			
4. A=1/5 or 4/5			

Board: 426  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 13  
Contract: 6N N

North:  
♠ QJ8  
♥ AQ10  
♦ QJ2  
♣ AKJ7

South:  
♠ —  
♥ KJ9  
♦ AK863  
♣ Q10843

West	North	East	South
	2NT	Pass	4♠ <sup>1</sup>
Pass	5♣	Pass	6NT
AP			
1. Minors			

Board: 427  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 4N S

North:  
♠ Q8  
♥ Q8  
♦ Q1084  
♣ KQ1082

South:  
♠ K2  
♥ AK94  
♦ AK7  
♣ A943

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



## North hands (Practice Page)

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

Board: 428	♠ AK4	The opponents are silent.
Dealer: N	♥ A98	
Vul: NS	♦ A8	You bid first.
HCP: 20	♣ AJ976	

Board: 429	♠ 965	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ QJ987	Partner bids first.
HCP: 11	♣ KQ	

Board: 430	♠ A108	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ AKQ6	You bid first.
HCP: 20	♣ K754	

Board: 431	♠ K82	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ A986	Partner bids first.
HCP: 11	♣ A7643	

Board: 432	♠ A103	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: EW	♦ AJ7	You bid first.
HCP: 21	♣ AK9	

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

Board: 428  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♥ N

North:  
♠ AK4  
♥ A98  
♦ A8  
♣ AJ976

South:  
♠ Q965  
♥ KJ1042  
♦ J  
♣ KQ10

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

- Stayman
- SMOLEN
- Blackwood 0314, for ♥
- A=1/5 or 4/5
- no ♥ queen

Board: 429  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ 965  
♥ K104  
♦ QJ987  
♣ KQ

South:  
♠ KQ  
♥ AQ63  
♦ A2  
♣ AJ1084

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

- Gerber
- A=3 out of 4

Board: 430  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ A108  
♥ KJ  
♦ AKQ6  
♣ K754

South:  
♠ K743  
♥ 976  
♦ J43  
♣ Q98

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

- Stayman

Board: 431  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ K82  
♥ 5  
♦ A986  
♣ A7643

South:  
♠ AQ964  
♥ AKQ  
♦ 75  
♣ KQJ

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

- Gerber
- A=2 out of 4

Board: 432

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♦ S

North:

♠ A103

♥ AJ97

♦ AJ7

♣ AK9

South:

♠ Q94

♥ 863

♦ KQ10986

♣ 7

West	North	East	South
	2NT	Pass	6♦
AP			

## South hands (Practice Page)

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

Board: 428	♠ Q965	The opponents are silent.
Dealer: N	♥ KJ1042	
Vul: NS	♦ J	Partner bids first.
HCP: 12	♣ KQ10	

Board: 429	♠ KQ	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: Both	♦ A2	You bid first.
HCP: 20	♣ AJ1084	

Board: 430	♠ K743	The opponents are silent.
Dealer: N	♥ 976	
Vul: None	♦ J43	Partner bids first.
HCP: 6	♣ Q98	

Board: 431	♠ AQ964	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ 75	You bid first.
HCP: 21	♣ KQJ	

Board: 432	♠ Q94	The opponents are silent.
Dealer: N	♥ 863	
Vul: EW	♦ KQ10986	Partner bids first.
HCP: 7	♣ 7	

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

Board: 428  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 12  
Contract: 6♥ N

North:  
♠ AK4  
♥ A98  
♦ A8  
♣ AJ976

South:  
♠ Q965  
♥ KJ1042  
♦ J  
♣ KQ10

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

- Stayman
- SMOLEN
- Blackwood 0314, for ♥
- A=1/5 or 4/5
- no ♥ queen

Board: 429  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ 965  
♥ K104  
♦ QJ987  
♣ KQ

South:  
♠ KQ  
♥ AQ63  
♦ A2  
♣ AJ1084

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

- Gerber
- A=3 out of 4

Board: 430  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 6  
Contract: 3N N

