

## North hands

## 2N\_and\_Balanced

<b>Board: 1</b>	♠ AQ3	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ Q84	
HCP: 20+1	♣ AKJT4	

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<b>Board: 2</b>	♠ AQ92	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: N-S	♦ Q87	
HCP: 15	♣ AJ6	

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<b>Board: 3</b>	♠ KQ5	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ AQ54	
HCP: 20	♣ KQ85	

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<b>Board: 4</b>	♠ Q962	Partner bids first.
Dealer: South	♥ T765	The opponents are silent.
Vul: Both	♦ K4	
HCP: 7	♣ QT6	

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<b>Board: 5</b>	♠ AJ	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: N-S	♦ K987	
HCP: 20	♣ AQ85	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 8

Contract: 3NT South

North:

♠ AQ3

♥ AT

♦ Q84

♣ AKJT4

South:

♠ JT62

♥ 6542

♦ AK6

♣ 98

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	3NT
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All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20

Contract: 6NT North

North:

♠ AQ92

♥ Q83

♦ Q87

♣ AJ6

South:

♠ K4

♥ AKJ

♦ AK42

♣ Q532

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	6NT	All Pass	
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1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ KQ5

♥ A3

♦ AQ54

♣ KQ85

South:

♠ J93

♥ K985

♦ 872

♣ AJT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	3NT
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All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 3NT North

North:

♠ Q962

♥ T765

♦ K4

♣ QT6

South:

♠ AJ3

♥ KQJ

♦ AQ52

♣ KJ8

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	3NT	All Pass	
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1. Stayman

### Board: 5

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11

Contract: 4NT South

North:

♠ AJ

♥ AQ9

♦ K987

♣ AQ85

South:

♠ KQ86

♥ T752

♦ AJ

♣ J64

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	4NT
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All Pass

1. Stayman

**South hands****2N\_and\_Balanced**

**Board: 1**            ♠ JT62            Partner bids first.  
Dealer: North       ♥ 6542            The opponents are silent.  
Vul: None            ♦ AK6  
HCP: 8               ♣ 98

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**Board: 2**            ♠ K4                You bid first.  
Dealer: South       ♥ AKJ                The opponents are silent.  
Vul: N-S             ♦ AK42  
HCP: 20             ♣ Q532

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**Board: 3**            ♠ J93               Partner bids first.  
Dealer: North       ♥ K985              The opponents are silent.  
Vul: E-W             ♦ 872  
HCP: 9               ♣ AJT

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**Board: 4**            ♠ AJ3                You bid first.  
Dealer: South       ♥ KQJ                The opponents are silent.  
Vul: Both            ♦ AQ52  
HCP: 21             ♣ KJ8

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**Board: 5**            ♠ KQ86              Partner bids first.  
Dealer: North       ♥ T752              The opponents are silent.  
Vul: N-S             ♦ AJ  
HCP: 11             ♣ J64

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 8

Contract: 3NT South

North:

♠ AQ3

♥ AT

♦ Q84

♣ AKJT4

South:

♠ JT62

♥ 6542

♦ AK6

♣ 98

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	3NT
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All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20

Contract: 6NT North

North:

♠ AQ92

♥ Q83

♦ Q87

♣ AJ6

South:

♠ K4

♥ AKJ

♦ AK42

♣ Q532

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	6NT	All Pass	
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1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ KQ5

♥ A3

♦ AQ54

♣ KQ85

South:

♠ J93

♥ K985

♦ 872

♣ AJT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	3NT
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All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 3NT North

North:

♠ Q962

♥ T765

♦ K4

♣ QT6

South:

♠ AJ3

♥ KQJ

♦ AQ52

♣ KJ8

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	3NT	All Pass	
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1. Stayman

### Board: 5

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11

Contract: 4NT South

North:

♠ AJ

♥ AQ9

♦ K987

♣ AQ85

South:

♠ KQ86

♥ T752

♦ AJ

♣ J64

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	4NT
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All Pass

1. Stayman

**North hands****2N\_and\_Balanced**

<b>Board: 6</b>	♠ T97	Partner bids first.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: E-W	♦ 6542	
HCP: 5	♣ 65	

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<b>Board: 7</b>	♠ A6	You bid first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ AKT98	
HCP: 20+1	♣ A95	

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<b>Board: 8</b>	♠ QJ7	Partner bids first.
Dealer: South	♥ KT82	The opponents are silent.
Vul: None	♦ 974	
HCP: 10	♣ AT9	

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<b>Board: 9</b>	♠ K7	You bid first.
Dealer: North	♥ AK82	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 21+1	♣ AKQJ8	

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<b>Board: 10</b>	♠ AK64	Partner bids first.
Dealer: South	♥ 876	The opponents are silent.
Vul: Both	♦ KQ97	
HCP: 12	♣ 85	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 20

Contract: 3NT North

North:

♠ T97

♥ KQT7

♦ 6542

♣ 65

South:

♠ AKQJ

♥ 84

♦ AK8

♣ QJ98

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ A6

♥ AJ5

♦ AKT98

♣ A95

South:

♠ QT97

♥ T32

♦ 52

♣ K874

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 4♥ South

North:

♠ QJ7

♥ KT82

♦ 974

♣ AT9

South:

♠ AKT

♥ AQ64

♦ A52

♣ K76

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♣ Pass 4♥

All Pass

1. Stayman

### Board: 9

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 5+1

Contract: 3NT South

North:

♠ K7

♥ AK82

♦ J2

♣ AKQJ8

South:

♠ T98

♥ 63

♦ KQ654

♣ T74

W N E S

2NT Pass 3NT

All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ AK64

♥ 876

♦ KQ97

♣ 85

South:

♠ J87

♥ AK4

♦ AJ2

♣ AK73

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 6</b>	♠ AKQJ	You bid first.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 20	♣ QJ98	

---

<b>Board: 7</b>	♠ QT97	Partner bids first.
Dealer: North	♥ T32	The opponents are silent.
Vul: Both	♦ 52	
HCP: 5	♣ K874	

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<b>Board: 8</b>	♠ AKT	You bid first.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: None	♦ A52	
HCP: 20	♣ K76	

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<b>Board: 9</b>	♠ T98	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: E-W	♦ KQ654	
HCP: 5+1	♣ T74	

---

<b>Board: 10</b>	♠ J87	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 20	♣ AK73	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 20

Contract: 3NT North

North:

♠ T97

♥ KQT7

♦ 6542

♣ 65

South:

♠ AKQJ

♥ 84

♦ AK8

♣ QJ98

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ A6

♥ AJ5

♦ AKT98

♣ A95

South:

♠ QT97

♥ T32

♦ 52

♣ K874

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 4♥ South

North:

♠ QJ7

♥ KT82

♦ 974

♣ AT9

South:

♠ AKT

♥ AQ64

♦ A52

♣ K76

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♣ Pass 4♥

All Pass

1. Stayman

### Board: 9

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 5+1

Contract: 3NT South

North:

♠ K7

♥ AK82

♦ J2

♣ AKQJ8

South:

♠ T98

♥ 63

♦ KQ654

♣ T74

W N E S

2NT Pass 3NT

All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ AK64

♥ 876

♦ KQ97

♣ 85

South:

♠ J87

♥ AK4

♦ AJ2

♣ AK73

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 11</b>	♠ KQ97	You bid first.
Dealer: North	♥ 874	The opponents are silent.
Vul: None	♦ AKQ5	
HCP: 20	♣ AQ	

---

<b>Board: 12</b>	♠ K632	Partner bids first.
Dealer: South	♥ JT53	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 8	♣ AT9	

---

<b>Board: 13</b>	♠ AKT	You bid first.
Dealer: North	♥ AJ94	The opponents are silent.
Vul: Both	♦ QT	
HCP: 20	♣ KQJ3	

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<b>Board: 14</b>	♠ Q854	Partner bids first.
Dealer: South	♥ 8642	The opponents are silent.
Vul: None	♦ QT8	
HCP: 6	♣ Q6	

---

<b>Board: 15</b>	♠ KQ	You bid first.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 20+1	♣ KJT85	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ KQ97

♥ 874

♦ AKQ5

♣ AQ

South:

♠ AJ4

♥ A5

♦ T9874

♣ KJ5

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 12

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 20

Contract: 4♥ North

North:

♠ K632

♥ JT53

♦ 97

♣ AT9

South:

♠ AQJ

♥ KQ94

♦ A532

♣ KJ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AKT

♥ AJ94

♦ QT

♣ KQJ3

South:

♠ Q97

♥ K6

♦ K942

♣ A876

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 14

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ Q854

♥ 8642

♦ QT8

♣ Q6

South:

♠ A92

♥ AKQ7

♦ KJ9

♣ K43

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 15

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ KQ

♥ AKQ4

♦ QT

♣ KJT85

South:

♠ AT8

♥ 632

♦ KJ63

♣ AQ4

W N E S

2NT Pass 4♣

Pass 4♥<sup>1</sup> Pass 6NT

All Pass

1. A=1/4

**South hands****2N\_and\_Balanced**

**Board: 11**      ♠ AJ4      Partner bids first.  
Dealer: North      ♥ A5      The opponents are silent.  
Vul: None      ♦ T9874  
HCP: 13+1      ♣ KJ5

---

**Board: 12**      ♠ AQJ      You bid first.  
Dealer: South      ♥ KQ94      The opponents are silent.  
Vul: N-S      ♦ A532  
HCP: 20      ♣ KJ

---

**Board: 13**      ♠ Q97      Partner bids first.  
Dealer: North      ♥ K6      The opponents are silent.  
Vul: Both      ♦ K942  
HCP: 12      ♣ A876

---

**Board: 14**      ♠ A92      You bid first.  
Dealer: South      ♥ AKQ7      The opponents are silent.  
Vul: None      ♦ KJ9  
HCP: 20      ♣ K43

---

**Board: 15**      ♠ AT8      Partner bids first.  
Dealer: North      ♥ 632      The opponents are silent.  
Vul: N-S      ♦ KJ63  
HCP: 14      ♣ AQ4

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ KQ97

♥ 874

♦ AKQ5

♣ AQ

South:

♠ AJ4

♥ A5

♦ T9874

♣ KJ5

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 12

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 20

Contract: 4♥ North

North:

♠ K632

♥ JT53

♦ 97

♣ AT9

South:

♠ AQJ

♥ KQ94

♦ A532

♣ KJ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AKT

♥ AJ94

♦ QT

♣ KQJ3

South:

♠ Q97

♥ K6

♦ K942

♣ A876

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 14

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ Q854

♥ 8642

♦ QT8

♣ Q6

South:

♠ A92

♥ AKQ7

♦ KJ9

♣ K43

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 15

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ KQ

♥ AKQ4

♦ QT

♣ KJT85

South:

♠ AT8

♥ 632

♦ KJ63

♣ AQ4

W N E S

2NT Pass 4♣

Pass 4♥<sup>1</sup> Pass 6NT

All Pass

1. A=1/4

**North hands****2N\_and\_Balanced****Board: 16**

♠ T96

Partner bids first.

Dealer: South

♥ Q98

The opponents are silent.

Vul: E-W

♦ J9542

HCP: 4+1

♣ J6

**Board: 17**

♠ J2

You bid first.

