

North hands (Practice Page)

20-21 Notrump Opening

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

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

Board: 3	♠ Q4	The opponents are silent.
Dealer: S	♥ 7432	
Vul: EW	♦ A6543	Partner bids first.
HCP: 6	♣ 95	

Board: 4	♠ AK6	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ KQ9	You bid first.
HCP: 20	♣ KQ63	

Board: 5	♠ 10853	The opponents are silent.
Dealer: S	♥ K1072	
Vul: NS	♦ 107	Partner bids first.
HCP: 3	♣ 532	

Board: 6	♠ AK952	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ K72	You bid first.
HCP: 20	♣ K7	

20-21 Notrump Opening Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ103				2NT
Vul: None	♥ Q97	♥ KJ2				
North HCP: 9	♦ Q9432	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 985		2NT	Pass	3♠ ¹
Vul: NS	♥ AQ76	♥ —	Pass	3NT	Pass	5♣
North HCP: 20	♦ QJ7	♦ 10832	AP			
South HCP: 3	♣ A3	♣ K109542				
Contract: 5♣ S						

1. Minor Suit Transfers after 2NT

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ KJ92				2NT
Vul: EW	♥ 7432	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ A6543	♦ 108	Pass	3NT	AP	
South HCP: 21	♣ 95	♣ AKQJ2				
Contract: 3N S						

1. Stayman

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 43				
Vul: Both	♥ K75	♥ 9862		2NT	AP	
North HCP: 20	♦ KQ9	♦ 10743				
South HCP: 4	♣ KQ63	♣ A82				
Contract: 2N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ AK4				2NT
Vul: NS	♥ K1072	♥ J5				
North HCP: 3	♦ 107	♦ AQ93	AP			
South HCP: 20	♣ 532	♣ AQ94				
Contract: 2N S						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK952	♠ 1064		2NT	Pass	3♣ ¹
Vul: EW	♥ AK10	♥ Q432	Pass	3♠	Pass	5NT
North HCP: 20	♦ K72	♦ A5	Pass	6NT	AP	
South HCP: 12	♣ K7	♣ AQ98				
Contract: 6N N						

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

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

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

Board: 3	♠ KJ92	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ 108	You bid first.
HCP: 21	♣ AKQJ2	

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

Board: 5	♠ AK4	The opponents are silent.
Dealer: S	♥ J5	
Vul: NS	♦ AQ93	You bid first.
HCP: 20	♣ AQ94	

Board: 6	♠ 1064	The opponents are silent.
Dealer: N	♥ Q432	
Vul: EW	♦ A5	Partner bids first.
HCP: 12	♣ AQ98	

20-21 Notrump Opening Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ103				2NT
Vul: None	♥ Q97	♥ KJ2				
North HCP: 9	♦ Q9432	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ AJ5	♣ Q97				
Contract: 3N S						
Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ 985		2NT	Pass	3♠ ¹
Vul: NS	♥ AQ76	♥ —	Pass	3NT	Pass	5♣
North HCP: 20	♦ QJ7	♦ 10832	AP			
South HCP: 3	♣ A3	♣ K109542				
Contract: 5♣ S						
						1. Minor Suit Transfers after 2NT
Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ KJ92				2NT
Vul: EW	♥ 7432	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ A6543	♦ 108	Pass	3NT	AP	
South HCP: 21	♣ 95	♣ AKQJ2				
Contract: 3N S						
						1. Stayman
Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 43				
Vul: Both	♥ K75	♥ 9862		2NT	AP	
North HCP: 20	♦ KQ9	♦ 10743				
South HCP: 4	♣ KQ63	♣ A82				
Contract: 2N N						
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 10853	♠ AK4				2NT
Vul: NS	♥ K1072	♥ J5				
North HCP: 3	♦ 107	♦ AQ93	AP			
South HCP: 20	♣ 532	♣ AQ94				
Contract: 2N S						
Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK952	♠ 1064		2NT	Pass	3♣ ¹
Vul: EW	♥ AK10	♥ Q432	Pass	3♠	Pass	5NT
North HCP: 20	♦ K72	♦ A5	Pass	6NT	AP	
South HCP: 12	♣ K7	♣ AQ98				
Contract: 6N N						
						1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 7	♠ J74	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ A6	Partner bids first.
HCP: 13	♣ A6542	

Board: 8	♠ A76	The opponents are silent.
Dealer: N	♥ AK63	
Vul: None	♦ K63	You bid first.
HCP: 20	♣ AQ9	

Board: 9	♠ AQJ	The opponents are silent.
Dealer: S	♥ QJ832	
Vul: EW	♦ 54	Partner bids first.
HCP: 14	♣ A95	

Board: 10	♠ K85	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ A754	

Board: 11	♠ 85432	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ KJ52	Partner bids first.
HCP: 6	♣ 87	

Board: 12	♠ KQ3	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ KQ106	

20-21 Notrump Opening Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AQ963				2NT
Vul: Both	♥ KJ10	♥ A4	Pass	5NT	Pass	6NT
North HCP: 13	♦ A6	♦ KQ	AP			
South HCP: 20	♣ A6542	♣ KQ73				
Contract: 6N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J10942		2NT	Pass	3♥
Vul: None	♥ AK63	♥ J97	Pass	3♠	Pass	3NT
North HCP: 20	♦ K63	♦ QJ105	Pass	4♠	AP	
South HCP: 5	♣ AQ9	♣ 8				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K94				2NT
Vul: EW	♥ QJ832	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 14	♦ 54	♦ AKQ72	Pass	5NT	Pass	6NT
South HCP: 20	♣ A95	♣ J8	AP			
Contract: 6N S						

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 85432	♠ KQ10				2NT
Vul: None	♥ Q9	♥ A73	Pass	3♥	Pass	3♠
North HCP: 6	♦ KJ52	♦ Q104	Pass	3NT	Pass	4♠
South HCP: 20	♣ 87	♣ AKQ5	AP			
Contract: 4♠ S						

Board: 12
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 5♥ N

North:
♠ KQ3
♥ QJ4
♦ AKJ
♣ KQ106

South:
♠ 72
♥ A109765
♦ Q63
♣ A8

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦	Pass	5♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

South hands (Practice Page)

20-21 Notrump Opening

Board: 7	♠ AQ963	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ KQ	You bid first.
HCP: 20	♣ KQ73	

Board: 8	♠ J10942	The opponents are silent.
Dealer: N	♥ J97	
Vul: None	♦ QJ105	Partner bids first.
HCP: 5	♣ 8	

Board: 9	♠ K94	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ AKQ72	You bid first.
HCP: 20	♣ J8	

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

Board: 11	♠ KQ10	The opponents are silent.
Dealer: S	♥ A73	
Vul: None	♦ Q104	You bid first.
HCP: 20	♣ AKQ5	

Board: 12	♠ 72	The opponents are silent.
Dealer: N	♥ A109765	
Vul: NS	♦ Q63	Partner bids first.
HCP: 10	♣ A8	

20-21 Notrump Opening Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AQ963				2NT
Vul: Both	♥ KJ10	♥ A4	Pass	5NT	Pass	6NT
North HCP: 13	♦ A6	♦ KQ	AP			
South HCP: 20	♣ A6542	♣ KQ73				
Contract: 6N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ J10942		2NT	Pass	3♥
Vul: None	♥ AK63	♥ J97	Pass	3♠	Pass	3NT
North HCP: 20	♦ K63	♦ QJ105	Pass	4♠	AP	
South HCP: 5	♣ AQ9	♣ 8				
Contract: 4♠ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K94				2NT
Vul: EW	♥ QJ832	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 14	♦ 54	♦ AKQ72	Pass	5NT	Pass	6NT
South HCP: 20	♣ A95	♣ J8	AP			
Contract: 6N S						

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 85432	♠ KQ10				2NT
Vul: None	♥ Q9	♥ A73	Pass	3♥	Pass	3♠
North HCP: 6	♦ KJ52	♦ Q104	Pass	3NT	Pass	4♠
South HCP: 20	♣ 87	♣ AKQ5	AP			
Contract: 4♠ S						

Board: 12
Dealer: N
Vul: NS
North HCP: 21
South HCP: 10
Contract: 5♥ N

North:
♠ KQ3
♥ QJ4
♦ AKJ
♣ KQ106

South:
♠ 72
♥ A109765
♦ Q63
♣ A8

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♦	Pass	5♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

North hands (Practice Page)

20-21 Notrump Opening

Board: 13 ♠ AQ10872

Dealer: S ♥ 6

Vul: None ♦ 1074

HCP: 10 ♣ A86

The opponents are silent.

Partner bids first.

Board: 14 ♠ AQ3

Dealer: N ♥ K75

Vul: NS ♦ KJ8

HCP: 21 ♣ AKJ8

The opponents are silent.

You bid first.

Board: 15 ♠ J93

Dealer: S ♥ A54

Vul: EW ♦ 6532

HCP: 5 ♣ 1084

The opponents are silent.

Partner bids first.

Board: 16 ♠ AKJ7

Dealer: N ♥ Q87

Vul: None ♦ AQ62

HCP: 20 ♣ A10

West Doubles 3♥ if possible.

You bid first.

Board: 17 ♠ 875

Dealer: S ♥ J65

Vul: NS ♦ KQ953

HCP: 6 ♣ 107

The opponents are silent.

Partner bids first.

Board: 18 ♠ AQJ

Dealer: N ♥ J106

Vul: EW ♦ AK72

HCP: 21 ♣ AQ5

The opponents are silent.

You bid first.

20-21 Notrump Opening Both hands (Answers Page)

Board: 13
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 20
 Contract: 6♠ S

North:
 ♠ AQ10872
 ♥ 6
 ♦ 1074
 ♣ A86

South:
 ♠ KJ64
 ♥ KJ
 ♦ AKQ93
 ♣ K2

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♠
Pass	6♠	AP	

1. Texas
 2. Blackwood 0314, for ♠

Board: 14
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 4
 Contract: 3♥ N

North:
 ♠ AQ3
 ♥ K75
 ♦ KJ8
 ♣ AKJ8

South:
 ♠ 542
 ♥ Q10932
 ♦ Q765
 ♣ 7

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

Board: 15
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 20
 Contract: 3N S

North:
 ♠ J93
 ♥ A54
 ♦ 6532
 ♣ 1084

South:
 ♠ AQ4
 ♥ K108
 ♦ AK84
 ♣ A73

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 16
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 4
 Contract: 4♠ N

North:
 ♠ AKJ7
 ♥ Q87
 ♦ AQ62
 ♣ A10

South:
 ♠ Q9642
 ♥ —
 ♦ 54
 ♣ Q98763

West	North	East	South
	2NT	Pass	3♥
X	4♠ ¹	AP	

1. Super acceptance after NT

Board: 17
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 20
 Contract: 3N S

North:
 ♠ 875
 ♥ J65
 ♦ KQ953
 ♣ 107

South:
 ♠ AJ1096
 ♥ AK
 ♦ A4
 ♣ A943

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 18

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AQJ

♥ J106

♦ AK72

♣ AQ5

South:

♠ 1096

♥ K93

♦ QJ4

♣ 10642

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump Opening

Board: 13	♠ KJ64	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ AKQ93	You bid first.
HCP: 20	♣ K2	
Board: 14	♠ 542	The opponents are silent.
Dealer: N	♥ Q10932	
Vul: NS	♦ Q765	Partner bids first.
HCP: 4	♣ 7	
Board: 15	♠ AQ4	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ AK84	You bid first.
HCP: 20	♣ A73	
Board: 16	♠ Q9642	West Doubles 3♥ if possible.
Dealer: N	♥ —	
Vul: None	♦ 54	Partner bids first.
HCP: 4	♣ Q98763	
Board: 17	♠ AJ1096	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ A4	You bid first.
HCP: 20	♣ A943	
Board: 18	♠ 1096	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ QJ4	Partner bids first.
HCP: 6	♣ 10642	

20-21 Notrump Opening Both hands (Answers Page)

Board: 13
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 20
 Contract: 6♠ S

North:
 ♠ AQ10872
 ♥ 6
 ♦ 1074
 ♣ A86

South:
 ♠ KJ64
 ♥ KJ
 ♦ AKQ93
 ♣ K2

West	North	East	South
			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♠
Pass	6♠	AP	

1. Texas
 2. Blackwood 0314, for ♠

Board: 14
 Dealer: N
 Vul: NS
 North HCP: 21
 South HCP: 4
 Contract: 3♥ N

North:
 ♠ AQ3
 ♥ K75
 ♦ KJ8
 ♣ AKJ8

South:
 ♠ 542
 ♥ Q10932
 ♦ Q765
 ♣ 7

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

Board: 15
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 20
 Contract: 3N S

North:
 ♠ J93
 ♥ A54
 ♦ 6532
 ♣ 1084

South:
 ♠ AQ4
 ♥ K108
 ♦ AK84
 ♣ A73

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 16
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 4
 Contract: 4♠ N

North:
 ♠ AKJ7
 ♥ Q87
 ♦ AQ62
 ♣ A10

South:
 ♠ Q9642
 ♥ —
 ♦ 54
 ♣ Q98763

West	North	East	South
	2NT	Pass	3♥
X	4♠ ¹	AP	

1. Super acceptance after NT

Board: 17
 Dealer: S
 Vul: NS
 North HCP: 6
 South HCP: 20
 Contract: 3N S

North:
 ♠ 875
 ♥ J65
 ♦ KQ953
 ♣ 107

South:
 ♠ AJ1096
 ♥ AK
 ♦ A4
 ♣ A943

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 18

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ AQJ

♥ J106

♦ AK72

♣ AQ5

South:

♠ 1096

♥ K93

♦ QJ4

♣ 10642

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump Opening

Board: 19	♠ 10962	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ A82	Partner bids first.
HCP: 8	♣ Q632	

Board: 20	♠ AQ4	The opponents are silent.
Dealer: N	♥ K952	
Vul: NS	♦ KQ	You bid first.
HCP: 20	♣ AQ54	

Board: 21	♠ 652	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ 8742	Partner bids first.
HCP: 0	♣ 8764	

Board: 22	♠ AK53	The opponents are silent.
Dealer: N	♥ 84	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ AKJ10	

Board: 23	♠ J9763	The opponents are silent.
Dealer: S	♥ A1043	
Vul: None	♦ 104	Partner bids first.
HCP: 5	♣ 94	

Board: 24	♠ AK92	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ AQ63	You bid first.
HCP: 20	♣ AK3	

20-21 Notrump Opening Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ K75				2NT
Vul: Both	♥ Q3	♥ AK1095	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ A82	♦ KJ	Pass	3NT	AP	
South HCP: 21	♣ Q632	♣ AK10				
Contract: 3N S			1. Stayman			

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

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

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 76		2NT	Pass	4♦ ¹
Vul: Both	♥ 84	♥ AK7653	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AJ7	♦ K4	Pass	5♣	Pass	5♦
South HCP: 12	♣ AKJ10	♣ Q73	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ J9763	♠ KQ10				2NT
Vul: None	♥ A1043	♥ Q7	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 104	♦ AQJ8	Pass	3♥ ²	Pass	4♠
South HCP: 20	♣ 94	♣ AQ32	AP			
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

Board: 24

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ AK92

♥ 105

♦ AQ63

♣ AK3

South:

♠ 103

♥ A8

♦ KJ104

♣ QJ1074

West	North	East	South
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	2NT	Pass	4NT ¹
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AP

1. Quantitative 4NT

South hands (Practice Page)

20-21 Notrump Opening

Board: 19	♠ K75	The opponents are silent.
Dealer: S	♥ AK1095	
Vul: Both	♦ KJ	You bid first.
HCP: 21	♣ AK10	

Board: 20	♠ K10865	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ AJ752	Partner bids first.
HCP: 11	♣ J	

Board: 21	♠ AJ97	The opponents are silent.
Dealer: S	♥ Q82	
Vul: EW	♦ KJ	You bid first.
HCP: 21	♣ AKQJ	

Board: 22	♠ 76	The opponents are silent.
Dealer: N	♥ AK7653	
Vul: Both	♦ K4	Partner bids first.
HCP: 12	♣ Q73	

Board: 23	♠ KQ10	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ AQJ8	You bid first.
HCP: 20	♣ AQ32	

Board: 24	♠ 103	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ KJ104	Partner bids first.
HCP: 11	♣ QJ1074	

20-21 Notrump Opening Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ K75				2NT
Vul: Both	♥ Q3	♥ AK1095	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ A82	♦ KJ	Pass	3NT	AP	
South HCP: 21	♣ Q632	♣ AK10				
Contract: 3N S			1. Stayman			

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

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

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 76		2NT	Pass	4♦ ¹
Vul: Both	♥ 84	♥ AK7653	Pass	4♥	Pass	4NT ²
North HCP: 20	♦ AJ7	♦ K4	Pass	5♣	Pass	5♦
South HCP: 12	♣ AKJ10	♣ Q73	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ J9763	♠ KQ10				2NT
Vul: None	♥ A1043	♥ Q7	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 104	♦ AQJ8	Pass	3♥ ²	Pass	4♠
South HCP: 20	♣ 94	♣ AQ32	AP			
Contract: 4♠ S			1. Stayman			
			2. SMOLEN			

Board: 24

Dealer: N

Vul: EW

North HCP: 20

South HCP: 11

Contract: 4N N

North:

♠ AK92

♥ 105

♦ AQ63

♣ AK3

South:

♠ 103

♥ A8

♦ KJ104

♣ QJ1074

West	North	East	South
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	2NT	Pass	4NT ¹
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AP

1. Quantitative 4NT

North hands (Practice Page)

20-21 Notrump Opening

Board: 25	♠ Q1096	The opponents are silent.
Dealer: S	♥ J104	
Vul: Both	♦ J52	Partner bids first.
HCP: 8	♣ A64	
Board: 26	♠ Q83	The opponents are silent.
Dealer: N	♥ AK84	
Vul: None	♦ AKQ10	You bid first.
HCP: 21	♣ K8	
Board: 27	♠ J92	The opponents are silent.
Dealer: S	♥ J85	
Vul: NS	♦ Q85	Partner bids first.
HCP: 5	♣ J1086	
Board: 28	♠ AQ	West Doubles 3♥ if possible.
Dealer: N	♥ A10	
Vul: Both	♦ A10976	You bid first.
HCP: 21	♣ AK63	
Board: 29	♠ K9	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ 10432	Partner bids first.
HCP: 10	♣ AQJ63	
Board: 30	♠ AJ93	The opponents are silent.
Dealer: N	♥ 1072	
Vul: NS	♦ AK5	You bid first.
HCP: 21	♣ AKQ	

20-21 Notrump Opening Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ AKJ				2NT
Vul: Both	♥ J104	♥ KQ97	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ J52	♦ AK7	Pass	3NT	AP	
South HCP: 20	♣ A64	♣ 1085	1. Stayman			
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ AJ10				
Vul: None	♥ AK84	♥ Q2		2NT	Pass	3NT
North HCP: 21	♦ AKQ10	♦ J973	AP			
South HCP: 8	♣ K8	♣ 10432				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AK				2NT
Vul: NS	♥ J85	♥ K43				
North HCP: 5	♦ Q85	♦ A73	Pass	3NT	AP	
South HCP: 20	♣ J1086	♣ AQ753				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ1074		2NT	Pass	3♥
Vul: Both	♥ A10	♥ 732	X	XX ¹	Pass	3NT
North HCP: 21	♦ A10976	♦ K83	AP			
South HCP: 7	♣ AK63	♣ 75	1. artificial			
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQJ3				2NT
Vul: None	♥ 74	♥ AJ5				
North HCP: 10	♦ 10432	♦ AKJ7	Pass	3NT	AP	
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ 107654		2NT	Pass	3♥
Vul: NS	♥ 1072	♥ AJ965	Pass	3♠	Pass	4♥
North HCP: 21	♦ AK5	♦ —	Pass	4♠	AP	
South HCP: 6	♣ AKQ	♣ J43				
Contract: 4♠ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 25	♠ AKJ	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ 1085	
Board: 26	♠ AJ10	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ J973	Partner bids first.
HCP: 8	♣ 10432	
Board: 27	♠ AK	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ A73	You bid first.
HCP: 20	♣ AQ753	
Board: 28	♠ KJ1074	West Doubles 3♥ if possible.
Dealer: N	♥ 732	
Vul: Both	♦ K83	Partner bids first.
HCP: 7	♣ 75	
Board: 29	♠ AQJ3	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ AKJ7	You bid first.
HCP: 20	♣ 84	
Board: 30	♠ 107654	The opponents are silent.
Dealer: N	♥ AJ965	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ J43	

20-21 Notrump Opening Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ Q1096	♠ AKJ				2NT
Vul: Both	♥ J104	♥ KQ97	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ J52	♦ AK7	Pass	3NT	AP	
South HCP: 20	♣ A64	♣ 1085	1. Stayman			
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ AJ10				
Vul: None	♥ AK84	♥ Q2		2NT	Pass	3NT
North HCP: 21	♦ AKQ10	♦ J973	AP			
South HCP: 8	♣ K8	♣ 10432				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AK				2NT
Vul: NS	♥ J85	♥ K43				
North HCP: 5	♦ Q85	♦ A73	Pass	3NT	AP	
South HCP: 20	♣ J1086	♣ AQ753				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ1074		2NT	Pass	3♥
Vul: Both	♥ A10	♥ 732	X	XX ¹	Pass	3NT
North HCP: 21	♦ A10976	♦ K83	AP			
South HCP: 7	♣ AK63	♣ 75	1. artificial			
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQJ3				2NT
Vul: None	♥ 74	♥ AJ5				
North HCP: 10	♦ 10432	♦ AKJ7	Pass	3NT	AP	
South HCP: 20	♣ AQJ63	♣ 84				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ 107654		2NT	Pass	3♥
Vul: NS	♥ 1072	♥ AJ965	Pass	3♠	Pass	4♥
North HCP: 21	♦ AK5	♦ —	Pass	4♠	AP	
South HCP: 6	♣ AKQ	♣ J43				
Contract: 4♠ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 31	♠ 102	The opponents are silent.
Dealer: S	♥ K852	
Vul: EW	♦ AK65	Partner bids first.
HCP: 10	♣ 864	

Board: 32	♠ AJ7	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: None	♦ QJ4	You bid first.
HCP: 20	♣ K105	

Board: 33	♠ 6	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ J95	Partner bids first.
HCP: 6	♣ J986432	

Board: 34	♠ KQ4	West Bids 3♦ if possible.
Dealer: N	♥ A62	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AK76	

Board: 35	♠ J	The opponents are silent.
Dealer: S	♥ J1087652	
Vul: Both	♦ —	Partner bids first.
HCP: 4	♣ Q8765	

Board: 36	♠ AKJ6	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AK7	You bid first.
HCP: 21	♣ 872	

20-21 Notrump Opening Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ A8				2NT
Vul: EW	♥ K852	♥ AJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AK65	♦ Q107	Pass	3NT	AP	
South HCP: 20	♣ 864	♣ AKQ73	1. Stayman			
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 984				
Vul: None	♥ AKQ3	♥ J42		2NT	AP	
North HCP: 20	♦ QJ4	♦ 10763				
South HCP: 1	♣ K105	♣ 974				
Contract: 2N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK87				2NT
Vul: NS	♥ A6	♥ K1093				
North HCP: 6	♦ J95	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ J986432	♣ AK10				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 9732				
Vul: EW	♥ A62	♥ KQJ97		2NT	Pass	3♣ ¹
North HCP: 20	♦ A106	♦ 983	3♦	3NT	AP	
South HCP: 6	♣ AK76	♣ 9	1. Stayman			
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K82				2NT
Vul: Both	♥ J1087652	♥ AQ94	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ —	♦ AK76	AP			
South HCP: 21	♣ Q8765	♣ AJ	1. Texas			
Contract: 4♥ S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q853				
Vul: EW	♥ AQ7	♥ J10		2NT	Pass	3♣ ¹
North HCP: 21	♦ AK7	♦ Q92	Pass	3♠	Pass	4♠
South HCP: 10	♣ 872	♣ AJ64	AP			
Contract: 4♠ N			1. Stayman			

South hands (Practice Page)

20-21 Notrump Opening

Board: 31	♠ A8	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ Q107	You bid first.
HCP: 20	♣ AKQ73	

Board: 32	♠ 984	The opponents are silent.
Dealer: N	♥ J42	
Vul: None	♦ 10763	Partner bids first.
HCP: 1	♣ 974	

Board: 33	♠ AK87	The opponents are silent.
Dealer: S	♥ K1093	
Vul: NS	♦ K10	You bid first.
HCP: 20	♣ AK10	

Board: 34	♠ 9732	West Bids 3♦ if possible.
Dealer: N	♥ KQJ97	
Vul: EW	♦ 983	Partner bids first.
HCP: 6	♣ 9	

Board: 35	♠ K82	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: Both	♦ AK76	You bid first.
HCP: 21	♣ AJ	

Board: 36	♠ Q853	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ Q92	Partner bids first.
HCP: 10	♣ AJ64	

20-21 Notrump Opening Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ A8				2NT
Vul: EW	♥ K852	♥ AJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AK65	♦ Q107	Pass	3NT	AP	
South HCP: 20	♣ 864	♣ AKQ73	1. Stayman			
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ 984				
Vul: None	♥ AKQ3	♥ J42		2NT	AP	
North HCP: 20	♦ QJ4	♦ 10763				
South HCP: 1	♣ K105	♣ 974				
Contract: 2N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK87				2NT
Vul: NS	♥ A6	♥ K1093				
North HCP: 6	♦ J95	♦ K10	Pass	3NT	AP	
South HCP: 20	♣ J986432	♣ AK10				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 9732				
Vul: EW	♥ A62	♥ KQJ97		2NT	Pass	3♣ ¹
North HCP: 20	♦ A106	♦ 983	3♦	3NT	AP	
South HCP: 6	♣ AK76	♣ 9	1. Stayman			
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K82				2NT
Vul: Both	♥ J1087652	♥ AQ94	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ —	♦ AK76	AP			
South HCP: 21	♣ Q8765	♣ AJ	1. Texas			
Contract: 4♥ S						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ Q853				
Vul: EW	♥ AQ7	♥ J10		2NT	Pass	3♣ ¹
North HCP: 21	♦ AK7	♦ Q92	Pass	3♠	Pass	4♠
South HCP: 10	♣ 872	♣ AJ64	AP			
Contract: 4♠ N			1. Stayman			

North hands (Practice Page)

20-21 Notrump Opening

Board: 37	♠ 965	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ J10976	Partner bids first.
HCP: 6	♣ 764	
Board: 38	♠ Q52	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ A97	You bid first.
HCP: 20	♣ AK76	
Board: 39	♠ 7	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ QJ	Partner bids first.
HCP: 12	♣ AJ109742	
Board: 40	♠ J73	The opponents are silent.
Dealer: N	♥ A107	
Vul: Both	♦ AK3	You bid first.
HCP: 20	♣ AKJ5	
Board: 41	♠ J9753	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ 64	Partner bids first.
HCP: 2	♣ J9653	
Board: 42	♠ A8	West Doubles 7NT if possible.
Dealer: N	♥ KJ74	
Vul: NS	♦ AKJ64	You bid first.
HCP: 20	♣ A4	

20-21 Notrump Opening Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KQ				2NT
Vul: Both	♥ KQ	♥ A10763				
North HCP: 6	♦ J10976	♦ AQ	Pass	3NT	AP	
South HCP: 20	♣ 764	♣ KQ98				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 1097643				
Vul: None	♥ AK10	♥ 72		2NT	Pass	4♥ ¹
North HCP: 20	♦ A97	♦ J86	Pass	4♠	AP	
South HCP: 1	♣ AK76	♣ 83	1. Texas			
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A43				2NT
Vul: EW	♥ KJ2	♥ A103	Pass	4♣ ¹	Pass	4NT
North HCP: 12	♦ QJ	♦ AK43	Pass	6♣	AP	
South HCP: 20	♣ AJ109742	♣ KQ3	1. Gerber, for N			
Contract: 6♣ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ J73	♠ 5				
Vul: Both	♥ A107	♥ KQJ9	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK3	♦ 1054	AP			
South HCP: 8	♣ AKJ5	♣ Q10832	1. Stayman			
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J9753	♠ AQ8				2NT
Vul: None	♥ 3	♥ AQ54	Pass	3♥	Pass	3♠
North HCP: 2	♦ 64	♦ K73	AP			
South HCP: 21	♣ J9653	♣ AQ8				
Contract: 3♠ S						

Board: 42
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 7NXN

North:
♠ A8
♥ KJ74
♦ AKJ64
♣ A4

South:
♠ 6
♥ A6532
♦ 5
♣ KQ9872

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ ¹	Pass	4NT ²
Pass	5♦	Pass	7NT
X	AP		

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 37	♠ KQ	The opponents are silent.
Dealer: S	♥ A10763	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ KQ98	
Board: 38	♠ 1097643	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ J86	Partner bids first.
HCP: 1	♣ 83	
Board: 39	♠ A43	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ AK43	You bid first.
HCP: 20	♣ KQ3	
Board: 40	♠ 5	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: Both	♦ 1054	Partner bids first.
HCP: 8	♣ Q10832	
Board: 41	♠ AQ8	The opponents are silent.
Dealer: S	♥ AQ54	
Vul: None	♦ K73	You bid first.
HCP: 21	♣ AQ8	
Board: 42	♠ 6	West Doubles 7NT if possible.
Dealer: N	♥ A6532	
Vul: NS	♦ 5	Partner bids first.
HCP: 9	♣ KQ9872	

20-21 Notrump Opening Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KQ				2NT
Vul: Both	♥ KQ	♥ A10763				
North HCP: 6	♦ J10976	♦ AQ	Pass	3NT	AP	
South HCP: 20	♣ 764	♣ KQ98				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 1097643				
Vul: None	♥ AK10	♥ 72		2NT	Pass	4♥ ¹
North HCP: 20	♦ A97	♦ J86	Pass	4♠	AP	
South HCP: 1	♣ AK76	♣ 83	1. Texas			
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A43				2NT
Vul: EW	♥ KJ2	♥ A103	Pass	4♣ ¹	Pass	4NT
North HCP: 12	♦ QJ	♦ AK43	Pass	6♣	AP	
South HCP: 20	♣ AJ109742	♣ KQ3	1. Gerber, for N			
Contract: 6♣ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ J73	♠ 5				
Vul: Both	♥ A107	♥ KQJ9	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK3	♦ 1054	AP			
South HCP: 8	♣ AKJ5	♣ Q10832	1. Stayman			
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J9753	♠ AQ8				
Vul: None	♥ 3	♥ AQ54				2NT
North HCP: 2	♦ 64	♦ K73	Pass	3♥	Pass	3♠
South HCP: 21	♣ J9653	♣ AQ8	AP			
Contract: 3♠ S						

Board: 42
Dealer: N
Vul: NS
North HCP: 20
South HCP: 9
Contract: 7NXN

North:
♠ A8
♥ KJ74
♦ AKJ64
♣ A4

South:
♠ 6
♥ A6532
♦ 5
♣ KQ9872

West	North	East	South
	2NT	Pass	3♦
Pass	4♥ ¹	Pass	4NT ²
Pass	5♦	Pass	7NT
X	AP		

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 43	♠ A9	West Bids XA♠♠ if possible.
Dealer: S	♥ 10953	
Vul: Both	♦ K863	Partner bids first.
HCP: 8	♣ J76	
Board: 44	♠ KQJ	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ A962	You bid first.
HCP: 20	♣ K64	
Board: 45	♠ 10843	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ J932	Partner bids first.
HCP: 1	♣ 975	
Board: 46	♠ AK5	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AK83	You bid first.
HCP: 20	♣ Q964	
Board: 47	♠ 873	The opponents are silent.
Dealer: S	♥ 876	
Vul: None	♦ 6542	Partner bids first.
HCP: 0	♣ 1097	
Board: 48	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQ73	
Vul: NS	♦ KJ95	You bid first.
HCP: 20	♣ A8	

20-21 Notrump Opening Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ KQ				2NT
Vul: Both	♥ 10953	♥ AKQ76	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K863	♦ A4	Pass	6♥	Pass	Pass
South HCP: 20	♣ J76	♣ Q843	XA♠♠	AP		
Contract: 6♥X S			1. Stayman			

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1098532				
Vul: None	♥ AK6	♥ J10		2NT	Pass	3♥
North HCP: 20	♦ A962	♦ 8	Pass	3♠	AP	
South HCP: 3	♣ K64	♣ Q532				
Contract: 3♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 10843	♠ KJ7				2NT
Vul: NS	♥ 76	♥ QJ42				
North HCP: 1	♦ J932	♦ AK	AP			
South HCP: 20	♣ 975	♣ AQ104				
Contract: 2N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 62		2NT	Pass	3♠ ¹
Vul: EW	♥ A8	♥ Q1063	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK83	♦ J7	AP			
South HCP: 7	♣ Q964	♣ KJ1083	1. Stayman			
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ AQ				2NT
Vul: None	♥ 876	♥ AKJ3				
North HCP: 0	♦ 6542	♦ K107	AP			
South HCP: 20	♣ 1097	♣ K652				
Contract: 2N S						

Board: 48

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AQ5

♥ AQ73

♦ KJ95

♣ A8

South:

♠ K8764

♥ K6

♦ Q864

♣ 42

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 43	♠ KQ	West Bids XA♠♠ if possible.
Dealer: S	♥ AKQ76	
Vul: Both	♦ A4	You bid first.
HCP: 20	♣ Q843	
Board: 44	♠ 1098532	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ 8	Partner bids first.
HCP: 3	♣ Q532	
Board: 45	♠ KJ7	The opponents are silent.
Dealer: S	♥ QJ42	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ AQ104	
Board: 46	♠ 62	The opponents are silent.
Dealer: N	♥ Q1063	
Vul: EW	♦ J7	Partner bids first.
HCP: 7	♣ KJ1083	
Board: 47	♠ AQ	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: None	♦ K107	You bid first.
HCP: 20	♣ K652	
Board: 48	♠ K8764	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ Q864	Partner bids first.
HCP: 8	♣ 42	

20-21 Notrump Opening Both hands (Answers Page)

Board: 43
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 20
 Contract: 6♥X S

North:
 ♠ A9
 ♥ 10953
 ♦ K863
 ♣ J76

South:
 ♠ KQ
 ♥ AKQ76
 ♦ A4
 ♣ Q843

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	6♥	Pass	Pass
XA♠♠	AP		

1. Stayman

Board: 44
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 3
 Contract: 3♠ N

North:
 ♠ KQJ
 ♥ AK6
 ♦ A962
 ♣ K64

South:
 ♠ 1098532
 ♥ J10
 ♦ 8
 ♣ Q532

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

Board: 45
 Dealer: S
 Vul: NS
 North HCP: 1
 South HCP: 20
 Contract: 2N S

North:
 ♠ 10843
 ♥ 76
 ♦ J932
 ♣ 975

South:
 ♠ KJ7
 ♥ QJ42
 ♦ AK
 ♣ AQ104

West	North	East	South
			2NT
AP			

Board: 46
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 7
 Contract: 3N N

North:
 ♠ AK5
 ♥ A8
 ♦ AK83
 ♣ Q964

South:
 ♠ 62
 ♥ Q1063
 ♦ J7
 ♣ KJ1083

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	3NT
AP			

1. Stayman

Board: 47
 Dealer: S
 Vul: None
 North HCP: 0
 South HCP: 20
 Contract: 2N S

North:
 ♠ 873
 ♥ 876
 ♦ 6542
 ♣ 1097

South:
 ♠ AQ
 ♥ AKJ3
 ♦ K107
 ♣ K652

West	North	East	South
			2NT
AP			

Board: 48

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 4♠ N

North:

♠ AQ5

♥ AQ73

♦ KJ95

♣ A8

South:

♠ K8764

♥ K6

♦ Q864

♣ 42

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 49	♠ J63	The opponents are silent.
Dealer: S	♥ 84	
Vul: EW	♦ 963	Partner bids first.
HCP: 4	♣ K7643	
Board: 50	♠ A73	The opponents are silent.
Dealer: N	♥ AK976	
Vul: Both	♦ A10	You bid first.
HCP: 21	♣ AQ2	
Board: 51	♠ J4	The opponents are silent.
Dealer: S	♥ 10875	
Vul: NS	♦ Q9	Partner bids first.
HCP: 7	♣ KJ1082	
Board: 52	♠ A1097	East Bids XA♠♠ if possible.
Dealer: N	♥ AQ75	
Vul: EW	♦ AQ9	You bid first.
HCP: 20	♣ A6	
Board: 53	♠ —	The opponents are silent.
Dealer: S	♥ KQ954	
Vul: Both	♦ J765	Partner bids first.
HCP: 7	♣ J632	
Board: 54	♠ K9	The opponents are silent.
Dealer: N	♥ K964	
Vul: None	♦ AKQJ3	You bid first.
HCP: 20	♣ A6	

20-21 Notrump Opening Both hands (Answers Page)

Board: 49

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ J63

♥ 84

♦ 963

♣ K7643

South:

♠ K9

♥ AQJ6

♦ KJ

♣ AQJ52

West North East South

2NT

AP

Board: 50

Dealer: N

Vul: Both

North HCP: 21

South HCP: 1

Contract: 2N N

North:

♠ A73

♥ AK976

♦ A10

♣ AQ2

South:

♠ 986

♥ 1052

♦ J743

♣ 974

West North East South

2NT AP

Board: 51

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J4

♥ 10875

♦ Q9

♣ KJ1082

South:

♠ AK1073

♥ AK2

♦ KJ3

♣ Q7

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

Board: 52

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 7♠X N

North:

♠ A1097

♥ AQ75

♦ AQ9

♣ A6

South:

♠ KQ8543

♥ KJ43

♦ 32

♣ 5

West North East South

2NT Pass 3♥

Pass 4♠¹ Pass 4NT²

Pass 5♦ Pass 7♠

Pass Pass XA♠♠ AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 53

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ —

♥ KQ954

♦ J765

♣ J632

South:

♠ AK6

♥ A73

♦ KQ82

♣ A84

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 54

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ K9

♥ K964

♦ AKQJ3

♣ A6

South:

♠ 10864

♥ A1072

♦ —

♣ Q10742

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	4♥
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AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 49	♠ K9	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: EW	♦ KJ	You bid first.
HCP: 21	♣ AQJ52	
Board: 50	♠ 986	The opponents are silent.
Dealer: N	♥ 1052	
Vul: Both	♦ J743	Partner bids first.
HCP: 1	♣ 974	
Board: 51	♠ AK1073	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ KJ3	You bid first.
HCP: 20	♣ Q7	
Board: 52	♠ KQ8543	East Bids XA♠♠ if possible.
Dealer: N	♥ KJ43	
Vul: EW	♦ 32	Partner bids first.
HCP: 9	♣ 5	
Board: 53	♠ AK6	The opponents are silent.
Dealer: S	♥ A73	
Vul: Both	♦ KQ82	You bid first.
HCP: 20	♣ A84	
Board: 54	♠ 10864	The opponents are silent.
Dealer: N	♥ A1072	
Vul: None	♦ —	Partner bids first.
HCP: 6	♣ Q10742	

20-21 Notrump Opening Both hands (Answers Page)

Board: 49

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ J63

♥ 84

♦ 963

♣ K7643

South:

♠ K9

♥ AQJ6

♦ KJ

♣ AQJ52

West North East South

2NT

AP

Board: 50

Dealer: N

Vul: Both

North HCP: 21

South HCP: 1

Contract: 2N N

North:

♠ A73

♥ AK976

♦ A10

♣ AQ2

South:

♠ 986

♥ 1052

♦ J743

♣ 974

West North East South

2NT AP

Board: 51

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ J4

♥ 10875

♦ Q9

♣ KJ1082

South:

♠ AK1073

♥ AK2

♦ KJ3

♣ Q7

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

Board: 52

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 7♠X N

North:

♠ A1097

♥ AQ75

♦ AQ9

♣ A6

South:

♠ KQ8543

♥ KJ43

♦ 32

♣ 5

West North East South

2NT Pass 3♥

Pass 4♠¹ Pass 4NT²

Pass 5♦ Pass 7♠

Pass Pass XA♠♠ AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 53

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 4♥ S

North:

♠ —

♥ KQ954

♦ J765

♣ J632

South:

♠ AK6

♥ A73

♦ KQ82

♣ A84

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

AP

Board: 54

Dealer: N

Vul: None

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ K9

♥ K964

♦ AKQJ3

♣ A6

South:

♠ 10864

♥ A1072

♦ —

♣ Q10742

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 55	♠ Q1032	The opponents are silent.
Dealer: S	♥ Q853	
Vul: EW	♦ J982	Partner bids first.
HCP: 5	♣ 7	
Board: 56	♠ A842	East Bids 4♦ if possible.
Dealer: N	♥ AKQ	West Doubles 6♣ if possible.
Vul: Both	♦ AK7	
HCP: 20	♣ 743	You bid first.
Board: 57	♠ Q87	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ J1032	Partner bids first.
HCP: 6	♣ K1053	
Board: 58	♠ K9	The opponents are silent.
Dealer: N	♥ AK32	
Vul: NS	♦ AJ1064	You bid first.
HCP: 21	♣ AQ	
Board: 59	♠ 1098	The opponents are silent.
Dealer: S	♥ J873	
Vul: Both	♦ K63	Partner bids first.
HCP: 5	♣ J64	
Board: 60	♠ A76	The opponents are silent.
Dealer: N	♥ 9652	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ AKQ10	

20-21 Notrump Opening Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A984				2NT
Vul: EW	♥ Q853	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ J982	♦ K74	Pass	4♠	AP	
South HCP: 21	♣ 7	♣ AKQ2	1. Stayman			
Contract: 4♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A842	♠ 753				
Vul: Both	♥ AKQ	♥ 863		2NT	4♦	6♣
North HCP: 20	♦ AK7	♦ 9	X	AP		
South HCP: 7	♣ 743	♣ AK8652				
Contract: 6♣ X S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AJ6				2NT
Vul: None	♥ 72	♥ AJ85				
North HCP: 6	♦ J1032	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ K1053	♣ A92				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J4				
Vul: NS	♥ AK32	♥ Q1086		2NT	AP	
North HCP: 21	♦ AJ1064	♦ 983				
South HCP: 4	♣ AQ	♣ J1098				
Contract: 2N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AJ4				2NT
Vul: Both	♥ J873	♥ Q102	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ K63	♦ AQJ2	Pass	3NT	AP	
South HCP: 21	♣ J64	♣ AK9	1. Stayman			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K84				
Vul: None	♥ 9652	♥ K108		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ Q10542	AP			
South HCP: 8	♣ AKQ10	♣ 62				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 55	♠ A984	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ K74	You bid first.
HCP: 21	♣ AKQ2	
Board: 56	♠ 753	East Bids 4♦ if possible.
Dealer: N	♥ 863	West Doubles 6♣ if possible.
Vul: Both	♦ 9	
HCP: 7	♣ AK8652	Partner bids first.
Board: 57	♠ AJ6	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: None	♦ AK9	You bid first.
HCP: 21	♣ A92	
Board: 58	♠ J4	The opponents are silent.
Dealer: N	♥ Q1086	
Vul: NS	♦ 983	Partner bids first.
HCP: 4	♣ J1098	
Board: 59	♠ AJ4	The opponents are silent.
Dealer: S	♥ Q102	
Vul: Both	♦ AQJ2	You bid first.
HCP: 21	♣ AK9	
Board: 60	♠ K84	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ Q10542	Partner bids first.
HCP: 8	♣ 62	

20-21 Notrump Opening Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q1032	♠ A984				2NT
Vul: EW	♥ Q853	♥ AJ	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ J982	♦ K74	Pass	4♠	AP	
South HCP: 21	♣ 7	♣ AKQ2	1. Stayman			
Contract: 4♠ S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A842	♠ 753				
Vul: Both	♥ AKQ	♥ 863		2NT	4♦	6♣
North HCP: 20	♦ AK7	♦ 9	X	AP		
South HCP: 7	♣ 743	♣ AK8652				
Contract: 6♣ X S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ AJ6				2NT
Vul: None	♥ 72	♥ AJ85				
North HCP: 6	♦ J1032	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ K1053	♣ A92				
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ J4				
Vul: NS	♥ AK32	♥ Q1086		2NT	AP	
North HCP: 21	♦ AJ1064	♦ 983				
South HCP: 4	♣ AQ	♣ J1098				
Contract: 2N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AJ4				2NT
Vul: Both	♥ J873	♥ Q102	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ K63	♦ AQJ2	Pass	3NT	AP	
South HCP: 21	♣ J64	♣ AK9	1. Stayman			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K84				
Vul: None	♥ 9652	♥ K108		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ Q10542	AP			
South HCP: 8	♣ AKQ10	♣ 62				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 61	♠ 85	The opponents are silent.
Dealer: S	♥ K1098742	
Vul: NS	♦ 5	Partner bids first.
HCP: 7	♣ A74	
Board: 62	♠ 72	The opponents are silent.
Dealer: N	♥ A32	
Vul: EW	♦ AKQJ2	You bid first.
HCP: 20	♣ AQ3	
Board: 63	♠ 84	The opponents are silent.
Dealer: S	♥ A8764	
Vul: None	♦ K109	Partner bids first.
HCP: 7	♣ 873	
Board: 64	♠ AJ108	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ KQJ5	You bid first.
HCP: 21	♣ AQ	
Board: 65	♠ 109842	The opponents are silent.
Dealer: S	♥ J84	
Vul: EW	♦ J1065	Partner bids first.
HCP: 2	♣ 10	
Board: 66	♠ AK2	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AKQ105	You bid first.
HCP: 20	♣ 643	

20-21 Notrump Opening Both hands (Answers Page)

Board: 61
Dealer: S
Vul: NS
North HCP: 7
South HCP: 20
Contract: 6♥ S

North:
♠ 85
♥ K1098742
♦ 5
♣ A74

South:
♠ AK
♥ AQJ5
♦ K1086
♣ K102

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

Board: 62
Dealer: N
Vul: EW
North HCP: 20
South HCP: 4
Contract: 3♥ N

North:
♠ 72
♥ A32
♦ AKQJ2
♣ AQ3

South:
♠ Q108
♥ Q10876
♦ 97
♣ 1064

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

Board: 63
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ 84
♥ A8764
♦ K109
♣ 873

South:
♠ AQ
♥ KQ
♦ AJ83
♣ A10642

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

Board: 64
Dealer: N
Vul: NS
North HCP: 21
South HCP: 5
Contract: 3N N

North:
♠ AJ108
♥ A85
♦ KQJ5
♣ AQ

South:
♠ Q42
♥ Q2
♦ 10862
♣ J932

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 65
Dealer: S
Vul: EW
North HCP: 2
South HCP: 20
Contract: 3♠ S

North:
♠ 109842
♥ J84
♦ J1065
♣ 10

South:
♠ AQ6
♥ KQ106
♦ AKQ4
♣ 92

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

Board: 66

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AK2

♥ KJ

♦ AKQ105

♣ 643

South:

♠ 107643

♥ 65432

♦ 3

♣ KQ

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 61	♠ AK	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: NS	♦ K1086	You bid first.
HCP: 20	♣ K102	

Board: 62	♠ Q108	The opponents are silent.
Dealer: N	♥ Q10876	
Vul: EW	♦ 97	Partner bids first.
HCP: 4	♣ 1064	

Board: 63	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ AJ83	You bid first.
HCP: 20	♣ A10642	

Board: 64	♠ Q42	The opponents are silent.
Dealer: N	♥ Q2	
Vul: NS	♦ 10862	Partner bids first.
HCP: 5	♣ J932	

Board: 65	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: EW	♦ AKQ4	You bid first.
HCP: 20	♣ 92	

Board: 66	♠ 107643	The opponents are silent.
Dealer: N	♥ 65432	
Vul: Both	♦ 3	Partner bids first.
HCP: 5	♣ KQ	

20-21 Notrump Opening Both hands (Answers Page)

Board: 61
Dealer: S
Vul: NS
North HCP: 7
South HCP: 20
Contract: 6♥ S

North:
♠ 85
♥ K1098742
♦ 5
♣ A74

South:
♠ AK
♥ AQJ5
♦ K1086
♣ K102

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

Board: 62
Dealer: N
Vul: EW
North HCP: 20
South HCP: 4
Contract: 3♥ N

North:
♠ 72
♥ A32
♦ AKQJ2
♣ AQ3

South:
♠ Q108
♥ Q10876
♦ 97
♣ 1064

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

Board: 63
Dealer: S
Vul: None
North HCP: 7
South HCP: 20
Contract: 3N S

North:
♠ 84
♥ A8764
♦ K109
♣ 873

South:
♠ AQ
♥ KQ
♦ AJ83
♣ A10642

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

Board: 64
Dealer: N
Vul: NS
North HCP: 21
South HCP: 5
Contract: 3N N

North:
♠ AJ108
♥ A85
♦ KQJ5
♣ AQ

South:
♠ Q42
♥ Q2
♦ 10862
♣ J932

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 65
Dealer: S
Vul: EW
North HCP: 2
South HCP: 20
Contract: 3♠ S

North:
♠ 109842
♥ J84
♦ J1065
♣ 10

South:
♠ AQ6
♥ KQ106
♦ AKQ4
♣ 92

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

Board: 66

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AK2

♥ KJ

♦ AKQ105

♣ 643

South:

♠ 107643

♥ 65432

♦ 3

♣ KQ

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 67	♠ 104	The opponents are silent.
Dealer: S	♥ K10852	
Vul: NS	♦ J83	Partner bids first.
HCP: 4	♣ 753	

Board: 68	♠ KQ632	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ KQ8	You bid first.
HCP: 20	♣ K3	

Board: 69	♠ 10954	The opponents are silent.
Dealer: S	♥ 53	
Vul: Both	♦ 643	Partner bids first.
HCP: 0	♣ 10954	

Board: 70	♠ KJ10	The opponents are silent.
Dealer: N	♥ A62	
Vul: None	♦ A73	You bid first.
HCP: 21	♣ AKQ2	

Board: 71	♠ 1072	The opponents are silent.
Dealer: S	♥ J752	
Vul: EW	♦ 10983	Partner bids first.
HCP: 1	♣ 109	

Board: 72	♠ KQ72	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ A52	You bid first.
HCP: 21	♣ AQ7	

20-21 Notrump Opening Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK8				2NT
Vul: NS	♥ K10852	♥ AQ97	Pass	3♦	Pass	3♥
North HCP: 4	♦ J83	♦ A76	AP			
South HCP: 20	♣ 753	♣ K62				
Contract: 3♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ632	♠ J1074				
Vul: EW	♥ AK10	♥ Q43		2NT	AP	
North HCP: 20	♦ KQ8	♦ 654				
South HCP: 3	♣ K3	♣ 1098				
Contract: 2N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 10954	♠ K73				2NT
Vul: Both	♥ 53	♥ AKQ6				
North HCP: 0	♦ 643	♦ AKQ9	AP			
South HCP: 21	♣ 10954	♣ 76				
Contract: 2N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q986		2NT	Pass	3♣ ¹
Vul: None	♥ A62	♥ Q87	Pass	3♦	Pass	3NT
North HCP: 21	♦ A73	♦ KQ105	AP			
South HCP: 10	♣ AKQ2	♣ J10	1. Stayman			
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AJ6				2NT
Vul: EW	♥ J752	♥ A86				
North HCP: 1	♦ 10983	♦ AK5	AP			
South HCP: 20	♣ 109	♣ A643				
Contract: 2N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ A64		2NT	Pass	3NT
Vul: Both	♥ AQ9	♥ K5				
North HCP: 21	♦ A52	♦ 10973	AP			
South HCP: 8	♣ AQ7	♣ J1053				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 67	♠ AK8	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: NS	♦ A76	You bid first.
HCP: 20	♣ K62	

Board: 68	♠ J1074	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ 654	Partner bids first.
HCP: 3	♣ 1098	

Board: 69	♠ K73	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ AKQ9	You bid first.
HCP: 21	♣ 76	

Board: 70	♠ Q986	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ KQ105	Partner bids first.
HCP: 10	♣ J10	

Board: 71	♠ AJ6	The opponents are silent.
Dealer: S	♥ A86	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ A643	

Board: 72	♠ A64	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ 10973	Partner bids first.
HCP: 8	♣ J1053	

20-21 Notrump Opening Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK8				2NT
Vul: NS	♥ K10852	♥ AQ97	Pass	3♦	Pass	3♥
North HCP: 4	♦ J83	♦ A76	AP			
South HCP: 20	♣ 753	♣ K62				
Contract: 3♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ632	♠ J1074				
Vul: EW	♥ AK10	♥ Q43		2NT	AP	
North HCP: 20	♦ KQ8	♦ 654				
South HCP: 3	♣ K3	♣ 1098				
Contract: 2N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 10954	♠ K73				2NT
Vul: Both	♥ 53	♥ AKQ6				
North HCP: 0	♦ 643	♦ AKQ9	AP			
South HCP: 21	♣ 10954	♣ 76				
Contract: 2N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q986		2NT	Pass	3♣ ¹
Vul: None	♥ A62	♥ Q87	Pass	3♦	Pass	3NT
North HCP: 21	♦ A73	♦ KQ105	AP			
South HCP: 10	♣ AKQ2	♣ J10	1. Stayman			
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AJ6				2NT
Vul: EW	♥ J752	♥ A86				
North HCP: 1	♦ 10983	♦ AK5	AP			
South HCP: 20	♣ 109	♣ A643				
Contract: 2N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KQ72	♠ A64		2NT	Pass	3NT
Vul: Both	♥ AQ9	♥ K5				
North HCP: 21	♦ A52	♦ 10973	AP			
South HCP: 8	♣ AQ7	♣ J1053				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 73	♠ 85432	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ 43	Partner bids first.
HCP: 3	♣ QJ943	

Board: 74	♠ A4	The opponents are silent.
Dealer: N	♥ A1052	
Vul: NS	♦ AQ	You bid first.
HCP: 20	♣ AQ954	

Board: 75	♠ 1075	The opponents are silent.
Dealer: S	♥ 6543	
Vul: Both	♦ 3	Partner bids first.
HCP: 5	♣ KQ1043	

Board: 76	♠ AK763	The opponents are silent.
Dealer: N	♥ 75	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ AK63	

Board: 77	♠ J952	The opponents are silent.
Dealer: S	♥ K5432	
Vul: NS	♦ K6	Partner bids first.
HCP: 7	♣ 86	

Board: 78	♠ AJ8	The opponents are silent.
Dealer: N	♥ K654	
Vul: EW	♦ AK104	You bid first.
HCP: 21	♣ AQ	

20-21 Notrump Opening Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 85432	♠ AKQ97				2NT
Vul: None	♥ 6	♥ K5	Pass	3♥	Pass	4♠ ¹
North HCP: 3	♦ 43	♦ A965	AP			
South HCP: 20	♣ QJ943	♣ A7				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 5		2NT	Pass	3♣ ¹
Vul: NS	♥ A1052	♥ Q983	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ	♦ K10832	AP			
South HCP: 6	♣ AQ954	♣ J62				
Contract: 4♥ N			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ KQ3				2NT
Vul: Both	♥ 6543	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 3	♦ A962	Pass	3NT	AP	
South HCP: 21	♣ KQ1043	♣ A97				
Contract: 3N S			1. Stayman			

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK763	♠ 9852		2NT	Pass	4♦ ¹
Vul: None	♥ 75	♥ AJ9642	Pass	4♥	AP	
North HCP: 21	♦ AK	♦ 65				
South HCP: 5	♣ AK63	♣ 7				
Contract: 4♥ N			1. Texas			

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J952	♠ AKQ7				2NT
Vul: NS	♥ K5432	♥ A109	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ K6	♦ AJ	Pass	4♠	AP	
South HCP: 20	♣ 86	♣ Q543				
Contract: 4♠ S			1. Stayman			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ KQ7		2NT	Pass	3♣ ¹
Vul: EW	♥ K654	♥ AQ92	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK104	♦ 532	AP			
South HCP: 11	♣ AQ	♣ 832				
Contract: 4♥ N			1. Stayman			

South hands (Practice Page)

20-21 Notrump Opening

Board: 73	♠ AKQ97	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ A965	You bid first.
HCP: 20	♣ A7	

Board: 74	♠ 5	The opponents are silent.
Dealer: N	♥ Q983	
Vul: NS	♦ K10832	Partner bids first.
HCP: 6	♣ J62	

Board: 75	♠ KQ3	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ A962	You bid first.
HCP: 21	♣ A97	

Board: 76	♠ 9852	The opponents are silent.
Dealer: N	♥ AJ9642	
Vul: None	♦ 65	Partner bids first.
HCP: 5	♣ 7	

Board: 77	♠ AKQ7	The opponents are silent.
Dealer: S	♥ A109	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ Q543	

Board: 78	♠ KQ7	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: EW	♦ 532	Partner bids first.
HCP: 11	♣ 832	

20-21 Notrump Opening Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 85432	♠ AKQ97				2NT
Vul: None	♥ 6	♥ K5	Pass	3♥	Pass	4♠ ¹
North HCP: 3	♦ 43	♦ A965	AP			
South HCP: 20	♣ QJ943	♣ A7				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 5		2NT	Pass	3♣ ¹
Vul: NS	♥ A1052	♥ Q983	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQ	♦ K10832	AP			
South HCP: 6	♣ AQ954	♣ J62				
Contract: 4♥ N			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ KQ3				2NT
Vul: Both	♥ 6543	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 3	♦ A962	Pass	3NT	AP	
South HCP: 21	♣ KQ1043	♣ A97				
Contract: 3N S			1. Stayman			

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AK763	♠ 9852		2NT	Pass	4♦ ¹
Vul: None	♥ 75	♥ AJ9642	Pass	4♥	AP	
North HCP: 21	♦ AK	♦ 65				
South HCP: 5	♣ AK63	♣ 7				
Contract: 4♥ N			1. Texas			

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J952	♠ AKQ7				2NT
Vul: NS	♥ K5432	♥ A109	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ K6	♦ AJ	Pass	4♠	AP	
South HCP: 20	♣ 86	♣ Q543				
Contract: 4♠ S			1. Stayman			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ KQ7		2NT	Pass	3♣ ¹
Vul: EW	♥ K654	♥ AQ92	Pass	3♥	Pass	4♥
North HCP: 21	♦ AK104	♦ 532	AP			
South HCP: 11	♣ AQ	♣ 832				
Contract: 4♥ N			1. Stayman			

North hands (Practice Page)

20-21 Notrump Opening

Board: 79	♠ 73	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: None	♦ 109864	Partner bids first.
HCP: 2	♣ 64	
Board: 80	♠ A874	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ AQ7	You bid first.
HCP: 21	♣ KQJ	
Board: 81	♠ 654	The opponents are silent.
Dealer: S	♥ A752	
Vul: Both	♦ J5	Partner bids first.
HCP: 7	♣ Q987	
Board: 82	♠ AQ10	East Bids XA♠♠ if possible.
Dealer: N	♥ KJ10	
Vul: NS	♦ KJ43	You bid first.
HCP: 20	♣ KQJ	
Board: 83	♠ 9864	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ KQJ64	Partner bids first.
HCP: 6	♣ 1073	
Board: 84	♠ K5	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ KQJ	You bid first.
HCP: 20	♣ AKQ86	

20-21 Notrump Opening Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ KQJ64				2NT
Vul: None	♥ Q1075	♥ AK6				
North HCP: 2	♦ 109864	♦ Q2	AP			
South HCP: 20	♣ 64	♣ AJ7				
Contract: 2N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ QJ53				
Vul: EW	♥ AJ3	♥ 62		2NT	AP	
North HCP: 21	♦ AQ7	♦ J105				
South HCP: 4	♣ KQJ	♣ 9763				
Contract: 2N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A92				2NT
Vul: Both	♥ A752	♥ K103	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J5	♦ AK8	Pass	3NT	AP	
South HCP: 21	♣ Q987	♣ AK54				
Contract: 3N S						

1. Stayman

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K83		2NT	Pass	4♣ ¹
Vul: NS	♥ KJ10	♥ A3	Pass	4♥	Pass	6NT
North HCP: 20	♦ KJ43	♦ A86	Pass	Pass	XA♠♠	AP
South HCP: 11	♣ KQJ	♣ 109743				
Contract: 6NX N						

1. Gerber, for N

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ AKQJ				2NT
Vul: EW	♥ 10	♥ AQJ3	Pass	3♣ ¹	Pass	3NT ²
North HCP: 6	♦ KQJ64	♦ 109	Pass	4♠	AP	
South HCP: 21	♣ 1073	♣ A82				
Contract: 4♠ N						

1. Stayman
2. both majors

Board: 84

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ K5

♥ Q86

♦ KQJ

♣ AKQ86

South:

♠ 762

♥ J97543

♦ A9

♣ 72

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 79	♠ KQJ64	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ Q2	You bid first.
HCP: 20	♣ AJ7	
Board: 80	♠ QJ53	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ J105	Partner bids first.
HCP: 4	♣ 9763	
Board: 81	♠ A92	The opponents are silent.
Dealer: S	♥ K103	
Vul: Both	♦ AK8	You bid first.
HCP: 21	♣ AK54	
Board: 82	♠ K83	East Bids XA♠♠ if possible.
Dealer: N	♥ A3	
Vul: NS	♦ A86	Partner bids first.
HCP: 11	♣ 109743	
Board: 83	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: EW	♦ 109	You bid first.
HCP: 21	♣ A82	
Board: 84	♠ 762	The opponents are silent.
Dealer: N	♥ J97543	
Vul: Both	♦ A9	Partner bids first.
HCP: 5	♣ 72	

20-21 Notrump Opening Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ KQJ64				2NT
Vul: None	♥ Q1075	♥ AK6				
North HCP: 2	♦ 109864	♦ Q2	AP			
South HCP: 20	♣ 64	♣ AJ7				
Contract: 2N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ QJ53				
Vul: EW	♥ AJ3	♥ 62		2NT	AP	
North HCP: 21	♦ AQ7	♦ J105				
South HCP: 4	♣ KQJ	♣ 9763				
Contract: 2N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ A92				2NT
Vul: Both	♥ A752	♥ K103	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J5	♦ AK8	Pass	3NT	AP	
South HCP: 21	♣ Q987	♣ AK54				
Contract: 3N S						

1. Stayman

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K83		2NT	Pass	4♣ ¹
Vul: NS	♥ KJ10	♥ A3	Pass	4♥	Pass	6NT
North HCP: 20	♦ KJ43	♦ A86	Pass	Pass	XA♠♠	AP
South HCP: 11	♣ KQJ	♣ 109743				
Contract: 6NX N						

1. Gerber, for N

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ AKQJ				2NT
Vul: EW	♥ 10	♥ AQJ3	Pass	3♣ ¹	Pass	3NT ²
North HCP: 6	♦ KQJ64	♦ 109	Pass	4♠	AP	
South HCP: 21	♣ 1073	♣ A82				
Contract: 4♠ N						

1. Stayman
2. both majors

Board: 84

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ K5

♥ Q86

♦ KQJ

♣ AKQ86

South:

♠ 762

♥ J97543

♦ A9

♣ 72

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 85	♠ —	The opponents are silent.
Dealer: S	♥ J10832	
Vul: None	♦ KJ532	Partner bids first.
HCP: 8	♣ K98	

Board: 86	♠ AQ2	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ AKJ106	You bid first.
HCP: 21	♣ 984	

Board: 87	♠ QJ65	The opponents are silent.
Dealer: S	♥ 9764	
Vul: Both	♦ A	Partner bids first.
HCP: 7	♣ 9742	

Board: 88	♠ 95	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ AQJ	You bid first.
HCP: 21	♣ AJ104	

Board: 89	♠ KJ1074	The opponents are silent.
Dealer: S	♥ QJ843	
Vul: NS	♦ —	Partner bids first.
HCP: 7	♣ 754	

Board: 90	♠ A6	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: Both	♦ AJ102	You bid first.
HCP: 20	♣ KQ5	

20-21 Notrump Opening Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A82				2NT
Vul: None	♥ J10832	♥ KQ6	Pass	3♦	Pass	3♥
North HCP: 8	♦ KJ532	♦ AQ	Pass	3NT	Pass	4♥
South HCP: 21	♣ K98	♣ AQ532	AP			
Contract: 4♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 84				
Vul: EW	♥ AK	♥ 42		2NT	Pass	3NT
North HCP: 21	♦ AKJ106	♦ 9873	AP			
South HCP: 6	♣ 984	♣ AQ1076				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ K92				2NT
Vul: Both	♥ 9764	♥ AKQJ	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ A	♦ QJ8	Pass	4♥	AP	
South HCP: 21	♣ 9742	♣ AJ8	1. Stayman			
Contract: 4♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ Q1073				
Vul: None	♥ AKQ4	♥ 1098		2NT	AP	
North HCP: 21	♦ AQJ	♦ 9842				
South HCP: 2	♣ AJ104	♣ 92				
Contract: 2N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ KJ1074	♠ Q82				2NT
Vul: NS	♥ QJ843	♥ AK	Pass	3♥	Pass	3♠
North HCP: 7	♦ —	♦ A1073	Pass	4♥	Pass	4♠
South HCP: 20	♣ 754	♣ AQJ2	AP			
Contract: 4♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J10872				
Vul: Both	♥ AQ84	♥ 952		2NT	Pass	3♥
North HCP: 20	♦ AJ102	♦ 7	Pass	3♠	AP	
South HCP: 1	♣ KQ5	♣ 10943				
Contract: 3♠ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 85	♠ A82	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AQ532	

Board: 86	♠ 84	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ 9873	Partner bids first.
HCP: 6	♣ AQ1076	

Board: 87	♠ K92	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ QJ8	You bid first.
HCP: 21	♣ AJ8	

Board: 88	♠ Q1073	The opponents are silent.
Dealer: N	♥ 1098	
Vul: None	♦ 9842	Partner bids first.
HCP: 2	♣ 92	

Board: 89	♠ Q82	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ A1073	You bid first.
HCP: 20	♣ AQJ2	

Board: 90	♠ J10872	The opponents are silent.
Dealer: N	♥ 952	
Vul: Both	♦ 7	Partner bids first.
HCP: 1	♣ 10943	

20-21 Notrump Opening Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A82				2NT
Vul: None	♥ J10832	♥ KQ6	Pass	3♦	Pass	3♥
North HCP: 8	♦ KJ532	♦ AQ	Pass	3NT	Pass	4♥
South HCP: 21	♣ K98	♣ AQ532	AP			
Contract: 4♥ S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 84				
Vul: EW	♥ AK	♥ 42		2NT	Pass	3NT
North HCP: 21	♦ AKJ106	♦ 9873	AP			
South HCP: 6	♣ 984	♣ AQ1076				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ K92				2NT
Vul: Both	♥ 9764	♥ AKQJ	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ A	♦ QJ8	Pass	4♥	AP	
South HCP: 21	♣ 9742	♣ AJ8	1. Stayman			
Contract: 4♥ S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ Q1073				
Vul: None	♥ AKQ4	♥ 1098		2NT	AP	
North HCP: 21	♦ AQJ	♦ 9842				
South HCP: 2	♣ AJ104	♣ 92				
Contract: 2N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ KJ1074	♠ Q82				2NT
Vul: NS	♥ QJ843	♥ AK	Pass	3♥	Pass	3♠
North HCP: 7	♦ —	♦ A1073	Pass	4♥	Pass	4♠
South HCP: 20	♣ 754	♣ AQJ2	AP			
Contract: 4♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J10872				
Vul: Both	♥ AQ84	♥ 952		2NT	Pass	3♥
North HCP: 20	♦ AJ102	♦ 7	Pass	3♠	AP	
South HCP: 1	♣ KQ5	♣ 10943				
Contract: 3♠ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 91	♠ 108763	The opponents are silent.
Dealer: S	♥ 32	
Vul: None	♦ 2	Partner bids first.
HCP: 4	♣ KJ974	

Board: 92	♠ 976	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: NS	♦ AK3	You bid first.
HCP: 20	♣ AK4	

Board: 93	♠ 10732	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ 107652	Partner bids first.
HCP: 0	♣ 962	

Board: 94	♠ AKJ3	The opponents are silent.
Dealer: N	♥ KQ96	
Vul: None	♦ A7	You bid first.
HCP: 21	♣ A75	

Board: 95	♠ 10543	The opponents are silent.
Dealer: S	♥ 642	
Vul: NS	♦ J965	Partner bids first.
HCP: 2	♣ J6	

Board: 96	♠ A1054	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ A954	You bid first.
HCP: 20	♣ AJ	

20-21 Notrump Opening Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 108763	♠ AK95				2NT
Vul: None	♥ 32	♥ KJ7	Pass	3♥	Pass	3♠
North HCP: 4	♦ 2	♦ K95	AP			
South HCP: 20	♣ KJ974	♣ AQ2				
Contract: 3♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ AQ42		2NT	Pass	3♣ ¹
Vul: NS	♥ KQJ3	♥ A962	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK3	♦ J	AP			
South HCP: 11	♣ AK4	♣ 9872				
Contract: 6♥ N			1. Stayman			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 10732	♠ Q5				2NT
Vul: EW	♥ 3	♥ AK108				
North HCP: 0	♦ 107652	♦ KQJ3	AP			
South HCP: 20	♣ 962	♣ KQ7				
Contract: 2N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 1074		2NT	Pass	4♦ ¹
Vul: None	♥ KQ96	♥ J107542	Pass	4♥	AP	
North HCP: 21	♦ A7	♦ K93	1. Texas			
South HCP: 4	♣ A75	♣ 6				
Contract: 4♥ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ AKQJ				2NT
Vul: NS	♥ 642	♥ AQ7				
North HCP: 2	♦ J965	♦ 8743	AP			
South HCP: 20	♣ J6	♣ A7				
Contract: 2N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ Q96		2NT	Pass	3♣ ¹
Vul: EW	♥ AK10	♥ QJ63	Pass	3♠	Pass	3NT
North HCP: 20	♦ A954	♦ J32	AP			
South HCP: 9	♣ AJ	♣ K108	1. Stayman			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 91	♠ AK95	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ K95	You bid first.
HCP: 20	♣ AQ2	

Board: 92	♠ AQ42	The opponents are silent.
Dealer: N	♥ A962	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ 9872	

Board: 93	♠ Q5	The opponents are silent.
Dealer: S	♥ AK108	
Vul: EW	♦ KQJ3	You bid first.
HCP: 20	♣ KQ7	

Board: 94	♠ 1074	The opponents are silent.
Dealer: N	♥ J107542	
Vul: None	♦ K93	Partner bids first.
HCP: 4	♣ 6	

Board: 95	♠ AKQJ	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ 8743	You bid first.
HCP: 20	♣ A7	

Board: 96	♠ Q96	The opponents are silent.
Dealer: N	♥ QJ63	
Vul: EW	♦ J32	Partner bids first.
HCP: 9	♣ K108	

20-21 Notrump Opening Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 108763	♠ AK95				2NT
Vul: None	♥ 32	♥ KJ7	Pass	3♥	Pass	3♠
North HCP: 4	♦ 2	♦ K95	AP			
South HCP: 20	♣ KJ974	♣ AQ2				
Contract: 3♠ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 976	♠ AQ42		2NT	Pass	3♣ ¹
Vul: NS	♥ KQJ3	♥ A962	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK3	♦ J	AP			
South HCP: 11	♣ AK4	♣ 9872				
Contract: 6♥ N			1. Stayman			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 10732	♠ Q5				2NT
Vul: EW	♥ 3	♥ AK108				
North HCP: 0	♦ 107652	♦ KQJ3	AP			
South HCP: 20	♣ 962	♣ KQ7				
Contract: 2N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 1074		2NT	Pass	4♦ ¹
Vul: None	♥ KQ96	♥ J107542	Pass	4♥	AP	
North HCP: 21	♦ A7	♦ K93	1. Texas			
South HCP: 4	♣ A75	♣ 6				
Contract: 4♥ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ AKQJ				2NT
Vul: NS	♥ 642	♥ AQ7				
North HCP: 2	♦ J965	♦ 8743	AP			
South HCP: 20	♣ J6	♣ A7				
Contract: 2N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ Q96		2NT	Pass	3♣ ¹
Vul: EW	♥ AK10	♥ QJ63	Pass	3♠	Pass	3NT
North HCP: 20	♦ A954	♦ J32	AP			
South HCP: 9	♣ AJ	♣ K108	1. Stayman			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 97	♠ A965	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ A106	Partner bids first.
HCP: 11	♣ 10765	

Board: 98	♠ J5	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ AK105	You bid first.
HCP: 20	♣ AJ87	

Board: 99	♠ 9	The opponents are silent.
Dealer: S	♥ A984	
Vul: EW	♦ Q8543	Partner bids first.
HCP: 10	♣ KJ4	

Board: 100	♠ AK3	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ AKJ7	You bid first.
HCP: 20	♣ KQ102	

Board: 101	♠ Q854	The opponents are silent.
Dealer: S	♥ K764	
Vul: None	♦ 965	Partner bids first.
HCP: 5	♣ 109	

Board: 102	♠ KQ2	The opponents are silent.
Dealer: N	♥ A93	
Vul: EW	♦ AQ3	You bid first.
HCP: 21	♣ AQ54	

20-21 Notrump Opening Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ A965	♠ KQ				2NT
Vul: Both	♥ K9	♥ AJ852	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ A106	♦ KQJ	Pass	6NT	AP	
South HCP: 21	♣ 10765	♣ AJ3	1. Stayman			
Contract: 6N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ AK62		2NT	Pass	3♣ ¹
Vul: NS	♥ AK3	♥ Q	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK105	♦ QJ962	Pass	6NT	AP	
South HCP: 14	♣ AJ87	♣ Q106	1. Stayman			
Contract: 6N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK10				2NT
Vul: EW	♥ A984	♥ K53	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ Q8543	♦ AJ9	Pass	3NT	AP	
South HCP: 21	♣ KJ4	♣ AQ95	1. Stayman			
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 10986				
Vul: Both	♥ 62	♥ 7		2NT	AP	
North HCP: 20	♦ AKJ7	♦ 9842				
South HCP: 0	♣ KQ102	♣ 8754				
Contract: 2N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q854	♠ K96				2NT
Vul: None	♥ K764	♥ A3	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 965	♦ AQ43	Pass	3NT	AP	
South HCP: 20	♣ 109	♣ AK86	1. Stayman			
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J10986				
Vul: EW	♥ A93	♥ —		2NT	Pass	3♥
North HCP: 21	♦ AQ3	♦ J1054	Pass	3♠	AP	
South HCP: 3	♣ AQ54	♣ J932				
Contract: 3♠ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 97	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ852	
Vul: Both	♦ KQJ	You bid first.
HCP: 21	♣ AJ3	

Board: 98	♠ AK62	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ QJ962	Partner bids first.
HCP: 14	♣ Q106	

Board: 99	♠ AK10	The opponents are silent.
Dealer: S	♥ K53	
Vul: EW	♦ AJ9	You bid first.
HCP: 21	♣ AQ95	

Board: 100	♠ 10986	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ 9842	Partner bids first.
HCP: 0	♣ 8754	

Board: 101	♠ K96	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ AQ43	You bid first.
HCP: 20	♣ AK86	

Board: 102	♠ J10986	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ J1054	Partner bids first.
HCP: 3	♣ J932	

20-21 Notrump Opening Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ A965	♠ KQ				2NT
Vul: Both	♥ K9	♥ AJ852	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ A106	♦ KQJ	Pass	6NT	AP	
South HCP: 21	♣ 10765	♣ AJ3	1. Stayman			
Contract: 6N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ AK62		2NT	Pass	3♣ ¹
Vul: NS	♥ AK3	♥ Q	Pass	3♦	Pass	5NT
North HCP: 20	♦ AK105	♦ QJ962	Pass	6NT	AP	
South HCP: 14	♣ AJ87	♣ Q106	1. Stayman			
Contract: 6N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK10				2NT
Vul: EW	♥ A984	♥ K53	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ Q8543	♦ AJ9	Pass	3NT	AP	
South HCP: 21	♣ KJ4	♣ AQ95	1. Stayman			
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 10986				
Vul: Both	♥ 62	♥ 7		2NT	AP	
North HCP: 20	♦ AKJ7	♦ 9842				
South HCP: 0	♣ KQ102	♣ 8754				
Contract: 2N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q854	♠ K96				2NT
Vul: None	♥ K764	♥ A3	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 965	♦ AQ43	Pass	3NT	AP	
South HCP: 20	♣ 109	♣ AK86	1. Stayman			
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ J10986				
Vul: EW	♥ A93	♥ —		2NT	Pass	3♥
North HCP: 21	♦ AQ3	♦ J1054	Pass	3♠	AP	
South HCP: 3	♣ AQ54	♣ J932				
Contract: 3♠ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 103	♠ QJ4	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ A42	Partner bids first.
HCP: 16	♣ QJ1082	
Board: 104	♠ KJ103	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: NS	♦ A54	You bid first.
HCP: 21	♣ AK	
Board: 105	♠ Q87	The opponents are silent.
Dealer: S	♥ 9865432	
Vul: Both	♦ Q7	Partner bids first.
HCP: 4	♣ 4	
Board: 106	♠ AQ3	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ KQ3	You bid first.
HCP: 21	♣ KQJ65	
Board: 107	♠ 843	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: NS	♦ KQ87652	Partner bids first.
HCP: 8	♣ —	
Board: 108	♠ AK52	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ AK109	You bid first.
HCP: 21	♣ KJ	

20-21 Notrump Opening Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK103				2NT
Vul: None	♥ AQ	♥ KJ95	Pass	4♣ ¹	Pass	4♠
North HCP: 16	♦ A42	♦ Q3	Pass	7NT	AP	
South HCP: 20	♣ QJ1082	♣ AK5	1. Gerber, for N			
Contract: 7N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ Q84				
Vul: NS	♥ AQ76	♥ 3		2NT	Pass	3NT
North HCP: 21	♦ A54	♦ Q109762	AP			
South HCP: 5	♣ AK	♣ J54				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ963				2NT
Vul: Both	♥ 9865432	♥ AKQ	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ Q7	♦ AK8	AP			
South HCP: 20	♣ 4	♣ 63	1. Texas			
Contract: 4♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J98				
Vul: None	♥ A5	♥ 9843		2NT	AP	
North HCP: 21	♦ KQ3	♦ 976				
South HCP: 1	♣ KQJ65	♣ 873				
Contract: 2N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ				2NT
Vul: NS	♥ QJ2	♥ A984	Pass	3NT	AP	
North HCP: 8	♦ KQ87652	♦ A109				
South HCP: 20	♣ —	♣ A54				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 1096				
Vul: EW	♥ K52	♥ AQ10873		2NT	Pass	4♦ ¹
North HCP: 21	♦ AK109	♦ J4	Pass	4♥	AP	
South HCP: 7	♣ KJ	♣ 83	1. Texas			
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 103	♠ AK103	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: None	♦ Q3	You bid first.
HCP: 20	♣ AK5	
Board: 104	♠ Q84	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ Q109762	Partner bids first.
HCP: 5	♣ J54	
Board: 105	♠ KJ963	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ AK8	You bid first.
HCP: 20	♣ 63	
Board: 106	♠ J98	The opponents are silent.
Dealer: N	♥ 9843	
Vul: None	♦ 976	Partner bids first.
HCP: 1	♣ 873	
Board: 107	♠ AKJ	The opponents are silent.
Dealer: S	♥ A984	
Vul: NS	♦ A109	You bid first.
HCP: 20	♣ A54	
Board: 108	♠ 1096	The opponents are silent.
Dealer: N	♥ AQ10873	
Vul: EW	♦ J4	Partner bids first.
HCP: 7	♣ 83	

20-21 Notrump Opening Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK103				2NT
Vul: None	♥ AQ	♥ KJ95	Pass	4♣ ¹	Pass	4♠
North HCP: 16	♦ A42	♦ Q3	Pass	7NT	AP	
South HCP: 20	♣ QJ1082	♣ AK5	1. Gerber, for N			
Contract: 7N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KJ103	♠ Q84				
Vul: NS	♥ AQ76	♥ 3		2NT	Pass	3NT
North HCP: 21	♦ A54	♦ Q109762	AP			
South HCP: 5	♣ AK	♣ J54				
Contract: 3N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ963				2NT
Vul: Both	♥ 9865432	♥ AKQ	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ Q7	♦ AK8	AP			
South HCP: 20	♣ 4	♣ 63	1. Texas			
Contract: 4♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J98				
Vul: None	♥ A5	♥ 9843		2NT	AP	
North HCP: 21	♦ KQ3	♦ 976				
South HCP: 1	♣ KQJ65	♣ 873				
Contract: 2N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ				2NT
Vul: NS	♥ QJ2	♥ A984	Pass	3NT	AP	
North HCP: 8	♦ KQ87652	♦ A109				
South HCP: 20	♣ —	♣ A54				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 1096		2NT	Pass	4♦ ¹
Vul: EW	♥ K52	♥ AQ10873	Pass	4♥	AP	
North HCP: 21	♦ AK109	♦ J4	1. Texas			
South HCP: 7	♣ KJ	♣ 83				
Contract: 4♥ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 109	♠ 862	The opponents are silent.
Dealer: S	♥ A72	
Vul: None	♦ K3	Partner bids first.
HCP: 10	♣ K10984	

Board: 110	♠ K6	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: NS	♦ K75	You bid first.
HCP: 20	♣ AK106	

Board: 111	♠ A9	The opponents are silent.
Dealer: S	♥ J52	
Vul: EW	♦ QJ953	Partner bids first.
HCP: 8	♣ 974	

Board: 112	♠ Q7	The opponents are silent.
Dealer: N	♥ AK86	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ A7532	

Board: 113	♠ K	The opponents are silent.
Dealer: S	♥ KQ872	
Vul: NS	♦ 8542	Partner bids first.
HCP: 8	♣ 943	

Board: 114	♠ K5	The opponents are silent.
Dealer: N	♥ AKQ63	
Vul: EW	♦ J84	You bid first.
HCP: 20	♣ AK6	

20-21 Notrump Opening Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KQJ				2NT
Vul: None	♥ A72	♥ KJ85				
North HCP: 10	♦ K3	♦ AJ52	Pass	3NT	AP	
South HCP: 21	♣ K10984	♣ AQ				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 109842		2NT	Pass	3♥
Vul: NS	♥ AQJ5	♥ K106				
North HCP: 20	♦ K75	♦ Q2	Pass	3♠	Pass	3NT
South HCP: 6	♣ AK106	♣ J84	AP			
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K7				2NT
Vul: EW	♥ J52	♥ AK764				
North HCP: 8	♦ QJ953	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ 974	♣ KQJ6				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ KJ10962		2NT	Pass	3♥
Vul: Both	♥ AK86	♥ Q107				
North HCP: 20	♦ AK	♦ 98	Pass	3♠	Pass	4♠
South HCP: 9	♣ A7532	♣ K4	AP			
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ7				2NT
Vul: NS	♥ KQ872	♥ AJ103	Pass	3♦	Pass	4♥ ¹
North HCP: 8	♦ 8542	♦ AKQ10	Pass	4NT ²	Pass	5♣
South HCP: 21	♣ 943	♣ A7	Pass	5♥	AP	
Contract: 5♥ S						

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

Board: 114

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K5

♥ AKQ63

♦ J84

♣ AK6

South:

♠ AJ8

♥ J75

♦ 9762

♣ 754

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

AP

South hands (Practice Page)

20-21 Notrump Opening

Board: 109	♠ KQJ	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: None	♦ AJ52	You bid first.
HCP: 21	♣ AQ	

Board: 110	♠ 109842	The opponents are silent.
Dealer: N	♥ K106	
Vul: NS	♦ Q2	Partner bids first.
HCP: 6	♣ J84	

Board: 111	♠ K7	The opponents are silent.
Dealer: S	♥ AK764	
Vul: EW	♦ A8	You bid first.
HCP: 20	♣ KQJ6	

Board: 112	♠ KJ10962	The opponents are silent.
Dealer: N	♥ Q107	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ K4	

Board: 113	♠ QJ7	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: NS	♦ AKQ10	You bid first.
HCP: 21	♣ A7	

Board: 114	♠ AJ8	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ 9762	Partner bids first.
HCP: 6	♣ 754	

20-21 Notrump Opening Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ KQJ				2NT
Vul: None	♥ A72	♥ KJ85				
North HCP: 10	♦ K3	♦ AJ52	Pass	3NT	AP	
South HCP: 21	♣ K10984	♣ AQ				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 109842		2NT	Pass	3♥
Vul: NS	♥ AQJ5	♥ K106				
North HCP: 20	♦ K75	♦ Q2	Pass	3♠	Pass	3NT
South HCP: 6	♣ AK106	♣ J84	AP			
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K7				2NT
Vul: EW	♥ J52	♥ AK764				
North HCP: 8	♦ QJ953	♦ A8	Pass	3NT	AP	
South HCP: 20	♣ 974	♣ KQJ6				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ KJ10962		2NT	Pass	3♥
Vul: Both	♥ AK86	♥ Q107				
North HCP: 20	♦ AK	♦ 98	Pass	3♠	Pass	4♠
South HCP: 9	♣ A7532	♣ K4	AP			
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ7				2NT
Vul: NS	♥ KQ872	♥ AJ103	Pass	3♦	Pass	4♥ ¹
North HCP: 8	♦ 8542	♦ AKQ10	Pass	4NT ²	Pass	5♣
South HCP: 21	♣ 943	♣ A7	Pass	5♥	AP	
Contract: 5♥ S						

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

Board: 114

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K5

♥ AKQ63

♦ J84

♣ AK6

South:

♠ AJ8

♥ J75

♦ 9762

♣ 754

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

AP

North hands (Practice Page)

20-21 Notrump Opening

Board: 115 ♠ Q98764
Dealer: S ♥ 76
Vul: Both ♦ 10
HCP: 7 ♣ AJ85

The opponents are silent.

Partner bids first.

Board: 116 ♠ A73
Dealer: N ♥ A97
Vul: None ♦ AKQ75
HCP: 20 ♣ K6

East Bids 3♠ if possible.

West Doubles Pass if possible.

West Doubles Pass if possible.

You bid first.

Board: 117 ♠ Q9
Dealer: S ♥ 84
Vul: EW ♦ Q832
HCP: 4 ♣ 109765

The opponents are silent.

Partner bids first.

Board: 118 ♠ AK74
Dealer: N ♥ AK7
Vul: Both ♦ AQ72
HCP: 20 ♣ 42

The opponents are silent.

You bid first.

Board: 119 ♠ Q2
Dealer: S ♥ 109864
Vul: NS ♦ 974
HCP: 3 ♣ J107

The opponents are silent.

Partner bids first.

Board: 120 ♠ KJ96
Dealer: N ♥ K104
Vul: Both ♦ AKJ4
HCP: 20 ♣ KQ

The opponents are silent.

You bid first.

20-21 Notrump Opening Both hands (Answers Page)

Board: 115

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 5♠ S

North:

♠ Q98764

♥ 76

♦ 10

♣ AJ85

South:

♠ J1052

♥ AK2

♦ AK7

♣ KQ10

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 116

Dealer: N

Vul: None

North HCP: 20

South HCP: 2

Contract: 4♦ X N

North:

♠ A73

♥ A97

♦ AKQ75

♣ K6

South:

♠ 986

♥ 102

♦ J1083

♣ J982

West North East South

2NT 3♠ Pass

Pass 3NT Pass Pass

X 4♦ Pass Pass

X AP

Board: 117

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ Q9

♥ 84

♦ Q832

♣ 109765

South:

♠ K43

♥ AK3

♦ AK754

♣ KJ

West North East South

2NT

AP

Board: 118

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AK74

♥ AK7

♦ AQ72

♣ 42

South:

♠ J63

♥ 98643

♦ J643

♣ A

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 119

Dealer: S

Vul: NS

North HCP: 3

South HCP: 21

Contract: 3♥ S

North:

♠ Q2

♥ 109864

♦ 974

♣ J107

South:

♠ AJ6

♥ K2

♦ AQJ106

♣ AQ8

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 120

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 4♠ N

North:

♠ KJ96

♥ K104

♦ AKJ4

♣ KQ

South:

♠ 108754

♥ J87

♦ 1072

♣ J8

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

Pass	4♠ ¹	AP	
------	-----------------	----	--

1. Super acceptance after NT

South hands (Practice Page)

20-21 Notrump Opening

Board: 115 ♠ J1052
Dealer: S ♥ AK2
Vul: Both ♦ AK7
HCP: 20 ♣ KQ10

The opponents are silent.

You bid first.

Board: 116 ♠ 986
Dealer: N ♥ 102
Vul: None ♦ J1083
HCP: 2 ♣ J982

East Bids 3♠ if possible.

West Doubles Pass if possible.

West Doubles Pass if possible.

Partner bids first.

Board: 117 ♠ K43
Dealer: S ♥ AK3
Vul: EW ♦ AK754
HCP: 21 ♣ KJ

The opponents are silent.

You bid first.

Board: 118 ♠ J63
Dealer: N ♥ 98643
Vul: Both ♦ J643
HCP: 6 ♣ A

The opponents are silent.

Partner bids first.

Board: 119 ♠ AJ6
Dealer: S ♥ K2
Vul: NS ♦ AQJ106
HCP: 21 ♣ AQ8

The opponents are silent.

You bid first.

Board: 120 ♠ 108754
Dealer: N ♥ J87
Vul: Both ♦ 1072
HCP: 2 ♣ J8

The opponents are silent.

Partner bids first.