North:  
♠ A108  
♥ KJ  
♦ AKQ6  
♣ K754

South:  
♠ K743  
♥ 976  
♦ J43  
♣ Q98

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

- Stayman

Board: 431  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ K82  
♥ 5  
♦ A986  
♣ A7643

South:  
♠ AQ964  
♥ AKQ  
♦ 75  
♣ KQJ

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

- Gerber
- A=2 out of 4

Board: 432

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 6♦ S

North:

♠ A103

♥ AJ97

♦ AJ7

♣ AK9

South:

♠ Q94

♥ 863

♦ KQ10986

♣ 7

West	North	East	South
	2NT	Pass	6♦
AP			

## North hands (Practice Page)

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

Board: 433	♠ J87	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ Q8754	Partner bids first.
HCP: 9	♣ AQ762	

Board: 434	♠ KQ94	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: NS	♦ KQJ	You bid first.
HCP: 20	♣ K4	

Board: 435	♠ 62	The opponents are silent.
Dealer: S	♥ 105	
Vul: EW	♦ KJ54	Partner bids first.
HCP: 7	♣ QJ1087	

Board: 436	♠ AKJ10	The opponents are silent.
Dealer: N	♥ J83	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AKQ6	

Board: 437	♠ Q32	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ 10984	Partner bids first.
HCP: 8	♣ QJ1054	

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

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ K1053				2NT
Vul: None	♥ —	♥ AKQ10	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 9	♦ Q8754	♦ AK9	AP			
South HCP: 20	♣ AQ762	♣ J10	1. Minors			
Contract: 5♦ S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ A				
Vul: NS	♥ AQ75	♥ 863		2NT	Pass	3NT
North HCP: 20	♦ KQJ	♦ 109532	AP			
South HCP: 10	♣ K4	♣ AQ96				
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AK87				2NT
Vul: EW	♥ 105	♥ A7	Pass	3NT	AP	
North HCP: 7	♦ KJ54	♦ AQ1096				
South HCP: 20	♣ QJ1087	♣ K6				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q32				
Vul: Both	♥ J83	♥ Q109		2NT	Pass	3NT
North HCP: 20	♦ Q7	♦ AJ963	AP			
South HCP: 9	♣ AKQ6	♣ 75				
Contract: 3N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK				2NT
Vul: EW	♥ K	♥ A1096	Pass	3NT	AP	
North HCP: 8	♦ 10984	♦ AJ62				
South HCP: 20	♣ QJ1054	♣ A96				
Contract: 3N S						



## South hands (Practice Page)

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

Board: 433	♠ K1053	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ J10	

Board: 434	♠ A	The opponents are silent.
Dealer: N	♥ 863	
Vul: NS	♦ 109532	Partner bids first.
HCP: 10	♣ AQ96	

Board: 435	♠ AK87	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ AQ1096	You bid first.
HCP: 20	♣ K6	

Board: 436	♠ Q32	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ AJ963	Partner bids first.
HCP: 9	♣ 75	

Board: 437	♠ AK	The opponents are silent.
Dealer: S	♥ A1096	
Vul: EW	♦ AJ62	You bid first.
HCP: 20	♣ A96	

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

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ K1053				2NT
Vul: None	♥ —	♥ AKQ10	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 9	♦ Q8754	♦ AK9	AP			
South HCP: 20	♣ AQ762	♣ J10	1. Minors			
Contract: 5♦ S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ A				
Vul: NS	♥ AQ75	♥ 863		2NT	Pass	3NT
North HCP: 20	♦ KQJ	♦ 109532	AP			
South HCP: 10	♣ K4	♣ AQ96				
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AK87				2NT
Vul: EW	♥ 105	♥ A7	Pass	3NT	AP	
North HCP: 7	♦ KJ54	♦ AQ1096				
South HCP: 20	♣ QJ1087	♣ K6				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ Q32				
Vul: Both	♥ J83	♥ Q109		2NT	Pass	3NT
North HCP: 20	♦ Q7	♦ AJ963	AP			
South HCP: 9	♣ AKQ6	♣ 75				
Contract: 3N N						

