

North hands (Practice Page)

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

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

Board: 2	♠ A3	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: NS	♦ AQ104	You bid first.
HCP: 21	♣ AJ3	

Board: 3	♠ 75	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ K42	Partner bids first.
HCP: 10	♣ AQJ9765	

Board: 4	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: NS	♦ AKQJ8	You bid first.
HCP: 20	♣ 1084	

Board: 5	♠ AQ2	The opponents are silent.
Dealer: S	♥ Q64	
Vul: EW	♦ Q	Partner bids first.
HCP: 11	♣ J106543	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A43				2NT
Vul: None	♥ KJ2	♥ A103				
North HCP: 12	♦ QJ	♦ AK43	Pass	6♣	AP	
South HCP: 20	♣ AJ109742	♣ KQ3				
Contract: 6♣ N						

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

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AK9				2NT
Vul: Both	♥ 7	♥ AK93				
North HCP: 10	♦ K42	♦ A95	Pass	6♣	AP	
South HCP: 21	♣ AQJ9765	♣ K32				
Contract: 6♣ N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 53		2NT	Pass	6♣
Vul: NS	♥ AJ10	♥ Q86				
North HCP: 20	♦ AKQJ8	♦ 102	AP			
South HCP: 12	♣ 1084	♣ AKQJ53				
Contract: 6♣ S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ J98				2NT
Vul: EW	♥ Q64	♥ K82				
North HCP: 11	♦ Q	♦ AKJ8	Pass	6♣	AP	
South HCP: 21	♣ J106543	♣ AKQ				
Contract: 6♣ N						

South hands (Practice Page)

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

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

Board: 2	♠ Q65	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ KJ97632	Partner bids first.
HCP: 6	♣ 85	

Board: 3	♠ AK9	The opponents are silent.
Dealer: S	♥ AK93	
Vul: Both	♦ A95	You bid first.
HCP: 21	♣ K32	

Board: 4	♠ 53	The opponents are silent.
Dealer: N	♥ Q86	
Vul: NS	♦ 102	Partner bids first.
HCP: 12	♣ AKQJ53	

Board: 5	♠ J98	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ AKJ8	You bid first.
HCP: 21	♣ AKQ	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A43				2NT
Vul: None	♥ KJ2	♥ A103				
North HCP: 12	♦ QJ	♦ AK43	Pass	6♣	AP	
South HCP: 20	♣ AJ109742	♣ KQ3				
Contract: 6♣ N						

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

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AK9				2NT
Vul: Both	♥ 7	♥ AK93				
North HCP: 10	♦ K42	♦ A95	Pass	6♣	AP	
South HCP: 21	♣ AQJ9765	♣ K32				
Contract: 6♣ N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 53		2NT	Pass	6♣
Vul: NS	♥ AJ10	♥ Q86				
North HCP: 20	♦ AKQJ8	♦ 102	AP			
South HCP: 12	♣ 1084	♣ AKQJ53				
Contract: 6♣ S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ J98				2NT
Vul: EW	♥ Q64	♥ K82				
North HCP: 11	♦ Q	♦ AKJ8	Pass	6♣	AP	
South HCP: 21	♣ J106543	♣ AKQ				
Contract: 6♣ N						

North hands (Practice Page)

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

Board: 6	♠ AK	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ 862	You bid first.
HCP: 20	♣ AQ743	

Board: 7	♠ 432	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ 763	Partner bids first.
HCP: 9	♣ KQJ1072	

Board: 8	♠ AK94	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ AQ6	You bid first.
HCP: 21	♣ Q6	

Board: 9	♠ —	The opponents are silent.
Dealer: S	♥ A83	
Vul: None	♦ Q652	Partner bids first.
HCP: 8	♣ Q98762	

Board: 10	♠ AJ76	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ J10	You bid first.
HCP: 21	♣ AKQJ5	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 653		2NT	Pass	6♦
Vul: EW	♥ AK2	♥ Q83				
North HCP: 20	♦ 862	♦ AKJ743	AP			
South HCP: 13	♣ AQ743	♣ K				
Contract: 6♦ S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AJ108				2NT
Vul: Both	♥ K	♥ A108				
North HCP: 9	♦ 763	♦ AK98	Pass	6♣	AP	
South HCP: 20	♣ KQJ1072	♣ A4				
Contract: 6♣ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ 1063		2NT	Pass	6♣
Vul: None	♥ KQJ6	♥ 532				
North HCP: 21	♦ AQ6	♦ 10	AP			
South HCP: 8	♣ Q6	♣ AKJ1052				
Contract: 6♣ S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ54				2NT
Vul: None	♥ A83	♥ K74				
North HCP: 8	♦ Q652	♦ AK	Pass	6♣	AP	
South HCP: 20	♣ Q98762	♣ AJ103				
Contract: 6♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ 103		2NT	Pass	6♦
Vul: NS	♥ AJ	♥ 1032				
North HCP: 21	♦ J10	♦ AKQ764	AP			
South HCP: 9	♣ AKQJ5	♣ 73				
Contract: 6♦ S						

South hands (Practice Page)

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

Board: 6	♠ 653	The opponents are silent.
Dealer: N	♥ Q83	
Vul: EW	♦ AKJ743	Partner bids first.
HCP: 13	♣ K	

Board: 7	♠ AJ108	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ AK98	You bid first.
HCP: 20	♣ A4	

Board: 8	♠ 1063	The opponents are silent.
Dealer: N	♥ 532	
Vul: None	♦ 10	Partner bids first.
HCP: 8	♣ AKJ1052	

Board: 9	♠ KQ54	The opponents are silent.
Dealer: S	♥ K74	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ AJ103	

Board: 10	♠ 103	The opponents are silent.
Dealer: N	♥ 1032	
Vul: NS	♦ AKQ764	Partner bids first.
HCP: 9	♣ 73	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 653		2NT	Pass	6♦
Vul: EW	♥ AK2	♥ Q83				
North HCP: 20	♦ 862	♦ AKJ743	AP			
South HCP: 13	♣ AQ743	♣ K				
Contract: 6♦ S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AJ108				2NT
Vul: Both	♥ K	♥ A108				
North HCP: 9	♦ 763	♦ AK98	Pass	6♣	AP	
South HCP: 20	♣ KQJ1072	♣ A4				
Contract: 6♣ N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ 1063		2NT	Pass	6♣
Vul: None	♥ KQJ6	♥ 532				
North HCP: 21	♦ AQ6	♦ 10	AP			
South HCP: 8	♣ Q6	♣ AKJ1052				
Contract: 6♣ S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ54				2NT
Vul: None	♥ A83	♥ K74				
North HCP: 8	♦ Q652	♦ AK	Pass	6♣	AP	
South HCP: 20	♣ Q98762	♣ AJ103				
Contract: 6♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ 103		2NT	Pass	6♦
Vul: NS	♥ AJ	♥ 1032				
North HCP: 21	♦ J10	♦ AKQ764	AP			
South HCP: 9	♣ AKQJ5	♣ 73				
Contract: 6♦ S						

North hands (Practice Page)

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

Board: 11	♠ 98	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ QJ96432	Partner bids first.
HCP: 7	♣ A52	

Board: 12	♠ K654	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ AQ2	You bid first.
HCP: 20	♣ A74	

Board: 13	♠ 63	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ AKJ763	Partner bids first.
HCP: 9	♣ 763	

Board: 14	♠ AKJ32	The opponents are silent.
Dealer: N	♥ Q97	
Vul: None	♦ K76	You bid first.
HCP: 20	♣ AK	

Board: 15	♠ 4	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AK97432	Partner bids first.
HCP: 7	♣ 9843	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ Q653				2NT
Vul: None	♥ 10	♥ AK9				
North HCP: 7	♦ QJ96432	♦ AK5	Pass	6♦	AP	
South HCP: 20	♣ A52	♣ KJ8				
Contract: 6♦ N						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K654	♠ Q				
Vul: Both	♥ AK8	♥ Q103		2NT	Pass	6♦
North HCP: 20	♦ AQ2	♦ KJ9753	AP			
South HCP: 11	♣ A74	♣ K92				
Contract: 6♦ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K82				2NT
Vul: Both	♥ J8	♥ AK963				
North HCP: 9	♦ AKJ763	♦ Q4	Pass	6♦	AP	
South HCP: 21	♣ 763	♣ AKQ				
Contract: 6♦ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AKJ32	♠ 7				
Vul: None	♥ Q97	♥ A8		2NT	Pass	6♦
North HCP: 20	♦ K76	♦ AQ10852	AP			
South HCP: 10	♣ AK	♣ 10654				
Contract: 6♦ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ				2NT
Vul: NS	♥ 8	♥ AK65				
North HCP: 7	♦ AK97432	♦ 105	Pass	6♦	AP	
South HCP: 20	♣ 9843	♣ AKJ106				
Contract: 6♦ N						

South hands (Practice Page)

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

Board: 11	♠ Q653	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ AK5	You bid first.
HCP: 20	♣ KJ8	

Board: 12	♠ Q	The opponents are silent.
Dealer: N	♥ Q103	
Vul: Both	♦ KJ9753	Partner bids first.
HCP: 11	♣ K92	

Board: 13	♠ K82	The opponents are silent.
Dealer: S	♥ AK963	
Vul: Both	♦ Q4	You bid first.
HCP: 21	♣ AKQ	

Board: 14	♠ 7	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ AQ10852	Partner bids first.
HCP: 10	♣ 10654	

Board: 15	♠ AJ	The opponents are silent.
Dealer: S	♥ AK65	
Vul: NS	♦ 105	You bid first.
HCP: 20	♣ AKJ106	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ Q653				2NT
Vul: None	♥ 10	♥ AK9				
North HCP: 7	♦ QJ96432	♦ AK5	Pass	6♦	AP	
South HCP: 20	♣ A52	♣ KJ8				
Contract: 6♦ N						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K654	♠ Q				
Vul: Both	♥ AK8	♥ Q103		2NT	Pass	6♦
North HCP: 20	♦ AQ2	♦ KJ9753	AP			
South HCP: 11	♣ A74	♣ K92				
Contract: 6♦ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ K82				2NT
Vul: Both	♥ J8	♥ AK963				
North HCP: 9	♦ AKJ763	♦ Q4	Pass	6♦	AP	
South HCP: 21	♣ 763	♣ AKQ				
Contract: 6♦ N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AKJ32	♠ 7				
Vul: None	♥ Q97	♥ A8		2NT	Pass	6♦
North HCP: 20	♦ K76	♦ AQ10852	AP			
South HCP: 10	♣ AK	♣ 10654				
Contract: 6♦ S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ				2NT
Vul: NS	♥ 8	♥ AK65				
North HCP: 7	♦ AK97432	♦ 105	Pass	6♦	AP	
South HCP: 20	♣ 9843	♣ AKJ106				
Contract: 6♦ N						

North hands (Practice Page)

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

Board: 16	♠ KQJ106	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AQ86	You bid first.
HCP: 21	♣ KQ	

Board: 17	♠ Q42	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ 2	Partner bids first.
HCP: 10	♣ QJ109864	

Board: 18	♠ AKQ	The opponents are silent.
Dealer: N	♥ KQJ8	
Vul: EW	♦ K84	You bid first.
HCP: 21	♣ K103	

Board: 19	♠ 94	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ AJ97	Partner bids first.
HCP: 11	♣ KQJ1097	

Board: 20	♠ AKQ	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: Both	♦ QJ52	You bid first.
HCP: 21	♣ A3	

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQJ106	♠ A73		2NT	Pass	6♣
Vul: EW	♥ A2	♥ 87				
North HCP: 21	♦ AQ86	♦ KJ	AP			
South HCP: 13	♣ KQ	♣ AJ10982				
Contract: 6♣ S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ A53				2NT
Vul: NS	♥ KQ	♥ A52				
North HCP: 10	♦ 2	♦ AKJ74	Pass	6♣	AP	
South HCP: 20	♣ QJ109864	♣ A7				
Contract: 6♣ N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 964		2NT	Pass	6♣
Vul: EW	♥ KQJ8	♥ A7				
North HCP: 21	♦ K84	♦ J6	AP			
South HCP: 11	♣ K103	♣ AQ8765				
Contract: 6♣ S						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK7				2NT
Vul: Both	♥ 10	♥ AK72				
North HCP: 11	♦ AJ97	♦ Q65	Pass	6♣	AP	
South HCP: 20	♣ KQJ1097	♣ A65				
Contract: 6♣ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 972		2NT	Pass	6♣
Vul: Both	♥ AJ75	♥ Q				
North HCP: 21	♦ QJ52	♦ AK7	AP			
South HCP: 12	♣ A3	♣ QJ10742				
Contract: 6♣ S						

South hands (Practice Page)

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

Board: 16	♠ A73	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ KJ	Partner bids first.
HCP: 13	♣ AJ10982	

Board: 17	♠ A53	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ AKJ74	You bid first.
HCP: 20	♣ A7	

Board: 18	♠ 964	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ J6	Partner bids first.
HCP: 11	♣ AQ8765	

Board: 19	♠ AK7	The opponents are silent.
Dealer: S	♥ AK72	
Vul: Both	♦ Q65	You bid first.
HCP: 20	♣ A65	

Board: 20	♠ 972	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ AK7	Partner bids first.
HCP: 12	♣ QJ10742	

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KQJ106	♠ A73		2NT	Pass	6♣
Vul: EW	♥ A2	♥ 87				
North HCP: 21	♦ AQ86	♦ KJ	AP			
South HCP: 13	♣ KQ	♣ AJ10982				
Contract: 6♣ S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ A53				2NT
Vul: NS	♥ KQ	♥ A52				
North HCP: 10	♦ 2	♦ AKJ74	Pass	6♣	AP	
South HCP: 20	♣ QJ109864	♣ A7				
Contract: 6♣ N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 964		2NT	Pass	6♣
Vul: EW	♥ KQJ8	♥ A7				
North HCP: 21	♦ K84	♦ J6	AP			
South HCP: 11	♣ K103	♣ AQ8765				
Contract: 6♣ S						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK7				2NT
Vul: Both	♥ 10	♥ AK72				
North HCP: 11	♦ AJ97	♦ Q65	Pass	6♣	AP	
South HCP: 20	♣ KQJ1097	♣ A65				
Contract: 6♣ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 972		2NT	Pass	6♣
Vul: Both	♥ AJ75	♥ Q				
North HCP: 21	♦ QJ52	♦ AK7	AP			
South HCP: 12	♣ A3	♣ QJ10742				
Contract: 6♣ S						

North hands (Practice Page)

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

Board: 21	♠ KJ8	The opponents are silent.
Dealer: S	♥ 1095	
Vul: None	♦ AQ7543	Partner bids first.
HCP: 11	♣ J	

Board: 22	♠ AKQ109	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ 854	

Board: 23	♠ K96	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ KJ10963	Partner bids first.
HCP: 10	♣ 10	

Board: 24	♠ AQ6	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ QJ72	You bid first.
HCP: 20	♣ KQ10	

Board: 25	♠ J	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ 1063	Partner bids first.
HCP: 11	♣ AKQ109643	

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

Board: 21

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♦ N

North:

♠ KJ8

♥ 1095

♦ AQ7543

♣ J

South:

♠ AQ94

♥ AQJ6

♦ J9

♣ AQ8

West North East South

2NT

Pass 6♦ AP

Board: 22

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AKQ109

♥ KJ

♦ AK7

♣ 854

South:

♠ 8

♥ 1092

♦ 104

♣ AKQJ762

West North East South

2NT Pass 6♣

AP

Board: 23

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ K96

♥ K76

♦ KJ10963

♣ 10

South:

♠ A87

♥ AJ3

♦ A8

♣ AK954

West North East South

2NT

Pass 6♦ AP

Board: 24

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AQ6

♥ AQ10

♦ QJ72

♣ KQ10

South:

♠ 108

♥ —

♦ AK108543

♣ A643

West North East South

2NT Pass 6♦

AP

Board: 25

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ J

♥ J

♦ 1063

♣ AKQ109643

South:

♠ Q76

♥ AK6

♦ AKQJ

♣ J75

West North East South

2NT

Pass 6♣ AP

South hands (Practice Page)

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

Board: 21	♠ AQ94	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: None	♦ J9	You bid first.
HCP: 20	♣ AQ8	

Board: 22	♠ 8	The opponents are silent.
Dealer: N	♥ 1092	
Vul: EW	♦ 104	Partner bids first.
HCP: 10	♣ AKQJ762	

Board: 23	♠ A87	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ AK954	

Board: 24	♠ 108	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AK108543	Partner bids first.
HCP: 11	♣ A643	

Board: 25	♠ Q76	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ AKQJ	You bid first.
HCP: 20	♣ J75	

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

Board: 21

Dealer: S

Vul: None

North HCP: 11

South HCP: 20

Contract: 6♦ N

North:

♠ KJ8

♥ 1095

♦ AQ7543

♣ J

South:

♠ AQ94

♥ AQJ6

♦ J9

♣ AQ8

West North East South

2NT

Pass 6♦ AP

Board: 22

Dealer: N

Vul: EW

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ AKQ109

♥ KJ

♦ AK7

♣ 854

South:

♠ 8

♥ 1092

♦ 104

♣ AKQJ762

West North East South

2NT Pass 6♣

AP

Board: 23

Dealer: S

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6♦ N

North:

♠ K96

♥ K76

♦ KJ10963

♣ 10

South:

♠ A87

♥ AJ3

♦ A8

♣ AK954

West North East South

2NT

Pass 6♦ AP

Board: 24

Dealer: N

Vul: None

North HCP: 20

South HCP: 11

Contract: 6♦ S

North:

♠ AQ6

♥ AQ10

♦ QJ72

♣ KQ10

South:

♠ 108

♥ —

♦ AK108543

♣ A643

West North East South

2NT Pass 6♦

AP

Board: 25

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ J

♥ J

♦ 1063

♣ AKQ109643

South:

♠ Q76

♥ AK6

♦ AKQJ

♣ J75

West North East South

2NT

Pass 6♣ AP

North hands (Practice Page)