Dealer: North

♥ KJT4

The opponents are silent.

Vul: None

♦ AJ

HCP: 20+1

♣ AKQJT

**Board: 18**

♠ Q93

Partner bids first.

Dealer: South

♥ T72

The opponents are silent.

Vul: N-S

♦ AT84

HCP: 10

♣ KJ7

**Board: 19**

♠ KQ4

You bid first.

Dealer: North

♥ AK6

The opponents are silent.

Vul: E-W

♦ A86

HCP: 21

♣ AJ84

**Board: 20**

♠ Q8

Partner bids first.

Dealer: South

♥ KJ73

The opponents are silent.

Vul: Both

♦ KQJ8

HCP: 12

♣ 762

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ KQ2				2NT
Vul: E-W	♥ Q98	♥ KJ6	All Pass			
North HCP: 4+1	♦ J9542	♦ AT3				
South HCP: 20	♣ J6	♣ AKT4				
Contract: 2NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ 43		2NT	Pass	3NT
Vul: None	♥ KJT4	♥ A32	All Pass			
North HCP: 20+1	♦ AJ	♦ KQ95				
South HCP: 9	♣ AKQJT	♣ 9854				
Contract: 3NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AK7				2NT
Vul: N-S	♥ T72	♥ AK9	Pass	3NT	All Pass	
North HCP: 10	♦ AT84	♦ 75				
South HCP: 20+1	♣ KJ7	♣ AQ965				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ J75		2NT	Pass	3NT
Vul: E-W	♥ AK6	♥ J73	All Pass			
North HCP: 21	♦ A86	♦ 974				
South HCP: 7	♣ AJ84	♣ KQ63				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ K93				2NT
Vul: Both	♥ KJ73	♥ AT6	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
North HCP: 12	♦ KQJ8	♦ A9	Pass	4NT	Pass	6NT
South HCP: 20+1	♣ 762	♣ AKQ54	All Pass			
Contract: 6NT South						

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 16</b>	♠ KQ2	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 20	♣ AKT4	

---

<b>Board: 17</b>	♠ 43	Partner bids first.
Dealer: North	♥ A32	The opponents are silent.
Vul: None	♦ KQ95	
HCP: 9	♣ 9854	

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<b>Board: 18</b>	♠ AK7	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 20+1	♣ AQ965	

---

<b>Board: 19</b>	♠ J75	Partner bids first.
Dealer: North	♥ J73	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 7	♣ KQ63	

---

<b>Board: 20</b>	♠ K93	You bid first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ A9	
HCP: 20+1	♣ AKQ54	

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ KQ2				2NT
Vul: E-W	♥ Q98	♥ KJ6	All Pass			
North HCP: 4+1	♦ J9542	♦ AT3				
South HCP: 20	♣ J6	♣ AKT4				
Contract: 2NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ 43		2NT	Pass	3NT
Vul: None	♥ KJT4	♥ A32	All Pass			
North HCP: 20+1	♦ AJ	♦ KQ95				
South HCP: 9	♣ AKQJT	♣ 9854				
Contract: 3NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AK7				2NT
Vul: N-S	♥ T72	♥ AK9	Pass	3NT	All Pass	
North HCP: 10	♦ AT84	♦ 75				
South HCP: 20+1	♣ KJ7	♣ AQ965				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ J75		2NT	Pass	3NT
Vul: E-W	♥ AK6	♥ J73	All Pass			
North HCP: 21	♦ A86	♦ 974				
South HCP: 7	♣ AJ84	♣ KQ63				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ K93				2NT
Vul: Both	♥ KJ73	♥ AT6	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
North HCP: 12	♦ KQJ8	♦ A9	Pass	4NT	Pass	6NT
South HCP: 20+1	♣ 762	♣ AKQ54	All Pass			
Contract: 6NT South						

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 21</b>	♠ AK72	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 20	♣ AQJT	

---

<b>Board: 22</b>	♠ QJT7	Partner bids first.
Dealer: South	♥ J85	The opponents are silent.
Vul: E-W	♦ JT8	
HCP: 9	♣ AT8	

---

<b>Board: 23</b>	♠ A2	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: Both	♦ K9862	
HCP: 20+1	♣ AQ3	

---

<b>Board: 24</b>	♠ JT63	Partner bids first.
Dealer: South	♥ A953	The opponents are silent.
Vul: None	♦ 94	
HCP: 6	♣ J97	

---

<b>Board: 25</b>	♠ AQ9	You bid first.
Dealer: North	♥ AK754	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 20+1	♣ 752	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AK72

♥ AJ

♦ J97

♣ AQJT

South:

♠ 83

♥ KQ4

♦ A653

♣ K652

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ QJT7

♥ J85

♦ JT8

♣ AT8

South:

♠ AK5

♥ AQ2

♦ KQ752

♣ Q7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 23

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 11

Contract: 6NT South

North:

♠ A2

♥ AK5

♦ K9862

♣ AQ3

South:

♠ QT87

♥ QJ4

♦ AQT4

♣ T6

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ JT63

♥ A953

♦ 94

♣ J97

South:

♠ AKQ

♥ KQ76

♦ J72

♣ KQT

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ AQ9

♥ AK754

♦ AK

♣ 752

South:

♠ KJ4

♥ QT3

♦ Q84

♣ KQJT

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

## South hands

## 2N\_and\_Balanced

**Board: 21**      ♠ 83      Partner bids first.  
 Dealer: North      ♥ KQ4      The opponents are silent.  
 Vul: N-S      ♦ A653  
 HCP: 12      ♣ K652