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK				2NT
Vul: EW	♥ K	♥ A1096	Pass	3NT	AP	
North HCP: 8	♦ 10984	♦ AJ62				
South HCP: 20	♣ QJ1054	♣ A96				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 438	♠ AK2	West Doubles 3♣ if possible.
Dealer: N	♥ AQ1085	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ 106	

Board: 439	♠ Q93	The opponents are silent.
Dealer: S	♥ 95	
Vul: None	♦ AQJ10965	Partner bids first.
HCP: 9	♣ 5	

Board: 440	♠ K843	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: EW	♦ A4	You bid first.
HCP: 21	♣ AKJ	

Board: 441	♠ 75	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ KJ1032	Partner bids first.
HCP: 5	♣ J10874	

Board: 442	♠ A96	West Bids 5♦ if possible.
Dealer: N	♥ A5	
Vul: None	♦ AQ10	You bid first.
HCP: 20	♣ AQ865	

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

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J863		2NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AQ1085	♥ KJ7	X	3♥	Pass	3NT
North HCP: 20	♦ AK7	♦ Q109	AP			
South HCP: 7	♣ 106	♣ 953				
Contract: 3N N				1. Stayman		

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ K108				2NT
Vul: None	♥ 95	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 9	♦ AQJ10965	♦ 743	Pass	4NT	AP	
South HCP: 21	♣ 5	♣ AKQJ				
Contract: 4N S				1. Gerber		
				2. A=2 out of 4		

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ K843	♠ J107		2NT	Pass	3♣ <sup>1</sup>
Vul: EW	♥ AQ104	♥ 9862	Pass	3♥	Pass	4♥
North HCP: 21	♦ A4	♦ KQ9	AP			
South HCP: 6	♣ AKJ	♣ 754				
Contract: 4♥ N				1. Stayman		

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ K986				2NT
Vul: Both	♥ 8	♥ AK76				
North HCP: 5	♦ KJ1032	♦ AQ5	Pass	3NT	AP	
South HCP: 20	♣ J10874	♣ A5				
Contract: 3N S						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ KJ72		2NT	Pass	3♦
Vul: None	♥ A5	♥ J86432	5♦	X	AP	
North HCP: 20	♦ AQ10	♦ —				
South HCP: 9	♣ AQ865	♣ KJ9				
Contract: 5♦ X W						

## South hands (Practice Page)

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

Board: 438	♠ J863	West Doubles 3♣ if possible.
Dealer: N	♥ KJ7	
Vul: Both	♦ Q109	Partner bids first.
HCP: 7	♣ 953	

Board: 439	♠ K108	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ 743	You bid first.
HCP: 21	♣ AKQJ	

Board: 440	♠ J107	The opponents are silent.
Dealer: N	♥ 9862	
Vul: EW	♦ KQ9	Partner bids first.
HCP: 6	♣ 754	

Board: 441	♠ K986	The opponents are silent.
Dealer: S	♥ AK76	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ A5	

Board: 442	♠ KJ72	West Bids 5♦ if possible.
Dealer: N	♥ J86432	
Vul: None	♦ —	Partner bids first.
HCP: 9	♣ KJ9	

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

Board: 438

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK2

♥ AQ1085

♦ AK7

♣ 106

South:

♠ J863

♥ KJ7

♦ Q109

♣ 953

West North East South

2NT Pass 3♣<sup>1</sup>

X 3♥ Pass 3NT

AP

1. Stayman

Board: 439

Dealer: S

Vul: None

North HCP: 9

South HCP: 21

Contract: 4N S

North:

♠ Q93

♥ 95

♦ AQJ10965

♣ 5

South:

♠ K108

♥ AKJ

♦ 743

♣ AKQJ

West North East South

2NT

Pass 4♣<sup>1</sup> Pass 4♠<sup>2</sup>

Pass 4NT AP

1. Gerber

2. A=2 out of 4

Board: 440

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ K843

♥ AQ104

♦ A4

♣ AKJ

South:

♠ J107

♥ 9862

♦ KQ9

♣ 754

West North East South

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 441

Dealer: S

Vul: Both

North HCP: 5

South HCP: 20

Contract: 3N S

North:

♠ 75

♥ 8

♦ KJ1032

♣ J10874

South:

♠ K986

♥ AK76

♦ AQ5

♣ A5

West North East South

2NT

Pass 3NT AP

Board: 442

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 5♦ X W

North:

♠ A96

♥ A5

♦ AQ10

♣ AQ865

South:

♠ KJ72

♥ J86432

♦ —

♣ KJ9

West North East South

2NT Pass 3♦

5♦ X AP

## North hands (Practice Page)

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

Board: 443	♠ J6	West Doubles 4♠ if possible.
Dealer: S	♥ K3	
Vul: NS	♦ Q1073	Partner bids first.
HCP: 11	♣ AJ986	

Board: 444	♠ AKJ10	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ AJ54	You bid first.
HCP: 20	♣ K7	

Board: 445	♠ Q103	The opponents are silent.
Dealer: S	♥ K10875	
Vul: NS	♦ KQ	Partner bids first.
HCP: 10	♣ 843	

Board: 446	♠ AJ103	East Bids 3♣ if possible.
Dealer: N	♥ KQ	
Vul: EW	♦ AQJ9	You bid first.
HCP: 21	♣ A104	

Board: 447	♠ 94	The opponents are silent.
Dealer: S	♥ 432	
Vul: None	♦ AQ10874	Partner bids first.
HCP: 6	♣ 108	

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

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ Q1053				2NT
Vul: NS	♥ K3	♥ AQ7	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 11	♦ Q1073	♦ AK9	X	4NT	AP	
South HCP: 20	♣ AJ986	♣ KQ3				
Contract: 4N S						
			1. Gerber			
			2. A=2 out of 4			

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 843				
Vul: Both	♥ A72	♥ Q83		2NT	Pass	3NT
North HCP: 20	♦ AJ54	♦ 1072	AP			
South HCP: 5	♣ K7	♣ QJ65				
Contract: 3N N						

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AK6				2NT
Vul: NS	♥ K10875	♥ 63	Pass	3♦	Pass	3♥
North HCP: 10	♦ KQ	♦ AJ64	Pass	3NT	AP	
South HCP: 21	♣ 843	♣ AKQ7				
Contract: 3N S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ Q42				
Vul: EW	♥ KQ	♥ 98642		2NT	3♣	3NT
North HCP: 21	♦ AQJ9	♦ K64	AP			
South HCP: 5	♣ A104	♣ 65				
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AQJ10				2NT
Vul: None	♥ 432	♥ AQJ				
North HCP: 6	♦ AQ10874	♦ 92	Pass	3NT	AP	
South HCP: 20	♣ 108	♣ AQ74				
Contract: 3N S						



## South hands (Practice Page)

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

Board: 443	♠ Q1053	West Doubles 4♠ if possible.
Dealer: S	♥ AQ7	
Vul: NS	♦ AK9	You bid first.
HCP: 20	♣ KQ3	

Board: 444	♠ 843	The opponents are silent.
Dealer: N	♥ Q83	
Vul: Both	♦ 1072	Partner bids first.
HCP: 5	♣ QJ65	

Board: 445	♠ AK6	The opponents are silent.
Dealer: S	♥ 63	
Vul: NS	♦ AJ64	You bid first.
HCP: 21	♣ AKQ7	

Board: 446	♠ Q42	East Bids 3♣ if possible.
Dealer: N	♥ 98642	
Vul: EW	♦ K64	Partner bids first.
HCP: 5	♣ 65	

Board: 447	♠ AQJ10	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ 92	You bid first.
HCP: 20	♣ AQ74	

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

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ Q1053				2NT
Vul: NS	♥ K3	♥ AQ7	Pass	4♣ <sup>1</sup>	Pass	4♠ <sup>2</sup>
North HCP: 11	♦ Q1073	♦ AK9	X	4NT	AP	
South HCP: 20	♣ AJ986	♣ KQ3				
Contract: 4N S			1. Gerber			
			2. A=2 out of 4			

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 843				
Vul: Both	♥ A72	♥ Q83		2NT	Pass	3NT
North HCP: 20	♦ AJ54	♦ 1072	AP			
South HCP: 5	♣ K7	♣ QJ65				
Contract: 3N N						