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

Board: 26	♠ A4	The opponents are silent.
Dealer: N	♥ A843	
Vul: Both	♦ AKQ94	You bid first.
HCP: 20	♣ K9	

Board: 27	♠ 7	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ A876543	Partner bids first.
HCP: 7	♣ 43	

Board: 28	♠ AK8	The opponents are silent.
Dealer: N	♥ AKQ108	
Vul: Both	♦ J8	You bid first.
HCP: 21	♣ KJ5	

Board: 29	♠ 2	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ K942	Partner bids first.
HCP: 8	♣ AJ8543	

Board: 30	♠ AQ7	The opponents are silent.
Dealer: N	♥ AJ972	
Vul: None	♦ A84	You bid first.
HCP: 20	♣ KQ	

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

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 3		2NT	Pass	6♣
Vul: Both	♥ A843	♥ K72				
North HCP: 20	♦ AKQ94	♦ 1072	AP			
South HCP: 10	♣ K9	♣ AQJ754				
Contract: 6♣ S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK82				2NT
Vul: None	♥ K84	♥ A5				
North HCP: 7	♦ A876543	♦ QJ92	Pass	6♦	AP	
South HCP: 20	♣ 43	♣ AQ9				
Contract: 6♦ N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 103		2NT	Pass	6♣
Vul: Both	♥ AKQ108	♥ 9				
North HCP: 21	♦ J8	♦ A1042	AP			
South HCP: 10	♣ KJ5	♣ AQ10984				
Contract: 6♣ S						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQJ4				2NT
Vul: NS	♥ 64	♥ AJ				
North HCP: 8	♦ K942	♦ AQ7	Pass	6♣	AP	
South HCP: 20	♣ AJ8543	♣ Q1072				
Contract: 6♣ N						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 85		2NT	Pass	6♣
Vul: None	♥ AJ972	♥ 10				
North HCP: 20	♦ A84	♦ KJ6	AP			
South HCP: 8	♣ KQ	♣ A1097643				
Contract: 6♣ S						

South hands (Practice Page)

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

Board: 26	♠ 3	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ 1072	Partner bids first.
HCP: 10	♣ AQJ754	

Board: 27	♠ AK82	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ QJ92	You bid first.
HCP: 20	♣ AQ9	

Board: 28	♠ 103	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ A1042	Partner bids first.
HCP: 10	♣ AQ10984	

Board: 29	♠ AQJ4	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AQ7	You bid first.
HCP: 20	♣ Q1072	

Board: 30	♠ 85	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ KJ6	Partner bids first.
HCP: 8	♣ A1097643	

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

Board: 26

Dealer: N

Vul: Both

North HCP: 20

South HCP: 10

Contract: 6♣ S

North:

♠ A4

♥ A843

♦ AKQ94

♣ K9

South:

♠ 3

♥ K72

♦ 1072

♣ AQJ754

West North East South

2NT Pass 6♣

AP

Board: 27

Dealer: S

Vul: None

North HCP: 7

South HCP: 20

Contract: 6♦ N

North:

♠ 7

♥ K84

♦ A876543

♣ 43

South:

♠ AK82

♥ A5

♦ QJ92

♣ AQ9

West North East South

2NT

Pass 6♦ AP

Board: 28

Dealer: N

Vul: Both

North HCP: 21

South HCP: 10

Contract: 6♣ S

North:

♠ AK8

♥ AKQ108

♦ J8

♣ KJ5

South:

♠ 103

♥ 9

♦ A1042

♣ AQ10984

West North East South

2NT Pass 6♣

AP

Board: 29

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ 2

♥ 64

♦ K942

♣ AJ8543

South:

♠ AQJ4

♥ AJ

♦ AQ7

♣ Q1072

West North East South

2NT

Pass 6♣ AP

Board: 30

Dealer: N

Vul: None

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AQ7

♥ AJ972

♦ A84

♣ KQ

South:

♠ 85

♥ 10

♦ KJ6

♣ A1097643

West North East South

2NT Pass 6♣

AP

North hands (Practice Page)

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

Board: 31	♠ 8	The opponents are silent.
Dealer: S	♥ J96	
Vul: EW	♦ Q108765	Partner bids first.
HCP: 8	♣ AJ10	

Board: 32	♠ AK8	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: Both	♦ KQ6	You bid first.
HCP: 21	♣ A92	

Board: 33	♠ 93	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ J107	Partner bids first.
HCP: 10	♣ AKJ7543	

Board: 34	♠ AK10	The opponents are silent.
Dealer: N	♥ AQ1032	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ 83	

Board: 35	♠ J102	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ Q8	Partner bids first.
HCP: 11	♣ KQ86543	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKJ				2NT
Vul: EW	♥ J96	♥ AQ				
North HCP: 8	♦ Q108765	♦ AJ9	Pass	6♦	AP	
South HCP: 21	♣ AJ10	♣ Q9432				
Contract: 6♦ N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 7		2NT	Pass	6♣
Vul: Both	♥ KQ54	♥ A7				
North HCP: 21	♦ KQ6	♦ A42	AP			
South HCP: 12	♣ A92	♣ KJ108654				
Contract: 6♣ S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK				2NT
Vul: None	♥ J	♥ AK94				
North HCP: 10	♦ J107	♦ KQ32	Pass	6♣	AP	
South HCP: 21	♣ AKJ7543	♣ Q109				
Contract: 6♣ N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 76		2NT	Pass	6♣
Vul: EW	♥ AQ1032	♥ 9				
North HCP: 20	♦ AQJ	♦ K764	AP			
South HCP: 12	♣ 83	♣ AKQ1095				
Contract: 6♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AKQ64				2NT
Vul: EW	♥ K	♥ A75				
North HCP: 11	♦ Q8	♦ AK5	Pass	6♣	AP	
South HCP: 20	♣ KQ86543	♣ 97				
Contract: 6♣ N						

South hands (Practice Page)

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

Board: 31	♠ AKJ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AJ9	You bid first.
HCP: 21	♣ Q9432	

Board: 32	♠ 7	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ A42	Partner bids first.
HCP: 12	♣ KJ108654	

Board: 33	♠ AK	The opponents are silent.
Dealer: S	♥ AK94	
Vul: None	♦ KQ32	You bid first.
HCP: 21	♣ Q109	

Board: 34	♠ 76	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ K764	Partner bids first.
HCP: 12	♣ AKQ1095	

Board: 35	♠ AKQ64	The opponents are silent.
Dealer: S	♥ A75	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ 97	

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

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKJ				2NT
Vul: EW	♥ J96	♥ AQ				
North HCP: 8	♦ Q108765	♦ AJ9	Pass	6♦	AP	
South HCP: 21	♣ AJ10	♣ Q9432				
Contract: 6♦ N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 7		2NT	Pass	6♣
Vul: Both	♥ KQ54	♥ A7				
North HCP: 21	♦ KQ6	♦ A42	AP			
South HCP: 12	♣ A92	♣ KJ108654				
Contract: 6♣ S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK				2NT
Vul: None	♥ J	♥ AK94				
North HCP: 10	♦ J107	♦ KQ32	Pass	6♣	AP	
South HCP: 21	♣ AKJ7543	♣ Q109				
Contract: 6♣ N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 76		2NT	Pass	6♣
Vul: EW	♥ AQ1032	♥ 9				
North HCP: 20	♦ AQJ	♦ K764	AP			
South HCP: 12	♣ 83	♣ AKQ1095				
Contract: 6♣ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AKQ64				2NT
Vul: EW	♥ K	♥ A75				
North HCP: 11	♦ Q8	♦ AK5	Pass	6♣	AP	
South HCP: 20	♣ KQ86543	♣ 97				
Contract: 6♣ N						

North hands (Practice Page)

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

Board: 36	♠ AJ43	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: NS	♦ Q5	You bid first.
HCP: 21	♣ AK7	

Board: 37	♠ AK3	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ 86	Partner bids first.
HCP: 8	♣ J1086543	

Board: 38	♠ KJ106	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ K4	You bid first.
HCP: 21	♣ AQJ8	

Board: 39	♠ 984	The opponents are silent.
Dealer: S	♥ Q108	
Vul: Both	♦ KJ10982	Partner bids first.
HCP: 8	♣ Q	

Board: 40	♠ QJ9	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AJ74	You bid first.
HCP: 20	♣ KQJ	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 10		2NT	Pass	6♦
Vul: NS	♥ AQJ9	♥ 105				
North HCP: 21	♦ Q5	♦ AKJ10874	AP			
South HCP: 8	♣ AK7	♣ 1032				
Contract: 6♦ S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ Q75				2NT
Vul: Both	♥ 6	♥ AKQJ9				
North HCP: 8	♦ 86	♦ AQ9	Pass	6♣	AP	
South HCP: 21	♣ J1086543	♣ K9				
Contract: 6♣ N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KJ106	♠ 7		2NT	Pass	6♦
Vul: EW	♥ AK10	♥ 87				
North HCP: 21	♦ K4	♦ AJ86532	AP			
South HCP: 8	♣ AQJ8	♣ K74				
Contract: 6♦ S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AQ76				2NT
Vul: Both	♥ Q108	♥ AK				
North HCP: 8	♦ KJ10982	♦ AQ63	Pass	6♦	AP	
South HCP: 20	♣ Q	♣ J107				
Contract: 6♦ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ A54		2NT	Pass	6♣
Vul: EW	♥ AQ7	♥ K43				
North HCP: 20	♦ AJ74	♦ Q	AP			
South HCP: 13	♣ KQJ	♣ A109865				
Contract: 6♣ S						

South hands (Practice Page)

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

Board: 36	♠ 10	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ AKJ10874	Partner bids first.
HCP: 8	♣ 1032	

Board: 37	♠ Q75	The opponents are silent.
Dealer: S	♥ AKQJ9	
Vul: Both	♦ AQ9	You bid first.
HCP: 21	♣ K9	

Board: 38	♠ 7	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ AJ86532	Partner bids first.
HCP: 8	♣ K74	

Board: 39	♠ AQ76	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AQ63	You bid first.
HCP: 20	♣ J107	

Board: 40	♠ A54	The opponents are silent.
Dealer: N	♥ K43	
Vul: EW	♦ Q	Partner bids first.
HCP: 13	♣ A109865	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 10		2NT	Pass	6♦
Vul: NS	♥ AQJ9	♥ 105				
North HCP: 21	♦ Q5	♦ AKJ10874	AP			
South HCP: 8	♣ AK7	♣ 1032				
Contract: 6♦ S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ Q75				2NT
Vul: Both	♥ 6	♥ AKQJ9				
North HCP: 8	♦ 86	♦ AQ9	Pass	6♣	AP	
South HCP: 21	♣ J1086543	♣ K9				
Contract: 6♣ N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KJ106	♠ 7		2NT	Pass	6♦
Vul: EW	♥ AK10	♥ 87				
North HCP: 21	♦ K4	♦ AJ86532	AP			
South HCP: 8	♣ AQJ8	♣ K74				
Contract: 6♦ S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ AQ76				2NT
Vul: Both	♥ Q108	♥ AK				
North HCP: 8	♦ KJ10982	♦ AQ63	Pass	6♦	AP	
South HCP: 20	♣ Q	♣ J107				
Contract: 6♦ N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ A54		2NT	Pass	6♣
Vul: EW	♥ AQ7	♥ K43				
North HCP: 20	♦ AJ74	♦ Q	AP			
South HCP: 13	♣ KQJ	♣ A109865				
Contract: 6♣ S						

North hands (Practice Page)

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

Board: 41	♠ 652	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ Q	Partner bids first.
HCP: 12	♣ QJ109752	

Board: 42	♠ AKQJ5	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ 64	You bid first.
HCP: 21	♣ A82	

Board: 43	♠ AQ	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ Q92	Partner bids first.
HCP: 12	♣ KJ9863	

Board: 44	♠ AK10	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ QJ64	You bid first.
HCP: 21	♣ AQ3	

Board: 45	♠ 32	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ 1086	Partner bids first.
HCP: 9	♣ AKQ8762	

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ A84				2NT
Vul: Both	♥ AK	♥ Q9753				
North HCP: 12	♦ Q	♦ AK	Pass	6♣	AP	
South HCP: 20	♣ QJ109752	♣ AK6				
Contract: 6♣ N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ5	♠ 2				
Vul: Both	♥ AK7	♥ Q4		2NT	Pass	6♦
North HCP: 21	♦ 64	♦ KQ97532	AP			
South HCP: 13	♣ A82	♣ KQJ				
Contract: 6♦ S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ K853				2NT
Vul: NS	♥ 92	♥ AK43				
North HCP: 12	♦ Q92	♦ AK7	Pass	6♣	AP	
South HCP: 21	♣ KJ9863	♣ A5				
Contract: 6♣ N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 93				
Vul: None	♥ AJ6	♥ 8		2NT	Pass	6♦
North HCP: 21	♦ QJ64	♦ AK109732	AP			
South HCP: 7	♣ AQ3	♣ 875				
Contract: 6♦ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ KJ7				2NT
Vul: NS	♥ 7	♥ AK4				
North HCP: 9	♦ 1086	♦ AKQ43	Pass	6♣	AP	
South HCP: 20	♣ AKQ8762	♣ 54				
Contract: 6♣ N						

South hands (Practice Page)

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

Board: 41	♠ A84	The opponents are silent.
Dealer: S	♥ Q9753	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ AK6	

Board: 42	♠ 2	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ KQ97532	Partner bids first.
HCP: 13	♣ KQJ	

Board: 43	♠ K853	The opponents are silent.
Dealer: S	♥ AK43	
Vul: NS	♦ AK7	You bid first.
HCP: 21	♣ A5	

Board: 44	♠ 93	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ AK109732	Partner bids first.
HCP: 7	♣ 875	

Board: 45	♠ KJ7	The opponents are silent.
Dealer: S	♥ AK4	
Vul: NS	♦ AKQ43	You bid first.
HCP: 20	♣ 54	

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

Board: 41
Dealer: S
Vul: Both
North HCP: 12
South HCP: 20
Contract: 6♣ N

North:
♠ 652
♥ AK
♦ Q
♣ QJ109752

South:
♠ A84
♥ Q9753
♦ AK
♣ AK6

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 42
Dealer: N
Vul: Both
North HCP: 21
South HCP: 13
Contract: 6♦ S

North:
♠ AKQJ5
♥ AK7
♦ 64
♣ A82

South:
♠ 2
♥ Q4
♦ KQ97532
♣ KQJ

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 43
Dealer: S
Vul: NS
North HCP: 12
South HCP: 21
Contract: 6♣ N

North:
♠ AQ
♥ 92
♦ Q92
♣ KJ9863

South:
♠ K853
♥ AK43
♦ AK7
♣ A5

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 44
Dealer: N
Vul: None
North HCP: 21
South HCP: 7
Contract: 6♦ S

North:
♠ AK10
♥ AJ6
♦ QJ64
♣ AQ3

South:
♠ 93
♥ 8
♦ AK109732
♣ 875

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 45
Dealer: S
Vul: NS
North HCP: 9
South HCP: 20
Contract: 6♣ N

North:
♠ 32
♥ 7
♦ 1086
♣ AKQ8762

South:
♠ KJ7
♥ AK4
♦ AKQ43
♣ 54

West	North	East	South
			2NT
Pass	6♣	AP	

North hands (Practice Page)

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

Board: 46	♠ AK854	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ AQ7	You bid first.
HCP: 21	♣ K3	

Board: 47	♠ 8	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ AJ10742	Partner bids first.
HCP: 11	♣ K1032	

Board: 48	♠ AKQ5	The opponents are silent.
Dealer: N	♥ J53	
Vul: EW	♦ AK5	You bid first.
HCP: 20	♣ QJ10	

Board: 49	♠ 92	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ AJ92	Partner bids first.
HCP: 9	♣ KJ10832	

Board: 50	♠ K32	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: NS	♦ AKQ5	You bid first.
HCP: 21	♣ A3	

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

Board: 46
Dealer: N
Vul: None
North HCP: 21
South HCP: 11
Contract: 6♣ S

North:
♠ AK854
♥ KQ4
♦ AQ7
♣ K3

South:
♠ 6
♥ 85
♦ KJ86
♣ AQJ852

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 47
Dealer: S
Vul: EW
North HCP: 11
South HCP: 20
Contract: 6♦ N

North:
♠ 8
♥ K2
♦ AJ10742
♣ K1032

South:
♠ KJ42
♥ AQ97
♦ K6
♣ AQJ

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 48
Dealer: N
Vul: EW
North HCP: 20
South HCP: 9
Contract: 6♦ S

North:
♠ AKQ5
♥ J53
♦ AK5
♣ QJ10

South:
♠ J
♥ AK10
♦ J109864
♣ 754

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 49
Dealer: S
Vul: None
North HCP: 9
South HCP: 21
Contract: 6♣ N

North:
♠ 92
♥ 9
♦ AJ92
♣ KJ10832

South:
♠ AKJ8
♥ A103
♦ KQ8
♣ A96

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 50
Dealer: N
Vul: NS
North HCP: 21
South HCP: 9
Contract: 6♣ S

North:
♠ K32
♥ KQ75
♦ AKQ5
♣ A3

South:
♠ J
♥ J6
♦ J
♣ KQJ1087654

West	North	East	South
	2NT	Pass	6♣
AP			

South hands (Practice Page)

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

Board: 46	♠ 6	The opponents are silent.
Dealer: N	♥ 85	
Vul: None	♦ KJ86	Partner bids first.
HCP: 11	♣ AQJ852	

Board: 47	♠ KJ42	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: EW	♦ K6	You bid first.
HCP: 20	♣ AQJ	

Board: 48	♠ J	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ J109864	Partner bids first.
HCP: 9	♣ 754	

Board: 49	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A103	
Vul: None	♦ KQ8	You bid first.
HCP: 21	♣ A96	