20-21 Notrump Opening Both hands (Answers Page)

Board: 115

Dealer: S

Vul: Both

North HCP: 7

South HCP: 20

Contract: 5♠ S

North:

♠ Q98764

♥ 76

♦ 10

♣ AJ85

South:

♠ J1052

♥ AK2

♦ AK7

♣ KQ10

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠

AP

1. Texas

2. Blackwood 0314, for ♠

Board: 116

Dealer: N

Vul: None

North HCP: 20

South HCP: 2

Contract: 4♦ X N

North:

♠ A73

♥ A97

♦ AKQ75

♣ K6

South:

♠ 986

♥ 102

♦ J1083

♣ J982

West North East South

2NT 3♠ Pass

Pass 3NT Pass Pass

X 4♦ Pass Pass

X AP

Board: 117

Dealer: S

Vul: EW

North HCP: 4

South HCP: 21

Contract: 2N S

North:

♠ Q9

♥ 84

♦ Q832

♣ 109765

South:

♠ K43

♥ AK3

♦ AK754

♣ KJ

West North East South

2NT

AP

Board: 118

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 4♥ N

North:

♠ AK74

♥ AK7

♦ AQ72

♣ 42

South:

♠ J63

♥ 98643

♦ J643

♣ A

West North East South

2NT Pass 3♦

Pass 3♥ Pass 3NT

Pass 4♥ AP

Board: 119

Dealer: S

Vul: NS

North HCP: 3

South HCP: 21

Contract: 3♥ S

North:

♠ Q2

♥ 109864

♦ 974

♣ J107

South:

♠ AJ6

♥ K2

♦ AQJ106

♣ AQ8

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 120

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 4♠ N

North:

♠ KJ96

♥ K104

♦ AKJ4

♣ KQ

South:

♠ 108754

♥ J87

♦ 1072

♣ J8

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

	2NT	Pass	3♥
--	-----	------	----

Pass	4♠ ¹	AP	
------	-----------------	----	--

1. Super acceptance after NT

North hands (Practice Page)

20-21 Notrump Opening

Board: 121	♠ 7542	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ AK64	Partner bids first.
HCP: 10	♣ QJ87	

Board: 122	♠ AJ63	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AK62	You bid first.
HCP: 21	♣ AKJ	

Board: 123	♠ 93	The opponents are silent.
Dealer: S	♥ 876	
Vul: EW	♦ QJ10743	Partner bids first.
HCP: 3	♣ 106	

Board: 124	♠ Q9	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ A654	You bid first.
HCP: 20	♣ AKQJ	

Board: 125	♠ AK972	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ J8542	Partner bids first.
HCP: 8	♣ 4	

Board: 126	♠ A9	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ AK93	You bid first.
HCP: 20	♣ AKJ82	

20-21 Notrump Opening Both hands (Answers Page)

Board: 121
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 4♠ N

North:
♠ 7542
♥ 2
♦ AK64
♣ QJ87

South:
♠ KQJ9
♥ AQ104
♦ J5
♣ AK5

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3NT ²
Pass	4♠	AP	

1. Stayman
2. both majors

Board: 122
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 6♥ N

North:
♠ AJ63
♥ J8
♦ AK62
♣ AKJ

South:
♠ Q
♥ AK109764
♦ 943
♣ 65

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	5♥	Pass	6♥
	AP		

1. Texas
2. Blackwood 0314, for ♥

Board: 123
Dealer: S
Vul: EW
North HCP: 3
South HCP: 20
Contract: 4♦ N

North:
♠ 93
♥ 876
♦ QJ10743
♣ 106

South:
♠ AK2
♥ A43
♦ K852
♣ KQJ

West	North	East	South
			2NT
Pass	3♠ ¹	Pass	3NT
Pass	4♦	AP	

1. Minor Suit Transfers after 2NT

Board: 124
Dealer: N
Vul: None
North HCP: 20
South HCP: 6
Contract: 4♠ N

North:
♠ Q9
♥ A72
♦ A654
♣ AKQJ

South:
♠ KJ76543
♥ Q53
♦ 10
♣ 72

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

Board: 125
Dealer: S
Vul: NS
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ AK972
♥ 85
♦ J8542
♣ 4

South:
♠ Q6
♥ AKJ76
♦ AK107
♣ K2

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

Board: 126

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ A9

♥ J8

♦ AK93

♣ AKJ82

South:

♠ K754

♥ 63

♦ QJ765

♣ Q6

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

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 121	♠ KQJ9	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: None	♦ J5	You bid first.
HCP: 20	♣ AK5	

Board: 122	♠ Q	The opponents are silent.
Dealer: N	♥ AK109764	
Vul: NS	♦ 943	Partner bids first.
HCP: 9	♣ 65	

Board: 123	♠ AK2	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ K852	You bid first.
HCP: 20	♣ KQJ	

Board: 124	♠ KJ76543	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ 10	Partner bids first.
HCP: 6	♣ 72	

Board: 125	♠ Q6	The opponents are silent.
Dealer: S	♥ AKJ76	
Vul: NS	♦ AK107	You bid first.
HCP: 20	♣ K2	

Board: 126	♠ K754	The opponents are silent.
Dealer: N	♥ 63	
Vul: EW	♦ QJ765	Partner bids first.
HCP: 8	♣ Q6	

20-21 Notrump Opening Both hands (Answers Page)

Board: 121
Dealer: S
Vul: None
North HCP: 10
South HCP: 20
Contract: 4♠ N

North:
♠ 7542
♥ 2
♦ AK64
♣ QJ87

South:
♠ KQJ9
♥ AQ104
♦ J5
♣ AK5

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3NT ²
Pass	4♠	AP	

1. Stayman
2. both majors

Board: 122
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 6♥ N

North:
♠ AJ63
♥ J8
♦ AK62
♣ AKJ

South:
♠ Q
♥ AK109764
♦ 943
♣ 65

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	5♥	Pass	6♥
	AP		

1. Texas
2. Blackwood 0314, for ♥

Board: 123
Dealer: S
Vul: EW
North HCP: 3
South HCP: 20
Contract: 4♦ N

North:
♠ 93
♥ 876
♦ QJ10743
♣ 106

South:
♠ AK2
♥ A43
♦ K852
♣ KQJ

West	North	East	South
			2NT
Pass	3♠ ¹	Pass	3NT
Pass	4♦	AP	

1. Minor Suit Transfers after 2NT

Board: 124
Dealer: N
Vul: None
North HCP: 20
South HCP: 6
Contract: 4♠ N

North:
♠ Q9
♥ A72
♦ A654
♣ AKQJ

South:
♠ KJ76543
♥ Q53
♦ 10
♣ 72

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

Board: 125
Dealer: S
Vul: NS
North HCP: 8
South HCP: 20
Contract: 3N S

North:
♠ AK972
♥ 85
♦ J8542
♣ 4

South:
♠ Q6
♥ AKJ76
♦ AK107
♣ K2

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

Board: 126

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ A9

♥ J8

♦ AK93

♣ AKJ82

South:

♠ K754

♥ 63

♦ QJ765

♣ Q6

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

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 127	♠ AQ8	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ KJ863	Partner bids first.
HCP: 13	♣ K1075	

Board: 128	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ AJ32	You bid first.
HCP: 20	♣ Q43	

Board: 129	♠ Q9875	The opponents are silent.
Dealer: S	♥ 1085	
Vul: EW	♦ K8	Partner bids first.
HCP: 5	♣ 876	

Board: 130	♠ AJ10	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ A432	

Board: 131	♠ 64	The opponents are silent.
Dealer: S	♥ Q10876	
Vul: EW	♦ 96	Partner bids first.
HCP: 3	♣ J762	

Board: 132	♠ A2	East Bids 3♠ if possible.
Dealer: N	♥ AKQ53	
Vul: Both	♦ AK9	You bid first.
HCP: 20	♣ 1072	

20-21 Notrump Opening Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K96				2NT
Vul: Both	♥ 8	♥ AKJ10	Pass	5NT	Pass	6NT
North HCP: 13	♦ KJ863	♦ A5	AP			
South HCP: 21	♣ K1075	♣ AQ96				
Contract: 6N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 6		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ10	♥ J974	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ32	♦ K74	AP			
South HCP: 8	♣ Q43	♣ KJ752				
Contract: 3N N			1. Stayman			

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q9875	♠ KJ1064				2NT
Vul: EW	♥ 1085	♥ AK6	Pass	3♥	Pass	4♠ ¹
North HCP: 5	♦ K8	♦ A5	AP			
South HCP: 20	♣ 876	♣ AJ2				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K8543		2NT	Pass	3♥
Vul: Both	♥ A8	♥ 1073	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK83	♦ 5	Pass	4♠	AP	
South HCP: 5	♣ A432	♣ Q1087				
Contract: 4♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK87				2NT
Vul: EW	♥ Q10876	♥ AK32	Pass	3♦	Pass	4♥ ¹
North HCP: 3	♦ 96	♦ K42	AP			
South HCP: 21	♣ J762	♣ A10				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 106		2NT	3♠	Pass
Vul: Both	♥ AKQ53	♥ 942	Pass	3NT	AP	
North HCP: 20	♦ AK9	♦ Q10864				
South HCP: 2	♣ 1072	♣ 863				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 127	♠ K96	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: Both	♦ A5	You bid first.
HCP: 21	♣ AQ96	

Board: 128	♠ 6	The opponents are silent.
Dealer: N	♥ J974	
Vul: NS	♦ K74	Partner bids first.
HCP: 8	♣ KJ752	

Board: 129	♠ KJ1064	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ A5	You bid first.
HCP: 20	♣ AJ2	

Board: 130	♠ K8543	The opponents are silent.
Dealer: N	♥ 1073	
Vul: Both	♦ 5	Partner bids first.
HCP: 5	♣ Q1087	

Board: 131	♠ AK87	The opponents are silent.
Dealer: S	♥ AK32	
Vul: EW	♦ K42	You bid first.
HCP: 21	♣ A10	

Board: 132	♠ 106	East Bids 3♠ if possible.
Dealer: N	♥ 942	
Vul: Both	♦ Q10864	Partner bids first.
HCP: 2	♣ 863	

20-21 Notrump Opening Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K96				2NT
Vul: Both	♥ 8	♥ AKJ10	Pass	5NT	Pass	6NT
North HCP: 13	♦ KJ863	♦ A5	AP			
South HCP: 21	♣ K1075	♣ AQ96				
Contract: 6N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 6		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ10	♥ J974	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ32	♦ K74	AP			
South HCP: 8	♣ Q43	♣ KJ752				
Contract: 3N N			1. Stayman			

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q9875	♠ KJ1064				2NT
Vul: EW	♥ 1085	♥ AK6	Pass	3♥	Pass	4♠ ¹
North HCP: 5	♦ K8	♦ A5	AP			
South HCP: 20	♣ 876	♣ AJ2				
Contract: 4♠ S			1. Super acceptance after NT			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K8543		2NT	Pass	3♥
Vul: Both	♥ A8	♥ 1073	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK83	♦ 5	Pass	4♠	AP	
South HCP: 5	♣ A432	♣ Q1087				
Contract: 4♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK87				2NT
Vul: EW	♥ Q10876	♥ AK32	Pass	3♦	Pass	4♥ ¹
North HCP: 3	♦ 96	♦ K42	AP			
South HCP: 21	♣ J762	♣ A10				
Contract: 4♥ S			1. Super acceptance after NT			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 106		2NT	3♠	Pass
Vul: Both	♥ AKQ53	♥ 942	Pass	3NT	AP	
North HCP: 20	♦ AK9	♦ Q10864				
South HCP: 2	♣ 1072	♣ 863				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 133	♠ Q7	The opponents are silent.
Dealer: S	♥ AK1095	
Vul: NS	♦ K764	Partner bids first.
HCP: 15	♣ QJ	

Board: 134	♠ AK943	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ AQ5	

Board: 135	♠ Q10864	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ 10863	Partner bids first.
HCP: 4	♣ Q103	

Board: 136	♠ KJ53	The opponents are silent.
Dealer: N	♥ A432	
Vul: NS	♦ AQ6	You bid first.
HCP: 20	♣ AQ	

Board: 137	♠ Q10643	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ KJ102	Partner bids first.
HCP: 7	♣ J9	

Board: 138	♠ AK84	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ AKJ73	You bid first.
HCP: 21	♣ A5	

20-21 Notrump Opening Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AKJ10				2NT
Vul: NS	♥ AK1095	♥ 32	Pass	3♦	Pass	3♥
North HCP: 15	♦ K764	♦ AJ103	Pass	5NT	Pass	6NT
South HCP: 20	♣ QJ	♣ AK4	AP			
Contract: 6N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ QJ2		2NT	Pass	3♣ ¹
Vul: Both	♥ K94	♥ 7653	Pass	3♠	Pass	3NT
North HCP: 20	♦ A3	♦ 1096	AP			
South HCP: 6	♣ AQ5	♣ K104	1. Stayman			
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ Q10864	♠ AK3				2NT
Vul: None	♥ 8	♥ 962	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10863	♦ AQ	AP			
South HCP: 20	♣ Q103	♣ AK972				
Contract: 3♠ S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ Q96		2NT	Pass	3♦
Vul: NS	♥ A432	♥ 98765	Pass	4♥ ¹	AP	
North HCP: 20	♦ AQ6	♦ 52	1. Super acceptance after NT			
South HCP: 5	♣ AQ	♣ K54				
Contract: 4♥ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ Q10643	♠ AJ5				2NT
Vul: EW	♥ 62	♥ A10	Pass	3♥	Pass	3♠
North HCP: 7	♦ KJ102	♦ A764	Pass	3NT	Pass	4♠
South HCP: 20	♣ J9	♣ AK84	AP			
Contract: 4♠ S						

Board: 138
Dealer: N
Vul: None
North HCP: 21
South HCP: 8
Contract: 6♠ N

North:
♠ AK84
♥ Q6
♦ AKJ73
♣ A5

South:
♠ Q97652
♥ A97
♦ Q
♣ 1097

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 133	♠ AKJ10	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ AJ103	You bid first.
HCP: 20	♣ AK4	

Board: 134	♠ QJ2	The opponents are silent.
Dealer: N	♥ 7653	
Vul: Both	♦ 1096	Partner bids first.
HCP: 6	♣ K104	

Board: 135	♠ AK3	The opponents are silent.
Dealer: S	♥ 962	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ AK972	

Board: 136	♠ Q96	The opponents are silent.
Dealer: N	♥ 98765	
Vul: NS	♦ 52	Partner bids first.
HCP: 5	♣ K54	

Board: 137	♠ AJ5	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ A764	You bid first.
HCP: 20	♣ AK84	

Board: 138	♠ Q97652	The opponents are silent.
Dealer: N	♥ A97	
Vul: None	♦ Q	Partner bids first.
HCP: 8	♣ 1097	

20-21 Notrump Opening Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AKJ10				2NT
Vul: NS	♥ AK1095	♥ 32	Pass	3♦	Pass	3♥
North HCP: 15	♦ K764	♦ AJ103	Pass	5NT	Pass	6NT
South HCP: 20	♣ QJ	♣ AK4	AP			
Contract: 6N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ QJ2		2NT	Pass	3♣ ¹
Vul: Both	♥ K94	♥ 7653	Pass	3♠	Pass	3NT
North HCP: 20	♦ A3	♦ 1096	AP			
South HCP: 6	♣ AQ5	♣ K104	1. Stayman			
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ Q10864	♠ AK3				2NT
Vul: None	♥ 8	♥ 962	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10863	♦ AQ	AP			
South HCP: 20	♣ Q103	♣ AK972				
Contract: 3♠ S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ Q96		2NT	Pass	3♦
Vul: NS	♥ A432	♥ 98765	Pass	4♥ ¹	AP	
North HCP: 20	♦ AQ6	♦ 52	1. Super acceptance after NT			
South HCP: 5	♣ AQ	♣ K54				
Contract: 4♥ N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ Q10643	♠ AJ5				2NT
Vul: EW	♥ 62	♥ A10	Pass	3♥	Pass	3♠
North HCP: 7	♦ KJ102	♦ A764	Pass	3NT	Pass	4♠
South HCP: 20	♣ J9	♣ AK84	AP			
Contract: 4♠ S						

Board: 138
Dealer: N
Vul: None
North HCP: 21
South HCP: 8
Contract: 6♠ N

North:
♠ AK84
♥ Q6
♦ AKJ73
♣ A5

South:
♠ Q97652
♥ A97
♦ Q
♣ 1097

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 139	♠ Q92	The opponents are silent.
Dealer: S	♥ 10764	
Vul: NS	♦ K7	Partner bids first.
HCP: 10	♣ AJ64	

Board: 140	♠ AQ753	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AQ4	You bid first.
HCP: 20	♣ A109	

Board: 141	♠ KQ62	The opponents are silent.
Dealer: S	♥ J84	
Vul: Both	♦ J87632	Partner bids first.
HCP: 7	♣ —	

Board: 142	♠ Q3	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ AKJ8	You bid first.
HCP: 20	♣ AKQ96	

Board: 143	♠ K52	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ K762	Partner bids first.
HCP: 7	♣ 1087	

Board: 144	♠ J542	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: Both	♦ A5	You bid first.
HCP: 20	♣ AQ3	

20-21 Notrump Opening Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ K5				2NT
Vul: NS	♥ 10764	♥ AQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ K7	♦ AQ82	Pass	3NT	AP	
South HCP: 21	♣ AJ64	♣ KQ98	1. Stayman			
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AQ753	♠ 10984				
Vul: EW	♥ A10	♥ J982		2NT	AP	
North HCP: 20	♦ AQ4	♦ K107				
South HCP: 4	♣ A109	♣ 42				
Contract: 2N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ AJ				2NT
Vul: Both	♥ J84	♥ AK10	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J87632	♦ KQ104	Pass	3NT	AP	
South HCP: 20	♣ —	♣ QJ85	1. Stayman			
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A5				
Vul: NS	♥ J4	♥ AK963		2NT	Pass	3♦
North HCP: 20	♦ AKJ8	♦ Q32	Pass	3♥	Pass	5NT
South HCP: 14	♣ AKQ96	♣ J108	Pass	6NT	AP	
Contract: 6N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ Q4				
Vul: EW	♥ J109	♥ AKQ87				2NT
North HCP: 7	♦ K762	♦ A9	Pass	3NT	AP	
South HCP: 20	♣ 1087	♣ KQ54				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ J542	♠ K7				
Vul: Both	♥ AKQ4	♥ 1085		2NT	AP	
North HCP: 20	♦ A5	♦ 1096				
South HCP: 4	♣ AQ3	♣ J10974				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 139	♠ K5	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ AQ82	You bid first.
HCP: 21	♣ KQ98	

Board: 140	♠ 10984	The opponents are silent.
Dealer: N	♥ J982	
Vul: EW	♦ K107	Partner bids first.
HCP: 4	♣ 42	

Board: 141	♠ AJ	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ KQ104	You bid first.
HCP: 20	♣ QJ85	

Board: 142	♠ A5	The opponents are silent.
Dealer: N	♥ AK963	
Vul: NS	♦ Q32	Partner bids first.
HCP: 14	♣ J108	

Board: 143	♠ Q4	The opponents are silent.
Dealer: S	♥ AKQ87	
Vul: EW	♦ A9	You bid first.
HCP: 20	♣ KQ54	

Board: 144	♠ K7	The opponents are silent.
Dealer: N	♥ 1085	
Vul: Both	♦ 1096	Partner bids first.
HCP: 4	♣ J10974	

20-21 Notrump Opening Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ K5				2NT
Vul: NS	♥ 10764	♥ AQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ K7	♦ AQ82	Pass	3NT	AP	
South HCP: 21	♣ AJ64	♣ KQ98	1. Stayman			
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AQ753	♠ 10984				
Vul: EW	♥ A10	♥ J982		2NT	AP	
North HCP: 20	♦ AQ4	♦ K107				
South HCP: 4	♣ A109	♣ 42				
Contract: 2N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ KQ62	♠ AJ				2NT
Vul: Both	♥ J84	♥ AK10	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J87632	♦ KQ104	Pass	3NT	AP	
South HCP: 20	♣ —	♣ QJ85	1. Stayman			
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A5				
Vul: NS	♥ J4	♥ AK963		2NT	Pass	3♦
North HCP: 20	♦ AKJ8	♦ Q32	Pass	3♥	Pass	5NT
South HCP: 14	♣ AKQ96	♣ J108	Pass	6NT	AP	
Contract: 6N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ Q4				
Vul: EW	♥ J109	♥ AKQ87				2NT
North HCP: 7	♦ K762	♦ A9	Pass	3NT	AP	
South HCP: 20	♣ 1087	♣ KQ54				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ J542	♠ K7				
Vul: Both	♥ AKQ4	♥ 1085		2NT	AP	
North HCP: 20	♦ A5	♦ 1096				
South HCP: 4	♣ AQ3	♣ J10974				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 145	♠ Q832	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ J6	Partner bids first.
HCP: 9	♣ QJ853	
Board: 146	♠ 32	The opponents are silent.
Dealer: N	♥ AK102	
Vul: EW	♦ AKQ10	You bid first.
HCP: 20	♣ A109	
Board: 147	♠ 932	The opponents are silent.
Dealer: S	♥ J109	
Vul: Both	♦ A872	Partner bids first.
HCP: 6	♣ J97	
Board: 148	♠ AKQ	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: None	♦ A64	You bid first.
HCP: 20	♣ Q53	
Board: 149	♠ J2	West Bids XA♠♠ if possible.
Dealer: S	♥ Q6	
Vul: NS	♦ 76	Partner bids first.
HCP: 11	♣ AKJ9854	
Board: 150	♠ A6	The opponents are silent.
Dealer: N	♥ K97	
Vul: Both	♦ KQJ6	You bid first.
HCP: 20	♣ AK95	

20-21 Notrump Opening Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ AK96				2NT
Vul: None	♥ K6	♥ AQ5	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J6	♦ AK52	Pass	4♠	AP	
South HCP: 20	♣ QJ853	♣ 64				
Contract: 4♠ S			1. Stayman			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ A		2NT	Pass	3♣ ¹
Vul: EW	♥ AK102	♥ J843	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQ10	♦ 9763	AP			
South HCP: 6	♣ A109	♣ J876				
Contract: 4♥ N			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AQ6				2NT
Vul: Both	♥ J109	♥ Q854	Pass	3NT	AP	
North HCP: 6	♦ A872	♦ KQJ				
South HCP: 21	♣ J97	♣ AK2				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J643		2NT	Pass	3♣ ¹
Vul: None	♥ AJ109	♥ 542	Pass	3♥	Pass	4♥
North HCP: 20	♦ A64	♦ KQ	AP			
South HCP: 7	♣ Q53	♣ J942				
Contract: 4♥ N			1. Stayman			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A5				2NT
Vul: NS	♥ Q6	♥ AK1043	Pass	4♣ ¹	Pass	4NT
North HCP: 11	♦ 76	♦ AK32	Pass	7NT	Pass	Pass
South HCP: 20	♣ AKJ9854	♣ Q6	XA♠♠	AP		
Contract: 7NX S			1. Gerber, for N			

Board: 150

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 3♠ N

North:

♠ A6

♥ K97

♦ KQJ6

♣ AK95

South:

♠ Q10742

♥ 543

♦ 98732

♣ —

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

20-21 Notrump Opening

Board: 145	♠ AK96	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ AK52	You bid first.
HCP: 20	♣ 64	
Board: 146	♠ A	The opponents are silent.
Dealer: N	♥ J843	
Vul: EW	♦ 9763	Partner bids first.
HCP: 6	♣ J876	
Board: 147	♠ AQ6	The opponents are silent.
Dealer: S	♥ Q854	
Vul: Both	♦ KQJ	You bid first.
HCP: 21	♣ AK2	
Board: 148	♠ J643	The opponents are silent.
Dealer: N	♥ 542	
Vul: None	♦ KQ	Partner bids first.
HCP: 7	♣ J942	
Board: 149	♠ A5	West Bids XA♠♠ if possible.
Dealer: S	♥ AK1043	
Vul: NS	♦ AK32	You bid first.
HCP: 20	♣ Q6	
Board: 150	♠ Q10742	The opponents are silent.
Dealer: N	♥ 543	
Vul: Both	♦ 98732	Partner bids first.
HCP: 2	♣ —	

20-21 Notrump Opening Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ AK96				2NT
Vul: None	♥ K6	♥ AQ5	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J6	♦ AK52	Pass	4♠	AP	
South HCP: 20	♣ QJ853	♣ 64				
Contract: 4♠ S			1. Stayman			

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ A		2NT	Pass	3♣ ¹
Vul: EW	♥ AK102	♥ J843	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQ10	♦ 9763	AP			
South HCP: 6	♣ A109	♣ J876				
Contract: 4♥ N			1. Stayman			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ AQ6				2NT
Vul: Both	♥ J109	♥ Q854	Pass	3NT	AP	
North HCP: 6	♦ A872	♦ KQJ				
South HCP: 21	♣ J97	♣ AK2				
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J643		2NT	Pass	3♣ ¹
Vul: None	♥ AJ109	♥ 542	Pass	3♥	Pass	4♥
North HCP: 20	♦ A64	♦ KQ	AP			
South HCP: 7	♣ Q53	♣ J942				
Contract: 4♥ N			1. Stayman			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A5				2NT
Vul: NS	♥ Q6	♥ AK1043	Pass	4♣ ¹	Pass	4NT
North HCP: 11	♦ 76	♦ AK32	Pass	7NT	Pass	Pass
South HCP: 20	♣ AKJ9854	♣ Q6	XA♠♠	AP		
Contract: 7NX S			1. Gerber, for N			

Board: 150

Dealer: N

Vul: Both

North HCP: 20

South HCP: 2

Contract: 3♠ N

North:

♠ A6

♥ K97

♦ KQJ6

♣ AK95

South:

♠ Q10742

♥ 543

♦ 98732

♣ —

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

20-21 Notrump Opening

Board: 151	♠ K543	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ 7642	Partner bids first.
HCP: 8	♣ KQ10	

Board: 152	♠ AQJ	The opponents are silent.
Dealer: N	♥ 7654	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ K6	

Board: 153	♠ AJ54	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ K92	Partner bids first.
HCP: 14	♣ J85	

Board: 154	♠ AQ7	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ 108	You bid first.
HCP: 21	♣ AKJ8	

Board: 155	♠ A987	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ 8543	Partner bids first.
HCP: 5	♣ 8743	

Board: 156	♠ QJ10	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: EW	♦ A9	You bid first.
HCP: 20	♣ AK103	

20-21 Notrump Opening Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ AQJ				2NT
Vul: None	♥ 64	♥ K32	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 7642	♦ AKQJ9	Pass	3NT	AP	
South HCP: 20	♣ KQ10	♣ 43				
Contract: 3N S						1. Stayman

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 86		2NT	Pass	3♦
Vul: NS	♥ 7654	♥ KJ10983	Pass	4♥ ¹	Pass	4NT ²
North HCP: 20	♦ AKQJ	♦ 1093	Pass	5♥	AP	
South HCP: 6	♣ K6	♣ Q10				
Contract: 5♥ N						1. Super acceptance after NT 2. Blackwood 0314, for ♥

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ KQ3				2NT
Vul: EW	♥ AJ6	♥ KQ42	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ K92	♦ J5	Pass	5NT	Pass	6NT
South HCP: 20	♣ J85	♣ AKQ6	AP			
Contract: 6N S						1. Stayman

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 2				
Vul: None	♥ AK42	♥ 1087		2NT	Pass	3NT
North HCP: 21	♦ 108	♦ KQ753	AP			
South HCP: 5	♣ AKJ8	♣ 10962				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ KJ1042				2NT
Vul: NS	♥ J	♥ K4	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 8543	♦ AK7	Pass	4♠	AP	
South HCP: 20	♣ 8743	♣ AQ5				
Contract: 4♠ S						1. Stayman

Board: 156

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ QJ10

♥ AQ83

♦ A9

♣ AK103

South:

♠ 87652

♥ KJ102

♦ J

♣ Q42

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 151	♠ AQJ	The opponents are silent.
Dealer: S	♥ K32	
Vul: None	♦ AKQJ9	You bid first.
HCP: 20	♣ 43	

Board: 152	♠ 86	The opponents are silent.
Dealer: N	♥ KJ10983	
Vul: NS	♦ 1093	Partner bids first.
HCP: 6	♣ Q10	

Board: 153	♠ KQ3	The opponents are silent.
Dealer: S	♥ KQ42	
Vul: EW	♦ J5	You bid first.
HCP: 20	♣ AKQ6	

Board: 154	♠ 2	The opponents are silent.
Dealer: N	♥ 1087	
Vul: None	♦ KQ753	Partner bids first.
HCP: 5	♣ 10962	

Board: 155	♠ KJ1042	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ AQ5	

Board: 156	♠ 87652	The opponents are silent.
Dealer: N	♥ KJ102	
Vul: EW	♦ J	Partner bids first.
HCP: 7	♣ Q42	

20-21 Notrump Opening Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K543	♠ AQJ				2NT
Vul: None	♥ 64	♥ K32	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 7642	♦ AKQJ9	Pass	3NT	AP	
South HCP: 20	♣ KQ10	♣ 43				
Contract: 3N S						1. Stayman

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 86		2NT	Pass	3♦
Vul: NS	♥ 7654	♥ KJ10983	Pass	4♥ ¹	Pass	4NT ²
North HCP: 20	♦ AKQJ	♦ 1093	Pass	5♥	AP	
South HCP: 6	♣ K6	♣ Q10				
Contract: 5♥ N						1. Super acceptance after NT 2. Blackwood 0314, for ♥

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AJ54	♠ KQ3				2NT
Vul: EW	♥ AJ6	♥ KQ42	Pass	3♣ ¹	Pass	3♥
North HCP: 14	♦ K92	♦ J5	Pass	5NT	Pass	6NT
South HCP: 20	♣ J85	♣ AKQ6	AP			
Contract: 6N S						1. Stayman

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 2				
Vul: None	♥ AK42	♥ 1087		2NT	Pass	3NT
North HCP: 21	♦ 108	♦ KQ753	AP			
South HCP: 5	♣ AKJ8	♣ 10962				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ KJ1042				2NT
Vul: NS	♥ J	♥ K4	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 8543	♦ AK7	Pass	4♠	AP	
South HCP: 20	♣ 8743	♣ AQ5				
Contract: 4♠ S						1. Stayman

Board: 156

Dealer: N

Vul: EW

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ QJ10

♥ AQ83

♦ A9

♣ AK103

South:

♠ 87652

♥ KJ102

♦ J

♣ Q42

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 157	♠ J84	East Doubles 3♣ if possible.
Dealer: S	♥ KQ42	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 13	♣ Q85	
Board: 158	♠ AJ107	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ A10	You bid first.
HCP: 20	♣ AQJ9	
Board: 159	♠ Q6	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ A952	Partner bids first.
HCP: 8	♣ J875	
Board: 160	♠ Q64	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ KQ64	You bid first.
HCP: 21	♣ AK5	
Board: 161	♠ QJ74	The opponents are silent.
Dealer: S	♥ 9876	
Vul: None	♦ J4	Partner bids first.
HCP: 6	♣ Q84	
Board: 162	♠ AKQ	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ KQ10	You bid first.
HCP: 21	♣ AQJ92	

20-21 Notrump Opening Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AK63				2NT
Vul: Both	♥ KQ42	♥ AJ	Pass	3♣ ¹	X	3♠
North HCP: 13	♦ KQ3	♦ AJ85	Pass	5NT	Pass	6NT
South HCP: 21	♣ Q85	♣ A73	AP			
Contract: 6N S			1. Stayman			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ K952				
Vul: NS	♥ KJ5	♥ 10942		2NT	AP	
North HCP: 20	♦ A10	♦ 73				
South HCP: 3	♣ AQJ9	♣ 765				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AJ43				2NT
Vul: EW	♥ J86	♥ AK5				
North HCP: 8	♦ A952	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ J875	♣ K642				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ J10932				
Vul: Both	♥ AK4	♥ 95		2NT	Pass	3♥
North HCP: 21	♦ KQ64	♦ A93	Pass	3♠	Pass	3NT
South HCP: 5	♣ AK5	♣ 742	Pass	4♠	AP	
Contract: 4♠ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A5				2NT
Vul: None	♥ 9876	♥ KQJ4	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ J4	♦ AQ83	Pass	4♥	AP	
South HCP: 20	♣ Q84	♣ A76	1. Stayman			
Contract: 4♥ S						

Board: 162

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ AKQ

♥ 83

♦ KQ10

♣ AQJ92

South:

♠ 973

♥ AK10542

♦ 75

♣ 74

West	North	East	South
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	2NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

20-21 Notrump Opening

Board: 157	♠ AK63	East Doubles 3♣ if possible.
Dealer: S	♥ AJ	
Vul: Both	♦ AJ85	You bid first.
HCP: 21	♣ A73	
Board: 158	♠ K952	The opponents are silent.
Dealer: N	♥ 10942	
Vul: NS	♦ 73	Partner bids first.
HCP: 3	♣ 765	
Board: 159	♠ AJ43	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ KQ	You bid first.
HCP: 20	♣ K642	
Board: 160	♠ J10932	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ A93	Partner bids first.
HCP: 5	♣ 742	
Board: 161	♠ A5	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: None	♦ AQ83	You bid first.
HCP: 20	♣ A76	
Board: 162	♠ 973	The opponents are silent.
Dealer: N	♥ AK10542	
Vul: EW	♦ 75	Partner bids first.
HCP: 7	♣ 74	

20-21 Notrump Opening Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ AK63				2NT
Vul: Both	♥ KQ42	♥ AJ	Pass	3♣ ¹	X	3♠
North HCP: 13	♦ KQ3	♦ AJ85	Pass	5NT	Pass	6NT
South HCP: 21	♣ Q85	♣ A73	AP			
Contract: 6N S			1. Stayman			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ K952				
Vul: NS	♥ KJ5	♥ 10942		2NT	AP	
North HCP: 20	♦ A10	♦ 73				
South HCP: 3	♣ AQJ9	♣ 765				
Contract: 2N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AJ43				2NT
Vul: EW	♥ J86	♥ AK5				
North HCP: 8	♦ A952	♦ KQ	Pass	3NT	AP	
South HCP: 20	♣ J875	♣ K642				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ J10932				
Vul: Both	♥ AK4	♥ 95		2NT	Pass	3♥
North HCP: 21	♦ KQ64	♦ A93	Pass	3♠	Pass	3NT
South HCP: 5	♣ AK5	♣ 742	Pass	4♠	AP	
Contract: 4♠ N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A5				2NT
Vul: None	♥ 9876	♥ KQJ4	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ J4	♦ AQ83	Pass	4♥	AP	
South HCP: 20	♣ Q84	♣ A76	1. Stayman			
Contract: 4♥ S						

Board: 162

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 4♥ N

North:

♠ AKQ

♥ 83

♦ KQ10

♣ AQJ92

South:

♠ 973

♥ AK10542

♦ 75

♣ 74

West	North	East	South
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	2NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

20-21 Notrump Opening

Board: 163	♠ QJ2	The opponents are silent.
Dealer: S	♥ Q65	
Vul: Both	♦ K985	Partner bids first.
HCP: 10	♣ Q106	

Board: 164	♠ K10	The opponents are silent.
Dealer: N	♥ K985	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ A85	

Board: 165	♠ J	The opponents are silent.
Dealer: S	♥ QJ753	
Vul: NS	♦ 87653	Partner bids first.
HCP: 4	♣ 84	

Board: 166	♠ A43	The opponents are silent.
Dealer: N	♥ AKQ107	
Vul: Both	♦ J5	You bid first.
HCP: 20	♣ AQ9	

Board: 167	♠ 832	The opponents are silent.
Dealer: S	♥ QJ1053	
Vul: None	♦ A3	Partner bids first.
HCP: 7	♣ 764	

Board: 168	♠ Q853	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ AJ7	You bid first.
HCP: 20	♣ KQ7	

20-21 Notrump Opening Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK97				2NT
Vul: Both	♥ Q65	♥ AK4				
North HCP: 10	♦ K985	♦ 743	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ AK7				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AJ9742				
Vul: None	♥ K985	♥ 63		2NT	Pass	3♥
North HCP: 20	♦ AKQJ	♦ 1042	Pass	3♠	Pass	4♠
South HCP: 6	♣ A85	♣ J3	AP			
Contract: 4♠ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K92				2NT
Vul: NS	♥ QJ753	♥ A8				
North HCP: 4	♦ 87653	♦ KQ109	Pass	3♦	Pass	3♥
South HCP: 21	♣ 84	♣ AKQ9	AP			
Contract: 3♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ Q109652				
Vul: Both	♥ AKQ107	♥ 4		2NT	Pass	3♥
North HCP: 20	♦ J5	♦ AKQ1084	Pass	3♠	Pass	4NT ¹
South HCP: 11	♣ AQ9	♣ —	Pass	6♠	AP	
Contract: 6♠ N			1. Quantitative 4NT			

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AKJ9				2NT
Vul: None	♥ QJ1053	♥ AK7				
North HCP: 7	♦ A3	♦ Q962	Pass	3♦	Pass	3♥
South HCP: 21	♣ 764	♣ A8	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q853	♠ 96				
Vul: NS	♥ AKJ	♥ Q87653		2NT	Pass	4♦ ¹
North HCP: 20	♦ AJ7	♦ 85	Pass	4♥	AP	
South HCP: 2	♣ KQ7	♣ 964	1. Texas			
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 163	♠ AK97	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ 743	You bid first.
HCP: 21	♣ AK7	
Board: 164	♠ AJ9742	The opponents are silent.
Dealer: N	♥ 63	
Vul: None	♦ 1042	Partner bids first.
HCP: 6	♣ J3	
Board: 165	♠ K92	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ KQ109	You bid first.
HCP: 21	♣ AKQ9	
Board: 166	♠ Q109652	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ AKQ1084	Partner bids first.
HCP: 11	♣ —	
Board: 167	♠ AKJ9	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ Q962	You bid first.
HCP: 21	♣ A8	
Board: 168	♠ 96	The opponents are silent.
Dealer: N	♥ Q87653	
Vul: NS	♦ 85	Partner bids first.
HCP: 2	♣ 964	

20-21 Notrump Opening Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK97				2NT
Vul: Both	♥ Q65	♥ AK4				
North HCP: 10	♦ K985	♦ 743	Pass	3NT	AP	
South HCP: 21	♣ Q106	♣ AK7				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AJ9742				
Vul: None	♥ K985	♥ 63		2NT	Pass	3♥
North HCP: 20	♦ AKQJ	♦ 1042	Pass	3♠	Pass	4♠
South HCP: 6	♣ A85	♣ J3	AP			
Contract: 4♠ N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K92				2NT
Vul: NS	♥ QJ753	♥ A8				
North HCP: 4	♦ 87653	♦ KQ109	Pass	3♦	Pass	3♥
South HCP: 21	♣ 84	♣ AKQ9	AP			
Contract: 3♥ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ Q109652				
Vul: Both	♥ AKQ107	♥ 4		2NT	Pass	3♥
North HCP: 20	♦ J5	♦ AKQ1084	Pass	3♠	Pass	4NT ¹
South HCP: 11	♣ AQ9	♣ —	Pass	6♠	AP	
Contract: 6♠ N			1. Quantitative 4NT			

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AKJ9				2NT
Vul: None	♥ QJ1053	♥ AK7				
North HCP: 7	♦ A3	♦ Q962	Pass	3♦	Pass	3♥
South HCP: 21	♣ 764	♣ A8	Pass	3NT	Pass	4♥
Contract: 4♥ S			AP			

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q853	♠ 96				
Vul: NS	♥ AKJ	♥ Q87653		2NT	Pass	4♦ ¹
North HCP: 20	♦ AJ7	♦ 85	Pass	4♥	AP	
South HCP: 2	♣ KQ7	♣ 964	1. Texas			
Contract: 4♥ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 169	♠ AKJ1098	The opponents are silent.
Dealer: S	♥ 1065	
Vul: EW	♦ 54	Partner bids first.
HCP: 11	♣ K7	
Board: 170	♠ KQ7	The opponents are silent.
Dealer: N	♥ AKJ98	
Vul: None	♦ KQ8	You bid first.
HCP: 20	♣ Q6	
Board: 171	♠ Q1087	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ QJ752	Partner bids first.
HCP: 7	♣ 76	
Board: 172	♠ K953	The opponents are silent.
Dealer: N	♥ A982	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ AKJ	
Board: 173	♠ 9865	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ 976	Partner bids first.
HCP: 4	♣ A643	
Board: 174	♠ AKQ82	The opponents are silent.
Dealer: N	♥ 1053	
Vul: EW	♦ A10	You bid first.
HCP: 20	♣ AK6	

20-21 Notrump Opening Both hands (Answers Page)

Board: 169

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ1098

♥ 1065

♦ 54

♣ K7

South:

♠ Q73

♥ KJ74

♦ AK8

♣ AQJ

West North East South

2NT

Pass 4♥¹ Pass 4♠

Pass 4NT² Pass 5♠

Pass 6♠ AP

1. Texas

2. Blackwood 0314, for ♠

Board: 170

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ KQ7

♥ AKJ98

♦ KQ8

♣ Q6

South:

♠ J9

♥ 7654

♦ A92

♣ A1053

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 6♥

AP

1. Stayman

Board: 171

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q1087

♥ Q9

♦ QJ752

♣ 76

South:

♠ K42

♥ AJ54

♦ A9

♣ AKJ9

West North East South

2NT

Pass 3♣¹ Pass 3♥

Pass 3NT AP

1. Stayman

Board: 172

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6♥ S

North:

♠ K953

♥ A982

♦ AQ

♣ AKJ

South:

♠ A1064

♥ KQJ63

♦ K103

♣ 2

West North East South

2NT Pass 3♣¹

Pass 3NT² Pass 6♥

AP

1. Stayman

2. both majors

Board: 173

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ 9865

♥ 95

♦ 976

♣ A643

South:

♠ AKQ7

♥ K4

♦ KJ103

♣ KJ9

West North East South

2NT

AP

Board: 174

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AKQ82

♥ 1053

♦ A10

♣ AK6

South:

♠ 1075

♥ Q97

♦ KJ6542

♣ 2

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump Opening

Board: 169	♠ Q73	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: EW	♦ AK8	You bid first.
HCP: 20	♣ AQJ	

Board: 170	♠ J9	The opponents are silent.
Dealer: N	♥ 7654	
Vul: None	♦ A92	Partner bids first.
HCP: 9	♣ A1053	

Board: 171	♠ K42	The opponents are silent.
Dealer: S	♥ AJ54	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ AKJ9	

Board: 172	♠ A1064	The opponents are silent.
Dealer: N	♥ KQJ63	
Vul: EW	♦ K103	Partner bids first.
HCP: 13	♣ 2	

Board: 173	♠ AKQ7	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ KJ103	You bid first.
HCP: 20	♣ KJ9	

Board: 174	♠ 1075	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ KJ6542	Partner bids first.
HCP: 6	♣ 2	

20-21 Notrump Opening Both hands (Answers Page)

Board: 169

Dealer: S

Vul: EW

North HCP: 11

South HCP: 20

Contract: 6♠ S

North:

♠ AKJ1098

♥ 1065

♦ 54

♣ K7

South:

♠ Q73

♥ KJ74

♦ AK8

♣ AQJ

West	North	East	South
			2NT

Pass	4♥ ¹	Pass	4♠
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Pass	4NT ²	Pass	5♠
------	------------------	------	----

Pass	6♠	AP	
------	----	----	--

1. Texas

2. Blackwood 0314, for ♠

Board: 170

Dealer: N

Vul: None

North HCP: 20

South HCP: 9

Contract: 6♥ N

North:

♠ KQ7

♥ AKJ98

♦ KQ8

♣ Q6

South:

♠ J9

♥ 7654

♦ A92

♣ A1053

West	North	East	South
	2NT	Pass	3♣ ¹

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

AP

1. Stayman

Board: 171

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ Q1087

♥ Q9

♦ QJ752

♣ 76

South:

♠ K42

♥ AJ54

♦ A9

♣ AKJ9

West	North	East	South
			2NT

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Stayman

Board: 172

Dealer: N

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6♥ S

North:

♠ K953

♥ A982

♦ AQ

♣ AKJ

South:

♠ A1064

♥ KQJ63

♦ K103

♣ 2

West	North	East	South
	2NT	Pass	3♣ ¹

Pass	3NT ²	Pass	6♥
------	------------------	------	----

AP

1. Stayman

2. both majors

Board: 173

Dealer: S

Vul: Both

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ 9865

♥ 95

♦ 976

♣ A643

South:

♠ AKQ7

♥ K4

♦ KJ103

♣ KJ9

West	North	East	South
			2NT

AP

Board: 174

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ AKQ82

♥ 1053

♦ A10

♣ AK6

South:

♠ 1075

♥ Q97

♦ KJ6542

♣ 2

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump Opening

Board: 175	♠ 852	The opponents are silent.
Dealer: S	♥ K942	
Vul: Both	♦ J109	Partner bids first.
HCP: 7	♣ K32	
Board: 176	♠ AK6	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ AJ94	You bid first.
HCP: 20	♣ J63	
Board: 177	♠ J1098	The opponents are silent.
Dealer: S	♥ 7432	
Vul: EW	♦ 2	Partner bids first.
HCP: 1	♣ 10872	
Board: 178	♠ KQ10	West Doubles 3♥ if possible.
Dealer: N	♥ KQ5	
Vul: Both	♦ AQ72	You bid first.
HCP: 20	♣ A62	
Board: 179	♠ 4	The opponents are silent.
Dealer: S	♥ A1086	
Vul: None	♦ K1092	Partner bids first.
HCP: 10	♣ K1075	
Board: 180	♠ AJ6	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ AJ	You bid first.
HCP: 20	♣ AQJ98	

20-21 Notrump Opening Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ K4				2NT
Vul: Both	♥ K942	♥ AJ10	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J109	♦ AKQ54	Pass	3NT	AP	
South HCP: 21	♣ K32	♣ A85				
Contract: 3N S			1. Stayman			

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 10952		2NT	Pass	3♣ ¹
Vul: None	♥ AK5	♥ 98	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ94	♦ K63	AP			
South HCP: 8	♣ J63	♣ KQ92				
Contract: 3N N			1. Stayman			

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K32				2NT
Vul: EW	♥ 7432	♥ KJ65				
North HCP: 1	♦ 2	♦ KJ	AP			
South HCP: 21	♣ 10872	♣ AKQJ				
Contract: 2N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 87654		2NT	Pass	3♥
Vul: Both	♥ KQ5	♥ 63				
North HCP: 20	♦ AQ72	♦ K1095	X	3♠	AP	
South HCP: 3	♣ A62	♣ 107				
Contract: 3♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQJ3				2NT
Vul: None	♥ A1086	♥ J92	Pass	3♣ ¹	Pass	3♠
North HCP: 10	♦ K1092	♦ AQ6	Pass	3NT	AP	
South HCP: 21	♣ K1075	♣ A3				
Contract: 3N S			1. Stayman			

Board: 180

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♦ N

North:

♠ AJ6

♥ QJ6

♦ AJ

♣ AQJ98

South:

♠ Q5

♥ A875

♦ KQ10865

♣ 6

West	North	East	South
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	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♦	Pass	4♦
------	----	------	----

Pass	5♦	Pass	6♦
------	----	------	----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 175	♠ K4	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ AKQ54	You bid first.
HCP: 21	♣ A85	
Board: 176	♠ 10952	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ K63	Partner bids first.
HCP: 8	♣ KQ92	
Board: 177	♠ K32	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: EW	♦ KJ	You bid first.
HCP: 21	♣ AKQJ	
Board: 178	♠ 87654	West Doubles 3♥ if possible.
Dealer: N	♥ 63	
Vul: Both	♦ K1095	Partner bids first.
HCP: 3	♣ 107	
Board: 179	♠ AKQJ3	The opponents are silent.
Dealer: S	♥ J92	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ A3	
Board: 180	♠ Q5	The opponents are silent.
Dealer: N	♥ A875	
Vul: NS	♦ KQ10865	Partner bids first.
HCP: 11	♣ 6	

20-21 Notrump Opening Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ K4				2NT
Vul: Both	♥ K942	♥ AJ10	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J109	♦ AKQ54	Pass	3NT	AP	
South HCP: 21	♣ K32	♣ A85				
Contract: 3N S			1. Stayman			

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ 10952		2NT	Pass	3♣ ¹
Vul: None	♥ AK5	♥ 98	Pass	3♦	Pass	3NT
North HCP: 20	♦ AJ94	♦ K63	AP			
South HCP: 8	♣ J63	♣ KQ92				
Contract: 3N N			1. Stayman			

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K32				2NT
Vul: EW	♥ 7432	♥ KJ65				
North HCP: 1	♦ 2	♦ KJ	AP			
South HCP: 21	♣ 10872	♣ AKQJ				
Contract: 2N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 87654		2NT	Pass	3♥
Vul: Both	♥ KQ5	♥ 63				
North HCP: 20	♦ AQ72	♦ K1095	X	3♠	AP	
South HCP: 3	♣ A62	♣ 107				
Contract: 3♠ N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQJ3				2NT
Vul: None	♥ A1086	♥ J92	Pass	3♣ ¹	Pass	3♠
North HCP: 10	♦ K1092	♦ AQ6	Pass	3NT	AP	
South HCP: 21	♣ K1075	♣ A3				
Contract: 3N S			1. Stayman			

Board: 180

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♦ N

North:

♠ AJ6

♥ QJ6

♦ AJ

♣ AQJ98

South:

♠ Q5

♥ A875

♦ KQ10865

♣ 6

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

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♦	Pass	4♦
------	----	------	----

Pass	5♦	Pass	6♦
------	----	------	----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 181	♠ Q3	The opponents are silent.
Dealer: S	♥ 7654	
Vul: Both	♦ 9652	Partner bids first.
HCP: 7	♣ KQ3	

Board: 182	♠ AK52	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ QJ843	

Board: 183	♠ A	The opponents are silent.
Dealer: S	♥ J9742	
Vul: NS	♦ 108632	Partner bids first.
HCP: 5	♣ 85	

Board: 184	♠ A83	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ Q1098	

Board: 185	♠ 107	The opponents are silent.
Dealer: S	♥ QJ9873	
Vul: None	♦ 2	Partner bids first.
HCP: 8	♣ KQ107	

Board: 186	♠ 74	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AK1092	You bid first.
HCP: 20	♣ KQJ8	

20-21 Notrump Opening Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ4				2NT
Vul: Both	♥ 7654	♥ A983	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ 9652	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ KQ3	♣ A64	1. Stayman			
Contract: 4♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J73				
Vul: None	♥ K2	♥ 95		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ 9854	AP			
South HCP: 8	♣ QJ843	♣ AK107				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				2NT
Vul: NS	♥ J9742	♥ K3	Pass	3♦	Pass	3♥
North HCP: 5	♦ 108632	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ 85	♣ A10976				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ K				
Vul: EW	♥ AJ10	♥ KQ974		2NT	Pass	3♦
North HCP: 20	♦ AKQ	♦ J32	Pass	3♥	Pass	5NT
South HCP: 13	♣ Q1098	♣ KJ65	Pass	6NT	AP	
Contract: 6N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AJ98				2NT
Vul: None	♥ QJ9873	♥ A62	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK9	Pass	6♥	AP	
South HCP: 20	♣ KQ107	♣ A64				
Contract: 6♥ S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ A10952				
Vul: NS	♥ AK	♥ 943		2NT	Pass	3♥
North HCP: 20	♦ AK1092	♦ Q4	Pass	3♠	Pass	3NT
South HCP: 6	♣ KQJ8	♣ 965	AP			
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 181	♠ KJ4	The opponents are silent.
Dealer: S	♥ A983	
Vul: Both	♦ AKQ	You bid first.
HCP: 21	♣ A64	