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AK6				2NT
Vul: NS	♥ K10875	♥ 63	Pass	3♦	Pass	3♥
North HCP: 10	♦ KQ	♦ AJ64	Pass	3NT	AP	
South HCP: 21	♣ 843	♣ AKQ7				
Contract: 3N S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ Q42				
Vul: EW	♥ KQ	♥ 98642		2NT	3♣	3NT
North HCP: 21	♦ AQJ9	♦ K64	AP			
South HCP: 5	♣ A104	♣ 65				
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AQJ10				2NT
Vul: None	♥ 432	♥ AQJ				
North HCP: 6	♦ AQ10874	♦ 92	Pass	3NT	AP	
South HCP: 20	♣ 108	♣ AQ74				
Contract: 3N S						

## North hands (Practice Page)

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

Board: 448	♠ 432	West Doubles 3♣ if possible.
Dealer: N	♥ AJ	
Vul: NS	♦ AKQ53	You bid first.
HCP: 20	♣ AQ5	

Board: 449	♠ K10962	The opponents are silent.
Dealer: S	♥ QJ10632	
Vul: EW	♦ 5	Partner bids first.
HCP: 8	♣ Q	

Board: 450	♠ AJ7	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ KQ975	You bid first.
HCP: 20	♣ A7	

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

Board: 448  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ 432  
 ♥ AJ  
 ♦ AKQ53  
 ♣ AQ5

South:  
 ♠ AJ986  
 ♥ 10642  
 ♦ J94  
 ♣ 7

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

Board: 449  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♥ N

North:  
 ♠ K10962  
 ♥ QJ10632  
 ♦ 5  
 ♣ Q

South:  
 ♠ A7  
 ♥ AK54  
 ♦ KQ742  
 ♣ A8

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	6♥	AP	
1. Extended acceptance after NT			

Board: 450  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♥ N

North:  
 ♠ AJ7  
 ♥ AQ10  
 ♦ KQ975  
 ♣ A7

South:  
 ♠ K1082  
 ♥ KJ654  
 ♦ 2  
 ♣ K102

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♣ <sup>4</sup>	Pass	6♥
AP			
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			

## South hands (Practice Page)

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

Board: 448	♠ AJ986	West Doubles 3♣ if possible.
Dealer: N	♥ 10642	
Vul: NS	♦ J94	Partner bids first.
HCP: 6	♣ 7	

Board: 449	♠ A7	The opponents are silent.
Dealer: S	♥ AK54	
Vul: EW	♦ KQ742	You bid first.
HCP: 20	♣ A8	

Board: 450	♠ K1082	The opponents are silent.
Dealer: N	♥ KJ654	
Vul: Both	♦ 2	Partner bids first.
HCP: 10	♣ K102	

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

Board: 448  
 Dealer: N  
 Vul: NS  
 North HCP: 20  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ 432  
 ♥ AJ  
 ♦ AKQ53  
 ♣ AQ5

South:  
 ♠ AJ986  
 ♥ 10642  
 ♦ J94  
 ♣ 7

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

Board: 449  
 Dealer: S  
 Vul: EW  
 North HCP: 8  
 South HCP: 20  
 Contract: 6♥ N

North:  
 ♠ K10962  
 ♥ QJ10632  
 ♦ 5  
 ♣ Q

South:  
 ♠ A7  
 ♥ AK54  
 ♦ KQ742  
 ♣ A8

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	6♥	AP	
1. Extended acceptance after NT			

Board: 450  
 Dealer: N  
 Vul: Both  
 North HCP: 20  
 South HCP: 10  
 Contract: 6♥ N

North:  
 ♠ AJ7  
 ♥ AQ10  
 ♦ KQ975  
 ♣ A7

South:  
 ♠ K1082  
 ♥ KJ654  
 ♦ 2  
 ♣ K102

West	North	East	South
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT <sup>3</sup>
Pass	5♣ <sup>4</sup>	Pass	6♥
AP			
1. Stayman			
2. SMOLEN			
3. Blackwood 0314, for ♥			
4. A=0/5 or 3/5			