Board: 50	♠ J	The opponents are silent.
Dealer: N	♥ J6	
Vul: NS	♦ J	Partner bids first.
HCP: 9	♣ KQJ1087654	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK854	♠ 6		2NT	Pass	6♣
Vul: None	♥ KQ4	♥ 85				
North HCP: 21	♦ AQ7	♦ KJ86	AP			
South HCP: 11	♣ K3	♣ AQJ852				
Contract: 6♣ S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KJ42				2NT
Vul: EW	♥ K2	♥ AQ97				
North HCP: 11	♦ AJ10742	♦ K6	Pass	6♦	AP	
South HCP: 20	♣ K1032	♣ AQJ				
Contract: 6♦ N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AKQ5	♠ J		2NT	Pass	6♦
Vul: EW	♥ J53	♥ AK10				
North HCP: 20	♦ AK5	♦ J109864	AP			
South HCP: 9	♣ QJ10	♣ 754				
Contract: 6♦ S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AKJ8				2NT
Vul: None	♥ 9	♥ A103				
North HCP: 9	♦ AJ92	♦ KQ8	Pass	6♣	AP	
South HCP: 21	♣ KJ10832	♣ A96				
Contract: 6♣ N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ J		2NT	Pass	6♣
Vul: NS	♥ KQ75	♥ J6				
North HCP: 21	♦ AKQ5	♦ J	AP			
South HCP: 9	♣ A3	♣ KQJ1087654				
Contract: 6♣ S						

North hands (Practice Page)

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

Board: 51	♠ AJ7	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ Q87654	Partner bids first.
HCP: 10	♣ J53	

Board: 52	♠ AK3	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: None	♦ KJ76	You bid first.
HCP: 21	♣ K7	

Board: 53	♠ J4	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ K754	Partner bids first.
HCP: 10	♣ AQ87532	

Board: 54	♠ AKQ75	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ KQJ	You bid first.
HCP: 20	♣ J9	

Board: 55	♠ AQ8	The opponents are silent.
Dealer: S	♥ Q106	
Vul: NS	♦ KJ108765	Partner bids first.
HCP: 12	♣ —	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ KQ3				2NT
Vul: NS	♥ Q	♥ KJ106				
North HCP: 10	♦ Q87654	♦ A9	Pass	6♦	AP	
South HCP: 20	♣ J53	♣ AK84				
Contract: 6♦ N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 8		2NT	Pass	6♣
Vul: None	♥ AQJ2	♥ 1074				
North HCP: 21	♦ KJ76	♦ AQ2	AP			
South HCP: 11	♣ K7	♣ AJ10863				
Contract: 6♣ S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK8				2NT
Vul: EW	♥ —	♥ AQJ97				
North HCP: 10	♦ K754	♦ Q63	Pass	6♣	AP	
South HCP: 20	♣ AQ87532	♣ KJ				
Contract: 6♣ N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKQ75	♠ J109		2NT	Pass	6♦
Vul: None	♥ A72	♥ —				
North HCP: 20	♦ KQJ	♦ A109876	AP			
South HCP: 10	♣ J9	♣ KQ54				
Contract: 6♦ S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ KJ10				2NT
Vul: NS	♥ Q106	♥ K3				
North HCP: 12	♦ KJ108765	♦ AQ2	Pass	6♦	AP	
South HCP: 20	♣ —	♣ AK1032				
Contract: 6♦ N						

South hands (Practice Page)

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

Board: 51	♠ KQ3	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ AK84	

Board: 52	♠ 8	The opponents are silent.
Dealer: N	♥ 1074	
Vul: None	♦ AQ2	Partner bids first.
HCP: 11	♣ AJ10863	

Board: 53	♠ AK8	The opponents are silent.
Dealer: S	♥ AQJ97	
Vul: EW	♦ Q63	You bid first.
HCP: 20	♣ KJ	

Board: 54	♠ J109	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ A109876	Partner bids first.
HCP: 10	♣ KQ54	

Board: 55	♠ KJ10	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ AQ2	You bid first.
HCP: 20	♣ AK1032	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ AJ7	♠ KQ3				2NT
Vul: NS	♥ Q	♥ KJ106				
North HCP: 10	♦ Q87654	♦ A9	Pass	6♦	AP	
South HCP: 20	♣ J53	♣ AK84				
Contract: 6♦ N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 8				
Vul: None	♥ AQJ2	♥ 1074		2NT	Pass	6♣
North HCP: 21	♦ KJ76	♦ AQ2	AP			
South HCP: 11	♣ K7	♣ AJ10863				
Contract: 6♣ S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AK8				
Vul: EW	♥ —	♥ AQJ97				2NT
North HCP: 10	♦ K754	♦ Q63	Pass	6♣	AP	
South HCP: 20	♣ AQ87532	♣ KJ				
Contract: 6♣ N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKQ75	♠ J109				
Vul: None	♥ A72	♥ —		2NT	Pass	6♦
North HCP: 20	♦ KQJ	♦ A109876	AP			
South HCP: 10	♣ J9	♣ KQ54				
Contract: 6♦ S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ KJ10				
Vul: NS	♥ Q106	♥ K3				2NT
North HCP: 12	♦ KJ108765	♦ AQ2	Pass	6♦	AP	
South HCP: 20	♣ —	♣ AK1032				
Contract: 6♦ N						

North hands (Practice Page)

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

Board: 56	♠ AJ9	The opponents are silent.
Dealer: N	♥ AQ853	
Vul: Both	♦ AQ5	You bid first.
HCP: 20	♣ K6	

Board: 57	♠ Q	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ AK87653	Partner bids first.
HCP: 12	♣ K654	

Board: 58	♠ A1082	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ KJ4	

Board: 59	♠ 54	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ 108	Partner bids first.
HCP: 9	♣ AKQ98732	

Board: 60	♠ AK932	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ KQ94	You bid first.
HCP: 20	♣ A5	

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

Board: 56
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ AJ9
 ♥ AQ853
 ♦ AQ5
 ♣ K6

South:
 ♠ Q62
 ♥ J
 ♦ J96
 ♣ AJ10975

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 57
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 20
 Contract: 6♦ N

North:
 ♠ Q
 ♥ 6
 ♦ AK87653
 ♣ K654

South:
 ♠ AK984
 ♥ A109
 ♦ QJ
 ♣ AQ9

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 58
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 9
 Contract: 6♦ S

North:
 ♠ A1082
 ♥ AKJ9
 ♦ A8
 ♣ KJ4

South:
 ♠ 964
 ♥ —
 ♦ KQ107542
 ♣ A86

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 59
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ 54
 ♥ 10
 ♦ 108
 ♣ AKQ98732

South:
 ♠ AKQJ10
 ♥ K86
 ♦ AK5
 ♣ 54

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 60
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 12
 Contract: 6♣ S

North:
 ♠ AK932
 ♥ KJ
 ♦ KQ94
 ♣ A5

South:
 ♠ Q74
 ♥ Q
 ♦ A82
 ♣ KJ10932

West	North	East	South
	2NT	Pass	6♣
AP			

South hands (Practice Page)

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

Board: 56	♠ Q62	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ J96	Partner bids first.
HCP: 9	♣ AJ10975	

Board: 57	♠ AK984	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ QJ	You bid first.
HCP: 20	♣ AQ9	

Board: 58	♠ 964	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ KQ107542	Partner bids first.
HCP: 9	♣ A86	

Board: 59	♠ AKQJ10	The opponents are silent.
Dealer: S	♥ K86	
Vul: NS	♦ AK5	You bid first.
HCP: 20	♣ 54	

Board: 60	♠ Q74	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ A82	Partner bids first.
HCP: 12	♣ KJ10932	

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

Board: 56
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 9
 Contract: 6♣ S

North:
 ♠ AJ9
 ♥ AQ853
 ♦ AQ5
 ♣ K6

South:
 ♠ Q62
 ♥ J
 ♦ J96
 ♣ AJ10975

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 57
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 20
 Contract: 6♦ N

North:
 ♠ Q
 ♥ 6
 ♦ AK87653
 ♣ K654

South:
 ♠ AK984
 ♥ A109
 ♦ QJ
 ♣ AQ9

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 58
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 9
 Contract: 6♦ S

North:
 ♠ A1082
 ♥ AKJ9
 ♦ A8
 ♣ KJ4

South:
 ♠ 964
 ♥ —
 ♦ KQ107542
 ♣ A86

West	North	East	South
	2NT	Pass	6♦
AP			

Board: 59
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 20
 Contract: 6♣ N

North:
 ♠ 54
 ♥ 10
 ♦ 108
 ♣ AKQ98732

South:
 ♠ AKQJ10
 ♥ K86
 ♦ AK5
 ♣ 54

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 60
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 12
 Contract: 6♣ S

North:
 ♠ AK932
 ♥ KJ
 ♦ KQ94
 ♣ A5

South:
 ♠ Q74
 ♥ Q
 ♦ A82
 ♣ KJ10932

West	North	East	South
	2NT	Pass	6♣
AP			

North hands (Practice Page)

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

Board: 61	♠ K72	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ 875	Partner bids first.
HCP: 8	♣ KQ10974	

Board: 62	♠ A3	The opponents are silent.
Dealer: N	♥ AK974	
Vul: EW	♦ KQ5	You bid first.
HCP: 20	♣ A85	

Board: 63	♠ Q42	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ AKJ9852	Partner bids first.
HCP: 11	♣ 3	

Board: 64	♠ KJ872	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ A10	You bid first.
HCP: 21	♣ AKJ6	

Board: 65	♠ 104	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ J65	Partner bids first.
HCP: 11	♣ AKQJ964	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AQ6				2NT
Vul: NS	♥ 6	♥ K8				
North HCP: 8	♦ 875	♦ AK1094	Pass	6♣	AP	
South HCP: 21	♣ KQ10974	♣ AJ6				
Contract: 6♣ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q87				
Vul: EW	♥ AK974	♥ Q63		2NT	Pass	6♣
North HCP: 20	♦ KQ5	♦ A	AP			
South HCP: 10	♣ A85	♣ Q107432				
Contract: 6♣ S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ K7				2NT
Vul: EW	♥ J4	♥ AKQ52				
North HCP: 11	♦ AKJ9852	♦ Q10	Pass	6♦	AP	
South HCP: 20	♣ 3	♣ AQ86				
Contract: 6♦ N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KJ872	♠ A5				
Vul: Both	♥ KQ	♥ 862		2NT	Pass	6♦
North HCP: 21	♦ A10	♦ KQ9875	AP			
South HCP: 9	♣ AKJ6	♣ 93				
Contract: 6♦ S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKQ9				2NT
Vul: EW	♥ 4	♥ AKJ3				
North HCP: 11	♦ J65	♦ K97	Pass	6♣	AP	
South HCP: 20	♣ AKQJ964	♣ 102				
Contract: 6♣ N						

South hands (Practice Page)

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

Board: 61	♠ AQ6	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ AK1094	You bid first.
HCP: 21	♣ AJ6	

Board: 62	♠ Q87	The opponents are silent.
Dealer: N	♥ Q63	
Vul: EW	♦ A	Partner bids first.
HCP: 10	♣ Q107432	

Board: 63	♠ K7	The opponents are silent.
Dealer: S	♥ AKQ52	
Vul: EW	♦ Q10	You bid first.
HCP: 20	♣ AQ86	

Board: 64	♠ A5	The opponents are silent.
Dealer: N	♥ 862	
Vul: Both	♦ KQ9875	Partner bids first.
HCP: 9	♣ 93	

Board: 65	♠ AKQ9	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: EW	♦ K97	You bid first.
HCP: 20	♣ 102	

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

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AQ6				2NT
Vul: NS	♥ 6	♥ K8				
North HCP: 8	♦ 875	♦ AK1094	Pass	6♣	AP	
South HCP: 21	♣ KQ10974	♣ AJ6				
Contract: 6♣ N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ Q87				
Vul: EW	♥ AK974	♥ Q63		2NT	Pass	6♣
North HCP: 20	♦ KQ5	♦ A	AP			
South HCP: 10	♣ A85	♣ Q107432				
Contract: 6♣ S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ K7				2NT
Vul: EW	♥ J4	♥ AKQ52				
North HCP: 11	♦ AKJ9852	♦ Q10	Pass	6♦	AP	
South HCP: 20	♣ 3	♣ AQ86				
Contract: 6♦ N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KJ872	♠ A5				
Vul: Both	♥ KQ	♥ 862		2NT	Pass	6♦
North HCP: 21	♦ A10	♦ KQ9875	AP			
South HCP: 9	♣ AKJ6	♣ 93				
Contract: 6♦ S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKQ9				2NT
Vul: EW	♥ 4	♥ AKJ3				
North HCP: 11	♦ J65	♦ K97	Pass	6♣	AP	
South HCP: 20	♣ AKQJ964	♣ 102				
Contract: 6♣ N						

North hands (Practice Page)

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

Board: 66	♠ AQ8	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ KJ10	You bid first.
HCP: 20	♣ AK75	

Board: 67	♠ 75	The opponents are silent.
Dealer: S	♥ K54	
Vul: EW	♦ A10	Partner bids first.
HCP: 11	♣ KJ10983	

Board: 68	♠ KQ8	The opponents are silent.
Dealer: N	♥ KQ1085	
Vul: Both	♦ A86	You bid first.
HCP: 20	♣ AQ	

Board: 69	♠ 10	The opponents are silent.
Dealer: S	♥ J82	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 12	♣ KQJ1087	

Board: 70	♠ Q6	The opponents are silent.
Dealer: N	♥ AK82	
Vul: EW	♦ AK3	You bid first.
HCP: 21	♣ KQ96	

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

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ6		2NT	Pass	6♣
Vul: Both	♥ K94	♥ 3				
North HCP: 20	♦ KJ10	♦ A42	AP			
South HCP: 11	♣ AK75	♣ QJ10842				
Contract: 6♣ S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AJ92				2NT
Vul: EW	♥ K54	♥ AQ10				
North HCP: 11	♦ A10	♦ KQJ8	Pass	6♣	AP	
South HCP: 21	♣ KJ10983	♣ A7				
Contract: 6♣ N						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 7		2NT	Pass	6♦
Vul: Both	♥ KQ1085	♥ AJ3				
North HCP: 20	♦ A86	♦ KQ9742	AP			
South HCP: 10	♣ AQ	♣ 874				
Contract: 6♦ S						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ				2NT
Vul: NS	♥ J82	♥ AQ96				
North HCP: 12	♦ KQ2	♦ AJ108	Pass	6♣	AP	
South HCP: 20	♣ KQJ1087	♣ A64				
Contract: 6♣ N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 4		2NT	Pass	6♦
Vul: EW	♥ AK82	♥ Q				
North HCP: 21	♦ AK3	♦ J1098654	AP			
South HCP: 7	♣ KQ96	♣ A873				
Contract: 6♦ S						

South hands (Practice Page)

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

Board: 66	♠ KJ6	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ A42	Partner bids first.
HCP: 11	♣ QJ10842	

Board: 67	♠ AJ92	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ KQJ8	You bid first.
HCP: 21	♣ A7	

Board: 68	♠ 7	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: Both	♦ KQ9742	Partner bids first.
HCP: 10	♣ 874	

Board: 69	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: NS	♦ AJ108	You bid first.
HCP: 20	♣ A64	

Board: 70	♠ 4	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ J1098654	Partner bids first.
HCP: 7	♣ A873	

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

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ KJ6		2NT	Pass	6♣
Vul: Both	♥ K94	♥ 3				
North HCP: 20	♦ KJ10	♦ A42	AP			
South HCP: 11	♣ AK75	♣ QJ10842				
Contract: 6♣ S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AJ92				2NT
Vul: EW	♥ K54	♥ AQ10				
North HCP: 11	♦ A10	♦ KQJ8	Pass	6♣	AP	
South HCP: 21	♣ KJ10983	♣ A7				
Contract: 6♣ N						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 7		2NT	Pass	6♦
Vul: Both	♥ KQ1085	♥ AJ3				
North HCP: 20	♦ A86	♦ KQ9742	AP			
South HCP: 10	♣ AQ	♣ 874				
Contract: 6♦ S						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ				2NT
Vul: NS	♥ J82	♥ AQ96				
North HCP: 12	♦ KQ2	♦ AJ108	Pass	6♣	AP	
South HCP: 20	♣ KQJ1087	♣ A64				
Contract: 6♣ N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ 4		2NT	Pass	6♦
Vul: EW	♥ AK82	♥ Q				
North HCP: 21	♦ AK3	♦ J1098654	AP			
South HCP: 7	♣ KQ96	♣ A873				
Contract: 6♦ S						

North hands (Practice Page)

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

Board: 71	♠ K3	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ 942	Partner bids first.
HCP: 8	♣ KQ109762	

Board: 72	♠ AKQ8	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ J9	You bid first.
HCP: 21	♣ Q95	

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

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

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

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A105				2NT
Vul: Both	♥ 5	♥ AQ98				
North HCP: 8	♦ 942	♦ KQJ3	Pass	6♣	AP	
South HCP: 20	♣ KQ109762	♣ A8				
Contract: 6♣ N						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ J97		2NT	Pass	6♣
Vul: None	♥ AKQ4	♥ 105				
North HCP: 21	♦ J9	♦ A5	AP			
South HCP: 9	♣ Q95	♣ KJ7642				
Contract: 6♣ S						

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

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

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ				2NT
Vul: Both	♥ 975	♥ KQ82				
North HCP: 9	♦ Q6	♦ AJ103	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J2				
Contract: 6♣ N						

South hands (Practice Page)

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

Board: 71	♠ A105	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: Both	♦ KQJ3	You bid first.
HCP: 20	♣ A8	

Board: 72	♠ J97	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ A5	Partner bids first.
HCP: 9	♣ KJ7642	

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

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

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

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

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A105				2NT
Vul: Both	♥ 5	♥ AQ98				
North HCP: 8	♦ 942	♦ KQJ3	Pass	6♣	AP	
South HCP: 20	♣ KQ109762	♣ A8				
Contract: 6♣ N						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ J97		2NT	Pass	6♣
Vul: None	♥ AKQ4	♥ 105				
North HCP: 21	♦ J9	♦ A5	AP			
South HCP: 9	♣ Q95	♣ KJ7642				
Contract: 6♣ S						