Board: 182	♠ J73	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ 9854	Partner bids first.
HCP: 8	♣ AK107	

Board: 183	♠ KQ6	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ AKJ	You bid first.
HCP: 20	♣ A10976	

Board: 184	♠ K	The opponents are silent.
Dealer: N	♥ KQ974	
Vul: EW	♦ J32	Partner bids first.
HCP: 13	♣ KJ65	

Board: 185	♠ AJ98	The opponents are silent.
Dealer: S	♥ A62	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ A64	

Board: 186	♠ A10952	The opponents are silent.
Dealer: N	♥ 943	
Vul: NS	♦ Q4	Partner bids first.
HCP: 6	♣ 965	

20-21 Notrump Opening Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ KJ4				2NT
Vul: Both	♥ 7654	♥ A983	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ 9652	♦ AKQ	Pass	4♥	AP	
South HCP: 21	♣ KQ3	♣ A64	1. Stayman			
Contract: 4♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J73				
Vul: None	♥ K2	♥ 95		2NT	Pass	3NT
North HCP: 20	♦ AK	♦ 9854	AP			
South HCP: 8	♣ QJ843	♣ AK107				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				2NT
Vul: NS	♥ J9742	♥ K3	Pass	3♦	Pass	3♥
North HCP: 5	♦ 108632	♦ AKJ	Pass	3NT	AP	
South HCP: 20	♣ 85	♣ A10976				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ K				
Vul: EW	♥ AJ10	♥ KQ974		2NT	Pass	3♦
North HCP: 20	♦ AKQ	♦ J32	Pass	3♥	Pass	5NT
South HCP: 13	♣ Q1098	♣ KJ65	Pass	6NT	AP	
Contract: 6N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AJ98				2NT
Vul: None	♥ QJ9873	♥ A62	Pass	3♦	Pass	3♥
North HCP: 8	♦ 2	♦ AK9	Pass	6♥	AP	
South HCP: 20	♣ KQ107	♣ A64				
Contract: 6♥ S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ A10952				
Vul: NS	♥ AK	♥ 943		2NT	Pass	3♥
North HCP: 20	♦ AK1092	♦ Q4	Pass	3♠	Pass	3NT
South HCP: 6	♣ KQJ8	♣ 965	AP			
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 187	♠ 73	The opponents are silent.
Dealer: S	♥ 109853	
Vul: EW	♦ 97	Partner bids first.
HCP: 3	♣ K842	
Board: 188	♠ A54	West Doubles 3♠ if possible.
Dealer: N	♥ AK7	
Vul: Both	♦ AJ	You bid first.
HCP: 20	♣ KJ975	
Board: 189	♠ 964	The opponents are silent.
Dealer: S	♥ J10932	
Vul: NS	♦ J8	Partner bids first.
HCP: 7	♣ AJ3	
Board: 190	♠ K96	The opponents are silent.
Dealer: N	♥ A1042	
Vul: EW	♦ AKQ3	You bid first.
HCP: 20	♣ A6	
Board: 191	♠ QJ7632	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ 64	Partner bids first.
HCP: 8	♣ KQ6	
Board: 192	♠ QJ9	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ QJ4	You bid first.
HCP: 21	♣ AQ7	

20-21 Notrump Opening Both hands (Answers Page)

Board: 187

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3♥ S

North:

♠ 73

♥ 109853

♦ 97

♣ K842

South:

♠ AQ6

♥ AKQ

♦ KQ103

♣ 1097

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 188

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 5♦ S

North:

♠ A54

♥ AK7

♦ AJ

♣ KJ975

South:

♠ —

♥ Q1052

♦ Q109653

♣ 1083

West North East South

2NT Pass 3♠¹

X 4♣² Pass 5♦

AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 189

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 964

♥ J10932

♦ J8

♣ AJ3

South:

♠ AKQ32

♥ K7

♦ K742

♣ KQ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

Board: 190

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K96

♥ A1042

♦ AKQ3

♣ A6

South:

♠ 4

♥ Q5

♦ J109854

♣ K1085

West North East South

2NT Pass 3NT

AP

Board: 191

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ QJ7632

♥ 32

♦ 64

♣ KQ6

South:

♠ AK108

♥ AKJ

♦ J10

♣ A1098

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 192

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ QJ9

♥ AKQ4

♦ QJ4

♣ AQ7

South:

♠ K875

♥ 9862

♦ 653

♣ 32

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump Opening

Board: 187	♠ AQ6	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ KQ103	You bid first.
HCP: 20	♣ 1097	
Board: 188	♠ —	West Doubles 3♠ if possible.
Dealer: N	♥ Q1052	
Vul: Both	♦ Q109653	Partner bids first.
HCP: 4	♣ 1083	
Board: 189	♠ AKQ32	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ K742	You bid first.
HCP: 20	♣ KQ	
Board: 190	♠ 4	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ J109854	Partner bids first.
HCP: 6	♣ K1085	
Board: 191	♠ AK108	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ J10	You bid first.
HCP: 20	♣ A1098	
Board: 192	♠ K875	The opponents are silent.
Dealer: N	♥ 9862	
Vul: None	♦ 653	Partner bids first.
HCP: 3	♣ 32	

20-21 Notrump Opening Both hands (Answers Page)

Board: 187

Dealer: S

Vul: EW

North HCP: 3

South HCP: 20

Contract: 3♥ S

North:

♠ 73

♥ 109853

♦ 97

♣ K842

South:

♠ AQ6

♥ AKQ

♦ KQ103

♣ 1097

West North East South

2NT

Pass 3♦ Pass 3♥

AP

Board: 188

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 5♦ S

North:

♠ A54

♥ AK7

♦ AJ

♣ KJ975

South:

♠ —

♥ Q1052

♦ Q109653

♣ 1083

West North East South

2NT Pass 3♠¹

X 4♣² Pass 5♦

AP

1. Minor Suit Transfers after 2NT

2. automat

Board: 189

Dealer: S

Vul: NS

North HCP: 7

South HCP: 20

Contract: 3N S

North:

♠ 964

♥ J10932

♦ J8

♣ AJ3

South:

♠ AKQ32

♥ K7

♦ K742

♣ KQ

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT AP

Board: 190

Dealer: N

Vul: EW

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ K96

♥ A1042

♦ AKQ3

♣ A6

South:

♠ 4

♥ Q5

♦ J109854

♣ K1085

West North East South

2NT Pass 3NT

AP

Board: 191

Dealer: S

Vul: Both

North HCP: 8

South HCP: 20

Contract: 4♠ S

North:

♠ QJ7632

♥ 32

♦ 64

♣ KQ6

South:

♠ AK108

♥ AKJ

♦ J10

♣ A1098

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 4♠ AP

Board: 192

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ QJ9

♥ AKQ4

♦ QJ4

♣ AQ7

South:

♠ K875

♥ 9862

♦ 653

♣ 32

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump Opening

Board: 193	♠ J9	The opponents are silent.
Dealer: S	♥ J843	
Vul: Both	♦ 10653	Partner bids first.
HCP: 3	♣ J102	

Board: 194	♠ AQ	The opponents are silent.
Dealer: N	♥ A1052	
Vul: None	♦ A2	You bid first.
HCP: 21	♣ AK762	

Board: 195	♠ 109432	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: NS	♦ KJ	Partner bids first.
HCP: 9	♣ 43	

Board: 196	♠ AKQ42	The opponents are silent.
Dealer: N	♥ J93	
Vul: Both	♦ A10	You bid first.
HCP: 20	♣ AQ10	

Board: 197	♠ 8	East Bids 3♠ if possible.
Dealer: S	♥ 10972	
Vul: None	♦ 10432	Partner bids first.
HCP: 0	♣ 10854	

Board: 198	♠ AK52	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ J6	You bid first.
HCP: 21	♣ AK97	

20-21 Notrump Opening Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK7				2NT
Vul: Both	♥ J843	♥ 10652				
North HCP: 3	♦ 10653	♦ A8	AP			
South HCP: 20	♣ J102	♣ AKQ5				
Contract: 2N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K1083		2NT	Pass	3♣ ¹
Vul: None	♥ A1052	♥ QJ6	Pass	3♥	Pass	4♥
North HCP: 21	♦ A2	♦ J10954	AP			
South HCP: 7	♣ AK762	♣ 3	1. Stayman			
Contract: 4♥ N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 109432	♠ AKJ7				2NT
Vul: NS	♥ AJ109	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ KJ	♦ 974	Pass	4♠	AP	
South HCP: 20	♣ 43	♣ AK76	1. Stayman			
Contract: 4♠ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQ42	♠ 96		2NT	Pass	3♣ ¹
Vul: Both	♥ J93	♥ AQ102	Pass	3♠	Pass	3NT
North HCP: 20	♦ A10	♦ J92	AP			
South HCP: 8	♣ AQ10	♣ J754	1. Stayman			
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ 965				2NT
Vul: None	♥ 10972	♥ KQJ63	Pass	Pass	3♠	AP
North HCP: 0	♦ 10432	♦ AK				
South HCP: 20	♣ 10854	♣ AK7				
Contract: 3♠ E						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 863		2NT	Pass	5NT
Vul: NS	♥ AQ2	♥ J107	Pass	6NT	AP	
North HCP: 21	♦ J6	♦ AKQ54				
South HCP: 12	♣ AK97	♣ Q10				
Contract: 6N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 193	♠ AK7	The opponents are silent.
Dealer: S	♥ 10652	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AKQ5	

Board: 194	♠ K1083	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ J10954	Partner bids first.
HCP: 7	♣ 3	

Board: 195	♠ AKJ7	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ 974	You bid first.
HCP: 20	♣ AK76	

Board: 196	♠ 96	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: Both	♦ J92	Partner bids first.
HCP: 8	♣ J754	

Board: 197	♠ 965	East Bids 3♠ if possible.
Dealer: S	♥ KQJ63	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ AK7	

Board: 198	♠ 863	The opponents are silent.
Dealer: N	♥ J107	
Vul: NS	♦ AKQ54	Partner bids first.
HCP: 12	♣ Q10	

20-21 Notrump Opening Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK7				2NT
Vul: Both	♥ J843	♥ 10652				
North HCP: 3	♦ 10653	♦ A8	AP			
South HCP: 20	♣ J102	♣ AKQ5				
Contract: 2N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K1083		2NT	Pass	3♣ ¹
Vul: None	♥ A1052	♥ QJ6	Pass	3♥	Pass	4♥
North HCP: 21	♦ A2	♦ J10954	AP			
South HCP: 7	♣ AK762	♣ 3	1. Stayman			
Contract: 4♥ N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 109432	♠ AKJ7				2NT
Vul: NS	♥ AJ109	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ KJ	♦ 974	Pass	4♠	AP	
South HCP: 20	♣ 43	♣ AK76	1. Stayman			
Contract: 4♠ S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AKQ42	♠ 96		2NT	Pass	3♣ ¹
Vul: Both	♥ J93	♥ AQ102	Pass	3♠	Pass	3NT
North HCP: 20	♦ A10	♦ J92	AP			
South HCP: 8	♣ AQ10	♣ J754	1. Stayman			
Contract: 3N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ 965				2NT
Vul: None	♥ 10972	♥ KQJ63	Pass	Pass	3♠	AP
North HCP: 0	♦ 10432	♦ AK				
South HCP: 20	♣ 10854	♣ AK7				
Contract: 3♠ E						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ 863		2NT	Pass	5NT
Vul: NS	♥ AQ2	♥ J107	Pass	6NT	AP	
North HCP: 21	♦ J6	♦ AKQ54				
South HCP: 12	♣ AK97	♣ Q10				
Contract: 6N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 199	♠ Q	The opponents are silent.
Dealer: S	♥ 87432	
Vul: EW	♦ 98	Partner bids first.
HCP: 3	♣ J8754	
Board: 200	♠ AKQ	The opponents are silent.
Dealer: N	♥ 73	
Vul: None	♦ AQJ7	You bid first.
HCP: 21	♣ AJ53	
Board: 201	♠ J64	The opponents are silent.
Dealer: S	♥ Q865	
Vul: NS	♦ A984	Partner bids first.
HCP: 8	♣ J3	
Board: 202	♠ AKJ4	The opponents are silent.
Dealer: N	♥ A832	
Vul: EW	♦ A96	You bid first.
HCP: 20	♣ A5	
Board: 203	♠ J1098	The opponents are silent.
Dealer: S	♥ 109532	
Vul: Both	♦ 6	Partner bids first.
HCP: 6	♣ AJ8	
Board: 204	♠ A5	The opponents are silent.
Dealer: N	♥ A9832	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ AQJ7	

20-21 Notrump Opening Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AKJ5				2NT
Vul: EW	♥ 87432	♥ K10	Pass	3♦	Pass	3♥
North HCP: 3	♦ 98	♦ A5	AP			
South HCP: 21	♣ J8754	♣ AQ932				
Contract: 3♥ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 85				
Vul: None	♥ 73	♥ 106		2NT	Pass	3NT
North HCP: 21	♦ AQJ7	♦ K106432	AP			
South HCP: 5	♣ AJ53	♣ Q106				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A5				2NT
Vul: NS	♥ Q865	♥ KJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ A984	♦ K1065	Pass	3NT	AP	
South HCP: 20	♣ J3	♣ AKQ9	1. Stayman			
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q106				
Vul: EW	♥ A832	♥ 976		2NT	Pass	3NT
North HCP: 20	♦ A96	♦ K7	AP			
South HCP: 9	♣ A5	♣ KJ1062				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K74				2NT
Vul: Both	♥ 109532	♥ AKQJ	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 6	♦ AJ2	Pass	4♥	AP	
South HCP: 21	♣ AJ8	♣ K76	1. Stayman			
Contract: 4♥ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q108				
Vul: NS	♥ A9832	♥ 4		2NT	Pass	3NT
North HCP: 21	♦ AQ	♦ 743	AP			
South HCP: 5	♣ AQJ7	♣ K105432				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 199	♠ AKJ5	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ A5	You bid first.
HCP: 21	♣ AQ932	
Board: 200	♠ 85	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ K106432	Partner bids first.
HCP: 5	♣ Q106	
Board: 201	♠ A5	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ K1065	You bid first.
HCP: 20	♣ AKQ9	
Board: 202	♠ Q106	The opponents are silent.
Dealer: N	♥ 976	
Vul: EW	♦ K7	Partner bids first.
HCP: 9	♣ KJ1062	
Board: 203	♠ K74	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ AJ2	You bid first.
HCP: 21	♣ K76	
Board: 204	♠ Q108	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ 743	Partner bids first.
HCP: 5	♣ K105432	

20-21 Notrump Opening Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AKJ5				2NT
Vul: EW	♥ 87432	♥ K10	Pass	3♦	Pass	3♥
North HCP: 3	♦ 98	♦ A5	AP			
South HCP: 21	♣ J8754	♣ AQ932				
Contract: 3♥ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 85				
Vul: None	♥ 73	♥ 106		2NT	Pass	3NT
North HCP: 21	♦ AQJ7	♦ K106432	AP			
South HCP: 5	♣ AJ53	♣ Q106				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A5				2NT
Vul: NS	♥ Q865	♥ KJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ A984	♦ K1065	Pass	3NT	AP	
South HCP: 20	♣ J3	♣ AKQ9	1. Stayman			
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ Q106				
Vul: EW	♥ A832	♥ 976		2NT	Pass	3NT
North HCP: 20	♦ A96	♦ K7	AP			
South HCP: 9	♣ A5	♣ KJ1062				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J1098	♠ K74				2NT
Vul: Both	♥ 109532	♥ AKQJ	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 6	♦ AJ2	Pass	4♥	AP	
South HCP: 21	♣ AJ8	♣ K76	1. Stayman			
Contract: 4♥ S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ Q108				
Vul: NS	♥ A9832	♥ 4		2NT	Pass	3NT
North HCP: 21	♦ AQ	♦ 743	AP			
South HCP: 5	♣ AQJ7	♣ K105432				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 205	♠ KQ1074	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ J87	Partner bids first.
HCP: 11	♣ K95	

Board: 206	♠ AK6	The opponents are silent.
Dealer: N	♥ 96	
Vul: Both	♦ AQ98	You bid first.
HCP: 20	♣ AK86	

Board: 207	♠ 875	The opponents are silent.
Dealer: S	♥ A865	
Vul: None	♦ 732	Partner bids first.
HCP: 4	♣ 1064	

Board: 208	♠ Q2	The opponents are silent.
Dealer: N	♥ AKQ42	
Vul: EW	♦ QJ75	You bid first.
HCP: 21	♣ AK	

Board: 209	♠ 84	The opponents are silent.
Dealer: S	♥ 863	
Vul: Both	♦ 1042	Partner bids first.
HCP: 2	♣ Q7642	

Board: 210	♠ AQJ107	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ KJ	You bid first.
HCP: 20	♣ Q42	

20-21 Notrump Opening Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ KQ1074	♠ AJ9				2NT
Vul: EW	♥ Q3	♥ A94	Pass	3♥	Pass	3♠
North HCP: 11	♦ J87	♦ AK106	Pass	4NT ¹	Pass	6♠
South HCP: 20	♣ K95	♣ A86	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J532		2NT	Pass	3♣ ¹
Vul: Both	♥ 96	♥ AJ2	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ98	♦ 1062	AP			
South HCP: 7	♣ AK86	♣ J75	1. Stayman			
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AKJ92				2NT
Vul: None	♥ A865	♥ KJ4				
North HCP: 4	♦ 732	♦ AJ	AP			
South HCP: 20	♣ 1064	♣ K75				
Contract: 2N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AKJ4		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ42	♥ 963	Pass	3♥	Pass	3NT
North HCP: 21	♦ QJ75	♦ 963	AP			
South HCP: 8	♣ AK	♣ 954	1. Stayman			
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ10				2NT
Vul: Both	♥ 863	♥ KQ54				
North HCP: 2	♦ 1042	♦ AQ7	AP			
South HCP: 21	♣ Q7642	♣ A85				
Contract: 2N S						

Board: 210

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ AQJ107

♥ AK3

♦ KJ

♣ Q42

South:

♠ 64

♥ Q9872

♦ 986

♣ AKJ

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 205	♠ AJ9	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ AK106	You bid first.
HCP: 20	♣ A86	

Board: 206	♠ J532	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ 1062	Partner bids first.
HCP: 7	♣ J75	

Board: 207	♠ AKJ92	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ AJ	You bid first.
HCP: 20	♣ K75	

Board: 208	♠ AKJ4	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ 963	Partner bids first.
HCP: 8	♣ 954	

Board: 209	♠ AQ10	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: Both	♦ AQ7	You bid first.
HCP: 21	♣ A85	

Board: 210	♠ 64	The opponents are silent.
Dealer: N	♥ Q9872	
Vul: None	♦ 986	Partner bids first.
HCP: 10	♣ AKJ	

20-21 Notrump Opening Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ KQ1074	♠ AJ9				2NT
Vul: EW	♥ Q3	♥ A94	Pass	3♥	Pass	3♠
North HCP: 11	♦ J87	♦ AK106	Pass	4NT ¹	Pass	6♠
South HCP: 20	♣ K95	♣ A86	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J532		2NT	Pass	3♣ ¹
Vul: Both	♥ 96	♥ AJ2	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ98	♦ 1062	AP			
South HCP: 7	♣ AK86	♣ J75	1. Stayman			
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AKJ92				2NT
Vul: None	♥ A865	♥ KJ4				
North HCP: 4	♦ 732	♦ AJ	AP			
South HCP: 20	♣ 1064	♣ K75				
Contract: 2N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AKJ4		2NT	Pass	3♣ ¹
Vul: EW	♥ AKQ42	♥ 963	Pass	3♥	Pass	3NT
North HCP: 21	♦ QJ75	♦ 963	AP			
South HCP: 8	♣ AK	♣ 954	1. Stayman			
Contract: 3N N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AQ10				2NT
Vul: Both	♥ 863	♥ KQ54				
North HCP: 2	♦ 1042	♦ AQ7	AP			
South HCP: 21	♣ Q7642	♣ A85				
Contract: 2N S						

Board: 210

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 4♥ N

North:

♠ AQJ107

♥ AK3

♦ KJ

♣ Q42

South:

♠ 64

♥ Q9872

♦ 986

♣ AKJ

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 211 ♠ J9842
Dealer: S ♥ A43
Vul: NS ♦ 97
HCP: 6 ♣ J64

The opponents are silent.

Partner bids first.

Board: 212 ♠ AJ8
Dealer: N ♥ AJ8
Vul: Both ♦ AKQ
HCP: 21 ♣ Q872

The opponents are silent.

You bid first.

Board: 213 ♠ KQJ742
Dealer: S ♥ 7
Vul: None ♦ 7
HCP: 8 ♣ Q10753

East Bids 3♠ if possible.
West Bids 4♥ if possible.
East Doubles 7NT if possible.

Partner bids first.

Board: 214 ♠ A76
Dealer: N ♥ AJ7
Vul: NS ♦ AQ74
HCP: 20 ♣ KQ4

The opponents are silent.

You bid first.

Board: 215 ♠ 2
Dealer: S ♥ AJ107
Vul: EW ♦ KJ87653
HCP: 9 ♣ 5

The opponents are silent.

Partner bids first.

Board: 216 ♠ AQ875
Dealer: N ♥ A86
Vul: None ♦ AK2
HCP: 21 ♣ A4

The opponents are silent.

You bid first.

20-21 Notrump Opening Both hands (Answers Page)

Board: 211

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ J9842

♥ A43

♦ 97

♣ J64

South:

♠ AQ

♥ KQ5

♦ AKJ42

♣ Q98

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

Board: 212

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ AJ8

♥ AJ8

♦ AKQ

♣ Q872

South:

♠ 5

♥ KQ1076

♦ J7642

♣ A10

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	Pass	4NT ¹
Pass	5♣	Pass	6♥
	AP		

1. Blackwood 0314, for ♥

Board: 213

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 7NX S

North:

♠ KQJ742

♥ 7

♦ 7

♣ Q10753

South:

♠ A85

♥ A95

♦ AKJ5

♣ A94

West	North	East	South
			2NT
Pass	3♥	3♠ ¹	X
4♥	4NT ²	Pass	5♦
Pass	7NT	X	AP

1. Michaels Cuebid

2. Blackwood 0314, for ♠

Board: 214

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ A76

♥ AJ7

♦ AQ74

♣ KQ4

South:

♠ QJ32

♥ 832

♦ 632

♣ J85

West	North	East	South
	2NT	AP	

Board: 215

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 2

♥ AJ107

♦ KJ87653

♣ 5

South:

♠ KQ93

♥ KQ9

♦ A42

♣ AQ10

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♦	Pass	5♦
Pass	6♦	AP	

1. Stayman

Board: 216

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ AQ875

♥ A86

♦ AK2

♣ A4

South:

♠ 2

♥ 10972

♦ 1063

♣ QJ863

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump Opening

Board: 211	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: NS	♦ AKJ42	You bid first.
HCP: 21	♣ Q98	
Board: 212	♠ 5	The opponents are silent.
Dealer: N	♥ KQ1076	
Vul: Both	♦ J7642	Partner bids first.
HCP: 10	♣ A10	
Board: 213	♠ A85	East Bids 3♠ if possible.
Dealer: S	♥ A95	West Bids 4♥ if possible.
Vul: None	♦ AKJ5	East Doubles 7NT if possible.
HCP: 20	♣ A94	You bid first.
Board: 214	♠ QJ32	The opponents are silent.
Dealer: N	♥ 832	
Vul: NS	♦ 632	Partner bids first.
HCP: 4	♣ J85	
Board: 215	♠ KQ93	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ A42	You bid first.
HCP: 20	♣ AQ10	
Board: 216	♠ 2	The opponents are silent.
Dealer: N	♥ 10972	
Vul: None	♦ 1063	Partner bids first.
HCP: 3	♣ QJ863	

20-21 Notrump Opening Both hands (Answers Page)

Board: 211

Dealer: S

Vul: NS

North HCP: 6

South HCP: 21

Contract: 3N S

North:

♠ J9842

♥ A43

♦ 97

♣ J64

South:

♠ AQ

♥ KQ5

♦ AKJ42

♣ Q98

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

Board: 212

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♥ N

North:

♠ AJ8

♥ AJ8

♦ AKQ

♣ Q872

South:

♠ 5

♥ KQ1076

♦ J7642

♣ A10

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	3NT
Pass	4♥	Pass	4NT ¹
Pass	5♣	Pass	6♥
	AP		

1. Blackwood 0314, for ♥

Board: 213

Dealer: S

Vul: None

North HCP: 8

South HCP: 20

Contract: 7NX S

North:

♠ KQJ742

♥ 7

♦ 7

♣ Q10753

South:

♠ A85

♥ A95

♦ AKJ5

♣ A94

West	North	East	South
			2NT
Pass	3♥	3♠ ¹	X
4♥	4NT ²	Pass	5♦
Pass	7NT	X	AP

1. Michaels Cuebid

2. Blackwood 0314, for ♠

Board: 214

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ A76

♥ AJ7

♦ AQ74

♣ KQ4

South:

♠ QJ32

♥ 832

♦ 632

♣ J85

West	North	East	South
	2NT	AP	

Board: 215

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ 2

♥ AJ107

♦ KJ87653

♣ 5

South:

♠ KQ93

♥ KQ9

♦ A42

♣ AQ10

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	4♦	Pass	5♦
Pass	6♦	AP	

1. Stayman

Board: 216

Dealer: N

Vul: None

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ AQ875

♥ A86

♦ AK2

♣ A4

South:

♠ 2

♥ 10972

♦ 1063

♣ QJ863

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump Opening

Board: 217	♠ K42	The opponents are silent.
Dealer: S	♥ 965	
Vul: NS	♦ KJ92	Partner bids first.
HCP: 11	♣ A75	

Board: 218	♠ AKQ107	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ AJ9	You bid first.
HCP: 21	♣ AJ3	

Board: 219	♠ J8	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ KQ1032	Partner bids first.
HCP: 10	♣ Q1054	

Board: 220	♠ AJ4	East Bids 4♥ if possible.
Dealer: N	♥ KJ7	
Vul: NS	♦ KJ106	You bid first.
HCP: 20	♣ AK10	

Board: 221	♠ 74	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ 863	Partner bids first.
HCP: 10	♣ KQJ87	

Board: 222	♠ AK7	The opponents are silent.
Dealer: N	♥ A74	
Vul: Both	♦ AK1073	You bid first.
HCP: 21	♣ K8	

20-21 Notrump Opening Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQ10				2NT
Vul: NS	♥ 965	♥ AQ83	Pass	4NT ¹	Pass	6NT
North HCP: 11	♦ KJ92	♦ A653	AP			
South HCP: 21	♣ A75	♣ KQ				
Contract: 6N S			1. Quantitative	4NT		

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKQ107	♠ 932				
Vul: EW	♥ Q3	♥ K1097		2NT	AP	
North HCP: 21	♦ AJ9	♦ 5432				
South HCP: 3	♣ AJ3	♣ 94				
Contract: 2N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ Q1073				2NT
Vul: Both	♥ Q10	♥ AJ3	Pass	3NT	AP	
North HCP: 10	♦ KQ1032	♦ AJ6				
South HCP: 20	♣ Q1054	♣ AKJ				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K9765				
Vul: NS	♥ KJ7	♥ 10		2NT	4♥	AP
North HCP: 20	♦ KJ106	♦ 97532				
South HCP: 3	♣ AK10	♣ 54				
Contract: 4♥ E						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AKQ2				2NT
Vul: EW	♥ A85	♥ J1043	Pass	3NT	AP	
North HCP: 10	♦ 863	♦ AQ				
South HCP: 20	♣ KQJ87	♣ A102				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q1098542		2NT	Pass	3♥
Vul: Both	♥ A74	♥ QJ5	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK1073	♦ —	AP			
South HCP: 5	♣ K8	♣ 652				
Contract: 4♠ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 217	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: NS	♦ A653	You bid first.
HCP: 21	♣ KQ	
Board: 218	♠ 932	The opponents are silent.
Dealer: N	♥ K1097	
Vul: EW	♦ 5432	Partner bids first.
HCP: 3	♣ 94	
Board: 219	♠ Q1073	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: Both	♦ AJ6	You bid first.
HCP: 20	♣ AKJ	
Board: 220	♠ K9765	East Bids 4♥ if possible.
Dealer: N	♥ 10	
Vul: NS	♦ 97532	Partner bids first.
HCP: 3	♣ 54	
Board: 221	♠ AKQ2	The opponents are silent.
Dealer: S	♥ J1043	
Vul: EW	♦ AQ	You bid first.
HCP: 20	♣ A102	
Board: 222	♠ Q1098542	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: Both	♦ —	Partner bids first.
HCP: 5	♣ 652	

20-21 Notrump Opening Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQ10				2NT
Vul: NS	♥ 965	♥ AQ83	Pass	4NT ¹	Pass	6NT
North HCP: 11	♦ KJ92	♦ A653	AP			
South HCP: 21	♣ A75	♣ KQ				
Contract: 6N S			1. Quantitative	4NT		

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AKQ107	♠ 932				
Vul: EW	♥ Q3	♥ K1097		2NT	AP	
North HCP: 21	♦ AJ9	♦ 5432				
South HCP: 3	♣ AJ3	♣ 94				
Contract: 2N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ Q1073				2NT
Vul: Both	♥ Q10	♥ AJ3	Pass	3NT	AP	
North HCP: 10	♦ KQ1032	♦ AJ6				
South HCP: 20	♣ Q1054	♣ AKJ				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ K9765				
Vul: NS	♥ KJ7	♥ 10		2NT	4♥	AP
North HCP: 20	♦ KJ106	♦ 97532				
South HCP: 3	♣ AK10	♣ 54				
Contract: 4♥ E						

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AKQ2				2NT
Vul: EW	♥ A85	♥ J1043	Pass	3NT	AP	
North HCP: 10	♦ 863	♦ AQ				
South HCP: 20	♣ KQJ87	♣ A102				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q1098542		2NT	Pass	3♥
Vul: Both	♥ A74	♥ QJ5	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK1073	♦ —	AP			
South HCP: 5	♣ K8	♣ 652				
Contract: 4♠ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 223	♠ 106542	The opponents are silent.
Dealer: S	♥ Q743	
Vul: None	♦ 3	Partner bids first.
HCP: 2	♣ 964	
Board: 224	♠ K6	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: EW	♦ KQ97	You bid first.
HCP: 20	♣ Q109	
Board: 225	♠ QJ62	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ J9	Partner bids first.
HCP: 12	♣ A9432	
Board: 226	♠ AKJ	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ AK5	You bid first.
HCP: 21	♣ QJ43	
Board: 227	♠ 8	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ K109632	Partner bids first.
HCP: 7	♣ A972	
Board: 228	♠ AKJ	The opponents are silent.
Dealer: N	♥ AQJ95	
Vul: Both	♦ A105	You bid first.
HCP: 20	♣ J2	

20-21 Notrump Opening Both hands (Answers Page)

Board: 223

Dealer: S

Vul: None

North HCP: 2

South HCP: 20

Contract: 3♠ S

North:

♠ 106542

♥ Q743

♦ 3

♣ 964

South:

♠ AKQ

♥ J2

♦ K98

♣ AK853

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 224

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ K6

♥ AKQJ

♦ KQ97

♣ Q109

South:

♠ 95432

♥ 106543

♦ 5

♣ K8

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 225

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ QJ62

♥ A5

♦ J9

♣ A9432

South:

♠ AK7

♥ KJ4

♦ A64

♣ KQ85

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 5NT Pass 6NT

AP

1. Stayman

Board: 226

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 4♠ N

North:

♠ AKJ

♥ K87

♦ AK5

♣ QJ43

South:

♠ Q107654

♥ 105

♦ 42

♣ K62

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 227

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 8

♥ 107

♦ K109632

♣ A972

South:

♠ AK53

♥ AKQJ

♦ 74

♣ KJ3

West North East South

2NT

Pass 3NT AP

Board: 228

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ AKJ

♥ AQJ95

♦ A105

♣ J2

South:

♠ Q10874

♥ 8

♦ 942

♣ Q1043

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 223	♠ AKQ	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ K98	You bid first.
HCP: 20	♣ AK853	

Board: 224	♠ 95432	The opponents are silent.
Dealer: N	♥ 106543	
Vul: EW	♦ 5	Partner bids first.
HCP: 3	♣ K8	

Board: 225	♠ AK7	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ A64	You bid first.
HCP: 20	♣ KQ85	

Board: 226	♠ Q107654	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ 42	Partner bids first.
HCP: 5	♣ K62	

Board: 227	♠ AK53	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: NS	♦ 74	You bid first.
HCP: 21	♣ KJ3	

Board: 228	♠ Q10874	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ 942	Partner bids first.
HCP: 4	♣ Q1043	

20-21 Notrump Opening Both hands (Answers Page)

Board: 223

Dealer: S

Vul: None

North HCP: 2

South HCP: 20

Contract: 3♠ S

North:

♠ 106542

♥ Q743

♦ 3

♣ 964

South:

♠ AKQ

♥ J2

♦ K98

♣ AK853

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 224

Dealer: N

Vul: EW

North HCP: 20

South HCP: 3

Contract: 3♠ N

North:

♠ K6

♥ AKQJ

♦ KQ97

♣ Q109

South:

♠ 95432

♥ 106543

♦ 5

♣ K8

West North East South

2NT Pass 3♥

Pass 3♠ AP

Board: 225

Dealer: S

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6N S

North:

♠ QJ62

♥ A5

♦ J9

♣ A9432

South:

♠ AK7

♥ KJ4

♦ A64

♣ KQ85

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 5NT Pass 6NT

AP

1. Stayman

Board: 226

Dealer: N

Vul: None

North HCP: 21

South HCP: 5

Contract: 4♠ N

North:

♠ AKJ

♥ K87

♦ AK5

♣ QJ43

South:

♠ Q107654

♥ 105

♦ 42

♣ K62

West North East South

2NT Pass 3♥

Pass 3♠ Pass 4♠

AP

Board: 227

Dealer: S

Vul: NS

North HCP: 7

South HCP: 21

Contract: 3N S

North:

♠ 8

♥ 107

♦ K109632

♣ A972

South:

♠ AK53

♥ AKQJ

♦ 74

♣ KJ3

West North East South

2NT

Pass 3NT AP

Board: 228

Dealer: N

Vul: Both

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ AKJ

♥ AQJ95

♦ A105

♣ J2

South:

♠ Q10874

♥ 8

♦ 942

♣ Q1043

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 229	♠ J92	The opponents are silent.
Dealer: S	♥ KQ1092	
Vul: None	♦ 3	Partner bids first.
HCP: 9	♣ K932	

Board: 230	♠ A4	The opponents are silent.
Dealer: N	♥ AK87	
Vul: NS	♦ A82	You bid first.
HCP: 20	♣ AJ76	

Board: 231	♠ 10964	The opponents are silent.
Dealer: S	♥ J752	
Vul: EW	♦ Q98	Partner bids first.
HCP: 5	♣ Q4	

Board: 232	♠ Q1097	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ KQ64	

Board: 233	♠ 53	The opponents are silent.
Dealer: S	♥ 1063	
Vul: NS	♦ 3	Partner bids first.
HCP: 1	♣ J986543	

Board: 234	♠ AKJ9	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: EW	♦ A4	You bid first.
HCP: 20	♣ QJ5	

20-21 Notrump Opening Both hands (Answers Page)

Board: 229

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ J92

♥ KQ1092

♦ 3

♣ K932

South:

♠ K5

♥ A74

♦ AQJ85

♣ AQ6

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT¹ Pass 5♣

Pass 6♥ AP

1. Blackwood 0314, for ♥

Board: 230

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ A4

♥ AK87

♦ A82

♣ AJ76

South:

♠ K632

♥ QJ6

♦ K763

♣ K8

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 5NT

Pass 7NT AP

1. Stayman

Board: 231

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ 10964

♥ J752

♦ Q98

♣ Q4

South:

♠ AQJ3

♥ AK6

♦ K103

♣ A86

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 232

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ Q1097

♥ AQ8

♦ AK

♣ KQ64

South:

♠ K52

♥ J62

♦ Q832

♣ J102

West North East South

2NT Pass 3NT

AP

Board: 233

Dealer: S

Vul: NS

North HCP: 1

South HCP: 21

Contract: 3N S

North:

♠ 53

♥ 1063

♦ 3

♣ J986543

South:

♠ KQ8

♥ AK4

♦ Q964

♣ AK10

West North East South

2NT

Pass 3♠¹ Pass 3NT

AP

1. Minor Suit Transfers after 2NT

Board: 234

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AKJ9

♥ KQ72

♦ A4

♣ QJ5

South:

♠ 102

♥ 10984

♦ 10752

♣ A107

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump Opening

Board: 229	♠ K5	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ AQJ85	You bid first.
HCP: 20	♣ AQ6	
Board: 230	♠ K632	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ K763	Partner bids first.
HCP: 12	♣ K8	
Board: 231	♠ AQJ3	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ K103	You bid first.
HCP: 21	♣ A86	
Board: 232	♠ K52	The opponents are silent.
Dealer: N	♥ J62	
Vul: None	♦ Q832	Partner bids first.
HCP: 7	♣ J102	
Board: 233	♠ KQ8	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ Q964	You bid first.
HCP: 21	♣ AK10	
Board: 234	♠ 102	The opponents are silent.
Dealer: N	♥ 10984	
Vul: EW	♦ 10752	Partner bids first.
HCP: 4	♣ A107	

20-21 Notrump Opening Both hands (Answers Page)

Board: 229

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♥ S

North:

♠ J92

♥ KQ1092

♦ 3

♣ K932

South:

♠ K5

♥ A74

♦ AQJ85

♣ AQ6

West North East South

2NT

Pass 3♦ Pass 3♥

Pass 3NT Pass 4♥

Pass 4NT¹ Pass 5♣

Pass 6♥ AP

1. Blackwood 0314, for ♥

Board: 230

Dealer: N

Vul: NS

North HCP: 20

South HCP: 12

Contract: 7N N

North:

♠ A4

♥ AK87

♦ A82

♣ AJ76

South:

♠ K632

♥ QJ6

♦ K763

♣ K8

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 5NT

Pass 7NT AP

1. Stayman

Board: 231

Dealer: S

Vul: EW

North HCP: 5

South HCP: 21

Contract: 4♠ S

North:

♠ 10964

♥ J752

♦ Q98

♣ Q4

South:

♠ AQJ3

♥ AK6

♦ K103

♣ A86

West North East South

2NT

Pass 3♣¹ Pass 3♠

Pass 4♠ AP

1. Stayman

Board: 232

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ Q1097

♥ AQ8

♦ AK

♣ KQ64

South:

♠ K52

♥ J62

♦ Q832

♣ J102

West North East South

2NT Pass 3NT

AP

Board: 233

Dealer: S

Vul: NS

North HCP: 1

South HCP: 21

Contract: 3N S

North:

♠ 53

♥ 1063

♦ 3

♣ J986543

South:

♠ KQ8

♥ AK4

♦ Q964

♣ AK10

West North East South

2NT

Pass 3♠¹ Pass 3NT

AP

1. Minor Suit Transfers after 2NT

Board: 234

Dealer: N

Vul: EW

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AKJ9

♥ KQ72

♦ A4

♣ QJ5

South:

♠ 102

♥ 10984

♦ 10752

♣ A107

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump Opening

Board: 235	♠ A9	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ QJ10965	Partner bids first.
HCP: 10	♣ 764	
Board: 236	♠ AK4	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ J109	You bid first.
HCP: 21	♣ AKQ102	
Board: 237	♠ 986	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ 1062	Partner bids first.
HCP: 8	♣ KQ1095	
Board: 238	♠ A953	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: None	♦ AK63	You bid first.
HCP: 21	♣ A5	
Board: 239	♠ A642	The opponents are silent.
Dealer: S	♥ 10965	
Vul: EW	♦ 54	Partner bids first.
HCP: 4	♣ 1083	
Board: 240	♠ AJ	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ KQJ106	You bid first.
HCP: 20	♣ AJ2	

20-21 Notrump Opening Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K10864				2NT
Vul: Both	♥ K5	♥ A83				
North HCP: 10	♦ QJ10965	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ 764	♣ AQ5				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 9765				
Vul: NS	♥ A5	♥ K10		2NT	AP	
North HCP: 21	♦ J109	♦ 7653				
South HCP: 3	♣ AKQ102	♣ 754				
Contract: 2N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AKJ5				2NT
Vul: Both	♥ K3	♥ 104				
North HCP: 8	♦ 1062	♦ AQJ8	Pass	3NT	AP	
South HCP: 20	♣ KQ1095	♣ AJ4				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ J86				
Vul: None	♥ AQ4	♥ 92		2NT	AP	
North HCP: 21	♦ AK63	♦ J754				
South HCP: 2	♣ A5	♣ 8732				
Contract: 2N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ KQJ3				2NT
Vul: EW	♥ 10965	♥ KJ43				
North HCP: 4	♦ 54	♦ Q2	AP			
South HCP: 21	♣ 1083	♣ AKQ				
Contract: 2N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 107				
Vul: Both	♥ A106	♥ Q9752		2NT	Pass	3♦
North HCP: 20	♦ KQJ106	♦ 8752	Pass	3♥	AP	
South HCP: 2	♣ AJ2	♣ 43				
Contract: 3♥ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 235	♠ K10864	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AQ5	

Board: 236	♠ 9765	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ 7653	Partner bids first.
HCP: 3	♣ 754	

Board: 237	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ AQJ8	You bid first.
HCP: 20	♣ AJ4	

Board: 238	♠ J86	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ J754	Partner bids first.
HCP: 2	♣ 8732	

Board: 239	♠ KQJ3	The opponents are silent.
Dealer: S	♥ KJ43	
Vul: EW	♦ Q2	You bid first.
HCP: 21	♣ AKQ	

Board: 240	♠ 107	The opponents are silent.
Dealer: N	♥ Q9752	
Vul: Both	♦ 8752	Partner bids first.
HCP: 2	♣ 43	

20-21 Notrump Opening Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K10864				2NT
Vul: Both	♥ K5	♥ A83				
North HCP: 10	♦ QJ10965	♦ AK	Pass	3NT	AP	
South HCP: 20	♣ 764	♣ AQ5				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 9765				
Vul: NS	♥ A5	♥ K10				
North HCP: 21	♦ J109	♦ 7653		2NT	AP	
South HCP: 3	♣ AKQ102	♣ 754				
Contract: 2N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AKJ5				2NT
Vul: Both	♥ K3	♥ 104				
North HCP: 8	♦ 1062	♦ AQJ8	Pass	3NT	AP	
South HCP: 20	♣ KQ1095	♣ AJ4				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ A953	♠ J86				
Vul: None	♥ AQ4	♥ 92				
North HCP: 21	♦ AK63	♦ J754		2NT	AP	
South HCP: 2	♣ A5	♣ 8732				
Contract: 2N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A642	♠ KQJ3				2NT
Vul: EW	♥ 10965	♥ KJ43				
North HCP: 4	♦ 54	♦ Q2	AP			
South HCP: 21	♣ 1083	♣ AKQ				
Contract: 2N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 107				
Vul: Both	♥ A106	♥ Q9752		2NT	Pass	3♦
North HCP: 20	♦ KQJ106	♦ 8752	Pass	3♥	AP	
South HCP: 2	♣ AJ2	♣ 43				
Contract: 3♥ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 241	♠ J32	The opponents are silent.
Dealer: S	♥ Q873	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ KJ742	

Board: 242	♠ K74	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ AK432	You bid first.
HCP: 20	♣ AK8	

Board: 243	♠ 6	The opponents are silent.
Dealer: S	♥ QJ52	
Vul: Both	♦ J752	Partner bids first.
HCP: 8	♣ A653	

Board: 244	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ AKJ3	You bid first.
HCP: 21	♣ Q93	

Board: 245	♠ —	The opponents are silent.
Dealer: S	♥ A10832	
Vul: NS	♦ K8754	Partner bids first.
HCP: 7	♣ 1083	

Board: 246	♠ AKQ	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ AKJ7	You bid first.
HCP: 21	♣ 953	

Board: 246

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AKQ

♥ A104

♦ AKJ7

♣ 953

South:

♠ 642

♥ 9532

♦ 92

♣ AK86

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♦	Pass	3NT
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AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 241	♠ AK106	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ K764	You bid first.
HCP: 20	♣ AQ9	
Board: 242	♠ J86	The opponents are silent.
Dealer: N	♥ 64	
Vul: NS	♦ J9	Partner bids first.
HCP: 4	♣ Q107654	
Board: 243	♠ AK4	The opponents are silent.
Dealer: S	♥ K864	
Vul: Both	♦ AQ9	You bid first.
HCP: 20	♣ KJ8	
Board: 244	♠ 7542	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ Q106	Partner bids first.
HCP: 8	♣ J74	
Board: 245	♠ AK5	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: NS	♦ A2	You bid first.
HCP: 21	♣ AK52	
Board: 246	♠ 642	The opponents are silent.
Dealer: N	♥ 9532	
Vul: EW	♦ 92	Partner bids first.
HCP: 7	♣ AK86	

Board: 246

Dealer: N

Vul: EW

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AKQ

♥ A104

♦ AKJ7

♣ 953

South:

♠ 642

♥ 9532

♦ 92

♣ AK86

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♦	Pass	3NT
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AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 247	♠ J10842	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ A	Partner bids first.
HCP: 9	♣ K8532	

Board: 248	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK92	
Vul: NS	♦ KQ9	You bid first.
HCP: 20	♣ A97	

Board: 249	♠ 632	The opponents are silent.
Dealer: S	♥ AK7	
Vul: EW	♦ 7653	Partner bids first.
HCP: 7	♣ 943	

Board: 250	♠ AKQJ3	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ QJ65	You bid first.
HCP: 21	♣ AJ	

Board: 251	♠ Q9	The opponents are silent.
Dealer: S	♥ J98752	
Vul: NS	♦ Q3	Partner bids first.
HCP: 5	♣ 1084	

Board: 252	♠ AQ5	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ K95	You bid first.
HCP: 20	♣ A52	