---

**Board: 22**      ♠ AK5      You bid first.  
 Dealer: South      ♥ AQ2      The opponents are silent.  
 Vul: E-W      ♦ KQ752  
 HCP: 20+1      ♣ Q7

---

**Board: 23**      ♠ QT87      Partner bids first.  
 Dealer: North      ♥ QJ4      The opponents are silent.  
 Vul: Both      ♦ AQT4  
 HCP: 11      ♣ T6

---

**Board: 24**      ♠ AKQ      You bid first.  
 Dealer: South      ♥ KQ76      The opponents are silent.  
 Vul: None      ♦ J72  
 HCP: 20      ♣ KQT

---

**Board: 25**      ♠ KJ4      Partner bids first.  
 Dealer: North      ♥ QT3      The opponents are silent.  
 Vul: E-W      ♦ Q84  
 HCP: 14      ♣ KQJT

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AK72

♥ AJ

♦ J97

♣ AQJT

South:

♠ 83

♥ KQ4

♦ A653

♣ K652

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ QJT7

♥ J85

♦ JT8

♣ AT8

South:

♠ AK5

♥ AQ2

♦ KQ752

♣ Q7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 23

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 11

Contract: 6NT South

North:

♠ A2

♥ AK5

♦ K9862

♣ AQ3

South:

♠ QT87

♥ QJ4

♦ AQT4

♣ T6

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ JT63

♥ A953

♦ 94

♣ J97

South:

♠ AKQ

♥ KQ76

♦ J72

♣ KQT

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ AQ9

♥ AK754

♦ AK

♣ 752

South:

♠ KJ4

♥ QT3

♦ Q84

♣ KQJT

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

## North hands

## 2N\_and\_Balanced

<b>Board: 26</b>	♠ AK52	Partner bids first.
Dealer: South	♥ 852	The opponents are silent.
Vul: Both	♦ T943	
HCP: 8	♣ J4	

---

<b>Board: 27</b>	♠ KQ6	You bid first.
Dealer: North	♥ AK97	The opponents are silent.
Vul: None	♦ AK95	
HCP: 20	♣ J5	

---

<b>Board: 28</b>	♠ A64	Partner bids first.
Dealer: South	♥ T863	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 7	♣ 8763	

---

<b>Board: 29</b>	♠ AQJ3	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ A2	
HCP: 21	♣ K864	

---

<b>Board: 30</b>	♠ QT6	Partner bids first.
Dealer: South	♥ KQ54	The opponents are silent.
Vul: None	♦ J75	
HCP: 12	♣ KJT	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ AK52

♥ 852

♦ T943

♣ J4

South:

♠ J84

♥ AKQT

♦ AK72

♣ K7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ6

♥ AK97

♦ AK95

♣ J5

South:

♠ A43

♥ T42

♦ T3

♣ AKT86

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 28

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 4♥ North

North:

♠ A64

♥ T863

♦ K6

♣ 8763

South:

♠ KQ72

♥ AQJ2

♦ A84

♣ KJ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ AQJ3

♥ AK4

♦ A2

♣ K864

South:

♠ T96

♥ JT82

♦ K86

♣ A53

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6NT South

North:

♠ QT6

♥ KQ54

♦ J75

♣ KJT

South:

♠ AJ98

♥ A93

♦ AKT

♣ A95

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT Pass 6NT

All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 26</b>	♠ J84	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 20	♣ K7	

---

<b>Board: 27</b>	♠ A43	Partner bids first.
Dealer: North	♥ T42	The opponents are silent.
Vul: None	♦ T3	
HCP: 11+1	♣ AKT86	

---

<b>Board: 28</b>	♠ KQ72	You bid first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 20	♣ KJ	

---

<b>Board: 29</b>	♠ T96	Partner bids first.
Dealer: North	♥ JT82	The opponents are silent.
Vul: Both	♦ K86	
HCP: 8	♣ A53	

---

<b>Board: 30</b>	♠ AJ98	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ AKT	
HCP: 20	♣ A95	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ AK52

♥ 852

♦ T943

♣ J4

South:

♠ J84

♥ AKQT

♦ AK72

♣ K7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ6

♥ AK97

♦ AK95

♣ J5

South:

♠ A43

♥ T42

♦ T3

♣ AKT86

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 28

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 4♥ North

North:

♠ A64

♥ T863

♦ K6

♣ 8763

South:

♠ KQ72

♥ AQJ2

♦ A84

♣ KJ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ AQJ3

♥ AK4

♦ A2

♣ K864

South:

♠ T96

♥ JT82

♦ K86

♣ A53

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6NT South

North:

♠ QT6

♥ KQ54

♦ J75

♣ KJT

South:

♠ AJ98

♥ A93

♦ AKT

♣ A95

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT Pass 6NT

All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 31</b>	♠ A3	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 20+1	♣ KQT97	

---

<b>Board: 32</b>	♠ T97	Partner bids first.
Dealer: South	♥ Q872	The opponents are silent.
Vul: E-W	♦ J86	
HCP: 6	♣ K95	

---

<b>Board: 33</b>	♠ A9	You bid first.
Dealer: North	♥ QJT8	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 20	♣ AKT2	

---

<b>Board: 34</b>	♠ JT62	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ KQ9	
HCP: 20	♣ AKT8	

---

<b>Board: 35</b>	♠ AKQ	You bid first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ A7632	
HCP: 21+1	♣ AT	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11

Contract: 6NT North

North:

♠ A3

♥ A83

♦ AK2

♣ KQT97

South:

♠ KQ74

♥ KQT2

♦ J4

♣ 653

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT

Pass 6NT All Pass

1. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ T97

♥ Q872

♦ J86

♣ K95

South:

♠ A2

♥ K5

♦ AKT52

♣ AQT3

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13

Contract: 5♥ North

North:

♠ A9

♥ QJT8

♦ AQ2

♣ AKT2

South:

♠ K3

♥ A765

♦ K87

♣ QJ84

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3♠

Pass 4NT Pass 5♦<sup>2</sup>

Pass 5♥ All Pass

1. Stayman

2. A=1/5 or 4/5

### Board: 34

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6♣ South

North:

♠ JT62

♥ AK

♦ KQ9

♣ AKT8

South:

♠ KQ8

♥ 932

♦ A2

♣ Q9765

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6♣

All Pass

1. A=2 out of 4

### Board: 35

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8

Contract: 3NT South

North:

♠ AKQ

♥ AT5

♦ A7632

♣ AT

South:

♠ T843

♥ KJ86

♦ J9

♣ QJ9

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

**South hands****2N\_and\_Balanced**

**Board: 31**      ♠ KQ74      Partner bids first.  
Dealer: North      ♥ KQT2      The opponents are silent.  
Vul: N-S      ♦ J4  
HCP: 11      ♣ 653

---

**Board: 32**      ♠ A2      You bid first.  
Dealer: South      ♥ K5      The opponents are silent.  
Vul: E-W      ♦ AKT52  
HCP: 20+1      ♣ AQT3

---

**Board: 33**      ♠ K3      Partner bids first.  
Dealer: North      ♥ A765      The opponents are silent.  
Vul: N-S      ♦ K87  
HCP: 13      ♣ QJ84

---

**Board: 34**      ♠ KQ8      Partner bids first.  
Dealer: North      ♥ 932      The opponents are silent.  
Vul: E-W      ♦ A2  
HCP: 11+1      ♣ Q9765

---

**Board: 35**      ♠ T843      Partner bids first.  
Dealer: North      ♥ KJ86      The opponents are silent.  
Vul: Both      ♦ J9  
HCP: 8      ♣ QJ9

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11

Contract: 6NT North

North:

♠ A3

♥ A83

♦ AK2

♣ KQT97

South:

♠ KQ74

♥ KQT2

♦ J4

♣ 653

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT
Pass	6NT	All Pass	

1. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ T97

♥ Q872

♦ J86

♣ K95

South:

♠ A2

♥ K5

♦ AKT52

♣ AQT3

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	

1. Stayman

### Board: 33

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13

Contract: 5♥ North

North:

♠ A9

♥ QJT8

♦ AQ2

♣ AKT2

South:

♠ K3

♥ A765

♦ K87

♣ QJ84

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Stayman

2. A=1/5 or 4/5

### Board: 34

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6♣ South

North:

♠ JT62

♥ AK

♦ KQ9

♣ AKT8

South:

♠ KQ8

♥ 932

♦ A2

♣ Q9765

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6♣
All Pass			

1. A=2 out of 4

### Board: 35

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8

Contract: 3NT South

North:

♠ AKQ

♥ AT5

♦ A7632

♣ AT

South:

♠ T843

♥ KJ86

♦ J9

♣ QJ9

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
All Pass			

1. Stayman

## North hands

## 2N\_and\_Balanced

### Board: 36

♠ K93

Partner bids first.

Dealer: South

♥ J865

The opponents are silent.

Vul: N-S

♦ A6

HCP: 12

♣ A965

---

### Board: 37

♠ Q864

You bid first.

Dealer: North

♥ AQ3

The opponents are silent.

Vul: E-W

♦ AQ5

HCP: 20

♣ AQ2

---

### Board: 38

♠ JT85

Partner bids first.

Dealer: South

♥ K5

The opponents are silent.

Vul: Both

♦ K83

HCP: 12

♣ KQT9

---

### Board: 39

♠ AKT4

You bid first.

Dealer: North

♥ Q8

The opponents are silent.

Vul: None

♦ AKJT

HCP: 21

♣ KJT

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ K93

♥ J865

♦ A6

♣ A965

South:

♠ AQJT7

♥ A94

♦ KQ7

♣ KQ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

### Board: 37

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 14

Contract: 6NT South

North:

♠ Q864

♥ AQ3

♦ AQ5

♣ AQ2

South:

♠ AK5

♥ KT2

♦ KJ3

♣ 9653

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 38

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ South

North:

♠ JT85

♥ K5

♦ K83

♣ KQT9

South:

♠ AK93

♥ AJ2

♦ AT5

♣ AJ2

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 39

Dealer: North

Vul: None

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AKT4

♥ Q8

♦ AKJT

♣ KJT

South:

♠ 872

♥ K94

♦ 9542

♣ A76

W N E S

2NT Pass 3NT

All Pass

<b>Board: 36</b>	♠ AQJT7	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 21+1	♣ KQ	

---

<b>Board: 37</b>	♠ AK5	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 14	♣ 9653	

---

<b>Board: 38</b>	♠ AK93	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: Both	♦ AT5	
HCP: 21	♣ AJ2	

---

<b>Board: 39</b>	♠ 872	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: None	♦ 9542	
HCP: 7	♣ A76	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ K93

♥ J865

♦ A6

♣ A965

South:

♠ AQJT7

♥ A94

♦ KQ7

♣ KQ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

### Board: 37

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 14

Contract: 6NT South

North:

♠ Q864

♥ AQ3

♦ AQ5

♣ AQ2

South:

♠ AK5

♥ KT2

♦ KJ3

♣ 9653

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 38

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ South

North:

♠ JT85

♥ K5

♦ K83

♣ KQT9

South:

♠ AK93

♥ AJ2

♦ AT5

♣ AJ2

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 39

Dealer: North

Vul: None

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AKT4

♥ Q8

♦ AKJT

♣ KJT

South:

♠ 872

♥ K94

♦ 9542

♣ A76

W N E S

2NT Pass 3NT

All Pass



## North hands

## 2N\_and\_Balanced

<b>Board: 40</b>	♠ T5	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: Both	♦ T9872	
HCP: 6+1	♣ AT6	

---

<b>Board: 41</b>	♠ AQ83	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ KJ73	
HCP: 20	♣ KJ	

---

<b>Board: 42</b>	♠ K654	Partner bids first.
Dealer: South	♥ Q964	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 15	♣ A2	

---

<b>Board: 43</b>	♠ AQT7	You bid first.
Dealer: North	♥ AJ82	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 21	♣ A7	

---

<b>Board: 44</b>	♠ A82	Partner bids first.
Dealer: South	♥ J765	The opponents are silent.
Vul: None	♦ KQ62	
HCP: 10	♣ 84	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 20+1

Contract: 3NT North

North:

♠ T5

♥ QT7

♦ T9872

♣ AT6

South:

♠ AK3

♥ A2

♦ QJ5

♣ KQJ97

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 41

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ AQ83

♥ AQ9

♦ KJ73

♣ KJ

South:

♠ 95

♥ T642

♦ A864

♣ Q97

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 42

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20

Contract: 6NT North

North:

♠ K654

♥ Q964

♦ AQ6

♣ A2

South:

♠ AQJ

♥ KJT

♦ KJ8

♣ KQ75

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 43

Dealer: North

Vul: Both

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AQT7

♥ AJ82

♦ AQ3

♣ A7

South:

♠ 864

♥ T63

♦ K92

♣ KJ85

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 44

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ A82

♥ J765

♦ KQ62

♣ 84

South:

♠ QJ54

♥ AK3

♦ AT97

♣ AQ

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 40</b>	♠ AK3	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 20+1	♣ KQJ97	

---

<b>Board: 41</b>	♠ 95	Partner bids first.
Dealer: North	♥ T642	The opponents are silent.
Vul: None	♦ A864	
HCP: 6	♣ Q97	

---

<b>Board: 42</b>	♠ AQJ	You bid first.
Dealer: South	♥ KJT	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 20	♣ KQ75	

---

<b>Board: 43</b>	♠ 864	Partner bids first.
Dealer: North	♥ T63	The opponents are silent.
Vul: Both	♦ K92	
HCP: 7	♣ KJ85	

---

<b>Board: 44</b>	♠ QJ54	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ AT97	
HCP: 20	♣ AQ	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 20+1

Contract: 3NT North

North:

♠ T5

♥ QT7

♦ T9872

♣ AT6

South:

♠ AK3

♥ A2

♦ QJ5

♣ KQJ97

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 41

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ AQ83

♥ AQ9

♦ KJ73

♣ KJ

South:

♠ 95

♥ T642

♦ A864

♣ Q97

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 42

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20

Contract: 6NT North

North:

♠ K654

♥ Q964

♦ AQ6

♣ A2

South:

♠ AQJ

♥ KJT

♦ KJ8

♣ KQ75

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 43

Dealer: North

Vul: Both

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AQT7

♥ AJ82

♦ AQ3

♣ A7

South:

♠ 864

♥ T63

♦ K92

♣ KJ85

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 44

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ A82

♥ J765

♦ KQ62

♣ 84

South:

♠ QJ54

♥ AK3

♦ AT97

♣ AQ

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

**Board: 45**

♠ AKQ5

You bid first.

Dealer: North

♥ K876

The opponents are silent.

Vul: N-S

♦ A7

HCP: 21

♣ KQT

**Board: 46**

♠ QT7

Partner bids first.

Dealer: South

♥ AK86

The opponents are silent.

Vul: E-W

♦ T6

HCP: 12

♣ QJ42

**Board: 47**

♠ K8

You bid first.

Dealer: North

♥ AT8

The opponents are silent.

Vul: None

♦ KQ97

HCP: 20

♣ AKJ3

**Board: 48**

♠ KJT2

Partner bids first.

Dealer: South

♥ KQ62

The opponents are silent.

Vul: N-S

♦ AQ5

HCP: 15

♣ 63

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 6

Contract: 4 ♠ North

North:

♠ AKQ5

♥ K876

♦ A7

♣ KQT

South:

♠ T983

♥ AQ3

♦ 8652

♣ 95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	3NT
Pass	4 ♠	All Pass	

1. Stayman

### Board: 46

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 21

Contract: 6 ♥ South

North:

♠ QT7

♥ AK86

♦ T6

♣ QJ42

South:

♠ A93

♥ QJT5

♦ AK43

♣ AK

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	3 ♠	Pass	4 ♣
Pass	4 ♦	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6 ♣ <sup>4</sup>	Pass	6 ♥
All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=0

### Board: 47

Dealer: North

Vul: None

North HCP: 20

South HCP: 11

Contract: 4NT South

North:

♠ K8

♥ AT8

♦ KQ97

♣ AKJ3

South:

♠ AJ62

♥ Q93

♦ AT5

♣ 987

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	4NT
All Pass			

1. Stayman

### Board: 48

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20+1

Contract: 6NT North

North:

♠ KJT2

♥ KQ62

♦ AQ5

♣ 63

South:

♠ AQ8

♥ A84

♦ KJ

♣ AQ952

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	6NT	All Pass	

1. Stayman

**South hands****2N\_and\_Balanced**

**Board: 45**      ♠ T983      Partner bids first.  
Dealer: North      ♥ AQ3      The opponents are silent.  
Vul: N-S      ♦ 8652  
HCP: 6      ♣ 95

---

**Board: 46**      ♠ A93      You bid first.  
Dealer: South      ♥ QJT5      The opponents are silent.  
Vul: E-W      ♦ AK43  
HCP: 21      ♣ AK