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

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

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ				2NT
Vul: Both	♥ 975	♥ KQ82				
North HCP: 9	♦ Q6	♦ AJ103	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J2				
Contract: 6♣ N						

North hands (Practice Page)

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

Board: 76	♠ K4	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ A853	You bid first.
HCP: 20	♣ AKQ103	

Board: 77	♠ 832	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ KJ109865	Partner bids first.
HCP: 8	♣ J	

Board: 78	♠ K4	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: None	♦ A62	You bid first.
HCP: 20	♣ AK743	

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

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

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

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ A53		2NT	Pass	6♦
Vul: EW	♥ A9	♥ 102				
North HCP: 20	♦ A853	♦ KQJ972	AP			
South HCP: 11	♣ AKQ103	♣ J5				
Contract: 6♦ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ K95				2NT
Vul: Both	♥ K3	♥ AQ974				
North HCP: 8	♦ KJ109865	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ J	♣ AQ6				
Contract: 6♦ N						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ A85		2NT	Pass	6♦
Vul: None	♥ AQ4	♥ 1052				
North HCP: 20	♦ A62	♦ KJ10873	AP			
South HCP: 10	♣ AK743	♣ Q				
Contract: 6♦ S						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK6				2NT
Vul: EW	♥ J5	♥ AK9				
North HCP: 13	♦ KQ84	♦ A532	Pass	6♣	AP	
South HCP: 20	♣ AK9876	♣ Q102				
Contract: 6♣ N						

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

South hands (Practice Page)

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

Board: 76	♠ A53	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ KQJ972	Partner bids first.
HCP: 11	♣ J5	

Board: 77	♠ K95	The opponents are silent.
Dealer: S	♥ AQ974	
Vul: Both	♦ AQ	You bid first.
HCP: 21	♣ AQ6	

Board: 78	♠ A85	The opponents are silent.
Dealer: N	♥ 1052	
Vul: None	♦ KJ10873	Partner bids first.
HCP: 10	♣ Q	

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

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

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

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ A53		2NT	Pass	6♦
Vul: EW	♥ A9	♥ 102				
North HCP: 20	♦ A853	♦ KQJ972	AP			
South HCP: 11	♣ AKQ103	♣ J5				
Contract: 6♦ S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ K95				2NT
Vul: Both	♥ K3	♥ AQ974				
North HCP: 8	♦ KJ109865	♦ AQ	Pass	6♦	AP	
South HCP: 21	♣ J	♣ AQ6				
Contract: 6♦ N						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ A85		2NT	Pass	6♦
Vul: None	♥ AQ4	♥ 1052				
North HCP: 20	♦ A62	♦ KJ10873	AP			
South HCP: 10	♣ AK743	♣ Q				
Contract: 6♦ S						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK6				2NT
Vul: EW	♥ J5	♥ AK9				
North HCP: 13	♦ KQ84	♦ A532	Pass	6♣	AP	
South HCP: 20	♣ AK9876	♣ Q102				
Contract: 6♣ N						

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

North hands (Practice Page)

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

Board: 81	♠ 10	The opponents are silent.
Dealer: S	♥ K85	
Vul: EW	♦ Q97	Partner bids first.
HCP: 9	♣ KJ9765	

Board: 82	♠ K6	The opponents are silent.
Dealer: N	♥ AK93	
Vul: EW	♦ AK1032	You bid first.
HCP: 20	♣ K3	

Board: 83	♠ 7	The opponents are silent.
Dealer: S	♥ J62	
Vul: NS	♦ AK3	Partner bids first.
HCP: 9	♣ J105432	

Board: 84	♠ AJ65	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ AKJ2	You bid first.
HCP: 20	♣ 104	

Board: 85	♠ J2	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ QJ109765	Partner bids first.
HCP: 7	♣ K109	

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

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK652				2NT
Vul: EW	♥ K85	♥ A10				
North HCP: 9	♦ Q97	♦ K4	Pass	6♣	AP	
South HCP: 20	♣ KJ9765	♣ AQ82				
Contract: 6♣ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AJ9				
Vul: EW	♥ AK93	♥ 105		2NT	Pass	6♣
North HCP: 20	♦ AK1032	♦ 96	AP			
South HCP: 12	♣ K3	♣ AQJ1086				
Contract: 6♣ S						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ102				2NT
Vul: NS	♥ J62	♥ AKQ				
North HCP: 9	♦ AK3	♦ Q1075	Pass	6♣	AP	
South HCP: 20	♣ J105432	♣ A7				
Contract: 6♣ N						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q108				
Vul: EW	♥ AK7	♥ 2		2NT	Pass	6♣
North HCP: 20	♦ AKJ2	♦ 873	AP			
South HCP: 12	♣ 104	♣ AKQJ97				
Contract: 6♣ S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A10				2NT
Vul: Both	♥ 7	♥ AK2				
North HCP: 7	♦ QJ109765	♦ AK43	Pass	6♦	AP	
South HCP: 20	♣ K109	♣ Q874				
Contract: 6♦ N						

South hands (Practice Page)

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

Board: 81	♠ AK652	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ K4	You bid first.
HCP: 20	♣ AQ82	

Board: 82	♠ AJ9	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ 96	Partner bids first.
HCP: 12	♣ AQJ1086	

Board: 83	♠ KQ102	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ Q1075	You bid first.
HCP: 20	♣ A7	

Board: 84	♠ Q108	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ 873	Partner bids first.
HCP: 12	♣ AKQJ97	

Board: 85	♠ A10	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ AK43	You bid first.
HCP: 20	♣ Q874	

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

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK652				2NT
Vul: EW	♥ K85	♥ A10				
North HCP: 9	♦ Q97	♦ K4	Pass	6♣	AP	
South HCP: 20	♣ KJ9765	♣ AQ82				
Contract: 6♣ N						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AJ9				
Vul: EW	♥ AK93	♥ 105		2NT	Pass	6♣
North HCP: 20	♦ AK1032	♦ 96	AP			
South HCP: 12	♣ K3	♣ AQJ1086				
Contract: 6♣ S						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ102				2NT
Vul: NS	♥ J62	♥ AKQ				
North HCP: 9	♦ AK3	♦ Q1075	Pass	6♣	AP	
South HCP: 20	♣ J105432	♣ A7				
Contract: 6♣ N						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q108				
Vul: EW	♥ AK7	♥ 2		2NT	Pass	6♣
North HCP: 20	♦ AKJ2	♦ 873	AP			
South HCP: 12	♣ 104	♣ AKQJ97				
Contract: 6♣ S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A10				2NT
Vul: Both	♥ 7	♥ AK2				
North HCP: 7	♦ QJ109765	♦ AK43	Pass	6♦	AP	
South HCP: 20	♣ K109	♣ Q874				
Contract: 6♦ N						

North hands (Practice Page)

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

Board: 86	♠ AQ9	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ A1096	You bid first.
HCP: 20	♣ AQ62	

Board: 87	♠ Q9	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ AK107543	Partner bids first.
HCP: 12	♣ QJ9	

Board: 88	♠ KJ2	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ KQ5	You bid first.
HCP: 20	♣ A862	

Board: 89	♠ QJ2	The opponents are silent.
Dealer: S	♥ J105	
Vul: NS	♦ 6	Partner bids first.
HCP: 9	♣ KQ10753	

Board: 90	♠ AK95	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ A743	You bid first.
HCP: 20	♣ 87	

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

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ2		2NT	Pass	6♣
Vul: EW	♥ A3	♥ —				
North HCP: 20	♦ A1096	♦ Q832	AP			
South HCP: 10	♣ AQ62	♣ KJ8754				
Contract: 6♣ S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AJ753				2NT
Vul: NS	♥ 3	♥ AK5				
North HCP: 12	♦ AK107543	♦ Q6	Pass	6♦	AP	
South HCP: 21	♣ QJ9	♣ AK6				
Contract: 6♦ N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A8		2NT	Pass	6♣
Vul: None	♥ AK9	♥ J5				
North HCP: 20	♦ KQ5	♦ 1062	AP			
South HCP: 11	♣ A862	♣ KQJ1074				
Contract: 6♣ S						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK653				2NT
Vul: NS	♥ J105	♥ A92				
North HCP: 9	♦ 6	♦ AQ8	Pass	6♣	AP	
South HCP: 21	♣ KQ10753	♣ A4				
Contract: 6♣ N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 1074		2NT	Pass	6♣
Vul: Both	♥ AKQ	♥ 95				
North HCP: 20	♦ A743	♦ K	AP			
South HCP: 12	♣ 87	♣ AKQ9642				
Contract: 6♣ S						

South hands (Practice Page)

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

Board: 86	♠ KJ2	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ Q832	Partner bids first.
HCP: 10	♣ KJ8754	

Board: 87	♠ AJ753	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ Q6	You bid first.
HCP: 21	♣ AK6	

Board: 88	♠ A8	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ 1062	Partner bids first.
HCP: 11	♣ KQJ1074	

Board: 89	♠ AK653	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ A4	

Board: 90	♠ 1074	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ K	Partner bids first.
HCP: 12	♣ AKQ9642	

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

Board: 86
 Dealer: N
 Vul: EW
 North HCP: 20
 South HCP: 10
 Contract: 6♣ S

North:
 ♠ AQ9
 ♥ A3
 ♦ A1096
 ♣ AQ62

South:
 ♠ KJ2
 ♥ —
 ♦ Q832
 ♣ KJ8754

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 87
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 21
 Contract: 6♦ N

North:
 ♠ Q9
 ♥ 3
 ♦ AK107543
 ♣ QJ9

South:
 ♠ AJ753
 ♥ AK5
 ♦ Q6
 ♣ AK6

West	North	East	South
			2NT
Pass	6♦	AP	

Board: 88
 Dealer: N
 Vul: None
 North HCP: 20
 South HCP: 11
 Contract: 6♣ S

North:
 ♠ KJ2
 ♥ AK9
 ♦ KQ5
 ♣ A862

South:
 ♠ A8
 ♥ J5
 ♦ 1062
 ♣ KQJ1074

West	North	East	South
	2NT	Pass	6♣
AP			

Board: 89
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 21
 Contract: 6♣ N

North:
 ♠ QJ2
 ♥ J105
 ♦ 6
 ♣ KQ10753

South:
 ♠ AK653
 ♥ A92
 ♦ AQ8
 ♣ A4

West	North	East	South
			2NT
Pass	6♣	AP	

Board: 90
 Dealer: N
 Vul: Both
 North HCP: 20
 South HCP: 12
 Contract: 6♣ S

North:
 ♠ AK95
 ♥ AKQ
 ♦ A743
 ♣ 87

South:
 ♠ 1074
 ♥ 95
 ♦ K
 ♣ AKQ9642

West	North	East	South
	2NT	Pass	6♣
AP			

North hands (Practice Page)

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

Board: 91 ♠ 74
Dealer: S ♥ Q
Vul: NS ♦ QJ107
HCP: 8 ♣ QJ7654

The opponents are silent.

Partner bids first.

Board: 92 ♠ AQ
Dealer: N ♥ AQ762
Vul: None ♦ K86
HCP: 20 ♣ KQ5

The opponents are silent.

You bid first.

Board: 93 ♠ Q108
Dealer: S ♥ 765
Vul: Both ♦ 5
HCP: 9 ♣ AK8732

The opponents are silent.

Partner bids first.

Board: 94 ♠ AKQ2
Dealer: N ♥ A1084
Vul: None ♦ A6
HCP: 20 ♣ K98

East Doubles Pass if possible.

You bid first.

Board: 95 ♠ A75
Dealer: S ♥ 9
Vul: EW ♦ 863
HCP: 8 ♣ KJ10832

The opponents are silent.

Partner bids first.

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK32				2NT
Vul: NS	♥ Q	♥ A104				
North HCP: 8	♦ QJ107	♦ K5	Pass	6♣	AP	
South HCP: 21	♣ QJ7654	♣ AK103				
Contract: 6♣ N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K5				
Vul: None	♥ AQ762	♥ J		2NT	Pass	6♦
North HCP: 20	♦ K86	♦ AQ107543	AP			
South HCP: 11	♣ KQ5	♣ J93				
Contract: 6♦ S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AK54				2NT
Vul: Both	♥ 765	♥ AK94				
North HCP: 9	♦ 5	♦ AJ7	Pass	6♣	AP	
South HCP: 20	♣ AK8732	♣ J6				
Contract: 6♣ N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J76				
Vul: None	♥ A1084	♥ K		2NT	Pass	6♦
North HCP: 20	♦ A6	♦ J109843	Pass	Pass	X	AP
South HCP: 9	♣ K98	♣ A75				
Contract: 6♦ X S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ J106				2NT
Vul: EW	♥ 9	♥ AKQ5				
North HCP: 8	♦ 863	♦ A42	Pass	6♣	AP	
South HCP: 20	♣ KJ10832	♣ AQ5				
Contract: 6♣ N						

South hands (Practice Page)

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

Board: 91	♠ AK32	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ K5	You bid first.
HCP: 21	♣ AK103	

Board: 92	♠ K5	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ AQ107543	Partner bids first.
HCP: 11	♣ J93	

Board: 93	♠ AK54	The opponents are silent.
Dealer: S	♥ AK94	
Vul: Both	♦ AJ7	You bid first.
HCP: 20	♣ J6	

Board: 94	♠ J76	East Doubles Pass if possible.
Dealer: N	♥ K	
Vul: None	♦ J109843	Partner bids first.
HCP: 9	♣ A75	

Board: 95	♠ J106	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ A42	You bid first.
HCP: 20	♣ AQ5	

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

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AK32				2NT
Vul: NS	♥ Q	♥ A104				
North HCP: 8	♦ QJ107	♦ K5	Pass	6♣	AP	
South HCP: 21	♣ QJ7654	♣ AK103				
Contract: 6♣ N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K5				
Vul: None	♥ AQ762	♥ J		2NT	Pass	6♦
North HCP: 20	♦ K86	♦ AQ107543	AP			
South HCP: 11	♣ KQ5	♣ J93				
Contract: 6♦ S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ AK54				2NT
Vul: Both	♥ 765	♥ AK94				
North HCP: 9	♦ 5	♦ AJ7	Pass	6♣	AP	
South HCP: 20	♣ AK8732	♣ J6				
Contract: 6♣ N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J76				
Vul: None	♥ A1084	♥ K		2NT	Pass	6♦
North HCP: 20	♦ A6	♦ J109843	Pass	Pass	X	AP
South HCP: 9	♣ K98	♣ A75				
Contract: 6♦ X S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ J106				2NT
Vul: EW	♥ 9	♥ AKQ5				
North HCP: 8	♦ 863	♦ A42	Pass	6♣	AP	
South HCP: 20	♣ KJ10832	♣ AQ5				
Contract: 6♣ N						

North hands (Practice Page)

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

Board: 96	♠ AK	The opponents are silent.
Dealer: N	♥ AKQ75	
Vul: NS	♦ Q1065	You bid first.
HCP: 21	♣ K9	

Board: 97	♠ Q	The opponents are silent.
Dealer: S	♥ J106	
Vul: Both	♦ AKJ642	Partner bids first.
HCP: 11	♣ 543	

Board: 98	♠ AQJ9	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ K3	You bid first.
HCP: 20	♣ KQ97	

Board: 99	♠ 4	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ QJ10	Partner bids first.
HCP: 11	♣ AQJ10854	

Board: 100	♠ AKJ	The opponents are silent.
Dealer: N	♥ A9762	
Vul: NS	♦ AQ9	You bid first.
HCP: 20	♣ Q4	

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

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1064		2NT	Pass	6♣
Vul: NS	♥ AKQ75	♥ 10				
North HCP: 21	♦ Q1065	♦ 32	AP			
South HCP: 6	♣ K9	♣ AQ107532				
Contract: 6♣ S						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K62				2NT
Vul: Both	♥ J106	♥ AQ52				
North HCP: 11	♦ AKJ642	♦ Q7	Pass	6♦	AP	
South HCP: 20	♣ 543	♣ AKQ8				
Contract: 6♦ N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K102		2NT	Pass	6♦
Vul: Both	♥ AJ7	♥ K62				
North HCP: 20	♦ K3	♦ AJ10952	AP			
South HCP: 11	♣ KQ97	♣ 4				
Contract: 6♦ S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQJ65				2NT
Vul: None	♥ J4	♥ AK7				
North HCP: 11	♦ QJ10	♦ A94	Pass	6♣	AP	
South HCP: 21	♣ AQJ10854	♣ K3				
Contract: 6♣ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q32		2NT	Pass	6♦
Vul: NS	♥ A9762	♥ Q				
North HCP: 20	♦ AQ9	♦ K1076542	AP			
South HCP: 10	♣ Q4	♣ K7				
Contract: 6♦ S						

South hands (Practice Page)

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

Board: 96	♠ 1064	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ 32	Partner bids first.
HCP: 6	♣ AQ107532	

Board: 97	♠ K62	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: Both	♦ Q7	You bid first.
HCP: 20	♣ AKQ8	

Board: 98	♠ K102	The opponents are silent.
Dealer: N	♥ K62	
Vul: Both	♦ AJ10952	Partner bids first.
HCP: 11	♣ 4	

Board: 99	♠ AQJ65	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ A94	You bid first.
HCP: 21	♣ K3	

Board: 100	♠ Q32	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ K1076542	Partner bids first.
HCP: 10	♣ K7	