20-21 Notrump Opening Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J10842	♠ AQ				2NT
Vul: None	♥ J9	♥ AQ104	Pass	3♥	Pass	3♠
North HCP: 9	♦ A	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ K8532	♣ A974				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 53				
Vul: NS	♥ AK92	♥ Q1084		2NT	AP	
North HCP: 20	♦ KQ9	♦ 763				
South HCP: 3	♣ A97	♣ J1064				
Contract: 2N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKQ9				2NT
Vul: EW	♥ AK7	♥ J3	Pass	3NT	AP	
North HCP: 7	♦ 7653	♦ K1098				
South HCP: 20	♣ 943	♣ AK6				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ3	♠ 9842		2NT	Pass	3♣ ¹
Vul: Both	♥ K8	♥ AJ75	Pass	3♠	Pass	4♠
North HCP: 21	♦ QJ65	♦ 7	AP			
South HCP: 5	♣ AJ	♣ 9642	1. Stayman			
Contract: 4♠ N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AJ1074				2NT
Vul: NS	♥ J98752	♥ Q4	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q3	♦ AJ7	Pass	4♥	AP	
South HCP: 21	♣ 1084	♣ AKQ				
Contract: 4♥ S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ83		2NT	Pass	3♣ ¹
Vul: EW	♥ AK76	♥ Q98	Pass	3♥	Pass	5NT
North HCP: 20	♦ K95	♦ AQ87	Pass	6NT	AP	
South HCP: 14	♣ A52	♣ Q4	1. Stayman			
Contract: 6N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 247	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: None	♦ KJ7	You bid first.
HCP: 20	♣ A974	

Board: 248	♠ 53	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: NS	♦ 763	Partner bids first.
HCP: 3	♣ J1064	

Board: 249	♠ AKQ9	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ K1098	You bid first.
HCP: 20	♣ AK6	

Board: 250	♠ 9842	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: Both	♦ 7	Partner bids first.
HCP: 5	♣ 9642	

Board: 251	♠ AJ1074	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ AJ7	You bid first.
HCP: 21	♣ AKQ	

Board: 252	♠ KJ83	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ AQ87	Partner bids first.
HCP: 14	♣ Q4	

20-21 Notrump Opening Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J10842	♠ AQ				2NT
Vul: None	♥ J9	♥ AQ104	Pass	3♥	Pass	3♠
North HCP: 9	♦ A	♦ KJ7	Pass	3NT	AP	
South HCP: 20	♣ K8532	♣ A974				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 53				
Vul: NS	♥ AK92	♥ Q1084		2NT	AP	
North HCP: 20	♦ KQ9	♦ 763				
South HCP: 3	♣ A97	♣ J1064				
Contract: 2N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ AKQ9				2NT
Vul: EW	♥ AK7	♥ J3	Pass	3NT	AP	
North HCP: 7	♦ 7653	♦ K1098				
South HCP: 20	♣ 943	♣ AK6				
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ3	♠ 9842		2NT	Pass	3♣ ¹
Vul: Both	♥ K8	♥ AJ75	Pass	3♠	Pass	4♠
North HCP: 21	♦ QJ65	♦ 7	AP			
South HCP: 5	♣ AJ	♣ 9642	1. Stayman			
Contract: 4♠ N						

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AJ1074				2NT
Vul: NS	♥ J98752	♥ Q4	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q3	♦ AJ7	Pass	4♥	AP	
South HCP: 21	♣ 1084	♣ AKQ				
Contract: 4♥ S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ83		2NT	Pass	3♣ ¹
Vul: EW	♥ AK76	♥ Q98	Pass	3♥	Pass	5NT
North HCP: 20	♦ K95	♦ AQ87	Pass	6NT	AP	
South HCP: 14	♣ A52	♣ Q4	1. Stayman			
Contract: 6N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 253	♠ Q	West Bids XA♠♠ if possible.
Dealer: S	♥ K965	
Vul: Both	♦ A8643	Partner bids first.
HCP: 9	♣ 1043	
Board: 254	♠ AQ8	The opponents are silent.
Dealer: N	♥ AJ842	
Vul: None	♦ A86	You bid first.
HCP: 20	♣ KQ	
Board: 255	♠ K6	The opponents are silent.
Dealer: S	♥ J1072	
Vul: EW	♦ 1076	Partner bids first.
HCP: 5	♣ J965	
Board: 256	♠ 82	The opponents are silent.
Dealer: N	♥ AK109	
Vul: Both	♦ AQ1098	You bid first.
HCP: 20	♣ AK	
Board: 257	♠ J942	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ 10653	Partner bids first.
HCP: 6	♣ 854	
Board: 258	♠ AJ102	The opponents are silent.
Dealer: N	♥ K852	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ AK8	

20-21 Notrump Opening Both hands (Answers Page)

Board: 253
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 20
 Contract: 6♥X S

North:
 ♠ Q
 ♥ K965
 ♦ A8643
 ♣ 1043

South:
 ♠ AK3
 ♥ AQ42
 ♦ KQJ2
 ♣ J2

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	6♥	Pass	Pass
XA♠♠	AP		

1. Stayman

Board: 254
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 6
 Contract: 3N N

North:
 ♠ AQ8
 ♥ AJ842
 ♦ A86
 ♣ KQ

South:
 ♠ 6432
 ♥ 9
 ♦ J1052
 ♣ AJ73

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	3NT
AP			

1. Stayman

Board: 255
 Dealer: S
 Vul: EW
 North HCP: 5
 South HCP: 20
 Contract: 3N S

North:
 ♠ K6
 ♥ J1072
 ♦ 1076
 ♣ J965

South:
 ♠ AJ832
 ♥ Q53
 ♦ AKQ
 ♣ A3

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♠
Pass	3NT	AP	

1. Stayman

Board: 256
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ 82
 ♥ AK109
 ♦ AQ1098
 ♣ AK

South:
 ♠ AQJ954
 ♥ 83
 ♦ 74
 ♣ J108

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

1. Texas

Board: 257
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 21
 Contract: 3N S

North:
 ♠ J942
 ♥ KQ
 ♦ 10653
 ♣ 854

South:
 ♠ A5
 ♥ A6
 ♦ AQJ84
 ♣ AQ96

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	3NT	AP	

1. Stayman

Board: 258

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ AJ102

♥ K852

♦ AQ

♣ AK8

South:

♠ 985

♥ AJ963

♦ 85

♣ 953

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 253	♠ AK3	West Bids XA♠♠ if possible.
Dealer: S	♥ AQ42	
Vul: Both	♦ KQJ2	You bid first.
HCP: 20	♣ J2	
Board: 254	♠ 6432	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ J1052	Partner bids first.
HCP: 6	♣ AJ73	
Board: 255	♠ AJ832	The opponents are silent.
Dealer: S	♥ Q53	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ A3	
Board: 256	♠ AQJ954	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ 74	Partner bids first.
HCP: 8	♣ J108	
Board: 257	♠ A5	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AQJ84	You bid first.
HCP: 21	♣ AQ96	
Board: 258	♠ 985	The opponents are silent.
Dealer: N	♥ AJ963	
Vul: NS	♦ 85	Partner bids first.
HCP: 5	♣ 953	

20-21 Notrump Opening Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK3				2NT
Vul: Both	♥ K965	♥ AQ42	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ A8643	♦ KQJ2	Pass	6♥	Pass	Pass
South HCP: 20	♣ 1043	♣ J2	XA♠♠	AP		
Contract: 6♥X S			1. Stayman			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 6432		2NT	Pass	3♣ ¹
Vul: None	♥ AJ842	♥ 9	Pass	3♥	Pass	3NT
North HCP: 20	♦ A86	♦ J1052	AP			
South HCP: 6	♣ KQ	♣ AJ73	1. Stayman			
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AJ832				2NT
Vul: EW	♥ J1072	♥ Q53	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 1076	♦ AKQ	Pass	3NT	AP	
South HCP: 20	♣ J965	♣ A3	1. Stayman			
Contract: 3N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ AQJ954		2NT	Pass	4♥ ¹
Vul: Both	♥ AK109	♥ 83	Pass	4♠	AP	
North HCP: 20	♦ AQ1098	♦ 74	1. Texas			
South HCP: 8	♣ AK	♣ J108				
Contract: 4♠ N						

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ J942	♠ A5				2NT
Vul: None	♥ KQ	♥ A6	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ 10653	♦ AQJ84	Pass	3NT	AP	
South HCP: 21	♣ 854	♣ AQ96	1. Stayman			
Contract: 3N S						

Board: 258

Dealer: N

Vul: NS

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ AJ102

♥ K852

♦ AQ

♣ AK8

South:

♠ 985

♥ AJ963

♦ 85

♣ 953

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 259	♠ K974	The opponents are silent.
Dealer: S	♥ 10532	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 6	♣ 84	

Board: 260	♠ AKJ7	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ 983	

Board: 261	♠ Q2	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ A10864	Partner bids first.
HCP: 12	♣ Q873	

Board: 262	♠ KQ	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ AK542	You bid first.
HCP: 21	♣ AQ9	

Board: 263	♠ AQ107	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: NS	♦ 3	Partner bids first.
HCP: 11	♣ 6532	

Board: 264	♠ AKQ2	The opponents are silent.
Dealer: N	♥ K109	
Vul: EW	♦ AJ2	You bid first.
HCP: 20	♣ K54	

20-21 Notrump Opening Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ Q5				2NT
Vul: Both	♥ 10532	♥ AKQ8	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ QJ8	♦ A74	Pass	4♥	AP	
South HCP: 21	♣ 84	♣ KQJ10	1. Stayman			
Contract: 4♥ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 109				
Vul: None	♥ AKQ6	♥ 984		2NT	Pass	3NT
North HCP: 20	♦ K7	♦ AQ85	AP			
South HCP: 8	♣ 983	♣ Q762				
Contract: 3N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K43				2NT
Vul: NS	♥ KJ	♥ A2	Pass	5NT	Pass	6NT
North HCP: 12	♦ A10864	♦ KQJ92	AP			
South HCP: 20	♣ Q873	♣ AK4				
Contract: 6N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 87				
Vul: None	♥ K65	♥ A97		2NT	Pass	3NT
North HCP: 21	♦ AK542	♦ J98	AP			
South HCP: 8	♣ AQ9	♣ K10863				
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ AQ107	♠ K5				2NT
Vul: NS	♥ KQ75	♥ 109	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ 3	♦ AQJ5	Pass	6NT	AP	
South HCP: 20	♣ 6532	♣ AKQJ7	1. Stayman			
Contract: 6N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J64		2NT	Pass	3♣ ¹
Vul: EW	♥ K109	♥ AJ64	Pass	3♠	Pass	5NT
North HCP: 20	♦ AJ2	♦ KQ6	Pass	6NT	AP	
South HCP: 13	♣ K54	♣ Q106	1. Stayman			
Contract: 6N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 259	♠ Q5	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: Both	♦ A74	You bid first.
HCP: 21	♣ KQJ10	

Board: 260	♠ 109	The opponents are silent.
Dealer: N	♥ 984	
Vul: None	♦ AQ85	Partner bids first.
HCP: 8	♣ Q762	

Board: 261	♠ K43	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ KQJ92	You bid first.
HCP: 20	♣ AK4	

Board: 262	♠ 87	The opponents are silent.
Dealer: N	♥ A97	
Vul: None	♦ J98	Partner bids first.
HCP: 8	♣ K10863	

Board: 263	♠ K5	The opponents are silent.
Dealer: S	♥ 109	
Vul: NS	♦ AQJ5	You bid first.
HCP: 20	♣ AKQJ7	

Board: 264	♠ J64	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 13	♣ Q106	

20-21 Notrump Opening Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ Q5				2NT
Vul: Both	♥ 10532	♥ AKQ8	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ QJ8	♦ A74	Pass	4♥	AP	
South HCP: 21	♣ 84	♣ KQJ10	1. Stayman			
Contract: 4♥ S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 109				
Vul: None	♥ AKQ6	♥ 984		2NT	Pass	3NT
North HCP: 20	♦ K7	♦ AQ85	AP			
South HCP: 8	♣ 983	♣ Q762				
Contract: 3N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ K43				2NT
Vul: NS	♥ KJ	♥ A2	Pass	5NT	Pass	6NT
North HCP: 12	♦ A10864	♦ KQJ92	AP			
South HCP: 20	♣ Q873	♣ AK4				
Contract: 6N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 87				
Vul: None	♥ K65	♥ A97		2NT	Pass	3NT
North HCP: 21	♦ AK542	♦ J98	AP			
South HCP: 8	♣ AQ9	♣ K10863				
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ AQ107	♠ K5				2NT
Vul: NS	♥ KQ75	♥ 109	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ 3	♦ AQJ5	Pass	6NT	AP	
South HCP: 20	♣ 6532	♣ AKQJ7	1. Stayman			
Contract: 6N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J64		2NT	Pass	3♣ ¹
Vul: EW	♥ K109	♥ AJ64	Pass	3♠	Pass	5NT
North HCP: 20	♦ AJ2	♦ KQ6	Pass	6NT	AP	
South HCP: 13	♣ K54	♣ Q106	1. Stayman			
Contract: 6N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 265	♠ Q1074	The opponents are silent.
Dealer: S	♥ 109832	
Vul: Both	♦ K7	Partner bids first.
HCP: 5	♣ 109	

Board: 266	♠ Q95	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ AK92	You bid first.
HCP: 21	♣ KQ9	

Board: 267	♠ QJ95	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ 9874	Partner bids first.
HCP: 3	♣ 854	

Board: 268	♠ J7	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ AJ74	

Board: 269	♠ Q108	The opponents are silent.
Dealer: S	♥ QJ7643	
Vul: None	♦ 2	Partner bids first.
HCP: 6	♣ J106	

Board: 270	♠ KQ102	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ AQJ2	You bid first.
HCP: 21	♣ Q8	

20-21 Notrump Opening Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ K9				2NT
Vul: Both	♥ 109832	♥ AKJ64	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ K7	♦ AQ2	Pass	4♥	AP	
South HCP: 21	♣ 109	♣ A53	1. Stayman			
Contract: 4♥ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 1072				
Vul: NS	♥ AK2	♥ 87		2NT	AP	
North HCP: 21	♦ AK92	♦ Q1073				
South HCP: 2	♣ KQ9	♣ 8743				
Contract: 2N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ QJ95	♠ AK742				2NT
Vul: EW	♥ 98	♥ Q10				
North HCP: 3	♦ 9874	♦ AK62	AP			
South HCP: 20	♣ 854	♣ A2				
Contract: 2N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 109				
Vul: Both	♥ AK5	♥ Q102		2NT	Pass	3NT
North HCP: 20	♦ AK83	♦ QJ76	AP			
South HCP: 5	♣ AJ74	♣ 6532				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AKJ6				2NT
Vul: None	♥ QJ7643	♥ K10	Pass	3♦	Pass	3♥
North HCP: 6	♦ 2	♦ AK106	Pass	4♥	AP	
South HCP: 20	♣ J106	♣ Q98				
Contract: 4♥ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ J875				
Vul: EW	♥ AK10	♥ 964		2NT	AP	
North HCP: 21	♦ AQJ2	♦ 1094				
South HCP: 1	♣ Q8	♣ 653				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 265	♠ K9	The opponents are silent.
Dealer: S	♥ AKJ64	
Vul: Both	♦ AQ2	You bid first.
HCP: 21	♣ A53	

Board: 266	♠ 1072	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ Q1073	Partner bids first.
HCP: 2	♣ 8743	

Board: 267	♠ AK742	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ AK62	You bid first.
HCP: 20	♣ A2	

Board: 268	♠ 109	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ QJ76	Partner bids first.
HCP: 5	♣ 6532	

Board: 269	♠ AKJ6	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ AK106	You bid first.
HCP: 20	♣ Q98	

Board: 270	♠ J875	The opponents are silent.
Dealer: N	♥ 964	
Vul: EW	♦ 1094	Partner bids first.
HCP: 1	♣ 653	

20-21 Notrump Opening Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q1074	♠ K9				2NT
Vul: Both	♥ 109832	♥ AKJ64	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ K7	♦ AQ2	Pass	4♥	AP	
South HCP: 21	♣ 109	♣ A53	1. Stayman			
Contract: 4♥ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 1072				
Vul: NS	♥ AK2	♥ 87		2NT	AP	
North HCP: 21	♦ AK92	♦ Q1073				
South HCP: 2	♣ KQ9	♣ 8743				
Contract: 2N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ QJ95	♠ AK742				2NT
Vul: EW	♥ 98	♥ Q10				
North HCP: 3	♦ 9874	♦ AK62	AP			
South HCP: 20	♣ 854	♣ A2				
Contract: 2N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 109				
Vul: Both	♥ AK5	♥ Q102		2NT	Pass	3NT
North HCP: 20	♦ AK83	♦ QJ76	AP			
South HCP: 5	♣ AJ74	♣ 6532				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AKJ6				2NT
Vul: None	♥ QJ7643	♥ K10	Pass	3♦	Pass	3♥
North HCP: 6	♦ 2	♦ AK106	Pass	4♥	AP	
South HCP: 20	♣ J106	♣ Q98				
Contract: 4♥ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ J875				
Vul: EW	♥ AK10	♥ 964		2NT	AP	
North HCP: 21	♦ AQJ2	♦ 1094				
South HCP: 1	♣ Q8	♣ 653				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 271	♠ —	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: Both	♦ Q10976	Partner bids first.
HCP: 5	♣ 7543	
Board: 272	♠ AKQ	The opponents are silent.
Dealer: N	♥ A1093	
Vul: None	♦ 54	You bid first.
HCP: 20	♣ AK85	
Board: 273	♠ Q9542	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KQ754	Partner bids first.
HCP: 10	♣ QJ3	
Board: 274	♠ AJ10	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: Both	♦ AKJ5	You bid first.
HCP: 20	♣ Q4	
Board: 275	♠ KQ2	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ 10732	Partner bids first.
HCP: 8	♣ 9753	
Board: 276	♠ AKJ	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: NS	♦ A10842	You bid first.
HCP: 21	♣ A2	

20-21 Notrump Opening Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ983				2NT
Vul: Both	♥ QJ82	♥ A43	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ Q10976	♦ A5	Pass	3NT	AP	
South HCP: 21	♣ 7543	♣ AKJ	1. Stayman			
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J74				
Vul: None	♥ A1093	♥ 8542		2NT	AP	
North HCP: 20	♦ 54	♦ Q107				
South HCP: 3	♣ AK85	♣ 1074				
Contract: 2N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q9542	♠ AK10				2NT
Vul: NS	♥ —	♥ AQ72	Pass	3♥	Pass	3♠
North HCP: 10	♦ KQ754	♦ 32	Pass	3NT	Pass	4♠
South HCP: 20	♣ QJ3	♣ AK72	AP			
Contract: 4♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K87				
Vul: Both	♥ KQ95	♥ 64		2NT	Pass	3NT
North HCP: 20	♦ AKJ5	♦ Q4	AP			
South HCP: 6	♣ Q4	♣ J107652				
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 64				2NT
Vul: None	♥ K7	♥ AQ9				
North HCP: 8	♦ 10732	♦ AKQ84	Pass	3NT	AP	
South HCP: 20	♣ 9753	♣ KQ6				
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 1085				
Vul: NS	♥ KQ10	♥ 98652		2NT	Pass	3♦
North HCP: 21	♦ A10842	♦ Q6	Pass	3♥	AP	
South HCP: 4	♣ A2	♣ Q105				
Contract: 3♥ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 271	♠ AJ983	The opponents are silent.
Dealer: S	♥ A43	
Vul: Both	♦ A5	You bid first.
HCP: 21	♣ AKJ	

Board: 272	♠ J74	The opponents are silent.
Dealer: N	♥ 8542	
Vul: None	♦ Q107	Partner bids first.
HCP: 3	♣ 1074	

Board: 273	♠ AK10	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: NS	♦ 32	You bid first.
HCP: 20	♣ AK72	

Board: 274	♠ K87	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ Q4	Partner bids first.
HCP: 6	♣ J107652	

Board: 275	♠ 64	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: None	♦ AKQ84	You bid first.
HCP: 20	♣ KQ6	

Board: 276	♠ 1085	The opponents are silent.
Dealer: N	♥ 98652	
Vul: NS	♦ Q6	Partner bids first.
HCP: 4	♣ Q105	

20-21 Notrump Opening Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ983				2NT
Vul: Both	♥ QJ82	♥ A43	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ Q10976	♦ A5	Pass	3NT	AP	
South HCP: 21	♣ 7543	♣ AKJ	1. Stayman			
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J74				
Vul: None	♥ A1093	♥ 8542		2NT	AP	
North HCP: 20	♦ 54	♦ Q107				
South HCP: 3	♣ AK85	♣ 1074				
Contract: 2N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ Q9542	♠ AK10				2NT
Vul: NS	♥ —	♥ AQ72	Pass	3♥	Pass	3♠
North HCP: 10	♦ KQ754	♦ 32	Pass	3NT	Pass	4♠
South HCP: 20	♣ QJ3	♣ AK72	AP			
Contract: 4♠ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K87				
Vul: Both	♥ KQ95	♥ 64		2NT	Pass	3NT
North HCP: 20	♦ AKJ5	♦ Q4	AP			
South HCP: 6	♣ Q4	♣ J107652				
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 64				2NT
Vul: None	♥ K7	♥ AQ9				
North HCP: 8	♦ 10732	♦ AKQ84	Pass	3NT	AP	
South HCP: 20	♣ 9753	♣ KQ6				
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 1085				
Vul: NS	♥ KQ10	♥ 98652		2NT	Pass	3♦
North HCP: 21	♦ A10842	♦ Q6	Pass	3♥	AP	
South HCP: 4	♣ A2	♣ Q105				
Contract: 3♥ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 277	♠ AK10654	The opponents are silent.
Dealer: S	♥ 1084	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ 1097	
Board: 278	♠ A63	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ KQ86	You bid first.
HCP: 20	♣ AQJ10	
Board: 279	♠ AKJ10	The opponents are silent.
Dealer: S	♥ QJ864	
Vul: NS	♦ J2	Partner bids first.
HCP: 12	♣ 62	
Board: 280	♠ J7	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: EW	♦ AJ1098	You bid first.
HCP: 21	♣ AK	
Board: 281	♠ 4	The opponents are silent.
Dealer: S	♥ 10653	
Vul: Both	♦ Q43	Partner bids first.
HCP: 3	♣ J9532	
Board: 282	♠ AJ4	The opponents are silent.
Dealer: N	♥ A643	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ A102	

20-21 Notrump Opening Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ AK10654	♠ QJ73				2NT
Vul: EW	♥ 1084	♥ KJ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 9	♦ AKJ42	AP			
South HCP: 20	♣ 1097	♣ AJ	1. Texas			
Contract: 4♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ KQ75		2NT	Pass	3♣ ¹
Vul: None	♥ KJ	♥ Q863	Pass	3♦	Pass	5NT
North HCP: 20	♦ KQ86	♦ AJ3	Pass	6NT	AP	
South HCP: 12	♣ AQJ10	♣ 96	1. Stayman			
Contract: 6N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10	♠ Q3				2NT
Vul: NS	♥ QJ864	♥ AK93	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ J2	♦ A98	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ 62	♣ AQJ3	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 10643		2NT	Pass	3♣ ¹
Vul: EW	♥ AKJ6	♥ 7	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ1098	♦ K743	AP			
South HCP: 5	♣ AK	♣ Q864	1. Stayman			
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQ				2NT
Vul: Both	♥ 10653	♥ AJ9				
North HCP: 3	♦ Q43	♦ K862	AP			
South HCP: 20	♣ J9532	♣ AK84				
Contract: 2N S						

Board: 282

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AJ4

♥ A643

♦ AK5

♣ A102

South:

♠ K1096

♥ QJ8

♦ 9762

♣ Q4

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	3NT
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AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 277	♠ QJ73	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ AKJ42	You bid first.
HCP: 20	♣ AJ	

Board: 278	♠ KQ75	The opponents are silent.
Dealer: N	♥ Q863	
Vul: None	♦ AJ3	Partner bids first.
HCP: 12	♣ 96	

Board: 279	♠ Q3	The opponents are silent.
Dealer: S	♥ AK93	
Vul: NS	♦ A98	You bid first.
HCP: 20	♣ AQJ3	

Board: 280	♠ 10643	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ K743	Partner bids first.
HCP: 5	♣ Q864	

Board: 281	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ K862	You bid first.
HCP: 20	♣ AK84	

Board: 282	♠ K1096	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: NS	♦ 9762	Partner bids first.
HCP: 8	♣ Q4	

20-21 Notrump Opening Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ AK10654	♠ QJ73				2NT
Vul: EW	♥ 1084	♥ KJ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 9	♦ AKJ42	AP			
South HCP: 20	♣ 1097	♣ AJ	1. Texas			
Contract: 4♠ S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ KQ75		2NT	Pass	3♣ ¹
Vul: None	♥ KJ	♥ Q863	Pass	3♦	Pass	5NT
North HCP: 20	♦ KQ86	♦ AJ3	Pass	6NT	AP	
South HCP: 12	♣ AQJ10	♣ 96	1. Stayman			
Contract: 6N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AKJ10	♠ Q3				2NT
Vul: NS	♥ QJ864	♥ AK93	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ J2	♦ A98	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ 62	♣ AQJ3	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ 10643		2NT	Pass	3♣ ¹
Vul: EW	♥ AKJ6	♥ 7	Pass	3♥	Pass	3NT
North HCP: 21	♦ AJ1098	♦ K743	AP			
South HCP: 5	♣ AK	♣ Q864	1. Stayman			
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQ				2NT
Vul: Both	♥ 10653	♥ AJ9				
North HCP: 3	♦ Q43	♦ K862	AP			
South HCP: 20	♣ J9532	♣ AK84				
Contract: 2N S						

Board: 282

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AJ4

♥ A643

♦ AK5

♣ A102

South:

♠ K1096

♥ QJ8

♦ 9762

♣ Q4

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	3NT
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AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 283	♠ 109	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ 85432	Partner bids first.
HCP: 4	♣ 532	
Board: 284	♠ AJ4	The opponents are silent.
Dealer: N	♥ A654	
Vul: Both	♦ K64	You bid first.
HCP: 21	♣ AKQ	
Board: 285	♠ 1096	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AK10732	Partner bids first.
HCP: 9	♣ Q953	
Board: 286	♠ K6	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ AKQJ7	You bid first.
HCP: 21	♣ A743	
Board: 287	♠ Q52	The opponents are silent.
Dealer: S	♥ J103	
Vul: Both	♦ AJ763	Partner bids first.
HCP: 8	♣ 84	
Board: 288	♠ AQ1083	West Doubles 3♦ if possible.
Dealer: N	♥ A97	
Vul: None	♦ AQ	You bid first.
HCP: 20	♣ A75	

20-21 Notrump Opening Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AJ75				2NT
Vul: EW	♥ A42	♥ KQ				
North HCP: 4	♦ 85432	♦ KQ6	AP			
South HCP: 20	♣ 532	♣ AJ64				
Contract: 2N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 953		2NT	Pass	3♠ ¹
Vul: Both	♥ A654	♥ 73				
North HCP: 21	♦ K64	♦ 108	Pass	3NT	AP	
South HCP: 1	♣ AKQ	♣ J109543	1. Minor Suit Transfers after 2NT			
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AK4				2NT
Vul: None	♥ —	♥ KQ86				
North HCP: 9	♦ AK10732	♦ QJ6	Pass	6♦	AP	
South HCP: 20	♣ Q953	♣ AJ10				
Contract: 6♦ N						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A8543		2NT	Pass	3♣ ¹
Vul: EW	♥ A7	♥ Q632	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AKQJ7	♦ 10	Pass	3NT	AP	
South HCP: 10	♣ A743	♣ KJ6	1. Stayman			
Contract: 3N N			2. SMOLEN			

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AK43				2NT
Vul: Both	♥ J103	♥ AKQ2				
North HCP: 8	♦ AJ763	♦ 84	Pass	3NT	AP	
South HCP: 20	♣ 84	♣ A107				
Contract: 3N S						

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ AQ1083

♥ A97

♦ AQ

♣ A75

South:

♠ K96

♥ 86542

♦ 96

♣ Q92

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 283	♠ AJ75	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ KQ6	You bid first.
HCP: 20	♣ AJ64	
Board: 284	♠ 953	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ 108	Partner bids first.
HCP: 1	♣ J109543	
Board: 285	♠ AK4	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: None	♦ QJ6	You bid first.
HCP: 20	♣ AJ10	
Board: 286	♠ A8543	The opponents are silent.
Dealer: N	♥ Q632	
Vul: EW	♦ 10	Partner bids first.
HCP: 10	♣ KJ6	
Board: 287	♠ AK43	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: Both	♦ 84	You bid first.
HCP: 20	♣ A107	
Board: 288	♠ K96	West Doubles 3♦ if possible.
Dealer: N	♥ 86542	
Vul: None	♦ 96	Partner bids first.
HCP: 5	♣ Q92	

20-21 Notrump Opening Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AJ75				2NT
Vul: EW	♥ A42	♥ KQ				
North HCP: 4	♦ 85432	♦ KQ6	AP			
South HCP: 20	♣ 532	♣ AJ64				
Contract: 2N S						
Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ 953		2NT	Pass	3♠ ¹
Vul: Both	♥ A654	♥ 73				
North HCP: 21	♦ K64	♦ 108	Pass	3NT	AP	
South HCP: 1	♣ AKQ	♣ J109543	1. Minor Suit Transfers after 2NT			
Contract: 3N N						
Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AK4				2NT
Vul: None	♥ —	♥ KQ86				
North HCP: 9	♦ AK10732	♦ QJ6	Pass	6♦	AP	
South HCP: 20	♣ Q953	♣ AJ10				
Contract: 6♦ N						
Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A8543		2NT	Pass	3♣ ¹
Vul: EW	♥ A7	♥ Q632	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AKQJ7	♦ 10	Pass	3NT	AP	
South HCP: 10	♣ A743	♣ KJ6	1. Stayman			
Contract: 3N N			2. SMOLEN			
Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AK43				2NT
Vul: Both	♥ J103	♥ AKQ2				
North HCP: 8	♦ AJ763	♦ 84	Pass	3NT	AP	
South HCP: 20	♣ 84	♣ A107				
Contract: 3N S						

Board: 288

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ AQ1083

♥ A97

♦ AQ

♣ A75

South:

♠ K96

♥ 86542

♦ 96

♣ Q92

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 289	♠ Q972	The opponents are silent.
Dealer: S	♥ 8652	
Vul: NS	♦ J1042	Partner bids first.
HCP: 5	♣ Q	

Board: 290	♠ AQ98	The opponents are silent.
Dealer: N	♥ AK82	
Vul: Both	♦ KQ4	You bid first.
HCP: 20	♣ Q3	

Board: 291	♠ J1085	The opponents are silent.
Dealer: S	♥ J98	
Vul: None	♦ 7	Partner bids first.
HCP: 4	♣ Q10976	

Board: 292	♠ KQ62	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ K5	You bid first.
HCP: 20	♣ KQ1087	

Board: 293	♠ 7	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: EW	♦ 9853	Partner bids first.
HCP: 6	♣ 10763	

Board: 294	♠ AQJ8	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ J65	You bid first.
HCP: 20	♣ A87	

20-21 Notrump Opening Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ AK				2NT
Vul: NS	♥ 8652	♥ AJ9	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ J1042	♦ AKQ9	Pass	3NT	AP	
South HCP: 21	♣ Q	♣ 9654				
Contract: 3N S				1. Stayman		

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ KJ10543		2NT	Pass	3♥
Vul: Both	♥ AK82	♥ 1095	Pass	3♠	Pass	4♠
North HCP: 20	♦ KQ4	♦ 7	AP			
South HCP: 5	♣ Q3	♣ J104				
Contract: 4♠ N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ J1085	♠ AQ				2NT
Vul: None	♥ J98	♥ A54				
North HCP: 4	♦ 7	♦ KQJ86	AP			
South HCP: 20	♣ Q10976	♣ KJ2				
Contract: 2N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A73		2NT	Pass	4NT ¹
Vul: NS	♥ AK	♥ J103	AP			
North HCP: 20	♦ K5	♦ Q1063	1. Quantitative 4NT			
South HCP: 11	♣ KQ1087	♣ A63				
Contract: 4N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A5				2NT
Vul: EW	♥ KQJ7	♥ A1052	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 9853	♦ AQJ6	Pass	4♥	AP	
South HCP: 20	♣ 10763	♣ KQ5				
Contract: 4♥ S				1. Stayman		

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 1092		2NT	Pass	3NT
Vul: None	♥ AKJ	♥ 32	AP			
North HCP: 20	♦ J65	♦ 9872				
South HCP: 5	♣ A87	♣ KQ104				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 289	♠ AK	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ AKQ9	You bid first.
HCP: 21	♣ 9654	

Board: 290	♠ KJ10543	The opponents are silent.
Dealer: N	♥ 1095	
Vul: Both	♦ 7	Partner bids first.
HCP: 5	♣ J104	

Board: 291	♠ AQ	The opponents are silent.
Dealer: S	♥ A54	
Vul: None	♦ KQJ86	You bid first.
HCP: 20	♣ KJ2	

Board: 292	♠ A73	The opponents are silent.
Dealer: N	♥ J103	
Vul: NS	♦ Q1063	Partner bids first.
HCP: 11	♣ A63	

Board: 293	♠ A5	The opponents are silent.
Dealer: S	♥ A1052	
Vul: EW	♦ AQJ6	You bid first.
HCP: 20	♣ KQ5	

Board: 294	♠ 1092	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ 9872	Partner bids first.
HCP: 5	♣ KQ104	

20-21 Notrump Opening Both hands (Answers Page)

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ Q972	♠ AK				2NT
Vul: NS	♥ 8652	♥ AJ9	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ J1042	♦ AKQ9	Pass	3NT	AP	
South HCP: 21	♣ Q	♣ 9654				
Contract: 3N S				1. Stayman		

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ KJ10543		2NT	Pass	3♥
Vul: Both	♥ AK82	♥ 1095	Pass	3♠	Pass	4♠
North HCP: 20	♦ KQ4	♦ 7	AP			
South HCP: 5	♣ Q3	♣ J104				
Contract: 4♠ N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ J1085	♠ AQ				2NT
Vul: None	♥ J98	♥ A54				
North HCP: 4	♦ 7	♦ KQJ86	AP			
South HCP: 20	♣ Q10976	♣ KJ2				
Contract: 2N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A73		2NT	Pass	4NT ¹
Vul: NS	♥ AK	♥ J103	AP			
North HCP: 20	♦ K5	♦ Q1063	1. Quantitative 4NT			
South HCP: 11	♣ KQ1087	♣ A63				
Contract: 4N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A5				2NT
Vul: EW	♥ KQJ7	♥ A1052	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 9853	♦ AQJ6	Pass	4♥	AP	
South HCP: 20	♣ 10763	♣ KQ5				
Contract: 4♥ S				1. Stayman		

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ 1092		2NT	Pass	3NT
Vul: None	♥ AKJ	♥ 32	AP			
North HCP: 20	♦ J65	♦ 9872				
South HCP: 5	♣ A87	♣ KQ104				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 295	♠ 875	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ 865	Partner bids first.
HCP: 0	♣ 86432	

Board: 296	♠ Q52	The opponents are silent.
Dealer: N	♥ AKJ87	
Vul: EW	♦ A86	You bid first.
HCP: 21	♣ AK	

Board: 297	♠ 953	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: Both	♦ KQ9	Partner bids first.
HCP: 9	♣ Q92	

Board: 298	♠ A7	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: NS	♦ A1065	You bid first.
HCP: 20	♣ AJ3	

Board: 299	♠ QJ632	The opponents are silent.
Dealer: S	♥ K52	
Vul: EW	♦ 974	Partner bids first.
HCP: 6	♣ 87	

Board: 300	♠ QJ73	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ AK109	You bid first.
HCP: 20	♣ A6	

20-21 Notrump Opening Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ K63				2NT
Vul: NS	♥ 75	♥ J8				
North HCP: 0	♦ 865	♦ AKQ9	AP			
South HCP: 20	♣ 86432	♣ AQJ10				
Contract: 2N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A		2NT	Pass	3♣ ¹
Vul: EW	♥ AKJ87	♥ Q1062	Pass	3♥	Pass	4♥
North HCP: 21	♦ A86	♦ 10742	AP			
South HCP: 7	♣ AK	♣ J875	1. Stayman			
Contract: 4♥ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A107				2NT
Vul: Both	♥ Q1032	♥ AK9	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KQ9	♦ J6	Pass	3NT	AP	
South HCP: 20	♣ Q92	♣ AKJ87	1. Stayman			
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 863		2NT	Pass	3♦
Vul: NS	♥ AQJ8	♥ K7632	Pass	4♥ ¹	AP	
North HCP: 20	♦ A1065	♦ 9873	1. Super acceptance after NT			
South HCP: 3	♣ AJ3	♣ 5				
Contract: 4♥ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK9				2NT
Vul: EW	♥ K52	♥ A86	Pass	3♥	Pass	3♠
North HCP: 6	♦ 974	♦ A85	Pass	3NT	Pass	4♠
South HCP: 21	♣ 87	♣ AQ42	AP			
Contract: 4♠ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ 62		2NT	Pass	3NT
Vul: Both	♥ AQ2	♥ K10	AP			
North HCP: 20	♦ AK109	♦ Q8654				
South HCP: 8	♣ A6	♣ K743				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 295	♠ K63	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ AKQ9	You bid first.
HCP: 20	♣ AQJ10	

Board: 296	♠ A	The opponents are silent.
Dealer: N	♥ Q1062	
Vul: EW	♦ 10742	Partner bids first.
HCP: 7	♣ J875	

Board: 297	♠ A107	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ J6	You bid first.
HCP: 20	♣ AKJ87	

Board: 298	♠ 863	The opponents are silent.
Dealer: N	♥ K7632	
Vul: NS	♦ 9873	Partner bids first.
HCP: 3	♣ 5	

Board: 299	♠ AK9	The opponents are silent.
Dealer: S	♥ A86	
Vul: EW	♦ A85	You bid first.
HCP: 21	♣ AQ42	

Board: 300	♠ 62	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ Q8654	Partner bids first.
HCP: 8	♣ K743	

20-21 Notrump Opening Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ K63				2NT
Vul: NS	♥ 75	♥ J8				
North HCP: 0	♦ 865	♦ AKQ9	AP			
South HCP: 20	♣ 86432	♣ AQJ10				
Contract: 2N S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A		2NT	Pass	3♣ ¹
Vul: EW	♥ AKJ87	♥ Q1062	Pass	3♥	Pass	4♥
North HCP: 21	♦ A86	♦ 10742	AP			
South HCP: 7	♣ AK	♣ J875	1. Stayman			
Contract: 4♥ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A107				2NT
Vul: Both	♥ Q1032	♥ AK9	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ KQ9	♦ J6	Pass	3NT	AP	
South HCP: 20	♣ Q92	♣ AKJ87	1. Stayman			
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ 863		2NT	Pass	3♦
Vul: NS	♥ AQJ8	♥ K7632	Pass	4♥ ¹	AP	
North HCP: 20	♦ A1065	♦ 9873	1. Super acceptance after NT			
South HCP: 3	♣ AJ3	♣ 5				
Contract: 4♥ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ QJ632	♠ AK9				2NT
Vul: EW	♥ K52	♥ A86	Pass	3♥	Pass	3♠
North HCP: 6	♦ 974	♦ A85	Pass	3NT	Pass	4♠
South HCP: 21	♣ 87	♣ AQ42	AP			
Contract: 4♠ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ QJ73	♠ 62		2NT	Pass	3NT
Vul: Both	♥ AQ2	♥ K10	AP			
North HCP: 20	♦ AK109	♦ Q8654				
South HCP: 8	♣ A6	♣ K743				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 301	♠ J95	The opponents are silent.
Dealer: S	♥ K32	
Vul: None	♦ J542	Partner bids first.
HCP: 5	♣ 943	

Board: 302	♠ AK10	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ A962	You bid first.
HCP: 20	♣ KQ10	

Board: 303	♠ A975	The opponents are silent.
Dealer: S	♥ 54	
Vul: Both	♦ K982	Partner bids first.
HCP: 10	♣ K84	

Board: 304	♠ A106	The opponents are silent.
Dealer: N	♥ AK98	
Vul: None	♦ KQ73	You bid first.
HCP: 21	♣ KQ	

Board: 305	♠ J64	The opponents are silent.
Dealer: S	♥ 9653	
Vul: NS	♦ 82	Partner bids first.
HCP: 4	♣ K875	

Board: 306	♠ AKJ3	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: Both	♦ A7	You bid first.
HCP: 21	♣ AJ7	

20-21 Notrump Opening Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AKQ4				2NT
Vul: None	♥ K32	♥ Q8				
North HCP: 5	♦ J542	♦ KQ83	Pass	3NT	AP	
South HCP: 21	♣ 943	♣ KQ8				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 95		2NT	Pass	3♣ ¹
Vul: EW	♥ A96	♥ K532	Pass	3♦	Pass	3NT
North HCP: 20	♦ A962	♦ Q1083	AP			
South HCP: 5	♣ KQ10	♣ 653	1. Stayman			
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: Both	♥ 54	♥ KQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9	1. Stayman			
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 8532				
Vul: None	♥ AK98	♥ Q1054		2NT	AP	
North HCP: 21	♦ KQ73	♦ 8642				
South HCP: 3	♣ KQ	♣ J				
Contract: 2N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A2				2NT
Vul: NS	♥ 9653	♥ A2				
North HCP: 4	♦ 82	♦ AKJ64	AP			
South HCP: 20	♣ K875	♣ A942				
Contract: 2N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q2		2NT	Pass	3♦
Vul: Both	♥ KJ105	♥ A7432	Pass	4♥ ¹	AP	
North HCP: 21	♦ A7	♦ QJ4	1. Super acceptance after NT			
South HCP: 9	♣ AJ7	♣ 653				
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 301	♠ AKQ4	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ KQ83	You bid first.
HCP: 21	♣ KQ8	

Board: 302	♠ 95	The opponents are silent.
Dealer: N	♥ K532	
Vul: EW	♦ Q1083	Partner bids first.
HCP: 5	♣ 653	

Board: 303	♠ KQ8	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: Both	♦ A107	You bid first.
HCP: 20	♣ AJ9	

Board: 304	♠ 8532	The opponents are silent.
Dealer: N	♥ Q1054	
Vul: None	♦ 8642	Partner bids first.
HCP: 3	♣ J	

Board: 305	♠ A2	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ AKJ64	You bid first.
HCP: 20	♣ A942	

Board: 306	♠ Q2	The opponents are silent.
Dealer: N	♥ A7432	
Vul: Both	♦ QJ4	Partner bids first.
HCP: 9	♣ 653	

20-21 Notrump Opening Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AKQ4				2NT
Vul: None	♥ K32	♥ Q8				
North HCP: 5	♦ J542	♦ KQ83	Pass	3NT	AP	
South HCP: 21	♣ 943	♣ KQ8				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 95		2NT	Pass	3♣ ¹
Vul: EW	♥ A96	♥ K532	Pass	3♦	Pass	3NT
North HCP: 20	♦ A962	♦ Q1083	AP			
South HCP: 5	♣ KQ10	♣ 653	1. Stayman			
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ KQ8				2NT
Vul: Both	♥ 54	♥ KQJ9	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ K982	♦ A107	Pass	3NT	AP	
South HCP: 20	♣ K84	♣ AJ9	1. Stayman			
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 8532				
Vul: None	♥ AK98	♥ Q1054		2NT	AP	
North HCP: 21	♦ KQ73	♦ 8642				
South HCP: 3	♣ KQ	♣ J				
Contract: 2N N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ A2				2NT
Vul: NS	♥ 9653	♥ A2				
North HCP: 4	♦ 82	♦ AKJ64	AP			
South HCP: 20	♣ K875	♣ A942				
Contract: 2N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q2		2NT	Pass	3♦
Vul: Both	♥ KJ105	♥ A7432	Pass	4♥ ¹	AP	
North HCP: 21	♦ A7	♦ QJ4	1. Super acceptance after NT			
South HCP: 9	♣ AJ7	♣ 653				
Contract: 4♥ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 307	♠ Q82	The opponents are silent.
Dealer: S	♥ 986	
Vul: None	♦ 3	Partner bids first.
HCP: 5	♣ K86432	

Board: 308	♠ A6	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ A42	You bid first.
HCP: 21	♣ AK963	

Board: 309	♠ K93	The opponents are silent.
Dealer: S	♥ 1097632	
Vul: EW	♦ 3	Partner bids first.
HCP: 6	♣ QJ4	

Board: 310	♠ A108	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ Q1052	

Board: 311	♠ KJ10953	The opponents are silent.
Dealer: S	♥ 98	
Vul: NS	♦ A873	Partner bids first.
HCP: 8	♣ 9	

Board: 312	♠ KJ4	The opponents are silent.
Dealer: N	♥ AK103	
Vul: EW	♦ A106	You bid first.
HCP: 21	♣ AQ4	

20-21 Notrump Opening Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK73				2NT
Vul: None	♥ 986	♥ AJ75				
North HCP: 5	♦ 3	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ K86432	♣ Q97				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ43		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ9	♥ K862	Pass	3♦	Pass	3NT
North HCP: 21	♦ A42	♦ Q10	AP			
South HCP: 9	♣ AK963	♣ J82	1. Stayman			
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ A105				2NT
Vul: EW	♥ 1097632	♥ AK8	Pass	3♦	Pass	3♥
North HCP: 6	♦ 3	♦ AK1096	Pass	4♥	AP	
South HCP: 21	♣ QJ4	♣ K3				
Contract: 4♥ S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 965				
Vul: None	♥ AK8	♥ 965		2NT	AP	
North HCP: 20	♦ AK2	♦ Q1085				
South HCP: 3	♣ Q1052	♣ J98				
Contract: 2N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ KJ10953	♠ A62	Pass	4♥ ¹	Pass	4♠
Vul: NS	♥ 98	♥ A1054	Pass	4NT ²	Pass	5♣
North HCP: 8	♦ A873	♦ KQ2	Pass	5♦	Pass	5♠
South HCP: 20	♣ 9	♣ AK5	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 312

Dealer: N

Vul: EW

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ KJ4

♥ AK103

♦ A106

♣ AQ4

South:

♠ 1053

♥ 764

♦ K32

♣ 10652

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump Opening

Board: 307	♠ AK73	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: None	♦ AK	You bid first.
HCP: 21	♣ Q97	

Board: 308	♠ QJ43	The opponents are silent.
Dealer: N	♥ K862	
Vul: NS	♦ Q10	Partner bids first.
HCP: 9	♣ J82	

Board: 309	♠ A105	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ AK1096	You bid first.
HCP: 21	♣ K3	

Board: 310	♠ 965	The opponents are silent.
Dealer: N	♥ 965	
Vul: None	♦ Q1085	Partner bids first.
HCP: 3	♣ J98	

Board: 311	♠ A62	The opponents are silent.
Dealer: S	♥ A1054	
Vul: NS	♦ KQ2	You bid first.
HCP: 20	♣ AK5	

Board: 312	♠ 1053	The opponents are silent.
Dealer: N	♥ 764	
Vul: EW	♦ K32	Partner bids first.
HCP: 3	♣ 10652	