---

**Board: 47**      ♠ AJ62      Partner bids first.  
Dealer: North      ♥ Q93      The opponents are silent.  
Vul: None      ♦ AT5  
HCP: 11      ♣ 987

---

**Board: 48**      ♠ AQ8      You bid first.  
Dealer: South      ♥ A84      The opponents are silent.  
Vul: N-S      ♦ KJ  
HCP: 20+1      ♣ AQ952

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 6

Contract: 4 ♠ North

North:

♠ AKQ5

♥ K876

♦ A7

♣ KQT

South:

♠ T983

♥ AQ3

♦ 8652

♣ 95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	3NT
Pass	4 ♠	All Pass	

1. Stayman

### Board: 46

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 21

Contract: 6 ♥ South

North:

♠ QT7

♥ AK86

♦ T6

♣ QJ42

South:

♠ A93

♥ QJT5

♦ AK43

♣ AK

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	3 ♠	Pass	4 ♣
Pass	4 ♦	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6 ♣ <sup>4</sup>	Pass	6 ♥
All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

3. King ask by 5NT

4. K=0

### Board: 47

Dealer: North

Vul: None

North HCP: 20

South HCP: 11

Contract: 4NT South

North:

♠ K8

♥ AT8

♦ KQ97

♣ AKJ3

South:

♠ AJ62

♥ Q93

♦ AT5

♣ 987

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	4NT
All Pass			

1. Stayman

### Board: 48

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20+1

Contract: 6NT North

North:

♠ KJT2

♥ KQ62

♦ AQ5

♣ 63

South:

♠ AQ8

♥ A84

♦ KJ

♣ AQ952

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	6NT	All Pass	

1. Stayman



**Board: 49**

♠ QT63

You bid first.

Dealer: North

♥ Q8

The opponents are silent.

Vul: Both

♦ AKQJ

HCP: 21

♣ AK7

**Board: 50**

♠ AT

Partner bids first.

Dealer: South

♥ K75

The opponents are silent.

Vul: N-S

♦ T964

HCP: 7

♣ T753

**Board: 51**

♠ AQJ2

You bid first.

Dealer: North

♥ KJ8

The opponents are silent.

Vul: E-W

♦ AT3

HCP: 20

♣ AJ8

**Board: 52**

♠ J743

Partner bids first.

Dealer: South

♥ A72

The opponents are silent.

Vul: Both

♦ K64

HCP: 10

♣ Q65

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ QT63

♥ Q8

♦ AKQJ

♣ AK7

South:

♠ A82

♥ K532

♦ T985

♣ QT

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

All Pass

1. Stayman

### Board: 50

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 21

Contract: 3NT North

North:

♠ AT

♥ K75

♦ T964

♣ T753

South:

♠ KJ63

♥ AQJ8

♦ KQ

♣ KQ9

W N E S

2NT

Pass 3NT All Pass

### Board: 51

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 5

Contract: 4♠ South

North:

♠ AQJ2

♥ KJ8

♦ AT3

♣ AJ8

South:

♠ K654

♥ 94

♦ Q754

♣ T96

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. Stayman

### Board: 52

Dealer: South

Vul: Both

North HCP: 10

South HCP: 20+1

Contract: 6♠ South

North:

♠ J743

♥ A72

♦ K64

♣ Q65

South:

♠ AKQ8

♥ K6

♦ AT975

♣ A8

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♥ Pass 4NT

Pass 5♦<sup>2</sup> Pass 6♠

All Pass

1. Stayman

2. A=1/5 or 4/5

**South hands****2N\_and\_Balanced**

<b>Board: 49</b>	♠ A82	Partner bids first.
Dealer: North	♥ K532	The opponents are silent.
Vul: Both	♦ T985	
HCP: 9	♣ QT	

---

<b>Board: 50</b>	♠ KJ63	You bid first.
Dealer: South	♥ AQJ8	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 21	♣ KQ9	

---

<b>Board: 51</b>	♠ K654	Partner bids first.
Dealer: North	♥ 94	The opponents are silent.
Vul: E-W	♦ Q754	
HCP: 5	♣ T96	

---

<b>Board: 52</b>	♠ AKQ8	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ AT975	
HCP: 20+1	♣ A8	

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ QT63

♥ Q8

♦ AKQJ

♣ AK7

South:

♠ A82

♥ K532

♦ T985

♣ QT

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

All Pass

1. Stayman

### Board: 50

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 21

Contract: 3NT North

North:

♠ AT

♥ K75

♦ T964

♣ T753

South:

♠ KJ63

♥ AQJ8

♦ KQ

♣ KQ9

W N E S

2NT

Pass 3NT All Pass

### Board: 51

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 5

Contract: 4♠ South

North:

♠ AQJ2

♥ KJ8

♦ AT3

♣ AJ8

South:

♠ K654

♥ 94

♦ Q754

♣ T96

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. Stayman

### Board: 52

Dealer: South

Vul: Both

North HCP: 10

South HCP: 20+1

Contract: 6♠ South

North:

♠ J743

♥ A72

♦ K64

♣ Q65

South:

♠ AKQ8

♥ K6

♦ AT975

♣ A8

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♥ Pass 4NT

Pass 5♦<sup>2</sup> Pass 6♠

All Pass

1. Stayman

2. A=1/5 or 4/5

## North hands

## 2N\_and\_Balanced

### Board: 53

♠ AK83

You bid first.

Dealer: North

♥ A84

The opponents are silent.

Vul: None

♦ A94

HCP: 20

♣ AJ5

### Board: 54

♠ KQJ4

Partner bids first.

Dealer: South

♥ QJ4

The opponents are silent.