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

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1064		2NT	Pass	6♣
Vul: NS	♥ AKQ75	♥ 10				
North HCP: 21	♦ Q1065	♦ 32	AP			
South HCP: 6	♣ K9	♣ AQ107532				
Contract: 6♣ S						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K62				2NT
Vul: Both	♥ J106	♥ AQ52				
North HCP: 11	♦ AKJ642	♦ Q7	Pass	6♦	AP	
South HCP: 20	♣ 543	♣ AKQ8				
Contract: 6♦ N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K102		2NT	Pass	6♦
Vul: Both	♥ AJ7	♥ K62				
North HCP: 20	♦ K3	♦ AJ10952	AP			
South HCP: 11	♣ KQ97	♣ 4				
Contract: 6♦ S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQJ65				2NT
Vul: None	♥ J4	♥ AK7				
North HCP: 11	♦ QJ10	♦ A94	Pass	6♣	AP	
South HCP: 21	♣ AQJ10854	♣ K3				
Contract: 6♣ N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q32		2NT	Pass	6♦
Vul: NS	♥ A9762	♥ Q				
North HCP: 20	♦ AQ9	♦ K1076542	AP			
South HCP: 10	♣ Q4	♣ K7				
Contract: 6♦ S						

North hands (Practice Page)

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

Board: 101	♠ K3	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ 10853	Partner bids first.
HCP: 10	♣ AK9752	
Board: 102	♠ K983	The opponents are silent.
Dealer: N	♥ K87	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ AK8	
Board: 103	♠ 94	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ 97	Partner bids first.
HCP: 11	♣ AKQ742	
Board: 104	♠ 643	East Doubles Pass if possible.
Dealer: N	♥ AKQ5	
Vul: EW	♦ A9	You bid first.
HCP: 20	♣ AK86	
Board: 105	♠ 104	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ KJ107542	Partner bids first.
HCP: 10	♣ K	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A4				2NT
Vul: None	♥ 2	♥ KQJ9				
North HCP: 10	♦ 10853	♦ AK72	Pass	6♣	AP	
South HCP: 20	♣ AK9752	♣ QJ3				
Contract: 6♣ N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ 2		2NT	Pass	6♣
Vul: NS	♥ K87	♥ AQ				
North HCP: 21	♦ AKJ	♦ Q54	AP			
South HCP: 11	♣ AK8	♣ QJ109763				
Contract: 6♣ S						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKQ				2NT
Vul: EW	♥ Q86	♥ A972				
North HCP: 11	♦ 97	♦ AK63	Pass	6♣	AP	
South HCP: 20	♣ AKQ742	♣ 65				
Contract: 6♣ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ Q102		2NT	Pass	6♦
Vul: EW	♥ AKQ5	♥ 2				
North HCP: 20	♦ A9	♦ KQJ10764	Pass	Pass	X	AP
South HCP: 8	♣ AK86	♣ 92				
Contract: 6♦ X S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKJ3				2NT
Vul: Both	♥ K52	♥ Q98				
North HCP: 10	♦ KJ107542	♦ AQ98	Pass	6♦	AP	
South HCP: 20	♣ K	♣ A2				
Contract: 6♦ N						

South hands (Practice Page)

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

Board: 101	♠ A4	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ AK72	You bid first.
HCP: 20	♣ QJ3	

Board: 102	♠ 2	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ Q54	Partner bids first.
HCP: 11	♣ QJ109763	

Board: 103	♠ AKQ	The opponents are silent.
Dealer: S	♥ A972	
Vul: EW	♦ AK63	You bid first.
HCP: 20	♣ 65	

Board: 104	♠ Q102	East Doubles Pass if possible.
Dealer: N	♥ 2	
Vul: EW	♦ KQJ10764	Partner bids first.
HCP: 8	♣ 92	

Board: 105	♠ AKJ3	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ AQ98	You bid first.
HCP: 20	♣ A2	

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

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A4				2NT
Vul: None	♥ 2	♥ KQJ9				
North HCP: 10	♦ 10853	♦ AK72	Pass	6♣	AP	
South HCP: 20	♣ AK9752	♣ QJ3				
Contract: 6♣ N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K983	♠ 2				
Vul: NS	♥ K87	♥ AQ		2NT	Pass	6♣
North HCP: 21	♦ AKJ	♦ Q54	AP			
South HCP: 11	♣ AK8	♣ QJ109763				
Contract: 6♣ S						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AKQ				2NT
Vul: EW	♥ Q86	♥ A972				
North HCP: 11	♦ 97	♦ AK63	Pass	6♣	AP	
South HCP: 20	♣ AKQ742	♣ 65				
Contract: 6♣ N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ Q102				
Vul: EW	♥ AKQ5	♥ 2		2NT	Pass	6♦
North HCP: 20	♦ A9	♦ KQJ10764	Pass	Pass	X	AP
South HCP: 8	♣ AK86	♣ 92				
Contract: 6♦ X S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AKJ3				2NT
Vul: Both	♥ K52	♥ Q98				
North HCP: 10	♦ KJ107542	♦ AQ98	Pass	6♦	AP	
South HCP: 20	♣ K	♣ A2				
Contract: 6♦ N						

North hands (Practice Page)

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

Board: 106	♠ AJ4	The opponents are silent.
Dealer: N	♥ Q875	
Vul: EW	♦ AQ5	You bid first.
HCP: 21	♣ AKJ	

Board: 107	♠ KJ9	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ Q107652	Partner bids first.
HCP: 10	♣ A104	

Board: 108	♠ J3	The opponents are silent.
Dealer: N	♥ AK98	
Vul: EW	♦ AKQ7	You bid first.
HCP: 21	♣ A74	

Board: 109	♠ KQ4	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ J65	Partner bids first.
HCP: 11	♣ AJ108754	

Board: 110	♠ KQJ87	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ 1063	You bid first.
HCP: 20	♣ AKQ	

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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q10		2NT	Pass	6♦
Vul: EW	♥ Q875	♥ 43				
North HCP: 21	♦ AQ5	♦ KJ1098743	AP			
South HCP: 6	♣ AKJ	♣ 2				
Contract: 6♦ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ AQ4				2NT
Vul: None	♥ 10	♥ A62				
North HCP: 10	♦ Q107652	♦ AJ	Pass	6♦	AP	
South HCP: 21	♣ A104	♣ KQJ65				
Contract: 6♦ N						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ A10		2NT	Pass	6♣
Vul: EW	♥ AK98	♥ 542				
North HCP: 21	♦ AKQ7	♦ 53	AP			
South HCP: 9	♣ A74	♣ KQ9652				
Contract: 6♣ S						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A1052				2NT
Vul: None	♥ —	♥ KJ5				
North HCP: 11	♦ J65	♦ AK2	Pass	6♣	AP	
South HCP: 20	♣ AJ108754	♣ KQ3				
Contract: 6♣ N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ KQJ87	♠ —		2NT	Pass	6♣
Vul: Both	♥ AJ	♥ 82				
North HCP: 20	♦ 1063	♦ AKQ9	AP			
South HCP: 10	♣ AKQ	♣ J1097532				
Contract: 6♣ S						

South hands (Practice Page)

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

Board: 106	♠ Q10	The opponents are silent.
Dealer: N	♥ 43	
Vul: EW	♦ KJ1098743	Partner bids first.
HCP: 6	♣ 2	

Board: 107	♠ AQ4	The opponents are silent.
Dealer: S	♥ A62	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ KQJ65	

Board: 108	♠ A10	The opponents are silent.
Dealer: N	♥ 542	
Vul: EW	♦ 53	Partner bids first.
HCP: 9	♣ KQ9652	

Board: 109	♠ A1052	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ KQ3	

Board: 110	♠ —	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ AKQ9	Partner bids first.
HCP: 10	♣ J1097532	

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

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q10		2NT	Pass	6♦
Vul: EW	♥ Q875	♥ 43				
North HCP: 21	♦ AQ5	♦ KJ1098743	AP			
South HCP: 6	♣ AKJ	♣ 2				
Contract: 6♦ S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ AQ4				2NT
Vul: None	♥ 10	♥ A62				
North HCP: 10	♦ Q107652	♦ AJ	Pass	6♦	AP	
South HCP: 21	♣ A104	♣ KQJ65				
Contract: 6♦ N						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ A10		2NT	Pass	6♣
Vul: EW	♥ AK98	♥ 542				
North HCP: 21	♦ AKQ7	♦ 53	AP			
South HCP: 9	♣ A74	♣ KQ9652				
Contract: 6♣ S						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A1052				2NT
Vul: None	♥ —	♥ KJ5				
North HCP: 11	♦ J65	♦ AK2	Pass	6♣	AP	
South HCP: 20	♣ AJ108754	♣ KQ3				
Contract: 6♣ N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ KQJ87	♠ —		2NT	Pass	6♣
Vul: Both	♥ AJ	♥ 82				
North HCP: 20	♦ 1063	♦ AKQ9	AP			
South HCP: 10	♣ AKQ	♣ J1097532				
Contract: 6♣ S						

North hands (Practice Page)

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

Board: 111	♠ J83	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ 52	Partner bids first.
HCP: 9	♣ AKJ10732	

Board: 112	♠ AQ95	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ KQ2	You bid first.
HCP: 20	♣ AQ76	

Board: 113	♠ 2	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ AQ9764	Partner bids first.
HCP: 12	♣ KQJ2	

Board: 114	♠ QJ	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ AJ109	You bid first.
HCP: 20	♣ AQ82	

Board: 115	♠ 9	The opponents are silent.
Dealer: S	♥ K83	
Vul: EW	♦ AK98542	Partner bids first.
HCP: 10	♣ 109	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AQ9				2NT
Vul: None	♥ 4	♥ AQ5				
North HCP: 9	♦ 52	♦ AK87	Pass	6♣	AP	
South HCP: 21	♣ AKJ10732	♣ Q54				
Contract: 6♣ N						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 2				
Vul: None	♥ K10	♥ Q3		2NT	Pass	6♣
North HCP: 20	♦ KQ2	♦ A87	AP			
South HCP: 10	♣ AQ76	♣ KJ98432				
Contract: 6♣ S						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ8				2NT
Vul: NS	♥ 106	♥ AQJ9				
North HCP: 12	♦ AQ9764	♦ K105	Pass	6♦	AP	
South HCP: 20	♣ KQJ2	♣ A86				
Contract: 6♦ N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A84				
Vul: NS	♥ AQ4	♥ 5		2NT	Pass	6♣
North HCP: 20	♦ AJ109	♦ K86	AP			
South HCP: 8	♣ AQ82	♣ J109764				
Contract: 6♣ S						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKQ75				2NT
Vul: EW	♥ K83	♥ AJ4				
North HCP: 10	♦ AK98542	♦ 103	Pass	6♦	AP	
South HCP: 21	♣ 109	♣ AK8				
Contract: 6♦ N						

South hands (Practice Page)

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

Board: 111	♠ AQ9	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ AK87	You bid first.
HCP: 21	♣ Q54	

Board: 112	♠ 2	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ A87	Partner bids first.
HCP: 10	♣ KJ98432	

Board: 113	♠ AQ8	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: NS	♦ K105	You bid first.
HCP: 20	♣ A86	

Board: 114	♠ A84	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ K86	Partner bids first.
HCP: 8	♣ J109764	

Board: 115	♠ AKQ75	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ 103	You bid first.
HCP: 21	♣ AK8	

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

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AQ9				2NT
Vul: None	♥ 4	♥ AQ5				
North HCP: 9	♦ 52	♦ AK87	Pass	6♣	AP	
South HCP: 21	♣ AKJ10732	♣ Q54				
Contract: 6♣ N						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 2				
Vul: None	♥ K10	♥ Q3		2NT	Pass	6♣
North HCP: 20	♦ KQ2	♦ A87	AP			
South HCP: 10	♣ AQ76	♣ KJ98432				
Contract: 6♣ S						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ8				2NT
Vul: NS	♥ 106	♥ AQJ9				
North HCP: 12	♦ AQ9764	♦ K105	Pass	6♦	AP	
South HCP: 20	♣ KQJ2	♣ A86				
Contract: 6♦ N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A84				
Vul: NS	♥ AQ4	♥ 5		2NT	Pass	6♣
North HCP: 20	♦ AJ109	♦ K86	AP			
South HCP: 8	♣ AQ82	♣ J109764				
Contract: 6♣ S						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKQ75				2NT
Vul: EW	♥ K83	♥ AJ4				
North HCP: 10	♦ AK98542	♦ 103	Pass	6♦	AP	
South HCP: 21	♣ 109	♣ AK8				
Contract: 6♦ N						

North hands (Practice Page)

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

Board: 116	♠ A94	The opponents are silent.
Dealer: N	♥ AQ72	
Vul: Both	♦ A10	You bid first.
HCP: 21	♣ AK86	

Board: 117	♠ 8	The opponents are silent.
Dealer: S	♥ 863	
Vul: None	♦ AK5	Partner bids first.
HCP: 10	♣ QJ10543	

Board: 118	♠ AK	The opponents are silent.
Dealer: N	♥ A1074	
Vul: Both	♦ J103	You bid first.
HCP: 20	♣ AKJ2	

Board: 119	♠ 53	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AKJ10743	Partner bids first.
HCP: 10	♣ 543	

Board: 120	♠ AK2	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: EW	♦ KQJ9	You bid first.
HCP: 20	♣ J8	

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

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ K63		2NT	Pass	6♦
Vul: Both	♥ AQ72	♥ 8				
North HCP: 21	♦ A10	♦ KQ987632	AP			
South HCP: 8	♣ AK86	♣ 7				
Contract: 6♦ S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK7				2NT
Vul: None	♥ 863	♥ AQ109				
North HCP: 10	♦ AK5	♦ QJ107	Pass	6♣	AP	
South HCP: 20	♣ QJ10543	♣ A2				
Contract: 6♣ N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J5		2NT	Pass	6♦
Vul: Both	♥ A1074	♥ J3				
North HCP: 20	♦ J103	♦ AK9754	AP			
South HCP: 11	♣ AKJ2	♣ Q96				
Contract: 6♦ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ A96				2NT
Vul: None	♥ Q	♥ AKJ65				
North HCP: 10	♦ AKJ10743	♦ 86	Pass	6♦	AP	
South HCP: 21	♣ 543	♣ AKQ				
Contract: 6♦ N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q108		2NT	Pass	6♣
Vul: EW	♥ KQJ5	♥ 743				
North HCP: 20	♦ KQJ9	♦ 3	AP			
South HCP: 9	♣ J8	♣ AK10742				
Contract: 6♣ S						

South hands (Practice Page)

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

Board: 116	♠ K63	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ KQ987632	Partner bids first.
HCP: 8	♣ 7	

Board: 117	♠ AK7	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ QJ107	You bid first.
HCP: 20	♣ A2	

Board: 118	♠ J5	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ AK9754	Partner bids first.
HCP: 11	♣ Q96	

Board: 119	♠ A96	The opponents are silent.
Dealer: S	♥ AKJ65	
Vul: None	♦ 86	You bid first.
HCP: 21	♣ AKQ	

Board: 120	♠ Q108	The opponents are silent.
Dealer: N	♥ 743	
Vul: EW	♦ 3	Partner bids first.
HCP: 9	♣ AK10742	

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

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ K63		2NT	Pass	6♦
Vul: Both	♥ AQ72	♥ 8				
North HCP: 21	♦ A10	♦ KQ987632	AP			
South HCP: 8	♣ AK86	♣ 7				
Contract: 6♦ S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK7				2NT
Vul: None	♥ 863	♥ AQ109				
North HCP: 10	♦ AK5	♦ QJ107	Pass	6♣	AP	
South HCP: 20	♣ QJ10543	♣ A2				
Contract: 6♣ N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J5		2NT	Pass	6♦
Vul: Both	♥ A1074	♥ J3				
North HCP: 20	♦ J103	♦ AK9754	AP			
South HCP: 11	♣ AKJ2	♣ Q96				
Contract: 6♦ S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ A96				2NT
Vul: None	♥ Q	♥ AKJ65				
North HCP: 10	♦ AKJ10743	♦ 86	Pass	6♦	AP	
South HCP: 21	♣ 543	♣ AKQ				
Contract: 6♦ N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q108		2NT	Pass	6♣
Vul: EW	♥ KQJ5	♥ 743				
North HCP: 20	♦ KQJ9	♦ 3	AP			
South HCP: 9	♣ J8	♣ AK10742				
Contract: 6♣ S						

North hands (Practice Page)

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

Board: 121	♠ 1096	The opponents are silent.
Dealer: S	♥ J83	
Vul: EW	♦ AKJ543	Partner bids first.
HCP: 9	♣ 3	

Board: 122	♠ KQ76	The opponents are silent.
Dealer: N	♥ Q85	
Vul: Both	♦ KQ	You bid first.
HCP: 21	♣ AKQ9	

Board: 123	♠ 1032	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ 854	Partner bids first.
HCP: 9	♣ AQJ765	

Board: 124	♠ A10943	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AQ98	You bid first.
HCP: 20	♣ K2	

Board: 125	♠ 9	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ A832	Partner bids first.
HCP: 11	♣ KQJ852	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AKQ				2NT
Vul: EW	♥ J83	♥ AKQ42				
North HCP: 9	♦ AKJ543	♦ Q62	Pass	6♦	AP	
South HCP: 20	♣ 3	♣ 98				
Contract: 6♦ N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ AJ4				
Vul: Both	♥ Q85	♥ 64		2NT	Pass	6♦
North HCP: 21	♦ KQ	♦ AJ109853	AP			
South HCP: 10	♣ AKQ9	♣ 2				
Contract: 6♦ S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AK94				2NT
Vul: None	♥ Q	♥ AK3				
North HCP: 9	♦ 854	♦ KQJ6	Pass	6♣	AP	
South HCP: 20	♣ AQJ765	♣ 93				
Contract: 6♣ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A10943	♠ J6				
Vul: None	♥ AK	♥ J5		2NT	Pass	6♦
North HCP: 20	♦ AQ98	♦ KJ10765	AP			
South HCP: 10	♣ K2	♣ A96				
Contract: 6♦ S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK63				2NT
Vul: Both	♥ J6	♥ AQ7				
North HCP: 11	♦ A832	♦ QJ104	Pass	6♣	AP	
South HCP: 20	♣ KQJ852	♣ A10				
Contract: 6♣ N						