20-21 Notrump Opening Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK73				2NT
Vul: None	♥ 986	♥ AJ75				
North HCP: 5	♦ 3	♦ AK	Pass	3NT	AP	
South HCP: 21	♣ K86432	♣ Q97				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ43		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ9	♥ K862	Pass	3♦	Pass	3NT
North HCP: 21	♦ A42	♦ Q10	AP			
South HCP: 9	♣ AK963	♣ J82	1. Stayman			
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ A105				2NT
Vul: EW	♥ 1097632	♥ AK8	Pass	3♦	Pass	3♥
North HCP: 6	♦ 3	♦ AK1096	Pass	4♥	AP	
South HCP: 21	♣ QJ4	♣ K3				
Contract: 4♥ S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ 965				
Vul: None	♥ AK8	♥ 965		2NT	AP	
North HCP: 20	♦ AK2	♦ Q1085				
South HCP: 3	♣ Q1052	♣ J98				
Contract: 2N N						

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ KJ10953	♠ A62	Pass	4♥ ¹	Pass	4♠
Vul: NS	♥ 98	♥ A1054	Pass	4NT ²	Pass	5♣
North HCP: 8	♦ A873	♦ KQ2	Pass	5♦	Pass	5♠
South HCP: 20	♣ 9	♣ AK5	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 312

Dealer: N

Vul: EW

North HCP: 21

South HCP: 3

Contract: 2N N

North:

♠ KJ4

♥ AK103

♦ A106

♣ AQ4

South:

♠ 1053

♥ 764

♦ K32

♣ 10652

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump Opening

Board: 313	♠ Q985	The opponents are silent.
Dealer: S	♥ K862	
Vul: Both	♦ A83	Partner bids first.
HCP: 9	♣ 54	

Board: 314	♠ A52	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ KJ765	You bid first.
HCP: 20	♣ AJ5	

Board: 315	♠ 732	The opponents are silent.
Dealer: S	♥ 9642	
Vul: EW	♦ 97542	Partner bids first.
HCP: 3	♣ K	

Board: 316	♠ AKJ7	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ Q8	You bid first.
HCP: 21	♣ AKQJ9	

Board: 317	♠ J85	The opponents are silent.
Dealer: S	♥ A1093	
Vul: None	♦ K95	Partner bids first.
HCP: 8	♣ 1087	

Board: 318	♠ AKQ6	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ AJ103	You bid first.
HCP: 21	♣ K9	

20-21 Notrump Opening Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ AKJ6				2NT
Vul: Both	♥ K862	♥ A7	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ A83	♦ K4	Pass	4♠	AP	
South HCP: 20	♣ 54	♣ AJ632	1. Stayman			
Contract: 4♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ J864		2NT	Pass	3♣ ¹
Vul: NS	♥ AK	♥ —	Pass	3♦	Pass	3NT
North HCP: 20	♦ KJ765	♦ AQ984	AP			
South HCP: 7	♣ AJ5	♣ 9876	1. Stayman			
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK6				2NT
Vul: EW	♥ 9642	♥ A53				
North HCP: 3	♦ 97542	♦ KQ8	AP			
South HCP: 20	♣ K	♣ A987				
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q4		2NT	Pass	3♣ ¹
Vul: Both	♥ J10	♥ A953	Pass	3♠	Pass	3NT
North HCP: 21	♦ Q8	♦ J6542	AP			
South HCP: 7	♣ AKQJ9	♣ 42	1. Stayman			
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AKQ7				2NT
Vul: None	♥ A1093	♥ KJ	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ K95	♦ J842	Pass	3NT	AP	
South HCP: 21	♣ 1087	♣ AK2	1. Stayman			
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 4		2NT	Pass	3♦
Vul: EW	♥ A86	♥ Q97542	Pass	3♥	Pass	6♥
North HCP: 21	♦ AJ103	♦ KQ854	AP			
South HCP: 7	♣ K9	♣ 2				
Contract: 6♥ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 313	♠ AKJ6	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ K4	You bid first.
HCP: 20	♣ AJ632	

Board: 314	♠ J864	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AQ984	Partner bids first.
HCP: 7	♣ 9876	

Board: 315	♠ AK6	The opponents are silent.
Dealer: S	♥ A53	
Vul: EW	♦ KQ8	You bid first.
HCP: 20	♣ A987	

Board: 316	♠ Q4	The opponents are silent.
Dealer: N	♥ A953	
Vul: Both	♦ J6542	Partner bids first.
HCP: 7	♣ 42	

Board: 317	♠ AKQ7	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ J842	You bid first.
HCP: 21	♣ AK2	

Board: 318	♠ 4	The opponents are silent.
Dealer: N	♥ Q97542	
Vul: EW	♦ KQ854	Partner bids first.
HCP: 7	♣ 2	

20-21 Notrump Opening Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ AKJ6				2NT
Vul: Both	♥ K862	♥ A7	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ A83	♦ K4	Pass	4♠	AP	
South HCP: 20	♣ 54	♣ AJ632	1. Stayman			
Contract: 4♠ S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ J864		2NT	Pass	3♣ ¹
Vul: NS	♥ AK	♥ —	Pass	3♦	Pass	3NT
North HCP: 20	♦ KJ765	♦ AQ984	AP			
South HCP: 7	♣ AJ5	♣ 9876	1. Stayman			
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK6				2NT
Vul: EW	♥ 9642	♥ A53				
North HCP: 3	♦ 97542	♦ KQ8	AP			
South HCP: 20	♣ K	♣ A987				
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q4		2NT	Pass	3♣ ¹
Vul: Both	♥ J10	♥ A953	Pass	3♠	Pass	3NT
North HCP: 21	♦ Q8	♦ J6542	AP			
South HCP: 7	♣ AKQJ9	♣ 42	1. Stayman			
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AKQ7				2NT
Vul: None	♥ A1093	♥ KJ	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ K95	♦ J842	Pass	3NT	AP	
South HCP: 21	♣ 1087	♣ AK2	1. Stayman			
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 4		2NT	Pass	3♦
Vul: EW	♥ A86	♥ Q97542	Pass	3♥	Pass	6♥
North HCP: 21	♦ AJ103	♦ KQ854	AP			
South HCP: 7	♣ K9	♣ 2				
Contract: 6♥ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 319	♠ 10976	The opponents are silent.
Dealer: S	♥ J1085	
Vul: Both	♦ J64	Partner bids first.
HCP: 2	♣ 82	

Board: 320	♠ KJ8	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ AQ5	You bid first.
HCP: 21	♣ AKJ5	

Board: 321	♠ QJ863	The opponents are silent.
Dealer: S	♥ 107	
Vul: NS	♦ 983	Partner bids first.
HCP: 3	♣ 642	

Board: 322	♠ A864	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ KJ93	You bid first.
HCP: 20	♣ AJ	

Board: 323	♠ 108732	The opponents are silent.
Dealer: S	♥ 92	
Vul: None	♦ A987	Partner bids first.
HCP: 8	♣ A8	

Board: 324	♠ AJ7	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ K75	You bid first.
HCP: 20	♣ AJ93	

20-21 Notrump Opening Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ KQ83				2NT
Vul: Both	♥ J1085	♥ AKQ7				
North HCP: 2	♦ J64	♦ A95	AP			
South HCP: 21	♣ 82	♣ QJ				
Contract: 2N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 106				
Vul: None	♥ K82	♥ Q93		2NT	AP	
North HCP: 21	♦ AQ5	♦ J64				
South HCP: 3	♣ AKJ5	♣ 109864				
Contract: 2N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ QJ863	♠ K1094				2NT
Vul: NS	♥ 107	♥ A4	Pass	3♥	Pass	4♠ ¹
North HCP: 3	♦ 983	♦ AKQ	AP			
South HCP: 20	♣ 642	♣ KJ95				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K2		2NT	Pass	3♣ ¹
Vul: Both	♥ AK9	♥ 10873	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ93	♦ 8652	AP			
South HCP: 5	♣ AJ	♣ Q104				
Contract: 3N N						

1. Stayman

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 108732	♠ AKQ4				2NT
Vul: None	♥ 92	♥ AJ	Pass	3♥	Pass	4♠ ¹
North HCP: 8	♦ A987	♦ K4	Pass	4NT ²	Pass	5♣
South HCP: 21	♣ A8	♣ KJ762	Pass	5♦	Pass	6♣
Contract: 6♠ S			Pass	6♠	AP	

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

Board: 324

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AJ7

♥ AQJ

♦ K75

♣ AJ93

South:

♠ 1052

♥ 742

♦ Q104

♣ Q842

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump Opening

Board: 319	♠ KQ83	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ A95	You bid first.
HCP: 21	♣ QJ	

Board: 320	♠ 106	The opponents are silent.
Dealer: N	♥ Q93	
Vul: None	♦ J64	Partner bids first.
HCP: 3	♣ 109864	

Board: 321	♠ K1094	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ KJ95	

Board: 322	♠ K2	The opponents are silent.
Dealer: N	♥ 10873	
Vul: Both	♦ 8652	Partner bids first.
HCP: 5	♣ Q104	

Board: 323	♠ AKQ4	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K4	You bid first.
HCP: 21	♣ KJ762	

Board: 324	♠ 1052	The opponents are silent.
Dealer: N	♥ 742	
Vul: NS	♦ Q104	Partner bids first.
HCP: 4	♣ Q842	

20-21 Notrump Opening Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ KQ83				2NT
Vul: Both	♥ J1085	♥ AKQ7				
North HCP: 2	♦ J64	♦ A95	AP			
South HCP: 21	♣ 82	♣ QJ				
Contract: 2N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 106				
Vul: None	♥ K82	♥ Q93		2NT	AP	
North HCP: 21	♦ AQ5	♦ J64				
South HCP: 3	♣ AKJ5	♣ 109864				
Contract: 2N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ QJ863	♠ K1094				2NT
Vul: NS	♥ 107	♥ A4	Pass	3♥	Pass	4♠ ¹
North HCP: 3	♦ 983	♦ AKQ	AP			
South HCP: 20	♣ 642	♣ KJ95				
Contract: 4♠ S						

1. Super acceptance after NT

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A864	♠ K2		2NT	Pass	3♣ ¹
Vul: Both	♥ AK9	♥ 10873	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ93	♦ 8652	AP			
South HCP: 5	♣ AJ	♣ Q104				
Contract: 3N N						

1. Stayman

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 108732	♠ AKQ4				2NT
Vul: None	♥ 92	♥ AJ	Pass	3♥	Pass	4♠ ¹
North HCP: 8	♦ A987	♦ K4	Pass	4NT ²	Pass	5♣
South HCP: 21	♣ A8	♣ KJ762	Pass	5♦	Pass	6♣
Contract: 6♠ S			Pass	6♠	AP	

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

Board: 324

Dealer: N

Vul: NS

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AJ7

♥ AQJ

♦ K75

♣ AJ93

South:

♠ 1052

♥ 742

♦ Q104

♣ Q842

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump Opening

Board: 325	♠ J52	The opponents are silent.
Dealer: S	♥ 653	
Vul: EW	♦ J10974	Partner bids first.
HCP: 2	♣ 95	

Board: 326	♠ AQ94	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ K8	You bid first.
HCP: 20	♣ KQ107	

Board: 327	♠ J7	The opponents are silent.
Dealer: S	♥ J752	
Vul: NS	♦ AK872	Partner bids first.
HCP: 10	♣ J3	

Board: 328	♠ AQ	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ AQ972	

Board: 329	♠ K108	The opponents are silent.
Dealer: S	♥ AK9872	
Vul: Both	♦ 3	Partner bids first.
HCP: 15	♣ AJ7	

Board: 330	♠ AJ763	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ 532	You bid first.
HCP: 20	♣ AK	

20-21 Notrump Opening Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A93				2NT
Vul: EW	♥ 653	♥ A92				
North HCP: 2	♦ J10974	♦ AQ3	AP			
South HCP: 21	♣ 95	♣ AK103				
Contract: 2N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ J10876				
Vul: None	♥ AQ9	♥ 82		2NT	Pass	3♥
North HCP: 20	♦ K8	♦ J1092	Pass	4♠ ¹	AP	
South HCP: 3	♣ KQ107	♣ J9				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AK2				2NT
Vul: NS	♥ J752	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AK872	♦ J1064	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ6				
Contract: 3N S						

1. Stayman

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ				
Vul: EW	♥ J2	♥ AQ1094		2NT	Pass	3♦
North HCP: 20	♦ AK85	♦ Q103	Pass	3♥	Pass	5NT
South HCP: 16	♣ AQ972	♣ KJ4	Pass	6NT	AP	
Contract: 6N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ A6				2NT
Vul: Both	♥ AK9872	♥ QJ	Pass	4♦ ¹	Pass	4♥
North HCP: 15	♦ 3	♦ AKQJ10	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ AJ7	♣ K853	Pass	7NT	AP	
Contract: 7N S						

1. Texas
2. Blackwood 0314, for ♥

Board: 330

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ AJ763

♥ AKJ

♦ 532

♣ AK

South:

♠ 108

♥ Q7653

♦ KQ987

♣ 8

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

Pass	4♥	AP	
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South hands (Practice Page)

20-21 Notrump Opening

Board: 325	♠ A93	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ AQ3	You bid first.
HCP: 21	♣ AK103	
Board: 326	♠ J10876	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ J1092	Partner bids first.
HCP: 3	♣ J9	
Board: 327	♠ AK2	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ J1064	You bid first.
HCP: 21	♣ AQ6	
Board: 328	♠ KJ	The opponents are silent.
Dealer: N	♥ AQ1094	
Vul: EW	♦ Q103	Partner bids first.
HCP: 16	♣ KJ4	
Board: 329	♠ A6	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ AKQJ10	You bid first.
HCP: 20	♣ K853	
Board: 330	♠ 108	The opponents are silent.
Dealer: N	♥ Q7653	
Vul: NS	♦ KQ987	Partner bids first.
HCP: 7	♣ 8	

20-21 Notrump Opening Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A93				2NT
Vul: EW	♥ 653	♥ A92				
North HCP: 2	♦ J10974	♦ AQ3	AP			
South HCP: 21	♣ 95	♣ AK103				
Contract: 2N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ J10876				
Vul: None	♥ AQ9	♥ 82		2NT	Pass	3♥
North HCP: 20	♦ K8	♦ J1092	Pass	4♠ ¹	AP	
South HCP: 3	♣ KQ107	♣ J9				
Contract: 4♠ N						

1. Super acceptance after NT

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AK2				2NT
Vul: NS	♥ J752	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 10	♦ AK872	♦ J1064	Pass	3NT	AP	
South HCP: 21	♣ J3	♣ AQ6				
Contract: 3N S						

1. Stayman

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ				
Vul: EW	♥ J2	♥ AQ1094		2NT	Pass	3♦
North HCP: 20	♦ AK85	♦ Q103	Pass	3♥	Pass	5NT
South HCP: 16	♣ AQ972	♣ KJ4	Pass	6NT	AP	
Contract: 6N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ A6				2NT
Vul: Both	♥ AK9872	♥ QJ	Pass	4♦ ¹	Pass	4♥
North HCP: 15	♦ 3	♦ AKQJ10	Pass	4NT ²	Pass	5♠
South HCP: 20	♣ AJ7	♣ K853	Pass	7NT	AP	
Contract: 7N S						

1. Texas
2. Blackwood 0314, for ♥

Board: 330

Dealer: N

Vul: NS

North HCP: 20

South HCP: 7

Contract: 4♥ N

North:

♠ AJ763

♥ AKJ

♦ 532

♣ AK

South:

♠ 108

♥ Q7653

♦ KQ987

♣ 8

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

Pass	4♥	AP	
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North hands (Practice Page)

20-21 Notrump Opening

Board: 331	♠ J6	The opponents are silent.
Dealer: S	♥ J10854	
Vul: EW	♦ AJ2	Partner bids first.
HCP: 10	♣ QJ7	
Board: 332	♠ AQ32	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ K63	You bid first.
HCP: 20	♣ AK5	
Board: 333	♠ 872	The opponents are silent.
Dealer: S	♥ J9652	
Vul: None	♦ A5	Partner bids first.
HCP: 8	♣ K82	
Board: 334	♠ Q106	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ Q74	You bid first.
HCP: 20	♣ AKQ8	
Board: 335	♠ K642	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ Q983	Partner bids first.
HCP: 11	♣ K64	
Board: 336	♠ 10742	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ AK43	You bid first.
HCP: 20	♣ AK	

20-21 Notrump Opening Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK3				2NT
Vul: EW	♥ J10854	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 10	♦ AJ2	♦ Q83	Pass	3NT	Pass	4♥
South HCP: 20	♣ QJ7	♣ A832	AP			
Contract: 4♥ S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ K96				
Vul: Both	♥ KJ6	♥ 532		2NT	AP	
North HCP: 20	♦ K63	♦ 1054				
South HCP: 3	♣ AK5	♣ 10943				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ5				2NT
Vul: None	♥ J9652	♥ A8	Pass	3♦	Pass	3♥
North HCP: 8	♦ A5	♦ K32	Pass	3NT	AP	
South HCP: 20	♣ K82	♣ AJ74				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ K98				
Vul: EW	♥ AK3	♥ QJ8		2NT	Pass	3NT
North HCP: 20	♦ Q74	♦ 52	AP			
South HCP: 7	♣ AKQ8	♣ J9754				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ AQ10				2NT
Vul: Both	♥ K9	♥ AQJ7	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ Q983	♦ AKJ7	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ K64	♣ 97	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 336

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ 10742

♥ KQJ

♦ AK43

♣ AK

South:

♠ KQ6

♥ 963

♦ 10652

♣ Q107

West	North	East	South
	2NT	Pass	3NT
AP			

South hands (Practice Page)

20-21 Notrump Opening

Board: 331	♠ AK3	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ Q83	You bid first.
HCP: 20	♣ A832	

Board: 332	♠ K96	The opponents are silent.
Dealer: N	♥ 532	
Vul: Both	♦ 1054	Partner bids first.
HCP: 3	♣ 10943	

Board: 333	♠ AKJ5	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ K32	You bid first.
HCP: 20	♣ AJ74	

Board: 334	♠ K98	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: EW	♦ 52	Partner bids first.
HCP: 7	♣ J9754	

Board: 335	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: Both	♦ AKJ7	You bid first.
HCP: 21	♣ 97	

Board: 336	♠ KQ6	The opponents are silent.
Dealer: N	♥ 963	
Vul: None	♦ 10652	Partner bids first.
HCP: 7	♣ Q107	

20-21 Notrump Opening Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK3				2NT
Vul: EW	♥ J10854	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 10	♦ AJ2	♦ Q83	Pass	3NT	Pass	4♥
South HCP: 20	♣ QJ7	♣ A832	AP			
Contract: 4♥ S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ K96				
Vul: Both	♥ KJ6	♥ 532		2NT	AP	
North HCP: 20	♦ K63	♦ 1054				
South HCP: 3	♣ AK5	♣ 10943				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ5				2NT
Vul: None	♥ J9652	♥ A8	Pass	3♦	Pass	3♥
North HCP: 8	♦ A5	♦ K32	Pass	3NT	AP	
South HCP: 20	♣ K82	♣ AJ74				
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♠ K98				
Vul: EW	♥ AK3	♥ QJ8		2NT	Pass	3NT
North HCP: 20	♦ Q74	♦ 52	AP			
South HCP: 7	♣ AKQ8	♣ J9754				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ AQ10				2NT
Vul: Both	♥ K9	♥ AQJ7	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ Q983	♦ AKJ7	Pass	4NT ²	Pass	6NT
South HCP: 21	♣ K64	♣ 97	AP			
Contract: 6N S			1. Stayman			
			2. Quantitative 4NT			

Board: 336

Dealer: N

Vul: None

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ 10742

♥ KQJ

♦ AK43

♣ AK

South:

♠ KQ6

♥ 963

♦ 10652

♣ Q107

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump Opening

Board: 337	♠ 65	The opponents are silent.
Dealer: S	♥ QJ8643	
Vul: NS	♦ 96	Partner bids first.
HCP: 3	♣ 1053	

Board: 338	♠ Q765	East Bids 3♠ if possible.
Dealer: N	♥ AK10	
Vul: Both	♦ KQ74	You bid first.
HCP: 20	♣ AQ	

Board: 339	♠ K864	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ Q432	Partner bids first.
HCP: 13	♣ AJ73	

Board: 340	♠ QJ93	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ AK53	

Board: 341	♠ Q75	The opponents are silent.
Dealer: S	♥ 98632	
Vul: EW	♦ 106	Partner bids first.
HCP: 4	♣ Q82	

Board: 342	♠ Q6	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: None	♦ A8	You bid first.
HCP: 21	♣ AK984	

20-21 Notrump Opening Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQJ				2NT
Vul: NS	♥ QJ8643	♥ A1072	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 96	♦ AQ7	AP			
South HCP: 20	♣ 1053	♣ K87	1. Texas			
Contract: 4♥ S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ —				
Vul: Both	♥ AK10	♥ 986543		2NT	3♠	4♥
North HCP: 20	♦ KQ74	♦ 1032	AP			
South HCP: 1	♣ AQ	♣ J874				
Contract: 4♥ S						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ A1095				2NT
Vul: None	♥ K	♥ AQ95	Pass	3♣ ¹	Pass	3NT ²
North HCP: 13	♦ Q432	♦ AK5	Pass	6NT	AP	
South HCP: 20	♣ AJ73	♣ K10	1. Stayman			
Contract: 6N S			2. both majors			

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ QJ93	♠ AK52		2NT	Pass	3♣ ¹
Vul: NS	♥ A10	♥ 87	Pass	3♠	Pass	6♠
North HCP: 20	♦ AQ5	♦ K107	AP			
South HCP: 13	♣ AK53	♣ QJ74	1. Stayman			
Contract: 6♠ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK				2NT
Vul: EW	♥ 98632	♥ AQ104	Pass	3♦	Pass	4♥ ¹
North HCP: 4	♦ 106	♦ AQ2	AP			
South HCP: 20	♣ Q82	♣ J965	1. Super acceptance after NT			
Contract: 4♥ S						

Board: 342

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ Q6

♥ AKJ7

♦ A8

♣ AK984

South:

♠ K

♥ 109842

♦ KQ1042

♣ Q10

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 337	♠ AQJ	The opponents are silent.
Dealer: S	♥ A1072	
Vul: NS	♦ AQ7	You bid first.
HCP: 20	♣ K87	

Board: 338	♠ —	East Bids 3♠ if possible.
Dealer: N	♥ 986543	
Vul: Both	♦ 1032	Partner bids first.
HCP: 1	♣ J874	

Board: 339	♠ A1095	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ K10	

Board: 340	♠ AK52	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ K107	Partner bids first.
HCP: 13	♣ QJ74	

Board: 341	♠ AK	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ J965	

Board: 342	♠ K	The opponents are silent.
Dealer: N	♥ 109842	
Vul: None	♦ KQ1042	Partner bids first.
HCP: 10	♣ Q10	

20-21 Notrump Opening Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQJ				2NT
Vul: NS	♥ QJ8643	♥ A1072	Pass	4♦ ¹	Pass	4♥
North HCP: 3	♦ 96	♦ AQ7	AP			
South HCP: 20	♣ 1053	♣ K87	1. Texas			
Contract: 4♥ S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ —				
Vul: Both	♥ AK10	♥ 986543		2NT	3♠	4♥
North HCP: 20	♦ KQ74	♦ 1032	AP			
South HCP: 1	♣ AQ	♣ J874				
Contract: 4♥ S						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ A1095				2NT
Vul: None	♥ K	♥ AQ95	Pass	3♣ ¹	Pass	3NT ²
North HCP: 13	♦ Q432	♦ AK5	Pass	6NT	AP	
South HCP: 20	♣ AJ73	♣ K10	1. Stayman			
Contract: 6N S			2. both majors			

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ QJ93	♠ AK52		2NT	Pass	3♣ ¹
Vul: NS	♥ A10	♥ 87	Pass	3♠	Pass	6♠
North HCP: 20	♦ AQ5	♦ K107	AP			
South HCP: 13	♣ AK53	♣ QJ74	1. Stayman			
Contract: 6♠ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AK				2NT
Vul: EW	♥ 98632	♥ AQ104	Pass	3♦	Pass	4♥ ¹
North HCP: 4	♦ 106	♦ AQ2	AP			
South HCP: 20	♣ Q82	♣ J965	1. Super acceptance after NT			
Contract: 4♥ S						

Board: 342

Dealer: N

Vul: None

North HCP: 21

South HCP: 10

Contract: 4♥ N

North:

♠ Q6

♥ AKJ7

♦ A8

♣ AK984

South:

♠ K

♥ 109842

♦ KQ1042

♣ Q10

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 343	♠ KJ64	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ K108754	Partner bids first.
HCP: 8	♣ J7	
Board: 344	♠ AKJ2	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: EW	♦ J10	You bid first.
HCP: 21	♣ AQ2	
Board: 345	♠ —	The opponents are silent.
Dealer: S	♥ K9875	
Vul: Both	♦ QJ95	Partner bids first.
HCP: 6	♣ 8742	
Board: 346	♠ A974	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ AQJ8	
Board: 347	♠ Q95	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ Q1042	Partner bids first.
HCP: 10	♣ J73	
Board: 348	♠ A874	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ AKJ8	You bid first.
HCP: 20	♣ K94	

20-21 Notrump Opening Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ KJ64	♠ A97				2NT
Vul: NS	♥ 10	♥ AQ73	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K108754	♦ A62	Pass	3NT	AP	
South HCP: 21	♣ J7	♣ AK4	1. Stayman			
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 97654				
Vul: EW	♥ AQ98	♥ 532		2NT	Pass	3♥
North HCP: 21	♦ J10	♦ Q2	Pass	4♠ ¹	AP	
South HCP: 5	♣ AQ2	♣ K85	1. Super acceptance after NT			
Contract: 4♠ N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ4				2NT
Vul: Both	♥ K9875	♥ AQ62	Pass	3♦	Pass	4♥ ¹
North HCP: 6	♦ QJ95	♦ K2	AP			
South HCP: 20	♣ 8742	♣ AK65	1. Super acceptance after NT			
Contract: 4♥ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ A974	♠ 106				
Vul: EW	♥ A103	♥ J9542		2NT	Pass	3♦
North HCP: 21	♦ AQ	♦ 93	Pass	3♥	AP	
South HCP: 1	♣ AQJ8	♣ 10652				
Contract: 3♥ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AK873				
Vul: Both	♥ AJ8	♥ K4				2NT
North HCP: 10	♦ Q1042	♦ K3	Pass	3NT	AP	
South HCP: 20	♣ J73	♣ AK94				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ QJ52				
Vul: None	♥ KQ	♥ 10965		2NT	AP	
North HCP: 20	♦ AKJ8	♦ 7532				
South HCP: 3	♣ K94	♣ 10				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 343	♠ A97	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: NS	♦ A62	You bid first.
HCP: 21	♣ AK4	

Board: 344	♠ 97654	The opponents are silent.
Dealer: N	♥ 532	
Vul: EW	♦ Q2	Partner bids first.
HCP: 5	♣ K85	

Board: 345	♠ KJ4	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: Both	♦ K2	You bid first.
HCP: 20	♣ AK65	

Board: 346	♠ 106	The opponents are silent.
Dealer: N	♥ J9542	
Vul: EW	♦ 93	Partner bids first.
HCP: 1	♣ 10652	

Board: 347	♠ AK873	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ K3	You bid first.
HCP: 20	♣ AK94	

Board: 348	♠ QJ52	The opponents are silent.
Dealer: N	♥ 10965	
Vul: None	♦ 7532	Partner bids first.
HCP: 3	♣ 10	

20-21 Notrump Opening Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ KJ64	♠ A97				2NT
Vul: NS	♥ 10	♥ AQ73	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K108754	♦ A62	Pass	3NT	AP	
South HCP: 21	♣ J7	♣ AK4	1. Stayman			
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 97654				
Vul: EW	♥ AQ98	♥ 532		2NT	Pass	3♥
North HCP: 21	♦ J10	♦ Q2	Pass	4♠ ¹	AP	
South HCP: 5	♣ AQ2	♣ K85	1. Super acceptance after NT			
Contract: 4♠ N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ4				2NT
Vul: Both	♥ K9875	♥ AQ62	Pass	3♦	Pass	4♥ ¹
North HCP: 6	♦ QJ95	♦ K2	AP			
South HCP: 20	♣ 8742	♣ AK65	1. Super acceptance after NT			
Contract: 4♥ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ A974	♠ 106				
Vul: EW	♥ A103	♥ J9542		2NT	Pass	3♦
North HCP: 21	♦ AQ	♦ 93	Pass	3♥	AP	
South HCP: 1	♣ AQJ8	♣ 10652				
Contract: 3♥ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AK873				2NT
Vul: Both	♥ AJ8	♥ K4				
North HCP: 10	♦ Q1042	♦ K3	Pass	3NT	AP	
South HCP: 20	♣ J73	♣ AK94				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ QJ52				
Vul: None	♥ KQ	♥ 10965		2NT	AP	
North HCP: 20	♦ AKJ8	♦ 7532				
South HCP: 3	♣ K94	♣ 10				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 349	♠ AJ104	The opponents are silent.
Dealer: S	♥ 643	
Vul: EW	♦ KQ10	Partner bids first.
HCP: 11	♣ J104	

Board: 350	♠ Q7	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ KJ94	You bid first.
HCP: 20	♣ AKQJ5	

Board: 351	♠ J972	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ 9752	Partner bids first.
HCP: 1	♣ 95	

Board: 352	♠ A108	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ AKJ4	You bid first.
HCP: 21	♣ K85	

Board: 353	♠ AQ432	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ 85	Partner bids first.
HCP: 10	♣ K10983	

Board: 354	♠ AK5	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ A109	You bid first.
HCP: 20	♣ A876	

20-21 Notrump Opening Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ AJ104	♠ 93				2NT
Vul: EW	♥ 643	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ KQ10	♦ A742	Pass	6NT	AP	
South HCP: 21	♣ J104	♣ AKQ				
Contract: 6N S			1. Stayman			

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A42				
Vul: Both	♥ A2	♥ KJ4		2NT	Pass	3NT
North HCP: 20	♦ KJ94	♦ 108	AP			
South HCP: 8	♣ AKQJ5	♣ 98762				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ J972	♠ Q10				2NT
Vul: None	♥ 964	♥ K5				
North HCP: 1	♦ 9752	♦ AKQ10	AP			
South HCP: 20	♣ 95	♣ AQ643				
Contract: 2N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ QJ96		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ7	♥ J9532	Pass	3♦	Pass	3♠ ²
North HCP: 21	♦ AKJ4	♦ 10	Pass	4♥	AP	
South HCP: 7	♣ K85	♣ QJ4				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ AQ432	♠ K6				2NT
Vul: Both	♥ J	♥ AK1097	Pass	3♥	Pass	3♠
North HCP: 10	♦ 85	♦ A3	Pass	3NT	AP	
South HCP: 21	♣ K10983	♣ AQJ5				
Contract: 3N S						

Board: 354

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 4♦ S

North:

♠ AK5

♥ AJ7

♦ A109

♣ A876

South:

♠ 7

♥ Q108

♦ Q876532

♣ 104

West	North	East	South
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2NT	Pass	3♠ ¹
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Pass	3NT	Pass	4♦
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AP

1. Minor Suit Transfers after 2NT

South hands (Practice Page)

20-21 Notrump Opening

Board: 349	♠ 93	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ A742	You bid first.
HCP: 21	♣ AKQ	
Board: 350	♠ A42	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: Both	♦ 108	Partner bids first.
HCP: 8	♣ 98762	
Board: 351	♠ Q10	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ AKQ10	You bid first.
HCP: 20	♣ AQ643	
Board: 352	♠ QJ96	The opponents are silent.
Dealer: N	♥ J9532	
Vul: NS	♦ 10	Partner bids first.
HCP: 7	♣ QJ4	
Board: 353	♠ K6	The opponents are silent.
Dealer: S	♥ AK1097	
Vul: Both	♦ A3	You bid first.
HCP: 21	♣ AQJ5	
Board: 354	♠ 7	The opponents are silent.
Dealer: N	♥ Q108	
Vul: None	♦ Q876532	Partner bids first.
HCP: 4	♣ 104	

20-21 Notrump Opening Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ AJ104	♠ 93				2NT
Vul: EW	♥ 643	♥ AKJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ KQ10	♦ A742	Pass	6NT	AP	
South HCP: 21	♣ J104	♣ AKQ				
Contract: 6N S			1. Stayman			

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A42				
Vul: Both	♥ A2	♥ KJ4		2NT	Pass	3NT
North HCP: 20	♦ KJ94	♦ 108	AP			
South HCP: 8	♣ AKQJ5	♣ 98762				
Contract: 3N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ J972	♠ Q10				2NT
Vul: None	♥ 964	♥ K5				
North HCP: 1	♦ 9752	♦ AKQ10	AP			
South HCP: 20	♣ 95	♣ AQ643				
Contract: 2N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ QJ96		2NT	Pass	3♣ ¹
Vul: NS	♥ AQ7	♥ J9532	Pass	3♦	Pass	3♠ ²
North HCP: 21	♦ AKJ4	♦ 10	Pass	4♥	AP	
South HCP: 7	♣ K85	♣ QJ4				
Contract: 4♥ N			1. Stayman			
			2. SMOLEN			

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ AQ432	♠ K6				2NT
Vul: Both	♥ J	♥ AK1097	Pass	3♥	Pass	3♠
North HCP: 10	♦ 85	♦ A3	Pass	3NT	AP	
South HCP: 21	♣ K10983	♣ AQJ5				
Contract: 3N S						

Board: 354

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 4♦ S

North:

♠ AK5

♥ AJ7

♦ A109

♣ A876

South:

♠ 7

♥ Q108

♦ Q876532

♣ 104

West	North	East	South
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2NT	Pass	3♠ ¹
-----	------	-----------------

Pass	3NT	Pass	4♦
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AP

1. Minor Suit Transfers after 2NT

North hands (Practice Page)

20-21 Notrump Opening

Board: 355	♠ J	The opponents are silent.
Dealer: S	♥ QJ106	
Vul: NS	♦ KQ1053	Partner bids first.
HCP: 9	♣ 976	

Board: 356	♠ AJ98	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ Q5	

Board: 357	♠ 9763	The opponents are silent.
Dealer: S	♥ K1084	
Vul: None	♦ 76	Partner bids first.
HCP: 5	♣ Q96	

Board: 358	♠ AKJ	The opponents are silent.
Dealer: N	♥ K63	
Vul: NS	♦ AK92	You bid first.
HCP: 20	♣ Q98	

Board: 359	♠ K85	The opponents are silent.
Dealer: S	♥ 7642	
Vul: EW	♦ 852	Partner bids first.
HCP: 3	♣ 1095	

Board: 360	♠ AKQ10	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ AQ76	You bid first.
HCP: 20	♣ Q4	

20-21 Notrump Opening Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ9				2NT
Vul: NS	♥ QJ106	♥ 43	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ KQ1053	♦ J2	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ AKQJ3	1. Stayman			
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ K72				
Vul: EW	♥ AJ94	♥ K2		2NT	Pass	3NT
North HCP: 20	♦ AKJ	♦ 9653	AP			
South HCP: 6	♣ Q5	♣ 8643				
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 9763	♠ AKJ10				2NT
Vul: None	♥ K1084	♥ AJ72	Pass	3♣ ¹	Pass	3NT ²
North HCP: 5	♦ 76	♦ A105	Pass	4♠	AP	
South HCP: 20	♣ Q96	♣ K7	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 64				
Vul: NS	♥ K63	♥ QJ54		2NT	Pass	3♣ ¹
North HCP: 20	♦ AK92	♦ J76	Pass	3♦	Pass	3NT
South HCP: 8	♣ Q98	♣ A543	AP			
Contract: 3N N			1. Stayman			

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ J2				
Vul: EW	♥ 7642	♥ AK108				2NT
North HCP: 3	♦ 852	♦ AQJ10	AP			
South HCP: 20	♣ 1095	♣ KQ6				
Contract: 2N S						

Board: 360

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ10

♥ K52

♦ AQ76

♣ Q4

South:

♠ J7

♥ Q97

♦ K109543

♣ J9

West	North	East	South
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	2NT	Pass	3NT
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AP

South hands (Practice Page)

20-21 Notrump Opening

Board: 355	♠ AKQ9	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ J2	You bid first.
HCP: 20	♣ AKQJ3	
Board: 356	♠ K72	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ 9653	Partner bids first.
HCP: 6	♣ 8643	
Board: 357	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AJ72	
Vul: None	♦ A105	You bid first.
HCP: 20	♣ K7	
Board: 358	♠ 64	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: NS	♦ J76	Partner bids first.
HCP: 8	♣ A543	
Board: 359	♠ J2	The opponents are silent.
Dealer: S	♥ AK108	
Vul: EW	♦ AQJ10	You bid first.
HCP: 20	♣ KQ6	
Board: 360	♠ J7	The opponents are silent.
Dealer: N	♥ Q97	
Vul: Both	♦ K109543	Partner bids first.
HCP: 7	♣ J9	

20-21 Notrump Opening Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ9				2NT
Vul: NS	♥ QJ106	♥ 43	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ KQ1053	♦ J2	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ AKQJ3	1. Stayman			
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AJ98	♠ K72				
Vul: EW	♥ AJ94	♥ K2		2NT	Pass	3NT
North HCP: 20	♦ AKJ	♦ 9653	AP			
South HCP: 6	♣ Q5	♣ 8643				
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 9763	♠ AKJ10				2NT
Vul: None	♥ K1084	♥ AJ72	Pass	3♣ ¹	Pass	3NT ²
North HCP: 5	♦ 76	♦ A105	Pass	4♠	AP	
South HCP: 20	♣ Q96	♣ K7	1. Stayman			
Contract: 4♠ N			2. both majors			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 64				
Vul: NS	♥ K63	♥ QJ54		2NT	Pass	3♣ ¹
North HCP: 20	♦ AK92	♦ J76	Pass	3♦	Pass	3NT
South HCP: 8	♣ Q98	♣ A543	AP			
Contract: 3N N			1. Stayman			

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ J2				
Vul: EW	♥ 7642	♥ AK108				2NT
North HCP: 3	♦ 852	♦ AQJ10	AP			
South HCP: 20	♣ 1095	♣ KQ6				
Contract: 2N S						

Board: 360

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AKQ10

♥ K52

♦ AQ76

♣ Q4

South:

♠ J7

♥ Q97

♦ K109543

♣ J9

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump Opening

Board: 361	♠ Q743	The opponents are silent.
Dealer: S	♥ KJ1087	
Vul: NS	♦ A52	Partner bids first.
HCP: 10	♣ 9	
Board: 362	♠ KQ6	The opponents are silent.
Dealer: N	♥ K76	
Vul: EW	♦ K1085	You bid first.
HCP: 20	♣ AKQ	
Board: 363	♠ 2	The opponents are silent.
Dealer: S	♥ J876	
Vul: Both	♦ 1092	Partner bids first.
HCP: 7	♣ AQ987	
Board: 364	♠ KJ5	West Bids 3♣ if possible.
Dealer: N	♥ AKQ32	West Doubles Pass if possible.
Vul: None	♦ AK7	
HCP: 21	♣ J3	You bid first.
Board: 365	♠ 1087	The opponents are silent.
Dealer: S	♥ J762	
Vul: EW	♦ A9743	Partner bids first.
HCP: 5	♣ 6	
Board: 366	♠ KQ9	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ AK73	You bid first.
HCP: 21	♣ AJ96	

20-21 Notrump Opening Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ Q743	♠ AK5				2NT
Vul: NS	♥ KJ1087	♥ AQ95	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ A52	♦ KJ6	Pass	6♥	AP	
South HCP: 20	♣ 9	♣ K85	1. Stayman			
Contract: 6♥ S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 97		2NT	Pass	3♣ ¹
Vul: EW	♥ K76	♥ A1042	Pass	3♦	Pass	3NT
North HCP: 20	♦ K1085	♦ A2	AP			
South HCP: 9	♣ AKQ	♣ J9863	1. Stayman			
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K953				2NT
Vul: Both	♥ J876	♥ A93	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 1092	♦ AKQJ	Pass	3NT	AP	
South HCP: 20	♣ AQ987	♣ K3	1. Stayman			
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ 1073		2NT	Pass	Pass
Vul: None	♥ AKQ32	♥ 974	3♣	4♥	Pass	Pass
North HCP: 21	♦ AK7	♦ Q864	X	AP		
South HCP: 2	♣ J3	♣ 964				
Contract: 4♥X N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A52				2NT
Vul: EW	♥ J762	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ A9743	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AQJ102	1. Stayman			
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J7		2NT	Pass	3NT
Vul: Both	♥ A4	♥ 72	AP			
North HCP: 21	♦ AK73	♦ J98				
South HCP: 5	♣ AJ96	♣ K87542				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 361	♠ AK5	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: NS	♦ KJ6	You bid first.
HCP: 20	♣ K85	
Board: 362	♠ 97	The opponents are silent.
Dealer: N	♥ A1042	
Vul: EW	♦ A2	Partner bids first.
HCP: 9	♣ J9863	
Board: 363	♠ K953	The opponents are silent.
Dealer: S	♥ A93	
Vul: Both	♦ AKQJ	You bid first.
HCP: 20	♣ K3	
Board: 364	♠ 1073	West Bids 3♣ if possible.
Dealer: N	♥ 974	West Doubles Pass if possible.
Vul: None	♦ Q864	
HCP: 2	♣ 964	Partner bids first.
Board: 365	♠ A52	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ Q2	You bid first.
HCP: 20	♣ AQJ102	
Board: 366	♠ J7	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ J98	Partner bids first.
HCP: 5	♣ K87542	

20-21 Notrump Opening Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ Q743	♠ AK5				2NT
Vul: NS	♥ KJ1087	♥ AQ95	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ A52	♦ KJ6	Pass	6♥	AP	
South HCP: 20	♣ 9	♣ K85	1. Stayman			
Contract: 6♥ S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 97		2NT	Pass	3♣ ¹
Vul: EW	♥ K76	♥ A1042	Pass	3♦	Pass	3NT
North HCP: 20	♦ K1085	♦ A2	AP			
South HCP: 9	♣ AKQ	♣ J9863	1. Stayman			
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K953				2NT
Vul: Both	♥ J876	♥ A93	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 1092	♦ AKQJ	Pass	3NT	AP	
South HCP: 20	♣ AQ987	♣ K3	1. Stayman			
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ 1073		2NT	Pass	Pass
Vul: None	♥ AKQ32	♥ 974	3♣	4♥	Pass	Pass
North HCP: 21	♦ AK7	♦ Q864	X	AP		
South HCP: 2	♣ J3	♣ 964				
Contract: 4♥X N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ A52				2NT
Vul: EW	♥ J762	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ A9743	♦ Q2	Pass	3NT	AP	
South HCP: 20	♣ 6	♣ AQJ102	1. Stayman			
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J7		2NT	Pass	3NT
Vul: Both	♥ A4	♥ 72	AP			
North HCP: 21	♦ AK73	♦ J98				
South HCP: 5	♣ AJ96	♣ K87542				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 367	♠ A7	The opponents are silent.
Dealer: S	♥ 10987532	
Vul: None	♦ Q754	Partner bids first.
HCP: 6	♣ —	
Board: 368	♠ KJ2	The opponents are silent.
Dealer: N	♥ AK52	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ A43	
Board: 369	♠ J1063	The opponents are silent.
Dealer: S	♥ 654	
Vul: Both	♦ 102	Partner bids first.
HCP: 4	♣ QJ64	
Board: 370	♠ A1042	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: None	♦ AQ	You bid first.
HCP: 21	♣ AK96	
Board: 371	♠ J	East Doubles 3♦ if possible.
Dealer: S	♥ 1065432	
Vul: NS	♦ 76	Partner bids first.
HCP: 1	♣ 10542	
Board: 372	♠ A98	The opponents are silent.
Dealer: N	♥ AKQJ10	
Vul: EW	♦ QJ	You bid first.
HCP: 20	♣ K83	

20-21 Notrump Opening Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KQ432				2NT
Vul: None	♥ 10987532	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 6	♦ Q754	♦ AJ109	Pass	4♥	AP	
South HCP: 20	♣ —	♣ AK				
Contract: 4♥ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 4		2NT	Pass	4♣ ¹
Vul: NS	♥ AK52	♥ QJ7	Pass	4NT	Pass	6♣
North HCP: 20	♦ AJ5	♦ KQ3	AP			
South HCP: 11	♣ A43	♣ K109652	1. Gerber, for N			
Contract: 6♣ S						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ J1063	♠ AQ2				2NT
Vul: Both	♥ 654	♥ AK92				
North HCP: 4	♦ 102	♦ A654	AP			
South HCP: 20	♣ QJ64	♣ K2				
Contract: 2N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ K3		2NT	Pass	3NT
Vul: None	♥ KJ9	♥ 107				
North HCP: 21	♦ AQ	♦ 653	AP			
South HCP: 6	♣ AK96	♣ QJ7542				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ105				2NT
Vul: NS	♥ 1065432	♥ Q9	Pass	3♦	X	XX ¹
North HCP: 1	♦ 76	♦ Q52	Pass	3♥	AP	
South HCP: 21	♣ 10542	♣ AKJ	1. artificial			
Contract: 3♥ N						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ 42		2NT	Pass	3NT
Vul: EW	♥ AKQJ10	♥ 432				
North HCP: 20	♦ QJ	♦ K842	AP			
South HCP: 5	♣ K83	♣ Q1092				
Contract: 3N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 367	♠ KQ432	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ AJ109	You bid first.
HCP: 20	♣ AK	
Board: 368	♠ 4	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 11	♣ K109652	
Board: 369	♠ AQ2	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ A654	You bid first.
HCP: 20	♣ K2	
Board: 370	♠ K3	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ 653	Partner bids first.
HCP: 6	♣ QJ7542	
Board: 371	♠ AKQ105	East Doubles 3♦ if possible.
Dealer: S	♥ Q9	
Vul: NS	♦ Q52	You bid first.
HCP: 21	♣ AKJ	
Board: 372	♠ 42	The opponents are silent.
Dealer: N	♥ 432	
Vul: EW	♦ K842	Partner bids first.
HCP: 5	♣ Q1092	

20-21 Notrump Opening Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KQ432				2NT
Vul: None	♥ 10987532	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 6	♦ Q754	♦ AJ109	Pass	4♥	AP	
South HCP: 20	♣ —	♣ AK				
Contract: 4♥ S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 4		2NT	Pass	4♣ ¹
Vul: NS	♥ AK52	♥ QJ7	Pass	4NT	Pass	6♣
North HCP: 20	♦ AJ5	♦ KQ3	AP			
South HCP: 11	♣ A43	♣ K109652	1. Gerber, for N			
Contract: 6♣ S						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ J1063	♠ AQ2				2NT
Vul: Both	♥ 654	♥ AK92				
North HCP: 4	♦ 102	♦ A654	AP			
South HCP: 20	♣ QJ64	♣ K2				
Contract: 2N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ A1042	♠ K3		2NT	Pass	3NT
Vul: None	♥ KJ9	♥ 107				
North HCP: 21	♦ AQ	♦ 653	AP			
South HCP: 6	♣ AK96	♣ QJ7542				
Contract: 3N N						

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ105				2NT
Vul: NS	♥ 1065432	♥ Q9	Pass	3♦	X	XX ¹
North HCP: 1	♦ 76	♦ Q52	Pass	3♥	AP	
South HCP: 21	♣ 10542	♣ AKJ	1. artificial			
Contract: 3♥ N						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ 42		2NT	Pass	3NT
Vul: EW	♥ AKQJ10	♥ 432				
North HCP: 20	♦ QJ	♦ K842	AP			
South HCP: 5	♣ K83	♣ Q1092				
Contract: 3N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 373	♠ 1075	The opponents are silent.
Dealer: S	♥ 1062	
Vul: None	♦ AJ76	Partner bids first.
HCP: 8	♣ K103	
Board: 374	♠ AK	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ K875	You bid first.
HCP: 20	♣ KQJ65	
Board: 375	♠ K986	West Doubles 3♦ if possible.
Dealer: S	♥ Q4	
Vul: EW	♦ J2	Partner bids first.
HCP: 9	♣ K10985	
Board: 376	♠ A98	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ KQJ73	You bid first.
HCP: 20	♣ AQ4	
Board: 377	♠ 72	The opponents are silent.
Dealer: S	♥ 642	
Vul: EW	♦ 9765	Partner bids first.
HCP: 0	♣ 9754	
Board: 378	♠ AK	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ KQ62	You bid first.
HCP: 20	♣ Q9862	

20-21 Notrump Opening Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ AQ6				2NT
Vul: None	♥ 1062	♥ AK84				
North HCP: 8	♦ AJ76	♦ 108	Pass	3NT	AP	
South HCP: 20	♣ K103	♣ AQJ5				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 98732				
Vul: NS	♥ KJ	♥ 1073		2NT	Pass	3♥
North HCP: 20	♦ K875	♦ 32	Pass	3♠	AP	
South HCP: 0	♣ KQJ65	♣ 1082				
Contract: 3♠ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ K986	♠ A104				2NT
Vul: EW	♥ Q4	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ J2	♦ AQ9	X	3NT	AP	
South HCP: 21	♣ K10985	♣ QJ62				
Contract: 3N S						

1. Stayman

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KJ743		2NT	Pass	3♥
Vul: Both	♥ A5	♥ KQJ73	Pass	3♠	Pass	4♥
North HCP: 20	♦ KQJ73	♦ 42	Pass	4♠	Pass	4NT ¹
South HCP: 10	♣ AQ4	♣ 10	Pass	5♣	Pass	6♠
Contract: 6♠ N			AP			

1. Blackwood 0314, for ♠

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AQ109				2NT
Vul: EW	♥ 642	♥ K108				
North HCP: 0	♦ 9765	♦ KQ3	AP			
South HCP: 21	♣ 9754	♣ AQJ				
Contract: 2N S						

Board: 378

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK

♥ AQ

♦ KQ62

♣ Q9862

South:

♠ J8632

♥ 8

♦ AJ1094

♣ J3

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 373	♠ AQ6	The opponents are silent.
Dealer: S	♥ AK84	
Vul: None	♦ 108	You bid first.
HCP: 20	♣ AQJ5	
Board: 374	♠ 98732	The opponents are silent.
Dealer: N	♥ 1073	
Vul: NS	♦ 32	Partner bids first.
HCP: 0	♣ 1082	
Board: 375	♠ A104	West Doubles 3♦ if possible.
Dealer: S	♥ AKJ	
Vul: EW	♦ AQ9	You bid first.
HCP: 21	♣ QJ62	
Board: 376	♠ KJ743	The opponents are silent.
Dealer: N	♥ KQJ73	
Vul: Both	♦ 42	Partner bids first.
HCP: 10	♣ 10	
Board: 377	♠ AQ109	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ AQJ	
Board: 378	♠ J8632	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ AJ1094	Partner bids first.
HCP: 7	♣ J3	

20-21 Notrump Opening Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ AQ6				2NT
Vul: None	♥ 1062	♥ AK84				
North HCP: 8	♦ AJ76	♦ 108	Pass	3NT	AP	
South HCP: 20	♣ K103	♣ AQJ5				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 98732				
Vul: NS	♥ KJ	♥ 1073		2NT	Pass	3♥
North HCP: 20	♦ K875	♦ 32	Pass	3♠	AP	
South HCP: 0	♣ KQJ65	♣ 1082				
Contract: 3♠ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ K986	♠ A104				2NT
Vul: EW	♥ Q4	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ J2	♦ AQ9	X	3NT	AP	
South HCP: 21	♣ K10985	♣ QJ62				
Contract: 3N S						

1. Stayman

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KJ743		2NT	Pass	3♥
Vul: Both	♥ A5	♥ KQJ73	Pass	3♠	Pass	4♥
North HCP: 20	♦ KQJ73	♦ 42	Pass	4♠	Pass	4NT ¹
South HCP: 10	♣ AQ4	♣ 10	Pass	5♣	Pass	6♠
Contract: 6♠ N			AP			

1. Blackwood 0314, for ♠

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AQ109				2NT
Vul: EW	♥ 642	♥ K108				
North HCP: 0	♦ 9765	♦ KQ3	AP			
South HCP: 21	♣ 9754	♣ AQJ				
Contract: 2N S						

Board: 378

Dealer: N

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3N N

North:

♠ AK

♥ AQ

♦ KQ62

♣ Q9862

South:

♠ J8632

♥ 8

♦ AJ1094

♣ J3

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 379	♠ 964	West Bids XA♠♠ if possible.
Dealer: S	♥ 64	
Vul: None	♦ AKQJ9	Partner bids first.
HCP: 11	♣ J52	
Board: 380	♠ AKQ8	The opponents are silent.
Dealer: N	♥ A762	
Vul: EW	♦ KQ3	You bid first.
HCP: 21	♣ K9	
Board: 381	♠ K983	The opponents are silent.
Dealer: S	♥ Q105	
Vul: Both	♦ Q42	Partner bids first.
HCP: 7	♣ 732	
Board: 382	♠ AK2	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ J32	
Board: 383	♠ J63	The opponents are silent.
Dealer: S	♥ KJ752	
Vul: NS	♦ Q3	Partner bids first.
HCP: 7	♣ 863	
Board: 384	♠ A6	The opponents are silent.
Dealer: N	♥ AK1062	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ QJ75	

20-21 Notrump Opening Both hands (Answers Page)

Board: 379
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 20
 Contract: 6NX S

North:
 ♠ 964
 ♥ 64
 ♦ AKQJ9
 ♣ J52

South:
 ♠ AKJ
 ♥ AK2
 ♦ 10863
 ♣ KQ6

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

1. Gerber, for N

Board: 380
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 3
 Contract: 2N N

North:
 ♠ AKQ8
 ♥ A762
 ♦ KQ3
 ♣ K9

South:
 ♠ 962
 ♥ Q5
 ♦ J10962
 ♣ 875

West	North	East	South
	2NT	AP	

Board: 381
 Dealer: S
 Vul: Both
 North HCP: 7
 South HCP: 20
 Contract: 3N S

North:
 ♠ K983
 ♥ Q105
 ♦ Q42
 ♣ 732

South:
 ♠ AJ5
 ♥ A9863
 ♦ K7
 ♣ AKJ

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3NT	AP	

1. Stayman

Board: 382
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 9
 Contract: 3N N

North:
 ♠ AK2
 ♥ AQ97
 ♦ AQ9
 ♣ J32

South:
 ♠ Q53
 ♥ 105
 ♦ J6
 ♣ AQ10876

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 383
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 20
 Contract: 3N S

North:
 ♠ J63
 ♥ KJ752
 ♦ Q3
 ♣ 863

South:
 ♠ KQ2
 ♥ Q6
 ♦ A765
 ♣ AKQ5

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

Board: 384

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ A6

♥ AK1062

♦ AQ

♣ QJ75

South:

♠ 54

♥ Q9

♦ J863

♣ K10963

West	North	East	South
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	2NT	Pass	3NT
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AP

South hands (Practice Page)

20-21 Notrump Opening

Board: 379	♠ AKJ	West Bids XA♠♠ if possible.
Dealer: S	♥ AK2	
Vul: None	♦ 10863	You bid first.
HCP: 20	♣ KQ6	
Board: 380	♠ 962	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ J10962	Partner bids first.
HCP: 3	♣ 875	
Board: 381	♠ AJ5	The opponents are silent.
Dealer: S	♥ A9863	
Vul: Both	♦ K7	You bid first.
HCP: 20	♣ AKJ	
Board: 382	♠ Q53	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ J6	Partner bids first.
HCP: 9	♣ AQ10876	
Board: 383	♠ KQ2	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ A765	You bid first.
HCP: 20	♣ AKQ5	
Board: 384	♠ 54	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ J863	Partner bids first.
HCP: 6	♣ K10963	

20-21 Notrump Opening Both hands (Answers Page)

Board: 379
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 20
 Contract: 6NX S

North:
 ♠ 964
 ♥ 64
 ♦ AKQJ9
 ♣ J52

South:
 ♠ AKJ
 ♥ AK2
 ♦ 10863
 ♣ KQ6

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

1. Gerber, for N

Board: 380
 Dealer: N
 Vul: EW
 North HCP: 21
 South HCP: 3
 Contract: 2N N

North:
 ♠ AKQ8
 ♥ A762
 ♦ KQ3
 ♣ K9

South:
 ♠ 962
 ♥ Q5
 ♦ J10962
 ♣ 875

West	North	East	South
	2NT	AP	

Board: 381
 Dealer: S
 Vul: Both
 North HCP: 7
 South HCP: 20
 Contract: 3N S

North:
 ♠ K983
 ♥ Q105
 ♦ Q42
 ♣ 732

South:
 ♠ AJ5
 ♥ A9863
 ♦ K7
 ♣ AKJ

West	North	East	South
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	3NT	AP	

1. Stayman

Board: 382
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 9
 Contract: 3N N

North:
 ♠ AK2
 ♥ AQ97
 ♦ AQ9
 ♣ J32

South:
 ♠ Q53
 ♥ 105
 ♦ J6
 ♣ AQ10876

West	North	East	South
	2NT	Pass	3NT
AP			

Board: 383
 Dealer: S
 Vul: NS
 North HCP: 7
 South HCP: 20
 Contract: 3N S

North:
 ♠ J63
 ♥ KJ752
 ♦ Q3
 ♣ 863

South:
 ♠ KQ2
 ♥ Q6
 ♦ A765
 ♣ AKQ5

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

Board: 384

Dealer: N

Vul: Both

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ A6

♥ AK1062

♦ AQ

♣ QJ75

South:

♠ 54

♥ Q9

♦ J863

♣ K10963

West	North	East	South
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	2NT	Pass	3NT
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AP

North hands (Practice Page)

20-21 Notrump Opening

Board: 385	♠ K8	The opponents are silent.
Dealer: S	♥ K109863	
Vul: None	♦ J52	Partner bids first.
HCP: 7	♣ 94	
Board: 386	♠ AK97	The opponents are silent.
Dealer: N	♥ 984	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AJ6	
Board: 387	♠ A876	The opponents are silent.
Dealer: S	♥ 973	
Vul: EW	♦ 108	Partner bids first.
HCP: 5	♣ J1052	
Board: 388	♠ AJ10	The opponents are silent.
Dealer: N	♥ AKQ63	
Vul: None	♦ J98	You bid first.
HCP: 20	♣ AJ	
Board: 389	♠ Q32	The opponents are silent.
Dealer: S	♥ J964	
Vul: NS	♦ J1062	Partner bids first.
HCP: 4	♣ 65	
Board: 390	♠ 73	The opponents are silent.
Dealer: N	♥ K109	
Vul: EW	♦ AKQJ	You bid first.
HCP: 20	♣ AK104	

20-21 Notrump Opening Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A73				2NT
Vul: None	♥ K109863	♥ A7	Pass	3♦	Pass	3♥
North HCP: 7	♦ J52	♦ AKQ83	Pass	4♥	AP	
South HCP: 20	♣ 94	♣ K102				
Contract: 4♥ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q105				
Vul: NS	♥ 984	♥ J10		2NT	Pass	3NT
North HCP: 21	♦ AKQ	♦ J10863	AP			
South HCP: 6	♣ AJ6	♣ Q73				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ A876	♠ 94				2NT
Vul: EW	♥ 973	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 108	♦ AK73	Pass	3NT	AP	
South HCP: 20	♣ J1052	♣ A943				
Contract: 3N S			1. Stayman			

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 8762				
Vul: None	♥ AKQ63	♥ 10875		2NT	AP	
North HCP: 20	♦ J98	♦ A104				
South HCP: 4	♣ AJ	♣ 53				
Contract: 2N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 854				2NT
Vul: NS	♥ J964	♥ AK7				
North HCP: 4	♦ J1062	♦ KQ8	AP			
South HCP: 20	♣ 65	♣ AKJ2				
Contract: 2N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A982				
Vul: EW	♥ K109	♥ 6543		2NT	AP	
North HCP: 20	♦ AKQJ	♦ 106				
South HCP: 4	♣ AK104	♣ 982				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 385	♠ A73	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ AKQ83	You bid first.
HCP: 20	♣ K102	
Board: 386	♠ Q105	The opponents are silent.
Dealer: N	♥ J10	
Vul: NS	♦ J10863	Partner bids first.
HCP: 6	♣ Q73	
Board: 387	♠ 94	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ AK73	You bid first.
HCP: 20	♣ A943	
Board: 388	♠ 8762	The opponents are silent.
Dealer: N	♥ 10875	
Vul: None	♦ A104	Partner bids first.
HCP: 4	♣ 53	
Board: 389	♠ 854	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ KQ8	You bid first.
HCP: 20	♣ AKJ2	
Board: 390	♠ A982	The opponents are silent.
Dealer: N	♥ 6543	
Vul: EW	♦ 106	Partner bids first.
HCP: 4	♣ 982	

20-21 Notrump Opening Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A73				2NT
Vul: None	♥ K109863	♥ A7	Pass	3♦	Pass	3♥
North HCP: 7	♦ J52	♦ AKQ83	Pass	4♥	AP	
South HCP: 20	♣ 94	♣ K102				
Contract: 4♥ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AK97	♠ Q105				
Vul: NS	♥ 984	♥ J10		2NT	Pass	3NT
North HCP: 21	♦ AKQ	♦ J10863	AP			
South HCP: 6	♣ AJ6	♣ Q73				
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ A876	♠ 94				2NT
Vul: EW	♥ 973	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 108	♦ AK73	Pass	3NT	AP	
South HCP: 20	♣ J1052	♣ A943	1. Stayman			
Contract: 3N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ 8762				
Vul: None	♥ AKQ63	♥ 10875		2NT	AP	
North HCP: 20	♦ J98	♦ A104				
South HCP: 4	♣ AJ	♣ 53				
Contract: 2N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 854				2NT
Vul: NS	♥ J964	♥ AK7				
North HCP: 4	♦ J1062	♦ KQ8	AP			
South HCP: 20	♣ 65	♣ AKJ2				
Contract: 2N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A982				
Vul: EW	♥ K109	♥ 6543		2NT	AP	
North HCP: 20	♦ AKQJ	♦ 106				
South HCP: 4	♣ AK104	♣ 982				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 391	♠ Q9742	The opponents are silent.
Dealer: S	♥ Q10864	
Vul: Both	♦ 64	Partner bids first.
HCP: 4	♣ 6	

Board: 392	♠ KJ4	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ AJ97	You bid first.
HCP: 20	♣ AKJ3	

Board: 393	♠ K	The opponents are silent.
Dealer: S	♥ QJ872	
Vul: EW	♦ AJ1082	Partner bids first.
HCP: 11	♣ 106	

Board: 394	♠ A85	The opponents are silent.
Dealer: N	♥ QJ853	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ AK9	

Board: 395	♠ Q10764	The opponents are silent.
Dealer: S	♥ K653	
Vul: None	♦ Q102	Partner bids first.
HCP: 8	♣ J	

Board: 396	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ Q4	You bid first.
HCP: 21	♣ AQ1073	

20-21 Notrump Opening Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ AK63				2NT
Vul: Both	♥ Q10864	♥ AJ92	Pass	3♥	Pass	4♠ ¹
North HCP: 4	♦ 64	♦ A3	AP			
South HCP: 20	♣ 6	♣ A54				
Contract: 4♠ S						1. Super acceptance after NT

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ6				
Vul: NS	♥ K3	♥ A6		2NT	Pass	5NT
North HCP: 20	♦ AJ97	♦ 8532	Pass	6NT	AP	
South HCP: 12	♣ AKJ3	♣ Q1054				
Contract: 6N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQJ104				2NT
Vul: EW	♥ QJ872	♥ A4	Pass	3♦	Pass	3♥
North HCP: 11	♦ AJ1082	♦ KQ9	Pass	4NT ¹	Pass	6NT
South HCP: 20	♣ 106	♣ KJ5	AP			
Contract: 6N S						1. Quantitative 4NT

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ KJ93				
Vul: Both	♥ QJ853	♥ A64		2NT	Pass	3♠ ¹
North HCP: 20	♦ AQ	♦ J642	Pass	3♥	Pass	3NT
South HCP: 10	♣ AK9	♣ J5	AP			
Contract: 3N N						1. Stayman

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ AJ92				2NT
Vul: None	♥ K653	♥ A42	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ Q102	♦ AJ4	Pass	6♠	AP	
South HCP: 20	♣ J	♣ AQ10				
Contract: 6♠ S						1. Stayman

Board: 396

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 4♥ N

North:

♠ AK9

♥ AQ4

♦ Q4

♣ AQ1073

South:

♠ 6

♥ K10762

♦ AJ82

♣ 852

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 391	♠ AK63	The opponents are silent.
Dealer: S	♥ AJ92	
Vul: Both	♦ A3	You bid first.
HCP: 20	♣ A54	

Board: 392	♠ AQ6	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ 8532	Partner bids first.
HCP: 12	♣ Q1054	

Board: 393	♠ AQJ104	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQ9	You bid first.
HCP: 20	♣ KJ5	

Board: 394	♠ KJ93	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ J642	Partner bids first.
HCP: 10	♣ J5	

Board: 395	♠ AJ92	The opponents are silent.
Dealer: S	♥ A42	
Vul: None	♦ AJ4	You bid first.
HCP: 20	♣ AQ10	

Board: 396	♠ 6	The opponents are silent.
Dealer: N	♥ K10762	
Vul: EW	♦ AJ82	Partner bids first.
HCP: 8	♣ 852	

20-21 Notrump Opening Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ Q9742	♠ AK63				2NT
Vul: Both	♥ Q10864	♥ AJ92	Pass	3♥	Pass	4♠ ¹
North HCP: 4	♦ 64	♦ A3	AP			
South HCP: 20	♣ 6	♣ A54				
Contract: 4♠ S						1. Super acceptance after NT

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ AQ6				
Vul: NS	♥ K3	♥ A6		2NT	Pass	5NT
North HCP: 20	♦ AJ97	♦ 8532	Pass	6NT	AP	
South HCP: 12	♣ AKJ3	♣ Q1054				
Contract: 6N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQJ104				2NT
Vul: EW	♥ QJ872	♥ A4	Pass	3♦	Pass	3♥
North HCP: 11	♦ AJ1082	♦ KQ9	Pass	4NT ¹	Pass	6NT
South HCP: 20	♣ 106	♣ KJ5	AP			
Contract: 6N S						1. Quantitative 4NT

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ KJ93				
Vul: Both	♥ QJ853	♥ A64		2NT	Pass	3♠ ¹
North HCP: 20	♦ AQ	♦ J642	Pass	3♥	Pass	3NT
South HCP: 10	♣ AK9	♣ J5	AP			
Contract: 3N N						1. Stayman

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ AJ92				2NT
Vul: None	♥ K653	♥ A42	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ Q102	♦ AJ4	Pass	6♠	AP	
South HCP: 20	♣ J	♣ AQ10				
Contract: 6♠ S						1. Stayman

Board: 396

Dealer: N

Vul: EW

North HCP: 21

South HCP: 8

Contract: 4♥ N

North:

♠ AK9

♥ AQ4

♦ Q4

♣ AQ1073

South:

♠ 6

♥ K10762

♦ AJ82

♣ 852

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 397	♠ K5432	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ 763	Partner bids first.
HCP: 6	♣ 62	

Board: 398	♠ K63	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: None	♦ AQ102	You bid first.
HCP: 20	♣ Q10	

Board: 399	♠ K8	The opponents are silent.
Dealer: S	♥ 1053	
Vul: NS	♦ KQ865	Partner bids first.
HCP: 11	♣ K104	

Board: 400	♠ K8	The opponents are silent.
Dealer: N	♥ A876	
Vul: Both	♦ AKQ6	You bid first.
HCP: 20	♣ A98	

Board: 401	♠ K7543	The opponents are silent.
Dealer: S	♥ K42	
Vul: None	♦ 642	Partner bids first.
HCP: 6	♣ 42	

Board: 402	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q963	
Vul: NS	♦ AK10	You bid first.
HCP: 20	♣ AQ4	

20-21 Notrump Opening Both hands (Answers Page)

Board: 397

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 6♠ S

North:

♠ K5432

♥ K76

♦ 763

♣ 62

South:

♠ AQJ10

♥ 104

♦ AK85

♣ AQ9

West North East South

2NT

Pass 3♥ Pass 4♠¹

Pass 4NT² Pass 5♣

Pass 6♠ AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 398

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ K63

♥ AKQ9

♦ AQ102

♣ Q10

South:

♠ AJ82

♥ 7654

♦ 6

♣ 9765

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 399

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ K8

♥ 1053

♦ KQ865

♣ K104

South:

♠ A4

♥ AJ2

♦ AJ104

♣ AQ92

West North East South

2NT

Pass 4♣¹ Pass 4♦

Pass 6NT AP

1. Gerber, for N

Board: 400

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ K8

♥ A876

♦ AKQ6

♣ A98

South:

♠ 9654

♥ KJ5

♦ 953

♣ J107

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3NT

AP

1. Stayman

Board: 401

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ K7543

♥ K42

♦ 642

♣ 42

South:

♠ AQ

♥ QJ10

♦ AK93

♣ A763

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 402

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ KQ7

♥ Q963

♦ AK10

♣ AQ4

South:

♠ AJ642

♥ J4

♦ J976

♣ K7

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 397	♠ AQJ10	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ AK85	You bid first.
HCP: 20	♣ AQ9	

Board: 398	♠ AJ82	The opponents are silent.
Dealer: N	♥ 7654	
Vul: None	♦ 6	Partner bids first.
HCP: 5	♣ 9765	

Board: 399	♠ A4	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ AJ104	You bid first.
HCP: 20	♣ AQ92	

Board: 400	♠ 9654	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ 953	Partner bids first.
HCP: 5	♣ J107	

Board: 401	♠ AQ	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ AK93	You bid first.
HCP: 20	♣ A763	

Board: 402	♠ AJ642	The opponents are silent.
Dealer: N	♥ J4	
Vul: NS	♦ J976	Partner bids first.
HCP: 10	♣ K7	

20-21 Notrump Opening Both hands (Answers Page)

Board: 397

Dealer: S

Vul: Both

North HCP: 6

South HCP: 20

Contract: 6♠ S

North:

♠ K5432

♥ K76

♦ 763

♣ 62

South:

♠ AQJ10

♥ 104

♦ AK85

♣ AQ9

West North East South

2NT

Pass 3♥ Pass 4♠¹

Pass 4NT² Pass 5♣

Pass 6♠ AP

1. Super acceptance after NT

2. Blackwood 0314, for ♠

Board: 398

Dealer: N

Vul: None

North HCP: 20

South HCP: 5

Contract: 4♥ N

North:

♠ K63

♥ AKQ9

♦ AQ102

♣ Q10

South:

♠ AJ82

♥ 7654

♦ 6

♣ 9765

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 399

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ K8

♥ 1053

♦ KQ865

♣ K104

South:

♠ A4

♥ AJ2

♦ AJ104

♣ AQ92

West North East South

2NT

Pass 4♣¹ Pass 4♦

Pass 6NT AP

1. Gerber, for N

Board: 400

Dealer: N

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3N N

North:

♠ K8

♥ A876

♦ AKQ6

♣ A98

South:

♠ 9654

♥ KJ5

♦ 953

♣ J107

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 3NT

AP

1. Stayman

Board: 401

Dealer: S

Vul: None

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ K7543

♥ K42

♦ 642

♣ 42

South:

♠ AQ

♥ QJ10

♦ AK93

♣ A763

West North East South

2NT

Pass 3♥ Pass 3♠

Pass 3NT AP

Board: 402

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 4♠ N

North:

♠ KQ7

♥ Q963

♦ AK10

♣ AQ4

South:

♠ AJ642

♥ J4

♦ J976

♣ K7

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 403	♠ 987654	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ KJ	Partner bids first.
HCP: 5	♣ J106	

Board: 404	♠ KQ4	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ K942	You bid first.
HCP: 21	♣ AKQ	

Board: 405	♠ J965	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ KQ73	Partner bids first.
HCP: 12	♣ AQ3	

Board: 406	♠ QJ82	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ AK62	You bid first.
HCP: 21	♣ A7	

Board: 407	♠ 652	The opponents are silent.
Dealer: S	♥ QJ1042	
Vul: Both	♦ A95	Partner bids first.
HCP: 7	♣ 93	

Board: 408	♠ AK64	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ AJ83	You bid first.
HCP: 20	♣ Q8	

20-21 Notrump Opening Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 987654	♠ Q10				2NT
Vul: EW	♥ 32	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ KJ	♦ AQ104	Pass	4♠	AP	
South HCP: 20	♣ J106	♣ K84				
Contract: 4♠ S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 109				
Vul: None	♥ A103	♥ 876		2NT	AP	
North HCP: 21	♦ K942	♦ Q10865				
South HCP: 2	♣ AKQ	♣ 1053				
Contract: 2N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ J965	♠ AK4				2NT
Vul: NS	♥ 87	♥ AKQ65	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ KQ73	♦ 86	Pass	5NT	Pass	6NT
South HCP: 20	♣ AQ3	♣ KJ4	AP			
Contract: 6N S			1. Stayman			

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ 54				
Vul: EW	♥ AK9	♥ QJ6		2NT	Pass	3NT
North HCP: 21	♦ AK62	♦ 93	AP			
South HCP: 8	♣ A7	♣ KQ10954				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ AKJ97				2NT
Vul: Both	♥ QJ1042	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 7	♦ A95	♦ 1042	Pass	3NT	Pass	4♥
South HCP: 21	♣ 93	♣ AQ	AP			
Contract: 4♥ S						

Board: 408

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AK64

♥ AQ10

♦ AJ83

♣ Q8

South:

♠ J87

♥ K93

♦ 54

♣ AK752

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

1. Gerber, for N

South hands (Practice Page)

20-21 Notrump Opening

Board: 403	♠ Q10	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ AQ104	You bid first.
HCP: 20	♣ K84	
Board: 404	♠ 109	The opponents are silent.
Dealer: N	♥ 876	
Vul: None	♦ Q10865	Partner bids first.
HCP: 2	♣ 1053	
Board: 405	♠ AK4	The opponents are silent.
Dealer: S	♥ AKQ65	
Vul: NS	♦ 86	You bid first.
HCP: 20	♣ KJ4	
Board: 406	♠ 54	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: EW	♦ 93	Partner bids first.
HCP: 8	♣ KQ10954	
Board: 407	♠ AKJ97	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ 1042	You bid first.
HCP: 21	♣ AQ	
Board: 408	♠ J87	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ 54	Partner bids first.
HCP: 11	♣ AK752	

20-21 Notrump Opening Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 987654	♠ Q10				2NT
Vul: EW	♥ 32	♥ AKQ5	Pass	3♥	Pass	3♠
North HCP: 5	♦ KJ	♦ AQ104	Pass	4♠	AP	
South HCP: 20	♣ J106	♣ K84				
Contract: 4♠ S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 109				
Vul: None	♥ A103	♥ 876		2NT	AP	
North HCP: 21	♦ K942	♦ Q10865				
South HCP: 2	♣ AKQ	♣ 1053				
Contract: 2N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ J965	♠ AK4				2NT
Vul: NS	♥ 87	♥ AKQ65	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ KQ73	♦ 86	Pass	5NT	Pass	6NT
South HCP: 20	♣ AQ3	♣ KJ4	AP			
Contract: 6N S			1. Stayman			

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ 54				
Vul: EW	♥ AK9	♥ QJ6		2NT	Pass	3NT
North HCP: 21	♦ AK62	♦ 93	AP			
South HCP: 8	♣ A7	♣ KQ10954				
Contract: 3N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ AKJ97				2NT
Vul: Both	♥ QJ1042	♥ AK3	Pass	3♦	Pass	3♥
North HCP: 7	♦ A95	♦ 1042	Pass	3NT	Pass	4♥
South HCP: 21	♣ 93	♣ AQ	AP			
Contract: 4♥ S						

Board: 408

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ AK64

♥ AQ10

♦ AJ83

♣ Q8

South:

♠ J87

♥ K93

♦ 54

♣ AK752

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

1. Gerber, for N

North hands (Practice Page)

20-21 Notrump Opening

Board: 409	♠ 8	The opponents are silent.
Dealer: S	♥ 742	
Vul: EW	♦ J876	Partner bids first.
HCP: 5	♣ A8642	
Board: 410	♠ AQJ	The opponents are silent.
Dealer: N	♥ AK109	
Vul: Both	♦ AQ8	You bid first.
HCP: 20	♣ 1092	
Board: 411	♠ QJ107	The opponents are silent.
Dealer: S	♥ K643	
Vul: None	♦ J4	Partner bids first.
HCP: 9	♣ Q53	
Board: 412	♠ A6	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ AKQ64	You bid first.
HCP: 21	♣ AJ73	
Board: 413	♠ 1072	The opponents are silent.
Dealer: S	♥ Q8762	
Vul: Both	♦ 4	Partner bids first.
HCP: 4	♣ Q942	
Board: 414	♠ AK2	The opponents are silent.
Dealer: N	♥ K1064	
Vul: None	♦ AQ9	You bid first.
HCP: 21	♣ AJ2	

20-21 Notrump Opening Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				2NT
Vul: EW	♥ 742	♥ KQJ				
North HCP: 5	♦ J876	♦ K3	Pass	3NT	AP	
South HCP: 20	♣ A8642	♣ J1097				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K87				
Vul: Both	♥ AK109	♥ J6		2NT	Pass	3NT
North HCP: 20	♦ AQ8	♦ 97653	AP			
South HCP: 8	♣ 1092	♣ A87				
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ AK42				2NT
Vul: None	♥ K643	♥ Q97	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J4	♦ AQ63	Pass	4♠	AP	
South HCP: 20	♣ Q53	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K73				
Vul: EW	♥ K9	♥ J8		2NT	Pass	3NT
North HCP: 21	♦ AKQ64	♦ 10532	AP			
South HCP: 6	♣ AJ73	♣ Q1052				
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AKJ9				2NT
Vul: Both	♥ Q8762	♥ A5				
North HCP: 4	♦ 4	♦ A63	Pass	3♦	Pass	3♥
South HCP: 20	♣ Q942	♣ A875	AP			
Contract: 3♥ S						

Board: 414
Dealer: N
Vul: None
North HCP: 21
South HCP: 9
Contract: 6♠ N

North:
♠ AK2
♥ K1064
♦ AQ9
♣ AJ2

South:
♠ QJ97643
♥ AQ9
♦ 83
♣ 4

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 409	♠ AKQJ	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ J1097	

Board: 410	♠ K87	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ 97653	Partner bids first.
HCP: 8	♣ A87	

Board: 411	♠ AK42	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ AQ63	You bid first.
HCP: 20	♣ AJ	

Board: 412	♠ K73	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ 10532	Partner bids first.
HCP: 6	♣ Q1052	

Board: 413	♠ AKJ9	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ A63	You bid first.
HCP: 20	♣ A875	

Board: 414	♠ QJ97643	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ 83	Partner bids first.
HCP: 9	♣ 4	

20-21 Notrump Opening Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				2NT
Vul: EW	♥ 742	♥ KQJ				
North HCP: 5	♦ J876	♦ K3	Pass	3NT	AP	
South HCP: 20	♣ A8642	♣ J1097				
Contract: 3N S						

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K87				
Vul: Both	♥ AK109	♥ J6		2NT	Pass	3NT
North HCP: 20	♦ AQ8	♦ 97653	AP			
South HCP: 8	♣ 1092	♣ A87				
Contract: 3N N						

Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ AK42				2NT
Vul: None	♥ K643	♥ Q97	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ J4	♦ AQ63	Pass	4♠	AP	
South HCP: 20	♣ Q53	♣ AJ	1. Stayman			
Contract: 4♠ S						

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ K73				
Vul: EW	♥ K9	♥ J8		2NT	Pass	3NT
North HCP: 21	♦ AKQ64	♦ 10532	AP			
South HCP: 6	♣ AJ73	♣ Q1052				
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ AKJ9				2NT
Vul: Both	♥ Q8762	♥ A5				
North HCP: 4	♦ 4	♦ A63	Pass	3♦	Pass	3♥
South HCP: 20	♣ Q942	♣ A875	AP			
Contract: 3♥ S						

Board: 414
Dealer: N
Vul: None
North HCP: 21
South HCP: 9
Contract: 6♠ N

North:
♠ AK2
♥ K1064
♦ AQ9
♣ AJ2

South:
♠ QJ97643
♥ AQ9
♦ 83
♣ 4

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 415	♠ KQ	The opponents are silent.
Dealer: S	♥ AQ8632	
Vul: NS	♦ 976	Partner bids first.
HCP: 12	♣ J10	

Board: 416	♠ J96	The opponents are silent.
Dealer: N	♥ A85	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ AQJ5	

Board: 417	♠ K10987	The opponents are silent.
Dealer: S	♥ K1076	
Vul: None	♦ 72	Partner bids first.
HCP: 7	♣ J8	

Board: 418	♠ J96	The opponents are silent.
Dealer: N	♥ AQJ95	
Vul: NS	♦ KQ	You bid first.
HCP: 21	♣ AKJ	

Board: 419	♠ J9763	The opponents are silent.
Dealer: S	♥ K75	
Vul: EW	♦ 1098	Partner bids first.
HCP: 4	♣ 97	

Board: 420	♠ AQ53	The opponents are silent.
Dealer: N	♥ 764	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ AQJ	

20-21 Notrump Opening Both hands (Answers Page)

Board: 415

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 7♥ S

North:

♠ KQ

♥ AQ8632

♦ 976

♣ J10

South:

♠ A109

♥ K4

♦ AK5

♣ AK762

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♦

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 416

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J96

♥ A85

♦ AKJ

♣ AQJ5

South:

♠ K

♥ K42

♦ Q642

♣ 98632

West North East South

2NT Pass 3NT

AP

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 4♠

AP

1. Stayman

2. SMOLEN

Board: 418

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ J96

♥ AQJ95

♦ KQ

♣ AKJ

South:

♠ AQ5

♥ 1064

♦ 743

♣ 8652

West North East South

2NT Pass 3NT

AP

Board: 419

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J9763

♥ K75

♦ 1098

♣ 97

South:

♠ KQ10

♥ J83

♦ AKQ32

♣ AJ

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 420

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AQ53

♥ 764

♦ AK5

♣ AQJ

South:

♠ K942

♥ A532

♦ 73

♣ K85

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

	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♠	Pass	6NT
------	----	------	-----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 415	♠ A109	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ AK5	You bid first.
HCP: 21	♣ AK762	

Board: 416	♠ K	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ Q642	Partner bids first.
HCP: 8	♣ 98632	

Board: 417	♠ AQ5	The opponents are silent.
Dealer: S	♥ 985	
Vul: None	♦ AK94	You bid first.
HCP: 20	♣ AK10	

Board: 418	♠ AQ5	The opponents are silent.
Dealer: N	♥ 1064	
Vul: NS	♦ 743	Partner bids first.
HCP: 6	♣ 8652	

Board: 419	♠ KQ10	The opponents are silent.
Dealer: S	♥ J83	
Vul: EW	♦ AKQ32	You bid first.
HCP: 20	♣ AJ	

Board: 420	♠ K942	The opponents are silent.
Dealer: N	♥ A532	
Vul: None	♦ 73	Partner bids first.
HCP: 10	♣ K85	

20-21 Notrump Opening Both hands (Answers Page)

Board: 415

Dealer: S

Vul: NS

North HCP: 12

South HCP: 21

Contract: 7♥ S

North:

♠ KQ

♥ AQ8632

♦ 976

♣ J10

South:

♠ A109

♥ K4

♦ AK5

♣ AK762

West North East South

2NT

Pass 4♦¹ Pass 4♥

Pass 4NT² Pass 5♦

Pass 7♥ AP

1. Texas

2. Blackwood 0314, for ♥

Board: 416

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ J96

♥ A85

♦ AKJ

♣ AQJ5

South:

♠ K

♥ K42

♦ Q642

♣ 98632

West North East South

2NT Pass 3NT

AP

West North East South

2NT

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 4♠

AP

1. Stayman

2. SMOLEN

Board: 418

Dealer: N

Vul: NS

North HCP: 21

South HCP: 6

Contract: 3N N

North:

♠ J96

♥ AQJ95

♦ KQ

♣ AKJ

South:

♠ AQ5

♥ 1064

♦ 743

♣ 8652

West North East South

2NT Pass 3NT

AP

Board: 419

Dealer: S

Vul: EW

North HCP: 4

South HCP: 20

Contract: 3♠ S

North:

♠ J9763

♥ K75

♦ 1098

♣ 97

South:

♠ KQ10

♥ J83

♦ AKQ32

♣ AJ

West North East South

2NT

Pass 3♥ Pass 3♠

AP

Board: 420

Dealer: N

Vul: None

North HCP: 20

South HCP: 10

Contract: 6N N

North:

♠ AQ53

♥ 764

♦ AK5

♣ AQJ

South:

♠ K942

♥ A532

♦ 73

♣ K85

West	North	East	South
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	2NT	Pass	3♣ ¹
--	-----	------	-----------------

Pass	3♠	Pass	6NT
------	----	------	-----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 421	♠ 975	The opponents are silent.
Dealer: S	♥ J32	
Vul: NS	♦ QJ98	Partner bids first.
HCP: 7	♣ K106	

Board: 422	♠ AQ93	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ A76	You bid first.
HCP: 21	♣ AQ4	

Board: 423	♠ 86	The opponents are silent.
Dealer: S	♥ Q83	
Vul: Both	♦ Q52	Partner bids first.
HCP: 10	♣ AQ865	

Board: 424	♠ K542	The opponents are silent.
Dealer: N	♥ AK65	
Vul: NS	♦ AQ6	You bid first.
HCP: 20	♣ A7	

Board: 425	♠ 104	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ J108652	Partner bids first.
HCP: 2	♣ 953	

Board: 426	♠ AQJ92	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ KJ109	You bid first.
HCP: 20	♣ A7	

20-21 Notrump Opening Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ A2				2NT
Vul: NS	♥ J32	♥ AK75				
North HCP: 7	♦ QJ98	♦ A743	Pass	3NT	AP	
South HCP: 21	♣ K106	♣ AQ5				
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ K10872		2NT	Pass	3♥
Vul: EW	♥ AJ4	♥ 1062				
North HCP: 21	♦ A76	♦ Q53	Pass	3♠	Pass	3NT
South HCP: 5	♣ AQ4	♣ 82	Pass	4♠	AP	
Contract: 4♠ N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AKQ104				2NT
Vul: Both	♥ Q83	♥ A10				
North HCP: 10	♦ Q52	♦ AK106	Pass	3NT	AP	
South HCP: 20	♣ AQ865	♣ 92				
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K542	♠ AJ		2NT	Pass	4♣ ¹
Vul: NS	♥ AK65	♥ J72				
North HCP: 20	♦ AQ6	♦ J5	Pass	4NT	Pass	7NT
South HCP: 13	♣ A7	♣ KQJ954	AP			
Contract: 7N N			1. Gerber, for N			

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK932				2NT
Vul: EW	♥ J6	♥ KQ7	Pass	3♠ ¹	Pass	3NT
North HCP: 2	♦ J108652	♦ A7	Pass	4♦	AP	
South HCP: 20	♣ 953	♣ A64				
Contract: 4♦ N			1. Minor Suit Transfers after 2NT			

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AQJ92	♠ K75		2NT	Pass	3♦
Vul: Both	♥ KQ	♥ AJ1073				
North HCP: 20	♦ KJ109	♦ 54	Pass	3♥	Pass	5NT
South HCP: 14	♣ A7	♣ KQJ	Pass	6NT	AP	
Contract: 6N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 421	♠ A2	The opponents are silent.
Dealer: S	♥ AK75	
Vul: NS	♦ A743	You bid first.
HCP: 21	♣ AQ5	

Board: 422	♠ K10872	The opponents are silent.
Dealer: N	♥ 1062	
Vul: EW	♦ Q53	Partner bids first.
HCP: 5	♣ 82	

Board: 423	♠ AKQ104	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ AK106	You bid first.
HCP: 20	♣ 92	

Board: 424	♠ AJ	The opponents are silent.
Dealer: N	♥ J72	
Vul: NS	♦ J5	Partner bids first.
HCP: 13	♣ KQJ954	

Board: 425	♠ AK932	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ A64	

Board: 426	♠ K75	The opponents are silent.
Dealer: N	♥ AJ1073	
Vul: Both	♦ 54	Partner bids first.
HCP: 14	♣ KQJ	

20-21 Notrump Opening Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ A2				2NT
Vul: NS	♥ J32	♥ AK75				
North HCP: 7	♦ QJ98	♦ A743	Pass	3NT	AP	
South HCP: 21	♣ K106	♣ AQ5				
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ K10872		2NT	Pass	3♥
Vul: EW	♥ AJ4	♥ 1062				
North HCP: 21	♦ A76	♦ Q53	Pass	3♠	Pass	3NT
South HCP: 5	♣ AQ4	♣ 82	Pass	4♠	AP	
Contract: 4♠ N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AKQ104				2NT
Vul: Both	♥ Q83	♥ A10				
North HCP: 10	♦ Q52	♦ AK106	Pass	3NT	AP	
South HCP: 20	♣ AQ865	♣ 92				
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ K542	♠ AJ		2NT	Pass	4♣ ¹
Vul: NS	♥ AK65	♥ J72				
North HCP: 20	♦ AQ6	♦ J5	Pass	4NT	Pass	7NT
South HCP: 13	♣ A7	♣ KQJ954	AP			
Contract: 7N N			1. Gerber, for N			

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK932				2NT
Vul: EW	♥ J6	♥ KQ7	Pass	3♠ ¹	Pass	3NT
North HCP: 2	♦ J108652	♦ A7	Pass	4♦	AP	
South HCP: 20	♣ 953	♣ A64				
Contract: 4♦ N			1. Minor Suit Transfers after 2NT			

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AQJ92	♠ K75		2NT	Pass	3♦
Vul: Both	♥ KQ	♥ AJ1073				
North HCP: 20	♦ KJ109	♦ 54	Pass	3♥	Pass	5NT
South HCP: 14	♣ A7	♣ KQJ	Pass	6NT	AP	
Contract: 6N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 427	♠ —	The opponents are silent.
Dealer: S	♥ AK98762	
Vul: EW	♦ K9	Partner bids first.
HCP: 10	♣ 8753	
Board: 428	♠ A873	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AKJ2	
Board: 429	♠ 7	The opponents are silent.
Dealer: S	♥ QJ976	
Vul: None	♦ K84	Partner bids first.
HCP: 6	♣ 10532	
Board: 430	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q943	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ 97	
Board: 431	♠ 864	The opponents are silent.
Dealer: S	♥ Q64	
Vul: Both	♦ AJ542	Partner bids first.
HCP: 9	♣ Q5	
Board: 432	♠ K4	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ AK10	You bid first.
HCP: 20	♣ KJ102	

20-21 Notrump Opening Both hands (Answers Page)

Board: 427
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 20
 Contract: 7♥ S

North:
 ♠ —
 ♥ AK98762
 ♦ K9
 ♣ 8753

South:
 ♠ AK52
 ♥ 54
 ♦ A106
 ♣ AKQ6

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	5♠ ²	Pass	6♦
Pass	6♠	Pass	7♥
	AP		

1. Texas
2. Exclusion, for ♥

Board: 428
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ A873
 ♥ KJ6
 ♦ A8
 ♣ AKJ2

South:
 ♠ KQJ10
 ♥ Q975
 ♦ 1065
 ♣ 95

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♠	Pass	4♠
	AP		

1. Stayman

Board: 429
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ 7
 ♥ QJ976
 ♦ K84
 ♣ 10532

South:
 ♠ A1092
 ♥ AK4
 ♦ Q75
 ♣ AQJ

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

Board: 430
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 15
 Contract: 7N N

North:
 ♠ AKQ7
 ♥ Q943
 ♦ AKQ
 ♣ 97

South:
 ♠ 8532
 ♥ AKJ872
 ♦ 3
 ♣ AK

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♠	Pass	7NT
	AP		

1. Texas
2. Blackwood 0314, for ♥

Board: 431
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 20
 Contract: 3N S

North:
 ♠ 864
 ♥ Q64
 ♦ AJ542
 ♣ Q5

South:
 ♠ AK107
 ♥ KJ3
 ♦ KQ109
 ♣ A8

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 432

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ K4

♥ KQJ7

♦ AK10

♣ KJ102

South:

♠ 109763

♥ A654

♦ 85

♣ 74

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

South hands (Practice Page)

20-21 Notrump Opening

Board: 427	♠ AK52	The opponents are silent.
Dealer: S	♥ 54	
Vul: EW	♦ A106	You bid first.
HCP: 20	♣ AKQ6	

Board: 428	♠ KQJ10	The opponents are silent.
Dealer: N	♥ Q975	
Vul: Both	♦ 1065	Partner bids first.
HCP: 8	♣ 95	

Board: 429	♠ A1092	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ Q75	You bid first.
HCP: 20	♣ AQJ	

Board: 430	♠ 8532	The opponents are silent.
Dealer: N	♥ AKJ872	
Vul: NS	♦ 3	Partner bids first.
HCP: 15	♣ AK	

Board: 431	♠ AK107	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ KQ109	You bid first.
HCP: 20	♣ A8	

Board: 432	♠ 109763	The opponents are silent.
Dealer: N	♥ A654	
Vul: None	♦ 85	Partner bids first.
HCP: 4	♣ 74	

20-21 Notrump Opening Both hands (Answers Page)

Board: 427
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 20
 Contract: 7♥ S

North:
 ♠ —
 ♥ AK98762
 ♦ K9
 ♣ 8753

South:
 ♠ AK52
 ♥ 54
 ♦ A106
 ♣ AKQ6

West	North	East	South
			2NT
Pass	4♦ ¹	Pass	4♥
Pass	5♠ ²	Pass	6♦
Pass	6♣	Pass	7♥
	AP		