South hands (Practice Page)

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

Board: 121	♠ AKQ	The opponents are silent.
Dealer: S	♥ AKQ42	
Vul: EW	♦ Q62	You bid first.
HCP: 20	♣ 98	

Board: 122	♠ AJ4	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ AJ109853	Partner bids first.
HCP: 10	♣ 2	

Board: 123	♠ AK94	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ KQJ6	You bid first.
HCP: 20	♣ 93	

Board: 124	♠ J6	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ KJ10765	Partner bids first.
HCP: 10	♣ A96	

Board: 125	♠ AK63	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ QJ104	You bid first.
HCP: 20	♣ A10	

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

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AKQ				2NT
Vul: EW	♥ J83	♥ AKQ42				
North HCP: 9	♦ AKJ543	♦ Q62	Pass	6♦	AP	
South HCP: 20	♣ 3	♣ 98				
Contract: 6♦ N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ AJ4				
Vul: Both	♥ Q85	♥ 64		2NT	Pass	6♦
North HCP: 21	♦ KQ	♦ AJ109853	AP			
South HCP: 10	♣ AKQ9	♣ 2				
Contract: 6♦ S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AK94				2NT
Vul: None	♥ Q	♥ AK3				
North HCP: 9	♦ 854	♦ KQJ6	Pass	6♣	AP	
South HCP: 20	♣ AQJ765	♣ 93				
Contract: 6♣ N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A10943	♠ J6				
Vul: None	♥ AK	♥ J5		2NT	Pass	6♦
North HCP: 20	♦ AQ98	♦ KJ10765	AP			
South HCP: 10	♣ K2	♣ A96				
Contract: 6♦ S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK63				2NT
Vul: Both	♥ J6	♥ AQ7				
North HCP: 11	♦ A832	♦ QJ104	Pass	6♣	AP	
South HCP: 20	♣ KQJ852	♣ A10				
Contract: 6♣ N						

North hands (Practice Page)

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

Board: 126	♠ KQ8	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: EW	♦ AJ10	You bid first.
HCP: 20	♣ A85	

Board: 127	♠ J	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ A108732	Partner bids first.
HCP: 14	♣ A97	

Board: 128	♠ AQ62	The opponents are silent.
Dealer: N	♥ K104	
Vul: EW	♦ A9	You bid first.
HCP: 20	♣ AK84	

Board: 129	♠ Q103	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ J3	Partner bids first.
HCP: 8	♣ KQ1087432	

Board: 130	♠ AQ	The opponents are silent.
Dealer: N	♥ A96	
Vul: NS	♦ KQJ94	You bid first.
HCP: 20	♣ A106	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A73		2NT	Pass	6♣
Vul: EW	♥ AQ104	♥ 87				
North HCP: 20	♦ AJ10	♦ 9	AP			
South HCP: 10	♣ A85	♣ KQJ10742				
Contract: 6♣ S						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ10				2NT
Vul: Both	♥ AJ8	♥ Q7				
North HCP: 14	♦ A108732	♦ KQJ6	Pass	6♦	AP	
South HCP: 20	♣ A97	♣ QJ10				
Contract: 6♦ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ 73		2NT	Pass	6♦
Vul: EW	♥ K104	♥ QJ9				
North HCP: 20	♦ A9	♦ KQJ8764	AP			
South HCP: 9	♣ AK84	♣ 2				
Contract: 6♦ S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AJ2				2NT
Vul: None	♥ —	♥ AK104				
North HCP: 8	♦ J3	♦ K7	Pass	6♣	AP	
South HCP: 20	♣ KQ1087432	♣ AJ65				
Contract: 6♣ N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J		2NT	Pass	6♣
Vul: NS	♥ A96	♥ KJ				
North HCP: 20	♦ KQJ94	♦ 872	AP			
South HCP: 8	♣ A106	♣ QJ87543				
Contract: 6♣ S						

South hands (Practice Page)

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

Board: 126	♠ A73	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ 9	Partner bids first.
HCP: 10	♣ KQJ10742	

Board: 127	♠ AKQ10	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ KQJ6	You bid first.
HCP: 20	♣ QJ10	

Board: 128	♠ 73	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: EW	♦ KQJ8764	Partner bids first.
HCP: 9	♣ 2	

Board: 129	♠ AJ2	The opponents are silent.
Dealer: S	♥ AK104	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ AJ65	

Board: 130	♠ J	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ 872	Partner bids first.
HCP: 8	♣ QJ87543	

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A73		2NT	Pass	6♣
Vul: EW	♥ AQ104	♥ 87				
North HCP: 20	♦ AJ10	♦ 9	AP			
South HCP: 10	♣ A85	♣ KQJ10742				
Contract: 6♣ S						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ10				2NT
Vul: Both	♥ AJ8	♥ Q7				
North HCP: 14	♦ A108732	♦ KQJ6	Pass	6♦	AP	
South HCP: 20	♣ A97	♣ QJ10				
Contract: 6♦ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ 73		2NT	Pass	6♦
Vul: EW	♥ K104	♥ QJ9				
North HCP: 20	♦ A9	♦ KQJ8764	AP			
South HCP: 9	♣ AK84	♣ 2				
Contract: 6♦ S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AJ2				2NT
Vul: None	♥ —	♥ AK104				
North HCP: 8	♦ J3	♦ K7	Pass	6♣	AP	
South HCP: 20	♣ KQ1087432	♣ AJ65				
Contract: 6♣ N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J		2NT	Pass	6♣
Vul: NS	♥ A96	♥ KJ				
North HCP: 20	♦ KQJ94	♦ 872	AP			
South HCP: 8	♣ A106	♣ QJ87543				
Contract: 6♣ S						

North hands (Practice Page)

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

Board: 131	♠ Q9	The opponents are silent.
Dealer: S	♥ K82	
Vul: None	♦ 7	Partner bids first.
HCP: 11	♣ AQ108653	

Board: 132	♠ KQJ10	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ KQ3	You bid first.
HCP: 20	♣ A92	

Board: 133	♠ 8	The opponents are silent.
Dealer: S	♥ 75	
Vul: EW	♦ AKJ932	Partner bids first.
HCP: 8	♣ 9654	

Board: 134	♠ AJ10	The opponents are silent.
Dealer: N	♥ AJ953	
Vul: Both	♦ AK	You bid first.
HCP: 20	♣ K107	

Board: 135	♠ J74	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ 1074	Partner bids first.
HCP: 10	♣ AK10985	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K652				2NT
Vul: None	♥ K82	♥ A97				
North HCP: 11	♦ 7	♦ AKQJ	Pass	6♣	AP	
South HCP: 20	♣ AQ108653	♣ K4				
Contract: 6♣ N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ 4				
Vul: None	♥ AJ9	♥ K102		2NT	Pass	6♣
North HCP: 20	♦ KQ3	♦ A2	AP			
South HCP: 8	♣ A92	♣ J876543				
Contract: 6♣ S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK74				2NT
Vul: EW	♥ 75	♥ A2				
North HCP: 8	♦ AKJ932	♦ 76	Pass	6♦	AP	
South HCP: 20	♣ 9654	♣ AKQ82				
Contract: 6♦ N						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q7				
Vul: Both	♥ AJ953	♥ 10		2NT	Pass	6♦
North HCP: 20	♦ AK	♦ QJ98732	AP			
South HCP: 9	♣ K107	♣ A43				
Contract: 6♦ S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AQ				2NT
Vul: None	♥ Q	♥ AK84				
North HCP: 10	♦ 1074	♦ AQ98	Pass	6♣	AP	
South HCP: 21	♣ AK10985	♣ Q76				
Contract: 6♣ N						

South hands (Practice Page)

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

Board: 131	♠ K652	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ K4	

Board: 132	♠ 4	The opponents are silent.
Dealer: N	♥ K102	
Vul: None	♦ A2	Partner bids first.
HCP: 8	♣ J876543	

Board: 133	♠ AK74	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ 76	You bid first.
HCP: 20	♣ AKQ82	

Board: 134	♠ Q7	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ QJ98732	Partner bids first.
HCP: 9	♣ A43	

Board: 135	♠ AQ	The opponents are silent.
Dealer: S	♥ AK84	
Vul: None	♦ AQ98	You bid first.
HCP: 21	♣ Q76	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ K652				2NT
Vul: None	♥ K82	♥ A97				
North HCP: 11	♦ 7	♦ AKQJ	Pass	6♣	AP	
South HCP: 20	♣ AQ108653	♣ K4				
Contract: 6♣ N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ 4				
Vul: None	♥ AJ9	♥ K102		2NT	Pass	6♣
North HCP: 20	♦ KQ3	♦ A2	AP			
South HCP: 8	♣ A92	♣ J876543				
Contract: 6♣ S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK74				2NT
Vul: EW	♥ 75	♥ A2				
North HCP: 8	♦ AKJ932	♦ 76	Pass	6♦	AP	
South HCP: 20	♣ 9654	♣ AKQ82				
Contract: 6♦ N						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ Q7				
Vul: Both	♥ AJ953	♥ 10		2NT	Pass	6♦
North HCP: 20	♦ AK	♦ QJ98732	AP			
South HCP: 9	♣ K107	♣ A43				
Contract: 6♦ S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AQ				2NT
Vul: None	♥ Q	♥ AK84				
North HCP: 10	♦ 1074	♦ AQ98	Pass	6♣	AP	
South HCP: 21	♣ AK10985	♣ Q76				
Contract: 6♣ N						

North hands (Practice Page)

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

Board: 136	♠ A103	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: EW	♦ AQJ8	You bid first.
HCP: 20	♣ J4	

Board: 137	♠ A4	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ QJ10963	Partner bids first.
HCP: 10	♣ K853	

Board: 138	♠ AKQ	The opponents are silent.
Dealer: N	♥ K102	
Vul: Both	♦ QJ10	You bid first.
HCP: 20	♣ AJ92	

Board: 139	♠ Q108	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ 9	Partner bids first.
HCP: 10	♣ KJ7542	

Board: 140	♠ A4	The opponents are silent.
Dealer: N	♥ A62	
Vul: None	♦ K1084	You bid first.
HCP: 20	♣ AKQ3	

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

Board: 136

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ A103

♥ AKJ2

♦ AQJ8

♣ J4

South:

♠ KQ4

♥ 964

♦ K76542

♣ 7

West North East South

2NT Pass 6♦

AP

Board: 137

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♦ N

North:

♠ A4

♥ 4

♦ QJ10963

♣ K853

South:

♠ KQ976

♥ AKQ

♦ K85

♣ A4

West North East South

2NT

Pass 6♦ AP

Board: 138

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ

♥ K102

♦ QJ10

♣ AJ92

South:

♠ 1096

♥ A3

♦ 76

♣ KQ10873

West North East South

2NT Pass 6♣

AP

Board: 139

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ Q108

♥ A83

♦ 9

♣ KJ7542

South:

♠ A752

♥ KQJ7

♦ AKJ

♣ Q10

West North East South

2NT

Pass 6♣ AP

Board: 140

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♦ S

North:

♠ A4

♥ A62

♦ K1084

♣ AKQ3

South:

♠ J86

♥ KQ7

♦ AQ6532

♣ 9

West North East South

2NT Pass 6♦

AP

South hands (Practice Page)

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

Board: 136	♠ KQ4	The opponents are silent.
Dealer: N	♥ 964	
Vul: EW	♦ K76542	Partner bids first.
HCP: 8	♣ 7	

Board: 137	♠ KQ976	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ K85	You bid first.
HCP: 21	♣ A4	

Board: 138	♠ 1096	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ 76	Partner bids first.
HCP: 9	♣ KQ10873	

Board: 139	♠ A752	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ Q10	

Board: 140	♠ J86	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ AQ6532	Partner bids first.
HCP: 12	♣ 9	

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

Board: 136

Dealer: N

Vul: EW

North HCP: 20

South HCP: 8

Contract: 6♦ S

North:

♠ A103

♥ AKJ2

♦ AQJ8

♣ J4

South:

♠ KQ4

♥ 964

♦ K76542

♣ 7

West North East South

2NT Pass 6♦

AP

Board: 137

Dealer: S

Vul: None

North HCP: 10

South HCP: 21

Contract: 6♦ N

North:

♠ A4

♥ 4

♦ QJ10963

♣ K853

South:

♠ KQ976

♥ AKQ

♦ K85

♣ A4

West North East South

2NT

Pass 6♦ AP

Board: 138

Dealer: N

Vul: Both

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ AKQ

♥ K102

♦ QJ10

♣ AJ92

South:

♠ 1096

♥ A3

♦ 76

♣ KQ10873

West North East South

2NT Pass 6♣

AP

Board: 139

Dealer: S

Vul: EW

North HCP: 10

South HCP: 20

Contract: 6♣ N

North:

♠ Q108

♥ A83

♦ 9

♣ KJ7542

South:

♠ A752

♥ KQJ7

♦ AKJ

♣ Q10

West North East South

2NT

Pass 6♣ AP

Board: 140

Dealer: N

Vul: None

North HCP: 20

South HCP: 12

Contract: 6♦ S

North:

♠ A4

♥ A62

♦ K1084

♣ AKQ3

South:

♠ J86

♥ KQ7

♦ AQ6532

♣ 9

West North East South

2NT Pass 6♦

AP

North hands (Practice Page)

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

Board: 141	♠ 874	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ KJ10862	Partner bids first.
HCP: 11	♣ KJ5	

Board: 142	♠ AQ654	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ A4	You bid first.
HCP: 21	♣ KJ9	

Board: 143	♠ K10	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ 9	Partner bids first.
HCP: 9	♣ Q1095432	

Board: 144	♠ AK	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: Both	♦ AK7	You bid first.
HCP: 20	♣ K1086	

Board: 145	♠ A106	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ J976542	Partner bids first.
HCP: 8	♣ J6	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ KQJ				2NT
Vul: NS	♥ K	♥ AQ984				
North HCP: 11	♦ KJ10862	♦ A73	Pass	6♦	AP	
South HCP: 20	♣ KJ5	♣ A8				
Contract: 6♦ N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ654	♠ 3				
Vul: NS	♥ AK10	♥ 92		2NT	Pass	6♦
North HCP: 21	♦ A4	♦ KQ10632	AP			
South HCP: 11	♣ KJ9	♣ AQ73				
Contract: 6♦ S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AJ752				2NT
Vul: EW	♥ A82	♥ K109				
North HCP: 9	♦ 9	♦ AQJ	Pass	6♣	AP	
South HCP: 20	♣ Q1095432	♣ AJ				
Contract: 6♣ N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q42				
Vul: Both	♥ QJ54	♥ A		2NT	Pass	6♣
North HCP: 20	♦ AK7	♦ 963	AP			
South HCP: 9	♣ K1086	♣ QJ9432				
Contract: 6♣ S						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ4				2NT
Vul: EW	♥ Q	♥ AJ9				
North HCP: 8	♦ J976542	♦ AK83	Pass	6♦	AP	
South HCP: 20	♣ J6	♣ K94				
Contract: 6♦ N						

South hands (Practice Page)

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

Board: 141	♠ KQJ	The opponents are silent.
Dealer: S	♥ AQ984	
Vul: NS	♦ A73	You bid first.
HCP: 20	♣ A8	

Board: 142	♠ 3	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ KQ10632	Partner bids first.
HCP: 11	♣ AQ73	

Board: 143	♠ AJ752	The opponents are silent.
Dealer: S	♥ K109	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ AJ	

Board: 144	♠ Q42	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ 963	Partner bids first.
HCP: 9	♣ QJ9432	

Board: 145	♠ KQ4	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ AK83	You bid first.
HCP: 20	♣ K94	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 874	♠ KQJ				2NT
Vul: NS	♥ K	♥ AQ984				
North HCP: 11	♦ KJ10862	♦ A73	Pass	6♦	AP	
South HCP: 20	♣ KJ5	♣ A8				
Contract: 6♦ N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ654	♠ 3				
Vul: NS	♥ AK10	♥ 92		2NT	Pass	6♦
North HCP: 21	♦ A4	♦ KQ10632	AP			
South HCP: 11	♣ KJ9	♣ AQ73				
Contract: 6♦ S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AJ752				2NT
Vul: EW	♥ A82	♥ K109				
North HCP: 9	♦ 9	♦ AQJ	Pass	6♣	AP	
South HCP: 20	♣ Q1095432	♣ AJ				
Contract: 6♣ N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q42				
Vul: Both	♥ QJ54	♥ A		2NT	Pass	6♣
North HCP: 20	♦ AK7	♦ 963	AP			
South HCP: 9	♣ K1086	♣ QJ9432				
Contract: 6♣ S						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ KQ4				2NT
Vul: EW	♥ Q	♥ AJ9				
North HCP: 8	♦ J976542	♦ AK83	Pass	6♦	AP	
South HCP: 20	♣ J6	♣ K94				
Contract: 6♦ N						

North hands (Practice Page)

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

Board: 146	♠ KJ3	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ K73	

Board: 147	♠ QJ3	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ 2	Partner bids first.
HCP: 11	♣ Q109753	

Board: 148	♠ AK3	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: EW	♦ AKJ10	You bid first.
HCP: 20	♣ 863	

Board: 149	♠ K5	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ KQJ8	Partner bids first.
HCP: 12	♣ K109763	

Board: 150	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KJ104	You bid first.
HCP: 20	♣ 984	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q75		2NT	Pass	6♦
Vul: Both	♥ AQ2	♥ K74				
North HCP: 20	♦ AK83	♦ QJ9752	AP			
South HCP: 10	♣ K73	♣ Q				
Contract: 6♦ S						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K8				2NT
Vul: None	♥ AQ3	♥ K107				
North HCP: 11	♦ 2	♦ AQ1043	Pass	6♣	AP	
South HCP: 20	♣ Q109753	♣ AKJ				
Contract: 6♣ N						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 5		2NT	Pass	6♣
Vul: EW	♥ KQ6	♥ 1097				
North HCP: 20	♦ AKJ10	♦ Q5	AP			
South HCP: 9	♣ 863	♣ AK109754				
Contract: 6♣ S						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQJ				2NT
Vul: None	♥ 6	♥ K4				
North HCP: 12	♦ KQJ8	♦ A743	Pass	6♣	AP	
South HCP: 21	♣ K109763	♣ AQJ8				
Contract: 6♣ N						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1073		2NT	Pass	6♣
Vul: NS	♥ AQ	♥ —				
North HCP: 20	♦ KJ104	♦ A632	AP			
South HCP: 10	♣ 984	♣ AQ10532				
Contract: 6♣ S						

South hands (Practice Page)

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

Board: 146	♠ Q75	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ QJ9752	Partner bids first.
HCP: 10	♣ Q	

Board: 147	♠ K8	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ AQ1043	You bid first.
HCP: 20	♣ AKJ	

Board: 148	♠ 5	The opponents are silent.
Dealer: N	♥ 1097	
Vul: EW	♦ Q5	Partner bids first.
HCP: 9	♣ AK109754	

Board: 149	♠ AQJ	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ A743	You bid first.
HCP: 21	♣ AQJ8	

Board: 150	♠ 1073	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ A632	Partner bids first.
HCP: 10	♣ AQ10532	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ Q75		2NT	Pass	6♦
Vul: Both	♥ AQ2	♥ K74				
North HCP: 20	♦ AK83	♦ QJ9752	AP			
South HCP: 10	♣ K73	♣ Q				
Contract: 6♦ S						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K8				2NT
Vul: None	♥ AQ3	♥ K107				
North HCP: 11	♦ 2	♦ AQ1043	Pass	6♣	AP	
South HCP: 20	♣ Q109753	♣ AKJ				
Contract: 6♣ N						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 5		2NT	Pass	6♣
Vul: EW	♥ KQ6	♥ 1097				
North HCP: 20	♦ AKJ10	♦ Q5	AP			
South HCP: 9	♣ 863	♣ AK109754				
Contract: 6♣ S						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQJ				2NT
Vul: None	♥ 6	♥ K4				
North HCP: 12	♦ KQJ8	♦ A743	Pass	6♣	AP	
South HCP: 21	♣ K109763	♣ AQJ8				
Contract: 6♣ N						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 1073		2NT	Pass	6♣
Vul: NS	♥ AQ	♥ —				
North HCP: 20	♦ KJ104	♦ A632	AP			
South HCP: 10	♣ 984	♣ AQ10532				
Contract: 6♣ S						

North hands (Practice Page)

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

Board: 151	♠ K3	The opponents are silent.
Dealer: S	♥ J102	
Vul: EW	♦ KQ108642	Partner bids first.
HCP: 9	♣ 5	

Board: 152	♠ AKQ3	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ KJ3	You bid first.
HCP: 21	♣ K82	

Board: 153	♠ 9	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ A87	Partner bids first.
HCP: 10	♣ AQ97532	

Board: 154	♠ A76	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: EW	♦ A103	You bid first.
HCP: 20	♣ AKQ4	

Board: 155	♠ 10	The opponents are silent.
Dealer: S	♥ A76	
Vul: Both	♦ QJ9862	Partner bids first.
HCP: 8	♣ J108	

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

Board: 151

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ K3

♥ J102

♦ KQ108642

♣ 5

South:

♠ AQ102

♥ A8

♦ J73

♣ AKQ4

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 152

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6♣ S

North:

♠ AKQ3

♥ AJ7

♦ KJ3

♣ K82

South:

♠ 8

♥ K42

♦ A84

♣ AQ7543

West	North	East	South
	2NT	Pass	6♣

AP

Board: 153

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♣ N

North:

♠ 9

♥ 83

♦ A87

♣ AQ97532

South:

♠ AKQ2

♥ AK52

♦ Q63

♣ K4

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 154

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♦ S

North:

♠ A76

♥ QJ6

♦ A103

♣ AKQ4

South:

♠ 9

♥ AK4

♦ KQ8765

♣ 852

West	North	East	South
	2NT	Pass	6♦

AP

Board: 155

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 6♦ N

North:

♠ 10

♥ A76

♦ QJ9862

♣ J108

South:

♠ AK9

♥ J4

♦ A75

♣ AKQ65

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

South hands (Practice Page)

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

Board: 151	♠ AQ102	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ J73	You bid first.
HCP: 20	♣ AKQ4	

Board: 152	♠ 8	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ A84	Partner bids first.
HCP: 13	♣ AQ7543	

Board: 153	♠ AKQ2	The opponents are silent.
Dealer: S	♥ AK52	
Vul: NS	♦ Q63	You bid first.
HCP: 21	♣ K4	

Board: 154	♠ 9	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ KQ8765	Partner bids first.
HCP: 12	♣ 852	

Board: 155	♠ AK9	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ A75	You bid first.
HCP: 21	♣ AKQ65	

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

Board: 151

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ K3

♥ J102

♦ KQ108642

♣ 5

South:

♠ AQ102

♥ A8

♦ J73

♣ AKQ4

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

Board: 152

Dealer: N

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6♣ S

North:

♠ AKQ3

♥ AJ7

♦ KJ3

♣ K82

South:

♠ 8

♥ K42

♦ A84

♣ AQ7543

West	North	East	South
	2NT	Pass	6♣

AP

Board: 153

Dealer: S

Vul: NS

North HCP: 10

South HCP: 21

Contract: 6♣ N

North:

♠ 9

♥ 83

♦ A87

♣ AQ97532

South:

♠ AKQ2

♥ AK52

♦ Q63

♣ K4

West	North	East	South
			2NT

Pass	6♣	AP	
------	----	----	--

Board: 154

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♦ S

North:

♠ A76

♥ QJ6

♦ A103

♣ AKQ4

South:

♠ 9

♥ AK4

♦ KQ8765

♣ 852

West	North	East	South
	2NT	Pass	6♦

AP

Board: 155

Dealer: S

Vul: Both

North HCP: 8

South HCP: 21

Contract: 6♦ N

North:

♠ 10

♥ A76

♦ QJ9862

♣ J108

South:

♠ AK9

♥ J4

♦ A75

♣ AKQ65

West	North	East	South
			2NT

Pass	6♦	AP	
------	----	----	--

North hands (Practice Page)

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

Board: 156	♠ AKJ8	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ K63	You bid first.
HCP: 21	♣ AQ76	

Board: 157	♠ A103	The opponents are silent.
Dealer: S	♥ 852	
Vul: Both	♦ AKQ764	Partner bids first.
HCP: 13	♣ 4	

Board: 158	♠ AK97	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ KQ76	You bid first.
HCP: 20	♣ Q4	

Board: 159	♠ J64	The opponents are silent.
Dealer: S	♥ Q107	
Vul: EW	♦ QJ10985	Partner bids first.
HCP: 9	♣ K	

Board: 160	♠ A5	The opponents are silent.
Dealer: N	♥ KQJ86	
Vul: NS	♦ K10	You bid first.
HCP: 20	♣ AQJ3	

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

Board: 156

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ AKJ8

♥ KJ

♦ K63

♣ AQ76

South:

♠ Q5

♥ 107

♦ AJ4

♣ KJ9854

West North East South

2NT Pass 6♣

AP

Board: 157

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♦ N

North:

♠ A103

♥ 852

♦ AKQ764

♣ 4

South:

♠ KJ

♥ AQ

♦ J985

♣ AKQ63

West North East South

2NT

Pass 6♦ AP

Board: 158

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AK97

♥ AQ2

♦ KQ76

♣ Q4

South:

♠ —

♥ 1083

♦ A103

♣ A1098762

West North East South

2NT Pass 6♣

AP

Board: 159

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ J64

♥ Q107

♦ QJ10985

♣ K

South:

♠ K853

♥ AK95

♦ AK2

♣ QJ

West North East South

2NT

Pass 6♦ AP

Board: 160

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ A5

♥ KQJ86

♦ K10

♣ AQJ3

South:

♠ J108

♥ A43

♦ AJ9842

♣ 5

West North East South

2NT Pass 6♦

AP

South hands (Practice Page)

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

Board: 156	♠ Q5	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ AJ4	Partner bids first.
HCP: 11	♣ KJ9854	

Board: 157	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ J985	You bid first.
HCP: 20	♣ AKQ63	

Board: 158	♠ —	The opponents are silent.
Dealer: N	♥ 1083	
Vul: NS	♦ A103	Partner bids first.
HCP: 8	♣ A1098762	

Board: 159	♠ K853	The opponents are silent.
Dealer: S	♥ AK95	
Vul: EW	♦ AK2	You bid first.
HCP: 20	♣ QJ	

Board: 160	♠ J108	The opponents are silent.
Dealer: N	♥ A43	
Vul: NS	♦ AJ9842	Partner bids first.
HCP: 10	♣ 5	

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

Board: 156

Dealer: N

Vul: None

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ AKJ8

♥ KJ

♦ K63

♣ AQ76

South:

♠ Q5

♥ 107

♦ AJ4

♣ KJ9854

West North East South

2NT Pass 6♣

AP

Board: 157

Dealer: S

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6♦ N

North:

♠ A103

♥ 852

♦ AKQ764

♣ 4

South:

♠ KJ

♥ AQ

♦ J985

♣ AKQ63

West North East South

2NT

Pass 6♦ AP

Board: 158

Dealer: N

Vul: NS

North HCP: 20

South HCP: 8

Contract: 6♣ S

North:

♠ AK97

♥ AQ2

♦ KQ76

♣ Q4

South:

♠ —

♥ 1083

♦ A103

♣ A1098762

West North East South

2NT Pass 6♣

AP

Board: 159

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♦ N

North:

♠ J64

♥ Q107

♦ QJ10985

♣ K

South:

♠ K853

♥ AK95

♦ AK2

♣ QJ

West North East South

2NT

Pass 6♦ AP

Board: 160

Dealer: N

Vul: NS

North HCP: 20

South HCP: 10

Contract: 6♦ S

North:

♠ A5

♥ KQJ86

♦ K10

♣ AQJ3

South:

♠ J108

♥ A43

♦ AJ9842

♣ 5

West North East South

2NT Pass 6♦

AP

North hands (Practice Page)

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

Board: 161	♠ Q93	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ Q	Partner bids first.
HCP: 10	♣ AQ987632	

Board: 162	♠ K4	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: NS	♦ AQJ10	You bid first.
HCP: 20	♣ J102	

Board: 163	♠ 9	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ K95	Partner bids first.
HCP: 10	♣ AK108653	

Board: 164	♠ AQJ	The opponents are silent.
Dealer: N	♥ A9863	
Vul: NS	♦ K6	You bid first.
HCP: 20	♣ AQ10	

Board: 165	♠ 532	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ AKJ5432	Partner bids first.
HCP: 10	♣ Q3	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AK65				2NT
Vul: None	♥ 2	♥ KQ83				
North HCP: 10	♦ Q	♦ AJ	Pass	6♣	AP	
South HCP: 21	♣ AQ987632	♣ KJ10				
Contract: 6♣ N						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 1062				
Vul: NS	♥ AKQ5	♥ J		2NT	Pass	6♣
North HCP: 20	♦ AQJ10	♦ 962	AP			
South HCP: 10	♣ J102	♣ AKQ974				
Contract: 6♣ S						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK53				2NT
Vul: EW	♥ 97	♥ KQJ10				
North HCP: 10	♦ K95	♦ AQ7	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J9				
Contract: 6♣ N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K94				
Vul: NS	♥ A9863	♥ K52		2NT	Pass	6♦
North HCP: 20	♦ K6	♦ AQ9743	AP			
South HCP: 12	♣ AQ10	♣ 4				
Contract: 6♦ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AKQ7				2NT
Vul: Both	♥ 6	♥ A109				
North HCP: 10	♦ AKJ5432	♦ 87	Pass	6♦	AP	
South HCP: 21	♣ Q3	♣ AKJ8				
Contract: 6♦ N						

South hands (Practice Page)

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

Board: 161	♠ AK65	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: None	♦ AJ	You bid first.
HCP: 21	♣ KJ10	

Board: 162	♠ 1062	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ 962	Partner bids first.
HCP: 10	♣ AKQ974	

Board: 163	♠ AK53	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ AQ7	You bid first.
HCP: 20	♣ J9	

Board: 164	♠ K94	The opponents are silent.
Dealer: N	♥ K52	
Vul: NS	♦ AQ9743	Partner bids first.
HCP: 12	♣ 4	

Board: 165	♠ AKQ7	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ 87	You bid first.
HCP: 21	♣ AKJ8	

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

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AK65				2NT
Vul: None	♥ 2	♥ KQ83				
North HCP: 10	♦ Q	♦ AJ	Pass	6♣	AP	
South HCP: 21	♣ AQ987632	♣ KJ10				
Contract: 6♣ N						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 1062				
Vul: NS	♥ AKQ5	♥ J		2NT	Pass	6♣
North HCP: 20	♦ AQJ10	♦ 962	AP			
South HCP: 10	♣ J102	♣ AKQ974				
Contract: 6♣ S						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK53				2NT
Vul: EW	♥ 97	♥ KQJ10				
North HCP: 10	♦ K95	♦ AQ7	Pass	6♣	AP	
South HCP: 20	♣ AK108653	♣ J9				
Contract: 6♣ N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K94				
Vul: NS	♥ A9863	♥ K52		2NT	Pass	6♦
North HCP: 20	♦ K6	♦ AQ9743	AP			
South HCP: 12	♣ AQ10	♣ 4				
Contract: 6♦ S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ AKQ7				2NT
Vul: Both	♥ 6	♥ A109				
North HCP: 10	♦ AKJ5432	♦ 87	Pass	6♦	AP	
South HCP: 21	♣ Q3	♣ AKJ8				
Contract: 6♦ N						

North hands (Practice Page)

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

Board: 166	♠ KQJ3	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ 54	You bid first.
HCP: 20	♣ AKJ	

Board: 167	♠ 863	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ A84	Partner bids first.
HCP: 9	♣ KQ98762	

Board: 168	♠ KJ72	The opponents are silent.
Dealer: N	♥ AJ105	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ A8	

Board: 169	♠ KQ6	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: NS	♦ J108632	Partner bids first.
HCP: 11	♣ 6	

Board: 170	♠ AKJ53	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ A7	You bid first.
HCP: 20	♣ A52	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ A5		2NT	Pass	6♦
Vul: None	♥ KQJ6	♥ A9				
North HCP: 20	♦ 54	♦ KQJ10987	AP			
South HCP: 14	♣ AKJ	♣ 109				
Contract: 6♦ S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AKQ7				2NT
Vul: EW	♥ —	♥ AKJ8				
North HCP: 9	♦ A84	♦ K92	Pass	6♣	AP	
South HCP: 21	♣ KQ98762	♣ J3				
Contract: 6♣ N						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KJ72	♠ A63		2NT	Pass	6♣
Vul: None	♥ AJ105	♥ 2				
North HCP: 20	♦ AQJ	♦ K94	AP			
South HCP: 11	♣ A8	♣ KJ9752				
Contract: 6♣ S						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ A5				2NT
Vul: NS	♥ KQ3	♥ A952				
North HCP: 11	♦ J108632	♦ Q9	Pass	6♦	AP	
South HCP: 20	♣ 6	♣ AKQJ4				
Contract: 6♦ N						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AKJ53	♠ Q72		2NT	Pass	6♦
Vul: EW	♥ KJ2	♥ 7				
North HCP: 20	♦ A7	♦ KQJ1063	AP			
South HCP: 10	♣ A52	♣ Q76				
Contract: 6♦ S						

South hands (Practice Page)

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

Board: 166	♠ A5	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ KQJ10987	Partner bids first.
HCP: 14	♣ 109	

Board: 167	♠ AKQ7	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ K92	You bid first.
HCP: 21	♣ J3	

Board: 168	♠ A63	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ K94	Partner bids first.
HCP: 11	♣ KJ9752	

Board: 169	♠ A5	The opponents are silent.
Dealer: S	♥ A952	
Vul: NS	♦ Q9	You bid first.
HCP: 20	♣ AKQJ4	

Board: 170	♠ Q72	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ KQJ1063	Partner bids first.
HCP: 10	♣ Q76	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ KQJ3	♠ A5		2NT	Pass	6♦
Vul: None	♥ KQJ6	♥ A9				
North HCP: 20	♦ 54	♦ KQJ10987	AP			
South HCP: 14	♣ AKJ	♣ 109				
Contract: 6♦ S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AKQ7				2NT
Vul: EW	♥ —	♥ AKJ8				
North HCP: 9	♦ A84	♦ K92	Pass	6♣	AP	
South HCP: 21	♣ KQ98762	♣ J3				
Contract: 6♣ N						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KJ72	♠ A63		2NT	Pass	6♣
Vul: None	♥ AJ105	♥ 2				
North HCP: 20	♦ AQJ	♦ K94	AP			
South HCP: 11	♣ A8	♣ KJ9752				
Contract: 6♣ S						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ A5				2NT
Vul: NS	♥ KQ3	♥ A952				
North HCP: 11	♦ J108632	♦ Q9	Pass	6♦	AP	
South HCP: 20	♣ 6	♣ AKQJ4				
Contract: 6♦ N						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AKJ53	♠ Q72		2NT	Pass	6♦
Vul: EW	♥ KJ2	♥ 7				
North HCP: 20	♦ A7	♦ KQJ1063	AP			
South HCP: 10	♣ A52	♣ Q76				
Contract: 6♦ S						

North hands (Practice Page)

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

Board: 171	♠ Q2	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ A875432	Partner bids first.
HCP: 12	♣ AQ10	

Board: 172	♠ J8632	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ AQJ	You bid first.
HCP: 21	♣ AQ	

Board: 173	♠ 8	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ 963	Partner bids first.
HCP: 7	♣ AK97652	

Board: 174	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ J3	You bid first.
HCP: 20	♣ KJ102	