1. Texas
2. Exclusion, for ♥

Board: 428
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ A873
 ♥ KJ6
 ♦ A8
 ♣ AKJ2

South:
 ♠ KQJ10
 ♥ Q975
 ♦ 1065
 ♣ 95

West	North	East	South
	2NT	Pass	3♣ ¹
Pass	3♠	Pass	4♠
	AP		

1. Stayman

Board: 429
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 20
 Contract: 4♥ S

North:
 ♠ 7
 ♥ QJ976
 ♦ K84
 ♣ 10532

South:
 ♠ A1092
 ♥ AK4
 ♦ Q75
 ♣ AQJ

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

Board: 430
 Dealer: N
 Vul: NS
 North HCP: 20
 South HCP: 15
 Contract: 7N N

North:
 ♠ AKQ7
 ♥ Q943
 ♦ AKQ
 ♣ 97

South:
 ♠ 8532
 ♥ AKJ872
 ♦ 3
 ♣ AK

West	North	East	South
	2NT	Pass	4♦ ¹
Pass	4♥	Pass	4NT ²
Pass	5♠	Pass	7NT
	AP		

1. Texas
2. Blackwood 0314, for ♥

Board: 431
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 20
 Contract: 3N S

North:
 ♠ 864
 ♥ Q64
 ♦ AJ542
 ♣ Q5

South:
 ♠ AK107
 ♥ KJ3
 ♦ KQ109
 ♣ A8

West	North	East	South
			2NT
Pass	3NT	AP	

Board: 432

Dealer: N

Vul: None

North HCP: 20

South HCP: 4

Contract: 3♠ N

North:

♠ K4

♥ KQJ7

♦ AK10

♣ KJ102

South:

♠ 109763

♥ A654

♦ 85

♣ 74

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

North hands (Practice Page)

20-21 Notrump Opening

Board: 433	♠ J10853	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ J9652	Partner bids first.
HCP: 2	♣ 9	

Board: 434	♠ A752	The opponents are silent.
Dealer: N	♥ K864	
Vul: None	♦ AK10	You bid first.
HCP: 20	♣ AQ	

Board: 435	♠ A842	The opponents are silent.
Dealer: S	♥ J96	
Vul: NS	♦ A98	Partner bids first.
HCP: 11	♣ Q62	

Board: 436	♠ A32	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ A6	You bid first.
HCP: 21	♣ AQ1082	

Board: 437	♠ A754	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ J4	Partner bids first.
HCP: 9	♣ QJ109	

Board: 438	♠ AJ942	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ A109	You bid first.
HCP: 20	♣ A3	

20-21 Notrump Opening Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ J10853	♠ A4				2NT
Vul: NS	♥ 95	♥ AQJ102	Pass	3♥	Pass	3♠
North HCP: 2	♦ J9652	♦ K4	AP			
South HCP: 20	♣ 9	♣ AQ54				
Contract: 3♠ S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ 108		2NT	Pass	3♠ ¹
Vul: None	♥ K864	♥ 97	Pass	3NT	AP	
North HCP: 20	♦ AK10	♦ Q53				
South HCP: 3	♣ AQ	♣ J109763				
Contract: 3N N						

1. Minor Suit Transfers after 2NT

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ KQ				2NT
Vul: NS	♥ J96	♥ A83	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ A98	♦ K64	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ Q62	♣ AKJ53	AP			
Contract: 6N S						

1. Stayman
2. Quantitative 4NT

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ 5		2NT	Pass	3♣ ¹
Vul: EW	♥ AK5	♥ 10763	Pass	3♦	Pass	3NT
North HCP: 21	♦ A6	♦ QJ943	AP			
South HCP: 6	♣ AQ1082	♣ K97				
Contract: 3N N						

1. Stayman

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ A754	♠ KJ				2NT
Vul: Both	♥ J85	♥ AKQ63	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ J4	♦ A82	Pass	3NT	AP	
South HCP: 20	♣ QJ109	♣ K53				
Contract: 3N S						

1. Stayman

Board: 438

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AJ942

♥ AK7

♦ A109

♣ A3

South:

♠ Q1083

♥ 52

♦ 874

♣ K987

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

	2NT	Pass	3♣ ¹
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Pass	3♠	Pass	4♠
------	----	------	----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 433	♠ A4	The opponents are silent.
Dealer: S	♥ AQJ102	
Vul: NS	♦ K4	You bid first.
HCP: 20	♣ AQ54	

Board: 434	♠ 108	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ Q53	Partner bids first.
HCP: 3	♣ J109763	

Board: 435	♠ KQ	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ K64	You bid first.
HCP: 20	♣ AKJ53	

Board: 436	♠ 5	The opponents are silent.
Dealer: N	♥ 10763	
Vul: EW	♦ QJ943	Partner bids first.
HCP: 6	♣ K97	

Board: 437	♠ KJ	The opponents are silent.
Dealer: S	♥ AKQ63	
Vul: Both	♦ A82	You bid first.
HCP: 20	♣ K53	

Board: 438	♠ Q1083	The opponents are silent.
Dealer: N	♥ 52	
Vul: NS	♦ 874	Partner bids first.
HCP: 5	♣ K987	

20-21 Notrump Opening Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ J10853	♠ A4				2NT
Vul: NS	♥ 95	♥ AQJ102	Pass	3♥	Pass	3♠
North HCP: 2	♦ J9652	♦ K4	AP			
South HCP: 20	♣ 9	♣ AQ54				
Contract: 3♠ S						
Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ A752	♠ 108		2NT	Pass	3♠ ¹
Vul: None	♥ K864	♥ 97	Pass	3NT	AP	
North HCP: 20	♦ AK10	♦ Q53				
South HCP: 3	♣ AQ	♣ J109763				
Contract: 3N N						
Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ KQ				2NT
Vul: NS	♥ J96	♥ A83	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ A98	♦ K64	Pass	4NT ²	Pass	6NT
South HCP: 20	♣ Q62	♣ AKJ53	AP			
Contract: 6N S						
Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ 5		2NT	Pass	3♣ ¹
Vul: EW	♥ AK5	♥ 10763	Pass	3♦	Pass	3NT
North HCP: 21	♦ A6	♦ QJ943	AP			
South HCP: 6	♣ AQ1082	♣ K97				
Contract: 3N N						
Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ A754	♠ KJ				2NT
Vul: Both	♥ J85	♥ AKQ63	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ J4	♦ A82	Pass	3NT	AP	
South HCP: 20	♣ QJ109	♣ K53				
Contract: 3N S						

1. Minor Suit Transfers after 2NT

1. Stayman
2. Quantitative 4NT

1. Stayman

1. Stayman

Board: 438

Dealer: N

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♠ N

North:

♠ AJ942

♥ AK7

♦ A109

♣ A3

South:

♠ Q1083

♥ 52

♦ 874

♣ K987

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♠	Pass	4♠
------	----	------	----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 439	♠ 109	The opponents are silent.
Dealer: S	♥ KQJ104	
Vul: EW	♦ K1093	Partner bids first.
HCP: 9	♣ 105	

Board: 440	♠ AQJ8	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ J5	You bid first.
HCP: 21	♣ AQ832	

Board: 441	♠ 10982	The opponents are silent.
Dealer: S	♥ KJ7543	
Vul: None	♦ 104	Partner bids first.
HCP: 4	♣ 5	

Board: 442	♠ AQ65	The opponents are silent.
Dealer: N	♥ 95	
Vul: EW	♦ AKQ109	You bid first.
HCP: 20	♣ KQ	

Board: 443	♠ K432	The opponents are silent.
Dealer: S	♥ 107542	
Vul: Both	♦ J2	Partner bids first.
HCP: 6	♣ Q6	

Board: 444	♠ AQ9	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ KQ4	

20-21 Notrump Opening Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AKQ85				2NT
Vul: EW	♥ KQJ104	♥ 95	Pass	3♦	Pass	3♥
North HCP: 9	♦ K1093	♦ AJ7	Pass	3NT	AP	
South HCP: 20	♣ 105	♣ AQ3				
Contract: 3N S						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K64				
Vul: Both	♥ AK	♥ 1052		2NT	Pass	3NT
North HCP: 21	♦ J5	♦ A1082	AP			
South HCP: 8	♣ AQ832	♣ J65				
Contract: 3N N						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 10982	♠ Q73				2NT
Vul: None	♥ KJ7543	♥ AQ8	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ 104	♦ AKJ5	AP			
South HCP: 20	♣ 5	♣ A42	1. Texas			
Contract: 4♥ S						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ K1098		2NT	Pass	3♣ ¹
Vul: EW	♥ 95	♥ J74	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ109	♦ 32	AP			
South HCP: 9	♣ KQ	♣ AJ76	1. Stayman			
Contract: 6♠ N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ K432	♠ A9				2NT
Vul: Both	♥ 107542	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J2	♦ 973	Pass	3♠ ²	Pass	4♥
South HCP: 20	♣ Q6	♣ AKJ73	AP			
Contract: 4♥ S			1. Stayman			
			2. SMOLEN			

Board: 444

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ9

♥ QJ98

♦ AQ9

♣ KQ4

South:

♠ 10876

♥ 72

♦ K7

♣ AJ865

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 439	♠ AKQ85	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ AJ7	You bid first.
HCP: 20	♣ AQ3	

Board: 440	♠ K64	The opponents are silent.
Dealer: N	♥ 1052	
Vul: Both	♦ A1082	Partner bids first.
HCP: 8	♣ J65	

Board: 441	♠ Q73	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: None	♦ AKJ5	You bid first.
HCP: 20	♣ A42	

Board: 442	♠ K1098	The opponents are silent.
Dealer: N	♥ J74	
Vul: EW	♦ 32	Partner bids first.
HCP: 9	♣ AJ76	

Board: 443	♠ A9	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ 973	You bid first.
HCP: 20	♣ AKJ73	

Board: 444	♠ 10876	The opponents are silent.
Dealer: N	♥ 72	
Vul: None	♦ K7	Partner bids first.
HCP: 8	♣ AJ865	

20-21 Notrump Opening Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AKQ85				2NT
Vul: EW	♥ KQJ104	♥ 95	Pass	3♦	Pass	3♥
North HCP: 9	♦ K1093	♦ AJ7	Pass	3NT	AP	
South HCP: 20	♣ 105	♣ AQ3				
Contract: 3N S						

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K64				
Vul: Both	♥ AK	♥ 1052		2NT	Pass	3NT
North HCP: 21	♦ J5	♦ A1082	AP			
South HCP: 8	♣ AQ832	♣ J65				
Contract: 3N N						

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ 10982	♠ Q73				2NT
Vul: None	♥ KJ7543	♥ AQ8	Pass	4♦ ¹	Pass	4♥
North HCP: 4	♦ 104	♦ AKJ5	AP			
South HCP: 20	♣ 5	♣ A42	1. Texas			
Contract: 4♥ S						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ K1098		2NT	Pass	3♣ ¹
Vul: EW	♥ 95	♥ J74	Pass	3♠	Pass	6♠
North HCP: 20	♦ AKQ109	♦ 32	AP			
South HCP: 9	♣ KQ	♣ AJ76	1. Stayman			
Contract: 6♠ N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ K432	♠ A9				2NT
Vul: Both	♥ 107542	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J2	♦ 973	Pass	3♠ ²	Pass	4♥
South HCP: 20	♣ Q6	♣ AKJ73	AP			
Contract: 4♥ S			1. Stayman			
			2. SMOLEN			

Board: 444

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 3N N

North:

♠ AQ9

♥ QJ98

♦ AQ9

♣ KQ4

South:

♠ 10876

♥ 72

♦ K7

♣ AJ865

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 445	♠ Q105	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ J52	Partner bids first.
HCP: 4	♣ 97653	
Board: 446	♠ AK65	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ AK52	You bid first.
HCP: 20	♣ AJ5	
Board: 447	♠ 7	East Doubles 4♦ if possible.
Dealer: S	♥ 1097653	
Vul: None	♦ K	Partner bids first.
HCP: 4	♣ J9874	
Board: 448	♠ AJ86	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ K102	You bid first.
HCP: 20	♣ KQ8	
Board: 449	♠ Q92	The opponents are silent.
Dealer: S	♥ Q764	
Vul: EW	♦ Q7432	Partner bids first.
HCP: 6	♣ 10	
Board: 450	♠ AKQ9	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ J5	You bid first.
HCP: 20	♣ K1094	

20-21 Notrump Opening Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ 73				2NT
Vul: NS	♥ J8	♥ AK107				
North HCP: 4	♦ J52	♦ AK107	AP			
South HCP: 21	♣ 97653	♣ AQJ				
Contract: 2N S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J9				
Vul: Both	♥ J8	♥ K109		2NT	Pass	3NT
North HCP: 20	♦ AK52	♦ Q84	AP			
South HCP: 8	♣ AJ5	♣ Q10983				
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ92				2NT
Vul: None	♥ 1097653	♥ AKQJ	Pass	4♦ ¹	X	4♥
North HCP: 4	♦ K	♦ 63	AP			
South HCP: 20	♣ J9874	♣ KQ6	1. Texas			
Contract: 4♥ S						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ KQ954		2NT	Pass	3♣ ¹
Vul: NS	♥ AK9	♥ Q762	Pass	3♠	Pass	6♠
North HCP: 20	♦ K102	♦ 976	AP			
South HCP: 11	♣ KQ8	♣ A	1. Stayman			
Contract: 6♠ N						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ K10				2NT
Vul: EW	♥ Q764	♥ AKJ108	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ Q7432	♦ K10	Pass	4♥	AP	
South HCP: 21	♣ 10	♣ AK42	1. Stayman			
Contract: 4♥ S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 8643		2NT	Pass	3♣ ¹
Vul: None	♥ AQJ	♥ 1032	Pass	3♠	Pass	4♠
North HCP: 20	♦ J5	♦ K93	AP			
South HCP: 5	♣ K1094	♣ Q76	1. Stayman			
Contract: 4♠ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 445	♠ 73	The opponents are silent.
Dealer: S	♥ AK107	
Vul: NS	♦ AK107	You bid first.
HCP: 21	♣ AQJ	
Board: 446	♠ J9	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ Q84	Partner bids first.
HCP: 8	♣ Q10983	
Board: 447	♠ AJ92	East Doubles 4♦ if possible.
Dealer: S	♥ AKQJ	
Vul: None	♦ 63	You bid first.
HCP: 20	♣ KQ6	
Board: 448	♠ KQ954	The opponents are silent.
Dealer: N	♥ Q762	
Vul: NS	♦ 976	Partner bids first.
HCP: 11	♣ A	
Board: 449	♠ K10	The opponents are silent.
Dealer: S	♥ AKJ108	
Vul: EW	♦ K10	You bid first.
HCP: 21	♣ AK42	
Board: 450	♠ 8643	The opponents are silent.
Dealer: N	♥ 1032	
Vul: None	♦ K93	Partner bids first.
HCP: 5	♣ Q76	

20-21 Notrump Opening Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ 73				2NT
Vul: NS	♥ J8	♥ AK107				
North HCP: 4	♦ J52	♦ AK107	AP			
South HCP: 21	♣ 97653	♣ AQJ				
Contract: 2N S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J9				
Vul: Both	♥ J8	♥ K109		2NT	Pass	3NT
North HCP: 20	♦ AK52	♦ Q84	AP			
South HCP: 8	♣ AJ5	♣ Q10983				
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ92				2NT
Vul: None	♥ 1097653	♥ AKQJ	Pass	4♦ ¹	X	4♥
North HCP: 4	♦ K	♦ 63	AP			
South HCP: 20	♣ J9874	♣ KQ6	1. Texas			
Contract: 4♥ S						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ KQ954				
Vul: NS	♥ AK9	♥ Q762		2NT	Pass	3♣ ¹
North HCP: 20	♦ K102	♦ 976	Pass	3♠	Pass	6♠
South HCP: 11	♣ KQ8	♣ A	AP			
Contract: 6♠ N			1. Stayman			

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ K10				2NT
Vul: EW	♥ Q764	♥ AKJ108	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ Q7432	♦ K10	Pass	4♥	AP	
South HCP: 21	♣ 10	♣ AK42	1. Stayman			
Contract: 4♥ S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 8643				
Vul: None	♥ AQJ	♥ 1032		2NT	Pass	3♣ ¹
North HCP: 20	♦ J5	♦ K93	Pass	3♠	Pass	4♠
South HCP: 5	♣ K1094	♣ Q76	AP			
Contract: 4♠ N			1. Stayman			

North hands (Practice Page)

20-21 Notrump Opening

Board: 451	♠ 753	The opponents are silent.
Dealer: S	♥ KQ52	
Vul: NS	♦ A2	Partner bids first.
HCP: 9	♣ 9854	

Board: 452	♠ A72	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ Q8	You bid first.
HCP: 21	♣ AKQ42	

Board: 453	♠ 942	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: Both	♦ 84	Partner bids first.
HCP: 11	♣ KQ102	

Board: 454	♠ AQ3	The opponents are silent.
Dealer: N	♥ AQJ82	
Vul: NS	♦ Q75	You bid first.
HCP: 20	♣ AJ	

Board: 455	♠ QJ106	The opponents are silent.
Dealer: S	♥ Q102	
Vul: EW	♦ Q10873	Partner bids first.
HCP: 7	♣ 8	

Board: 456	♠ K975	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ KJ	

20-21 Notrump Opening Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ KJ4				2NT
Vul: NS	♥ KQ52	♥ AJ843	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ A2	♦ K8	Pass	6♥	AP	
South HCP: 21	♣ 9854	♣ AKQ				
Contract: 6♥ S			1. Stayman			

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 3				
Vul: EW	♥ AQ2	♥ K87653		2NT	Pass	3♦
North HCP: 21	♦ Q8	♦ K5	Pass	3♥	Pass	4♥
South HCP: 6	♣ AKQ42	♣ 10765	AP			
Contract: 4♥ N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ KQ5				2NT
Vul: Both	♥ AQ43	♥ KJ109	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ 84	♦ AK53	Pass	4♥	AP	
South HCP: 20	♣ KQ102	♣ A4				
Contract: 4♥ S			1. Stayman			

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J72				
Vul: NS	♥ AQJ82	♥ 107		2NT	Pass	3♠ ¹
North HCP: 20	♦ Q75	♦ 106	Pass	3NT	AP	
South HCP: 4	♣ AJ	♣ K106542				
Contract: 3N N			1. Minor Suit Transfers after 2NT			

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 84				2NT
Vul: EW	♥ Q102	♥ A96	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q10873	♦ AK952	Pass	3NT	AP	
South HCP: 20	♣ 8	♣ AKQ				
Contract: 3N S			1. Stayman			

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ K975	♠ 103				
Vul: Both	♥ A53	♥ K92		2NT	AP	
North HCP: 20	♦ AKQ7	♦ 109653				
South HCP: 3	♣ KJ	♣ 983				
Contract: 2N N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 451	♠ KJ4	The opponents are silent.
Dealer: S	♥ AJ843	
Vul: NS	♦ K8	You bid first.
HCP: 21	♣ AKQ	
Board: 452	♠ 3	The opponents are silent.
Dealer: N	♥ K87653	
Vul: EW	♦ K5	Partner bids first.
HCP: 6	♣ 10765	
Board: 453	♠ KQ5	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: Both	♦ AK53	You bid first.
HCP: 20	♣ A4	
Board: 454	♠ J72	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ 106	Partner bids first.
HCP: 4	♣ K106542	
Board: 455	♠ 84	The opponents are silent.
Dealer: S	♥ A96	
Vul: EW	♦ AK952	You bid first.
HCP: 20	♣ AKQ	
Board: 456	♠ 103	The opponents are silent.
Dealer: N	♥ K92	
Vul: Both	♦ 109653	Partner bids first.
HCP: 3	♣ 983	

20-21 Notrump Opening Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ KJ4				2NT
Vul: NS	♥ KQ52	♥ AJ843	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ A2	♦ K8	Pass	6♥	AP	
South HCP: 21	♣ 9854	♣ AKQ	1. Stayman			
Contract: 6♥ S						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ 3				
Vul: EW	♥ AQ2	♥ K87653		2NT	Pass	3♦
North HCP: 21	♦ Q8	♦ K5	Pass	3♥	Pass	4♥
South HCP: 6	♣ AKQ42	♣ 10765	AP			
Contract: 4♥ N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ KQ5				2NT
Vul: Both	♥ AQ43	♥ KJ109	Pass	3♣ ¹	Pass	3♥
North HCP: 11	♦ 84	♦ AK53	Pass	4♥	AP	
South HCP: 20	♣ KQ102	♣ A4	1. Stayman			
Contract: 4♥ S						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J72				
Vul: NS	♥ AQJ82	♥ 107		2NT	Pass	3♠ ¹
North HCP: 20	♦ Q75	♦ 106	Pass	3NT	AP	
South HCP: 4	♣ AJ	♣ K106542	1. Minor Suit Transfers after 2NT			
Contract: 3N N						

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 84				2NT
Vul: EW	♥ Q102	♥ A96	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ Q10873	♦ AK952	Pass	3NT	AP	
South HCP: 20	♣ 8	♣ AKQ	1. Stayman			
Contract: 3N S						

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ K975	♠ 103				
Vul: Both	♥ A53	♥ K92		2NT	AP	
North HCP: 20	♦ AKQ7	♦ 109653				
South HCP: 3	♣ KJ	♣ 983				
Contract: 2N N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 457	♠ 9864	The opponents are silent.
Dealer: S	♥ 105	
Vul: None	♦ AJ82	Partner bids first.
HCP: 9	♣ KJ10	

Board: 458	♠ AQ109	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AQ10	You bid first.
HCP: 21	♣ K98	

Board: 459	♠ Q952	East Bids 3♥ if possible.
Dealer: S	♥ 10652	
Vul: Both	♦ 642	Partner bids first.
HCP: 2	♣ 74	

Board: 460	♠ AK987	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ A82	You bid first.
HCP: 20	♣ AJ	

Board: 461	♠ 1097	East Doubles 3♣ if possible.
Dealer: S	♥ J1074	West Bids 4♣ if possible.
Vul: NS	♦ QJ732	
HCP: 4	♣ 2	Partner bids first.

Board: 462	♠ A4	The opponents are silent.
Dealer: N	♥ KQJ85	
Vul: Both	♦ AK106	You bid first.
HCP: 20	♣ K5	

20-21 Notrump Opening Both hands (Answers Page)

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ A10				2NT
Vul: None	♥ 105	♥ AQJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ AJ82	♦ K765	Pass	3NT	AP	
South HCP: 20	♣ KJ10	♣ AQ3				
Contract: 3N S			1. Stayman			

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ K53		2NT	Pass	3♦
Vul: EW	♥ AQ7	♥ 98652	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ10	♦ K5	Pass	4♥	AP	
South HCP: 7	♣ K98	♣ J103				
Contract: 4♥ N						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q952	♠ AJ10				2NT
Vul: Both	♥ 10652	♥ A8	Pass	Pass	3♥	3NT
North HCP: 2	♦ 642	♦ AKJ3	AP			
South HCP: 21	♣ 74	♣ A953				
Contract: 3N S						

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ AK987	♠ QJ2		2NT	Pass	3NT
Vul: None	♥ A107	♥ 6	AP			
North HCP: 20	♦ A82	♦ Q75				
South HCP: 8	♣ AJ	♣ K98765				
Contract: 3N N						

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AKJ86				2NT
Vul: NS	♥ J1074	♥ AKQ	Pass	3♣ ¹	X	3♠
North HCP: 4	♦ QJ732	♦ K85	Pass	3NT	Pass	Pass
South HCP: 20	♣ 2	♣ 96	4♣	Pass	Pass	X
Contract: 4♣X W			AP			
			1. Stayman			

Board: 462

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ A4

♥ KQJ85

♦ AK106

♣ K5

South:

♠ J52

♥ A1097

♦ Q53

♣ J43

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	4♥
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AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 457	♠ A10	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: None	♦ K765	You bid first.
HCP: 20	♣ AQ3	

Board: 458	♠ K53	The opponents are silent.
Dealer: N	♥ 98652	
Vul: EW	♦ K5	Partner bids first.
HCP: 7	♣ J103	

Board: 459	♠ AJ10	East Bids 3♥ if possible.
Dealer: S	♥ A8	
Vul: Both	♦ AKJ3	You bid first.
HCP: 21	♣ A953	

Board: 460	♠ QJ2	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ Q75	Partner bids first.
HCP: 8	♣ K98765	

Board: 461	♠ AKJ86	East Doubles 3♣ if possible.
Dealer: S	♥ AKQ	West Bids 4♣ if possible.
Vul: NS	♦ K85	
HCP: 20	♣ 96	You bid first.

Board: 462	♠ J52	The opponents are silent.
Dealer: N	♥ A1097	
Vul: Both	♦ Q53	Partner bids first.
HCP: 8	♣ J43	

20-21 Notrump Opening Both hands (Answers Page)

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ A10				2NT
Vul: None	♥ 105	♥ AQJ8	Pass	3♣ ¹	Pass	3♥
North HCP: 9	♦ AJ82	♦ K765	Pass	3NT	AP	
South HCP: 20	♣ KJ10	♣ AQ3				
Contract: 3N S			1. Stayman			

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ K53				
Vul: EW	♥ AQ7	♥ 98652		2NT	Pass	3♦
North HCP: 21	♦ AQ10	♦ K5	Pass	3♥	Pass	3NT
South HCP: 7	♣ K98	♣ J103	Pass	4♥	AP	
Contract: 4♥ N						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q952	♠ AJ10				2NT
Vul: Both	♥ 10652	♥ A8	Pass	Pass	3♥	3NT
North HCP: 2	♦ 642	♦ AKJ3	AP			
South HCP: 21	♣ 74	♣ A953				
Contract: 3N S						

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ AK987	♠ QJ2				
Vul: None	♥ A107	♥ 6		2NT	Pass	3NT
North HCP: 20	♦ A82	♦ Q75	AP			
South HCP: 8	♣ AJ	♣ K98765				
Contract: 3N N						

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AKJ86				2NT
Vul: NS	♥ J1074	♥ AKQ	Pass	3♣ ¹	X	3♠
North HCP: 4	♦ QJ732	♦ K85	Pass	3NT	Pass	Pass
South HCP: 20	♣ 2	♣ 96	4♣	Pass	Pass	X
Contract: 4♣X W			AP			
			1. Stayman			

Board: 462

Dealer: N

Vul: Both

North HCP: 20

South HCP: 8

Contract: 4♥ N

North:

♠ A4

♥ KQJ85

♦ AK106

♣ K5

South:

♠ J52

♥ A1097

♦ Q53

♣ J43

West	North	East	South
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	2NT	Pass	3♣ ¹
--	-----	------	-----------------

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

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 463	♠ 103	The opponents are silent.
Dealer: S	♥ 109852	
Vul: None	♦ KQ72	Partner bids first.
HCP: 8	♣ QJ	

Board: 464	♠ AK5	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ A975	You bid first.
HCP: 21	♣ AJ72	

Board: 465	♠ 1074	The opponents are silent.
Dealer: S	♥ 10984	
Vul: EW	♦ J986	Partner bids first.
HCP: 4	♣ K6	

Board: 466	♠ K2	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: None	♦ A106	You bid first.
HCP: 20	♣ AK72	

Board: 467	♠ Q65	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ KJ97632	Partner bids first.
HCP: 6	♣ 85	

Board: 468	♠ A109	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ AQ95	You bid first.
HCP: 21	♣ AK9	

20-21 Notrump Opening Both hands (Answers Page)

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AQ8				2NT
Vul: None	♥ 109852	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 8	♦ KQ72	♦ A9843	Pass	3NT	Pass	4♥
South HCP: 21	♣ QJ	♣ A4	AP			
Contract: 4♥ S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q98762				
Vul: NS	♥ AJ	♥ 1098		2NT	Pass	3♥
North HCP: 21	♦ A975	♦ QJ	Pass	3♠	Pass	4♠
South HCP: 8	♣ AJ72	♣ K5	AP			
Contract: 4♠ N						

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ 93				
Vul: EW	♥ 10984	♥ AJ6				2NT
North HCP: 4	♦ J986	♦ AKQ	AP			
South HCP: 20	♣ K6	♣ AQ874				
Contract: 2N S						

Board: 466	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A87				
Vul: None	♥ AQ52	♥ K103		2NT	Pass	5NT
North HCP: 20	♦ A106	♦ KQJ4	Pass	6NT	AP	
South HCP: 15	♣ AK72	♣ Q106				
Contract: 6N N						

Board: 467	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ A3				
Vul: NS	♥ 8	♥ AQ105				2NT
North HCP: 6	♦ KJ97632	♦ AQ104	Pass	6♦	AP	
South HCP: 21	♣ 85	♣ AJ3				
Contract: 6♦ N						

Board: 468	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ 73				
Vul: EW	♥ A62	♥ J108754		2NT	Pass	4♦ ¹
North HCP: 21	♦ AQ95	♦ K32	Pass	4♥	AP	
South HCP: 4	♣ AK9	♣ 42	1. Texas			
Contract: 4♥ N						

South hands (Practice Page)

20-21 Notrump Opening

Board: 463	♠ AQ8	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ A9843	You bid first.
HCP: 21	♣ A4	

Board: 464	♠ Q98762	The opponents are silent.
Dealer: N	♥ 1098	
Vul: NS	♦ QJ	Partner bids first.
HCP: 8	♣ K5	

Board: 465	♠ 93	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ AQ874	

Board: 466	♠ A87	The opponents are silent.
Dealer: N	♥ K103	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 15	♣ Q106	

Board: 467	♠ A3	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: NS	♦ AQ104	You bid first.
HCP: 21	♣ AJ3	

Board: 468	♠ 73	The opponents are silent.
Dealer: N	♥ J108754	
Vul: EW	♦ K32	Partner bids first.
HCP: 4	♣ 42	

20-21 Notrump Opening Both hands (Answers Page)

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AQ8				2NT
Vul: None	♥ 109852	♥ AK7	Pass	3♦	Pass	3♥
North HCP: 8	♦ KQ72	♦ A9843	Pass	3NT	Pass	4♥
South HCP: 21	♣ QJ	♣ A4	AP			
Contract: 4♥ S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ Q98762				
Vul: NS	♥ AJ	♥ 1098		2NT	Pass	3♥
North HCP: 21	♦ A975	♦ QJ	Pass	3♠	Pass	4♠
South HCP: 8	♣ AJ72	♣ K5	AP			
Contract: 4♠ N						

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ 93				
Vul: EW	♥ 10984	♥ AJ6				2NT
North HCP: 4	♦ J986	♦ AKQ	AP			
South HCP: 20	♣ K6	♣ AQ874				
Contract: 2N S						

Board: 466	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A87				
Vul: None	♥ AQ52	♥ K103		2NT	Pass	5NT
North HCP: 20	♦ A106	♦ KQJ4	Pass	6NT	AP	
South HCP: 15	♣ AK72	♣ Q106				
Contract: 6N N						

Board: 467	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ A3				
Vul: NS	♥ 8	♥ AQ105				2NT
North HCP: 6	♦ KJ97632	♦ AQ104	Pass	6♦	AP	
South HCP: 21	♣ 85	♣ AJ3				
Contract: 6♦ N						

Board: 468	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ 73				
Vul: EW	♥ A62	♥ J108754		2NT	Pass	4♦ ¹
North HCP: 21	♦ AQ95	♦ K32	Pass	4♥	AP	
South HCP: 4	♣ AK9	♣ 42	1. Texas			
Contract: 4♥ N						

North hands (Practice Page)

20-21 Notrump Opening

Board: 469	♠ Q874	East Doubles 3♣ if possible.
Dealer: S	♥ J1053	
Vul: Both	♦ A3	Partner bids first.
HCP: 11	♣ A75	
Board: 470	♠ 1063	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ AKQ98	You bid first.
HCP: 21	♣ KQ	
Board: 471	♠ 63	The opponents are silent.
Dealer: S	♥ Q108654	
Vul: EW	♦ 85	Partner bids first.
HCP: 7	♣ AJ10	
Board: 472	♠ AK96	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ AQ96	You bid first.
HCP: 21	♣ AJ4	
Board: 473	♠ Q42	The opponents are silent.
Dealer: S	♥ 76432	
Vul: None	♦ J863	Partner bids first.
HCP: 3	♣ 5	
Board: 474	♠ AK4	The opponents are silent.
Dealer: N	♥ 9754	
Vul: EW	♦ AK3	You bid first.
HCP: 21	♣ AK3	

20-21 Notrump Opening Both hands (Answers Page)

Board: 469			West	North	East	South
Dealer: S						2NT
Vul: Both	North:	South:	Pass	3♣ ¹	X	3♠
North HCP: 11	♠ Q874	♠ AKJ3	Pass	4♣ ²	Pass	4♠
South HCP: 20	♥ J1053	♥ AK6	Pass	4NT ³	Pass	5♣
Contract: 6♠ S	♦ A3	♦ QJ104	Pass	6♠	AP	
	♣ A75	♣ Q2				

1. Stayman
2. limit raise or better in ♠
3. Blackwood 0314, for ♠

Board: 470			West	North	East	South
Dealer: N				2NT	Pass	3♣ ¹
Vul: NS	North:	South:	Pass	3♦	Pass	4NT ²
North HCP: 21	♠ 1063	♠ KJ8	Pass	6NT	AP	
South HCP: 11	♥ AK2	♥ Q1043				
Contract: 6N N	♦ AKQ98	♦ J				
	♣ KQ	♣ A8763				

1. Stayman
2. Quantitative 4NT

Board: 471			West	North	East	South
Dealer: S						2NT
Vul: EW	North:	South:	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♠ 63	♠ KQ4	AP			
South HCP: 20	♥ Q108654	♥ K9				
Contract: 4♥ S	♦ 85	♦ AKQ7				
	♣ AJ10	♣ K432				

1. Texas

Board: 472			West	North	East	South
Dealer: N				2NT	Pass	3NT
Vul: Both	North:	South:	AP			
North HCP: 21	♠ AK96	♠ 1053				
South HCP: 7	♥ K10	♥ A84				
Contract: 3N N	♦ AQ96	♦ J5				
	♣ AJ4	♣ Q10952				

Board: 473			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	3♦	Pass	3♥
North HCP: 3	♠ Q42	♠ AK9	AP			
South HCP: 20	♥ 76432	♥ AK5				
Contract: 3♥ S	♦ J863	♦ 72				
	♣ 5	♣ AQ1064				

Board: 474

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AK4

♥ 9754

♦ AK3

♣ AK3

South:

♠ J6

♥ K632

♦ Q9762

♣ 87

West North East South

2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

South hands (Practice Page)

20-21 Notrump Opening

Board: 469	♠ AKJ3	East Doubles 3♣ if possible.
Dealer: S	♥ AK6	
Vul: Both	♦ QJ104	You bid first.
HCP: 20	♣ Q2	

Board: 470	♠ KJ8	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ A8763	

Board: 471	♠ KQ4	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ AKQ7	You bid first.
HCP: 20	♣ K432	

Board: 472	♠ 1053	The opponents are silent.
Dealer: N	♥ A84	
Vul: Both	♦ J5	Partner bids first.
HCP: 7	♣ Q10952	

Board: 473	♠ AK9	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ 72	You bid first.
HCP: 20	♣ AQ1064	

Board: 474	♠ J6	The opponents are silent.
Dealer: N	♥ K632	
Vul: EW	♦ Q9762	Partner bids first.
HCP: 6	♣ 87	

20-21 Notrump Opening Both hands (Answers Page)

Board: 469			West	North	East	South
Dealer: S						2NT
Vul: Both	North:	South:	Pass	3♣ ¹	X	3♠
North HCP: 11	♠ Q874	♠ AKJ3	Pass	4♣ ²	Pass	4♠
South HCP: 20	♥ J1053	♥ AK6	Pass	4NT ³	Pass	5♣
Contract: 6♠ S	♦ A3	♦ QJ104	Pass	6♠	AP	
	♣ A75	♣ Q2				

1. Stayman
2. limit raise or better in ♠
3. Blackwood 0314, for ♠

Board: 470			West	North	East	South
Dealer: N				2NT	Pass	3♣ ¹
Vul: NS	North:	South:	Pass	3♦	Pass	4NT ²
North HCP: 21	♠ 1063	♠ KJ8	Pass	6NT	AP	
South HCP: 11	♥ AK2	♥ Q1043				
Contract: 6N N	♦ AKQ98	♦ J				
	♣ KQ	♣ A8763				

1. Stayman
2. Quantitative 4NT

Board: 471			West	North	East	South
Dealer: S						2NT
Vul: EW	North:	South:	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♠ 63	♠ KQ4	AP			
South HCP: 20	♥ Q108654	♥ K9				
Contract: 4♥ S	♦ 85	♦ AKQ7				
	♣ AJ10	♣ K432				

1. Texas

Board: 472			West	North	East	South
Dealer: N				2NT	Pass	3NT
Vul: Both	North:	South:	AP			
North HCP: 21	♠ AK96	♠ 1053				
South HCP: 7	♥ K10	♥ A84				
Contract: 3N N	♦ AQ96	♦ J5				
	♣ AJ4	♣ Q10952				

Board: 473			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	3♦	Pass	3♥
North HCP: 3	♠ Q42	♠ AK9	AP			
South HCP: 20	♥ 76432	♥ AK5				
Contract: 3♥ S	♦ J863	♦ 72				
	♣ 5	♣ AQ1064				

Board: 474

Dealer: N

Vul: EW

North HCP: 21

South HCP: 6

Contract: 4♥ N

North:

♠ AK4

♥ 9754

♦ AK3

♣ AK3

South:

♠ J6

♥ K632

♦ Q9762

♣ 87

West	North	East	South
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	2NT	Pass	3♣ ¹
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Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Stayman

North hands (Practice Page)

20-21 Notrump Opening

Board: 475	♠ QJ9762	The opponents are silent.
Dealer: S	♥ 765	
Vul: Both	♦ K4	Partner bids first.
HCP: 6	♣ 32	
Board: 476	♠ KJ87	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: None	♦ A4	You bid first.
HCP: 21	♣ KJ4	
Board: 477	♠ A86	The opponents are silent.
Dealer: S	♥ J54	
Vul: NS	♦ J108542	Partner bids first.
HCP: 6	♣ 3	
Board: 478	♠ AK9	The opponents are silent.
Dealer: N	♥ AK93	
Vul: Both	♦ A95	You bid first.
HCP: 21	♣ K32	
Board: 479	♠ AJ105	East Doubles 3♣ if possible.
Dealer: S	♥ 54	
Vul: None	♦ 987543	Partner bids first.
HCP: 5	♣ 10	
Board: 480	♠ A85	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ KQJ62	You bid first.
HCP: 20	♣ A7	

20-21 Notrump Opening Both hands (Answers Page)

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ QJ9762	♠ AK1043				2NT
Vul: Both	♥ 765	♥ K43	Pass	3♥	Pass	4♠ ¹
North HCP: 6	♦ K4	♦ AQ	AP			
South HCP: 20	♣ 32	♣ A106				
Contract: 4♠ S						1. Super acceptance after NT

Board: 476	North:	South:	West	North	East	South
Dealer: N	♠ KJ87	♠ A532		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ10	♥ J8743	Pass	3NT ²	Pass	6♥
North HCP: 21	♦ A4	♦ 10	AP			
South HCP: 7	♣ KJ4	♣ Q97				
Contract: 6♥ S						1. Stayman 2. both majors

Board: 477	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ KQ10				2NT
Vul: NS	♥ J54	♥ A96	Pass	3NT	AP	
North HCP: 6	♦ J108542	♦ AK				
South HCP: 21	♣ 3	♣ AJ1096				
Contract: 3N S						

Board: 478	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 75		2NT	Pass	4♣ ¹
Vul: Both	♥ AK93	♥ 7	Pass	4NT	Pass	6♣
North HCP: 21	♦ A95	♦ K42	AP			
South HCP: 10	♣ K32	♣ AQJ9765				
Contract: 6♣ S						1. Gerber, for N

Board: 479	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ Q87				2NT
Vul: None	♥ 54	♥ AQ96	Pass	3♣ ¹	X	3♥
North HCP: 5	♦ 987543	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ 10	♣ AJ6				
Contract: 3N S						1. Stayman

Board: 480

Dealer: N

Vul: NS

North HCP: 20

South HCP: 0

Contract: 2N N

North:

♠ A85

♥ AQ5

♦ KQJ62

♣ A7

South:

♠ 10642

♥ 83

♦ 43

♣ 109632

West	North	East	South
	2NT	AP	

South hands (Practice Page)

20-21 Notrump Opening

Board: 475	♠ AK1043	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ A106	
Board: 476	♠ A532	The opponents are silent.
Dealer: N	♥ J8743	
Vul: None	♦ 10	Partner bids first.
HCP: 7	♣ Q97	
Board: 477	♠ KQ10	The opponents are silent.
Dealer: S	♥ A96	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ AJ1096	
Board: 478	♠ 75	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ K42	Partner bids first.
HCP: 10	♣ AQJ9765	
Board: 479	♠ Q87	East Doubles 3♣ if possible.
Dealer: S	♥ AQ96	
Vul: None	♦ AK6	You bid first.
HCP: 20	♣ AJ6	
Board: 480	♠ 10642	The opponents are silent.
Dealer: N	♥ 83	
Vul: NS	♦ 43	Partner bids first.
HCP: 0	♣ 109632	

20-21 Notrump Opening Both hands (Answers Page)

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ QJ9762	♠ AK1043				2NT
Vul: Both	♥ 765	♥ K43	Pass	3♥	Pass	4♠ ¹
North HCP: 6	♦ K4	♦ AQ	AP			
South HCP: 20	♣ 32	♣ A106				
Contract: 4♠ S						1. Super acceptance after NT

Board: 476	North:	South:	West	North	East	South
Dealer: N	♠ KJ87	♠ A532		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ10	♥ J8743	Pass	3NT ²	Pass	6♥
North HCP: 21	♦ A4	♦ 10	AP			
South HCP: 7	♣ KJ4	♣ Q97				
Contract: 6♥ S						1. Stayman 2. both majors

Board: 477	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ KQ10				2NT
Vul: NS	♥ J54	♥ A96	Pass	3NT	AP	
North HCP: 6	♦ J108542	♦ AK				
South HCP: 21	♣ 3	♣ AJ1096				
Contract: 3N S						

Board: 478	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 75		2NT	Pass	4♣ ¹
Vul: Both	♥ AK93	♥ 7	Pass	4NT	Pass	6♣
North HCP: 21	♦ A95	♦ K42	AP			
South HCP: 10	♣ K32	♣ AQJ9765				
Contract: 6♣ S						1. Gerber, for N

Board: 479	North:	South:	West	North	East	South
Dealer: S	♠ AJ105	♠ Q87				2NT
Vul: None	♥ 54	♥ AQ96	Pass	3♣ ¹	X	3♥
North HCP: 5	♦ 987543	♦ AK6	Pass	3NT	AP	
South HCP: 20	♣ 10	♣ AJ6				
Contract: 3N S						1. Stayman

Board: 480

Dealer: N

Vul: NS

North HCP: 20

South HCP: 0

Contract: 2N N

North:

♠ A85

♥ AQ5

♦ KQJ62

♣ A7

South:

♠ 10642

♥ 83

♦ 43

♣ 109632

West	North	East	South
	2NT	AP	

North hands (Practice Page)

20-21 Notrump Opening

Board: 481	♠ A105	The opponents are silent.
Dealer: S	♥ 10865	
Vul: EW	♦ 953	Partner bids first.
HCP: 6	♣ Q97	
Board: 482	♠ K82	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ AK94	You bid first.
HCP: 21	♣ KQ10	
Board: 483	♠ 1098	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: NS	♦ K76	Partner bids first.
HCP: 7	♣ 976	
Board: 484	♠ KJ4	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: EW	♦ AQJ8	You bid first.
HCP: 20	♣ A2	
Board: 485	♠ KQ52	The opponents are silent.
Dealer: S	♥ 987	
Vul: Both	♦ K108543	Partner bids first.
HCP: 8	♣ —	

20-21 Notrump Opening Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ QJ2				2NT
Vul: EW	♥ 10865	♥ AJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ 953	♦ AJ10	Pass	3NT	AP	
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 482	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ AQ103		2NT	Pass	4♦ ¹
Vul: None	♥ AQ9	♥ KJ10532	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AK94	♦ 5	Pass	5♠	Pass	6♥
South HCP: 10	♣ KQ10	♣ 92	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 483	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AKQ				2NT
Vul: NS	♥ KJ106	♥ 85	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ K76	♦ AQ102	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ AJ105				
Contract: 3N S			1. Stayman			

Board: 484	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q8752		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ94	♥ KQ65	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQJ8	♦ 9	AP			
South HCP: 9	♣ A2	♣ Q95				
Contract: 4♥ N			1. Stayman			

Board: 485	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ A3				2NT
Vul: Both	♥ 987	♥ AQ53	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K108543	♦ AQJ72	Pass	3NT	AP	
South HCP: 21	♣ —	♣ A4				
Contract: 3N S			1. Stayman			

South hands (Practice Page)

20-21 Notrump Opening

Board: 481	♠ QJ2	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ AK65	

Board: 482	♠ AQ103	The opponents are silent.
Dealer: N	♥ KJ10532	
Vul: None	♦ 5	Partner bids first.
HCP: 10	♣ 92	

Board: 483	♠ AKQ	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ AQ102	You bid first.
HCP: 20	♣ AJ105	

Board: 484	♠ Q8752	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: EW	♦ 9	Partner bids first.
HCP: 9	♣ Q95	

Board: 485	♠ A3	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: Both	♦ AQJ72	You bid first.
HCP: 21	♣ A4	

20-21 Notrump Opening Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ QJ2				2NT
Vul: EW	♥ 10865	♥ AJ7	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ 953	♦ AJ10	Pass	3NT	AP	
South HCP: 20	♣ Q97	♣ AK65				
Contract: 3N S			1. Stayman			

Board: 482	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ AQ103		2NT	Pass	4♦ ¹
Vul: None	♥ AQ9	♥ KJ10532	Pass	4♥	Pass	4NT ²
North HCP: 21	♦ AK94	♦ 5	Pass	5♠	Pass	6♥
South HCP: 10	♣ KQ10	♣ 92	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 483	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AKQ				2NT
Vul: NS	♥ KJ106	♥ 85	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ K76	♦ AQ102	Pass	3NT	AP	
South HCP: 20	♣ 976	♣ AJ105				
Contract: 3N S			1. Stayman			

Board: 484	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q8752		2NT	Pass	3♣ ¹
Vul: EW	♥ AJ94	♥ KQ65	Pass	3♥	Pass	4♥
North HCP: 20	♦ AQJ8	♦ 9	AP			
South HCP: 9	♣ A2	♣ Q95				
Contract: 4♥ N			1. Stayman			

Board: 485	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ A3				2NT
Vul: Both	♥ 987	♥ AQ53	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K108543	♦ AQJ72	Pass	3NT	AP	
South HCP: 21	♣ —	♣ A4				
Contract: 3N S			1. Stayman			