Board: 175	♠ 74	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ AKJ10862	Partner bids first.
HCP: 11	♣ 7	

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

Board: 171

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♦ N

North:

♠ Q2

♥ 5

♦ A875432

♣ AQ10

South:

♠ AKJ

♥ AK86

♦ J109

♣ KJ2

West North East South

2NT

Pass 6♦ AP

Board: 172

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♣ S

North:

♠ J8632

♥ AK7

♦ AQJ

♣ AQ

South:

♠ A75

♥ J

♦ K98

♣ KJ9763

West North East South

2NT Pass 6♣

AP

Board: 173

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 6♣ N

North:

♠ 8

♥ 107

♦ 963

♣ AK97652

South:

♠ KQ

♥ AKJ4

♦ AK1087

♣ J3

West North East South

2NT

Pass 6♣ AP

Board: 174

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AKQ4

♥ AQ5

♦ J3

♣ KJ102

South:

♠ 98

♥ J76

♦ A6

♣ AQ9754

West North East South

2NT Pass 6♣

AP

Board: 175

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♦ N

North:

♠ 74

♥ K105

♦ AKJ10862

♣ 7

South:

♠ AQJ5

♥ A64

♦ Q5

♣ AKJ3

West North East South

2NT

Pass 6♦ AP

South hands (Practice Page)

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

Board: 171	♠ AKJ	The opponents are silent.
Dealer: S	♥ AK86	
Vul: None	♦ J109	You bid first.
HCP: 20	♣ KJ2	

Board: 172	♠ A75	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ K98	Partner bids first.
HCP: 12	♣ KJ9763	

Board: 173	♠ KQ	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: None	♦ AK1087	You bid first.
HCP: 21	♣ J3	

Board: 174	♠ 98	The opponents are silent.
Dealer: N	♥ J76	
Vul: NS	♦ A6	Partner bids first.
HCP: 11	♣ AQ9754	

Board: 175	♠ AQJ5	The opponents are silent.
Dealer: S	♥ A64	
Vul: EW	♦ Q5	You bid first.
HCP: 21	♣ AKJ3	

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

Board: 171

Dealer: S

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♦ N

North:

♠ Q2

♥ 5

♦ A875432

♣ AQ10

South:

♠ AKJ

♥ AK86

♦ J109

♣ KJ2

West North East South

2NT

Pass 6♦ AP

Board: 172

Dealer: N

Vul: NS

North HCP: 21

South HCP: 12

Contract: 6♣ S

North:

♠ J8632

♥ AK7

♦ AQJ

♣ AQ

South:

♠ A75

♥ J

♦ K98

♣ KJ9763

West North East South

2NT Pass 6♣

AP

Board: 173

Dealer: S

Vul: None

North HCP: 7

South HCP: 21

Contract: 6♣ N

North:

♠ 8

♥ 107

♦ 963

♣ AK97652

South:

♠ KQ

♥ AKJ4

♦ AK1087

♣ J3

West North East South

2NT

Pass 6♣ AP

Board: 174

Dealer: N

Vul: NS

North HCP: 20

South HCP: 11

Contract: 6♣ S

North:

♠ AKQ4

♥ AQ5

♦ J3

♣ KJ102

South:

♠ 98

♥ J76

♦ A6

♣ AQ9754

West North East South

2NT Pass 6♣

AP

Board: 175

Dealer: S

Vul: EW

North HCP: 11

South HCP: 21

Contract: 6♦ N

North:

♠ 74

♥ K105

♦ AKJ10862

♣ 7

South:

♠ AQJ5

♥ A64

♦ Q5

♣ AKJ3

West North East South

2NT

Pass 6♦ AP

North hands (Practice Page)

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

Board: 176	♠ A7	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: Both	♦ AK732	You bid first.
HCP: 21	♣ J4	

Board: 177	♠ J7	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ A108	Partner bids first.
HCP: 9	♣ KJ7654	

Board: 178	♠ AK	The opponents are silent.
Dealer: N	♥ KJ64	
Vul: None	♦ AK9	You bid first.
HCP: 21	♣ QJ92	

Board: 179	♠ 4	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ K97	Partner bids first.
HCP: 9	♣ KQJ10974	

Board: 180	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AJ87	
Vul: Both	♦ A5	You bid first.
HCP: 21	♣ K83	

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

Board: 176

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ A7

♥ AKQ2

♦ AK732

♣ J4

South:

♠ K94

♥ 863

♦ Q

♣ AQ10952

West North East South

2NT Pass 6♣

AP

Board: 177

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ J7

♥ 65

♦ A108

♣ KJ7654

South:

♠ AKQ

♥ AK4

♦ 974

♣ A982

West North East South

2NT

Pass 6♣ AP

Board: 178

Dealer: N

Vul: None

North HCP: 21

South HCP: 9

Contract: 6♦ S

North:

♠ AK

♥ KJ64

♦ AK9

♣ QJ92

South:

♠ 1054

♥ Q3

♦ QJ108653

♣ A

West North East South

2NT Pass 6♦

AP

Board: 179

Dealer: S

Vul: EW

North HCP: 9

South HCP: 20

Contract: 6♣ N

North:

♠ 4

♥ 72

♦ K97

♣ KQJ10974

South:

♠ AKQ

♥ AJ1063

♦ AQ10

♣ 52

West North East South

2NT

Pass 6♣ AP

Board: 180

Dealer: N

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6♣ S

North:

♠ AKQ4

♥ AJ87

♦ A5

♣ K83

South:

♠ 96

♥ K6

♦ K74

♣ AJ9764

West North East South

2NT Pass 6♣

AP

South hands (Practice Page)

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

Board: 176	♠ K94	The opponents are silent.
Dealer: N	♥ 863	
Vul: Both	♦ Q	Partner bids first.
HCP: 11	♣ AQ10952	

Board: 177	♠ AKQ	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ 974	You bid first.
HCP: 20	♣ A982	

Board: 178	♠ 1054	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ QJ108653	Partner bids first.
HCP: 9	♣ A	

Board: 179	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ1063	
Vul: EW	♦ AQ10	You bid first.
HCP: 20	♣ 52	

Board: 180	♠ 96	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ K74	Partner bids first.
HCP: 11	♣ AJ9764	

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ K94		2NT	Pass	6♣
Vul: Both	♥ AKQ2	♥ 863				
North HCP: 21	♦ AK732	♦ Q	AP			
South HCP: 11	♣ J4	♣ AQ10952				
Contract: 6♣ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ				2NT
Vul: EW	♥ 65	♥ AK4				
North HCP: 9	♦ A108	♦ 974	Pass	6♣	AP	
South HCP: 20	♣ KJ7654	♣ A982				
Contract: 6♣ N						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1054		2NT	Pass	6♦
Vul: None	♥ KJ64	♥ Q3				
North HCP: 21	♦ AK9	♦ QJ108653	AP			
South HCP: 9	♣ QJ92	♣ A				
Contract: 6♦ S						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ				2NT
Vul: EW	♥ 72	♥ AJ1063				
North HCP: 9	♦ K97	♦ AQ10	Pass	6♣	AP	
South HCP: 20	♣ KQJ10974	♣ 52				
Contract: 6♣ N						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 96		2NT	Pass	6♣
Vul: Both	♥ AJ87	♥ K6				
North HCP: 21	♦ A5	♦ K74	AP			
South HCP: 11	♣ K83	♣ AJ9764				
Contract: 6♣ S						

North hands (Practice Page)

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

Board: 181	♠ J3	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 16	♣ KQJ10843	
Board: 182	♠ K76	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: NS	♦ AQ8	You bid first.
HCP: 21	♣ AQ9	
Board: 183	♠ 965	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ 876	Partner bids first.
HCP: 7	♣ KQ8652	
Board: 184	♠ AJ65	East Doubles Pass if possible.
Dealer: N	♥ AK4	
Vul: None	♦ KQ87	You bid first.
HCP: 21	♣ A6	
Board: 185	♠ 9	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ Q109753	Partner bids first.
HCP: 8	♣ A1094	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AK1084				2NT
Vul: Both	♥ K	♥ AQ6				
North HCP: 16	♦ AQ8	♦ KJ4	Pass	6♣	AP	
South HCP: 21	♣ KQJ10843	♣ A5				
Contract: 6♣ N						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ J105				
Vul: NS	♥ AQ64	♥ 2		2NT	Pass	6♣
North HCP: 21	♦ AQ8	♦ K9	AP			
South HCP: 7	♣ AQ9	♣ K865432				
Contract: 6♣ S						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AK87				2NT
Vul: None	♥ Q	♥ K62				
North HCP: 7	♦ 876	♦ AQ54	Pass	6♣	AP	
South HCP: 21	♣ KQ8652	♣ AJ				
Contract: 6♣ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q43				
Vul: None	♥ AK4	♥ 85		2NT	Pass	6♣
North HCP: 21	♦ KQ87	♦ 6	Pass	Pass	X	AP
South HCP: 7	♣ A6	♣ KQ98543				
Contract: 6♣X S						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ842				2NT
Vul: NS	♥ Q5	♥ A73				
North HCP: 8	♦ Q109753	♦ AKJ	Pass	6♦	AP	
South HCP: 21	♣ A1094	♣ K5				
Contract: 6♦ N						

South hands (Practice Page)

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

Board: 181	♠ AK1084	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ KJ4	You bid first.
HCP: 21	♣ A5	
Board: 182	♠ J105	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ K9	Partner bids first.
HCP: 7	♣ K865432	
Board: 183	♠ AK87	The opponents are silent.
Dealer: S	♥ K62	
Vul: None	♦ AQ54	You bid first.
HCP: 21	♣ AJ	
Board: 184	♠ Q43	East Doubles Pass if possible.
Dealer: N	♥ 85	
Vul: None	♦ 6	Partner bids first.
HCP: 7	♣ KQ98543	
Board: 185	♠ AQ842	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ AKJ	You bid first.
HCP: 21	♣ K5	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ AK1084				2NT
Vul: Both	♥ K	♥ AQ6				
North HCP: 16	♦ AQ8	♦ KJ4	Pass	6♣	AP	
South HCP: 21	♣ KQJ10843	♣ A5				
Contract: 6♣ N						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ J105				
Vul: NS	♥ AQ64	♥ 2		2NT	Pass	6♣
North HCP: 21	♦ AQ8	♦ K9	AP			
South HCP: 7	♣ AQ9	♣ K865432				
Contract: 6♣ S						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AK87				2NT
Vul: None	♥ Q	♥ K62				
North HCP: 7	♦ 876	♦ AQ54	Pass	6♣	AP	
South HCP: 21	♣ KQ8652	♣ AJ				
Contract: 6♣ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q43				
Vul: None	♥ AK4	♥ 85		2NT	Pass	6♣
North HCP: 21	♦ KQ87	♦ 6	Pass	Pass	X	AP
South HCP: 7	♣ A6	♣ KQ98543				
Contract: 6♣X S						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ842				2NT
Vul: NS	♥ Q5	♥ A73				
North HCP: 8	♦ Q109753	♦ AKJ	Pass	6♦	AP	
South HCP: 21	♣ A1094	♣ K5				
Contract: 6♦ N						

North hands (Practice Page)

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

Board: 186	♠ AQ8	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ A93	You bid first.
HCP: 20	♣ Q98	

Board: 187	♠ —	The opponents are silent.
Dealer: S	♥ 842	
Vul: Both	♦ AQ10976	Partner bids first.
HCP: 9	♣ K1074	

Board: 188	♠ A942	The opponents are silent.
Dealer: N	♥ Q875	
Vul: EW	♦ AKJ	You bid first.
HCP: 20	♣ AQ	

Board: 189	♠ K98	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ A98753	Partner bids first.
HCP: 10	♣ K64	

Board: 190	♠ AKQ9	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: None	♦ J10	You bid first.
HCP: 21	♣ AQ6	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 63		2NT	Pass	6♣
Vul: EW	♥ AKJ4	♥ Q52				
North HCP: 20	♦ A93	♦ J2	AP			
South HCP: 11	♣ Q98	♣ AKJ643				
Contract: 6♣ S						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK7				2NT
Vul: Both	♥ 842	♥ AQ5				
North HCP: 9	♦ AQ10976	♦ J32	Pass	6♦	AP	
South HCP: 20	♣ K1074	♣ AQ65				
Contract: 6♦ N						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ QJ6		2NT	Pass	6♣
Vul: EW	♥ Q875	♥ K4				
North HCP: 20	♦ AKJ	♦ 84	AP			
South HCP: 10	♣ AQ	♣ KJ9653				
Contract: 6♣ S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ3				2NT
Vul: None	♥ 10	♥ AQ62				
North HCP: 10	♦ A98753	♦ KQ2	Pass	6♦	AP	
South HCP: 21	♣ K64	♣ A105				
Contract: 6♦ N						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 106		2NT	Pass	6♦
Vul: None	♥ KQ98	♥ 54				
North HCP: 21	♦ J10	♦ AK8763	AP			
South HCP: 11	♣ AQ6	♣ KJ7				
Contract: 6♦ S						

South hands (Practice Page)

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

Board: 186	♠ 63	The opponents are silent.
Dealer: N	♥ Q52	
Vul: EW	♦ J2	Partner bids first.
HCP: 11	♣ AKJ643	

Board: 187	♠ AK7	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ J32	You bid first.
HCP: 20	♣ AQ65	

Board: 188	♠ QJ6	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ 84	Partner bids first.
HCP: 10	♣ KJ9653	

Board: 189	♠ AQ3	The opponents are silent.
Dealer: S	♥ AQ62	
Vul: None	♦ KQ2	You bid first.
HCP: 21	♣ A105	

Board: 190	♠ 106	The opponents are silent.
Dealer: N	♥ 54	
Vul: None	♦ AK8763	Partner bids first.
HCP: 11	♣ KJ7	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 63		2NT	Pass	6♣
Vul: EW	♥ AKJ4	♥ Q52				
North HCP: 20	♦ A93	♦ J2	AP			
South HCP: 11	♣ Q98	♣ AKJ643				
Contract: 6♣ S						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK7				2NT
Vul: Both	♥ 842	♥ AQ5				
North HCP: 9	♦ AQ10976	♦ J32	Pass	6♦	AP	
South HCP: 20	♣ K1074	♣ AQ65				
Contract: 6♦ N						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ QJ6		2NT	Pass	6♣
Vul: EW	♥ Q875	♥ K4				
North HCP: 20	♦ AKJ	♦ 84	AP			
South HCP: 10	♣ AQ	♣ KJ9653				
Contract: 6♣ S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ3				2NT
Vul: None	♥ 10	♥ AQ62				
North HCP: 10	♦ A98753	♦ KQ2	Pass	6♦	AP	
South HCP: 21	♣ K64	♣ A105				
Contract: 6♦ N						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 106		2NT	Pass	6♦
Vul: None	♥ KQ98	♥ 54				
North HCP: 21	♦ J10	♦ AK8763	AP			
South HCP: 11	♣ AQ6	♣ KJ7				
Contract: 6♦ S						

North hands (Practice Page)

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

Board: 191	♠ 862	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ Q	Partner bids first.
HCP: 11	♣ KJ8532	

Board: 192	♠ A10	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ KQJ104	You bid first.
HCP: 20	♣ K85	

Board: 193	♠ Q9	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ 865	Partner bids first.
HCP: 8	♣ AQ109642	

Board: 194	♠ Q84	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: EW	♦ AKQ10	You bid first.
HCP: 21	♣ A5	

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

Board: 191

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ 862

♥ AJ2

♦ Q

♣ KJ8532

South:

♠ AQ4

♥ 83

♦ AKJ8

♣ AQ76

West	North	East	South
			2NT

Pass	6♣	AP	
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Board: 192

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ A10

♥ AK4

♦ KQJ104

♣ K85

South:

♠ K

♥ 32

♦ A97

♣ Q1097642

West	North	East	South
	2NT	Pass	6♣

AP

Board: 193

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ Q9

♥ 7

♦ 865

♣ AQ109642

South:

♠ AK8

♥ Q3

♦ AQJ43

♣ KJ3

West	North	East	South
			2NT

Pass	6♣	AP	
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Board: 194

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ Q84

♥ KQJ6

♦ AKQ10

♣ A5

South:

♠ K63

♥ 4

♦ 3

♣ KQJ98742

West	North	East	South
	2NT	Pass	6♣

AP

South hands (Practice Page)

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

Board: 191	♠ AQ4	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ AKJ8	You bid first.
HCP: 20	♣ AQ76	

Board: 192	♠ K	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ A97	Partner bids first.
HCP: 9	♣ Q1097642	

Board: 193	♠ AK8	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ AQJ43	You bid first.
HCP: 20	♣ KJ3	

Board: 194	♠ K63	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ 3	Partner bids first.
HCP: 9	♣ KQJ98742	

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

Board: 191

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6♣ N

North:

♠ 862

♥ AJ2

♦ Q

♣ KJ8532

South:

♠ AQ4

♥ 83

♦ AKJ8

♣ AQ76

West	North	East	South
			2NT

Pass	6♣	AP	
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Board: 192

Dealer: N

Vul: EW

North HCP: 20

South HCP: 9

Contract: 6♣ S

North:

♠ A10

♥ AK4

♦ KQJ104

♣ K85

South:

♠ K

♥ 32

♦ A97

♣ Q1097642

West	North	East	South
	2NT	Pass	6♣

AP

Board: 193

Dealer: S

Vul: NS

North HCP: 8

South HCP: 20

Contract: 6♣ N

North:

♠ Q9

♥ 7

♦ 865

♣ AQ109642

South:

♠ AK8

♥ Q3

♦ AQJ43

♣ KJ3

West	North	East	South
			2NT

Pass	6♣	AP	
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Board: 194

Dealer: N

Vul: EW

North HCP: 21

South HCP: 9

Contract: 6♣ S

North:

♠ Q84

♥ KQJ6

♦ AKQ10

♣ A5

South:

♠ K63

♥ 4

♦ 3

♣ KQJ98742

West	North	East	South
	2NT	Pass	6♣

AP