Vul: E-W

♦ J8

HCP: 14

♣ A853

### Board: 55

♠ A5

You bid first.

Dealer: North

♥ KJ7

The opponents are silent.

Vul: Both

♦ A52

HCP: 20+1

♣ AKJT4

### Board: 56

♠ A643

You bid first.

Dealer: North

♥ AK

The opponents are silent.

Vul: None

♦ AT94

HCP: 20

♣ AJ7

### Board: 57

♠ AJ8

You bid first.

Dealer: North

♥ AJ9

The opponents are silent.

Vul: N-S

♦ AK97

HCP: 20

♣ K86

## Both hands (Answers Page)

### Board: 53

Dealer: North

Vul: None

North HCP: 20

South HCP: 7

Contract: 3NT South

North:

♠ AK83

♥ A84

♦ A94

♣ AJ5

South:

♠ 542

♥ KJ63

♦ 8632

♣ K7

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

All Pass

1. Stayman

### Board: 54

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 21+1

Contract: 6NT North

North:

♠ KQJ4

♥ QJ4

♦ J8

♣ A853

South:

♠ AT

♥ AK875

♦ AK32

♣ K9

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT All Pass

1. Stayman

### Board: 55

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 7

Contract: 3NT South

North:

♠ A5

♥ KJ7

♦ A52

♣ AKJT4

South:

♠ KT32

♥ A2

♦ T987

♣ 987

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 56

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+1

Contract: 6♣ South

North:

♠ A643

♥ AK

♦ AT94

♣ AJ7

South:

♠ J98

♥ Q86

♦ K5

♣ KQ952

W N E S

2NT Pass 4♣

Pass 4♦<sup>1</sup> Pass 6♣

All Pass

1. A=0/4 or 4/4

### Board: 57

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 3NT South

North:

♠ AJ8

♥ AJ9

♦ AK97

♣ K86

South:

♠ T543

♥ 84

♦ JT2

♣ A743

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 53</b>	♠ 542	Partner bids first.
Dealer: North	♥ KJ63	The opponents are silent.
Vul: None	♦ 8632	
HCP: 7	♣ K7	

---

<b>Board: 54</b>	♠ AT	You bid first.
Dealer: South	♥ AK875	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 21+1	♣ K9	

---

<b>Board: 55</b>	♠ KT32	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ T987	
HCP: 7	♣ 987	

---

<b>Board: 56</b>	♠ J98	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: None	♦ K5	
HCP: 11+1	♣ KQ952	

---

<b>Board: 57</b>	♠ T543	Partner bids first.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 5	♣ A743	

## Both hands (Answers Page)

### Board: 53

Dealer: North

Vul: None

North HCP: 20

South HCP: 7

Contract: 3NT South

North:

♠ AK83

♥ A84

♦ A94

♣ AJ5

South:

♠ 542

♥ KJ63

♦ 8632

♣ K7

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	3NT
All Pass			
1. Stayman			

### Board: 54

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 21+1

Contract: 6NT North

North:

♠ KQJ4

♥ QJ4

♦ J8

♣ A853

South:

♠ AT

♥ AK875

♦ AK32

♣ K9

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	6NT	All Pass	
1. Stayman			

### Board: 55

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 7

Contract: 3NT South

North:

♠ A5

♥ KJ7

♦ A52

♣ AKJT4

South:

♠ KT32

♥ A2

♦ T987

♣ 987

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
All Pass			
1. Stayman			

### Board: 56

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+1

Contract: 6♣ South

North:

♠ A643

♥ AK

♦ AT94

♣ AJ7

South:

♠ J98

♥ Q86

♦ K5

♣ KQ952

W	N	E	S
	2NT	Pass	4♣
Pass	4♦ <sup>1</sup>	Pass	6♣
All Pass			
1. A=0/4 or 4/4			

### Board: 57

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 3NT South

North:

♠ AJ8

♥ AJ9

♦ AK97

♣ K86

South:

♠ T543

♥ 84

♦ JT2

♣ A743

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
All Pass			
1. Stayman			



**Board: 58**

♠ KQ4

Partner bids first.

Dealer: South

♥ T432

The opponents are silent.

Vul: Both

♦ KQT5

HCP: 13

♣ K3

**Board: 59**

♠ A98

You bid first.

Dealer: North

♥ KQ84

The opponents are silent.

Vul: None

♦ AK

HCP: 20

♣ AT96

**Board: 60**

♠ JT72

Partner bids first.

Dealer: South

♥ A62

The opponents are silent.

Vul: N-S

♦ JT6

HCP: 10

♣ AT8

**Board: 61**

♠ KJT

You bid first.

Dealer: North

♥ AK32

The opponents are silent.

Vul: E-W

♦ AQJ5

HCP: 21

♣ K5

## Both hands (Answers Page)

### Board: 58

Dealer: South

Vul: Both

North HCP: 13

South HCP: 21

Contract: 6♥ South

North:

♠ KQ4

♥ T432

♦ KQT5

♣ K3

South:

♠ AJ

♥ AQJ8

♦ AJ2

♣ AT98

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	6♥
All Pass			

1. Stayman

2. A=0/5 or 3/5

### Board: 59

Dealer: North

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♥ South

North:

♠ A98

♥ KQ84

♦ AK

♣ AT96

South:

♠ K54

♥ AJ65

♦ 654

♣ Q53

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠
Pass	4♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
Pass	6♦ <sup>3</sup>	Pass	6♥
All Pass			

1. Stayman

2. A=1/5 or 4/5

3. !H queen and !D king

### Board: 60

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 21

Contract: 3NT North

North:

♠ JT72

♥ A62

♦ JT6

♣ AT8

South:

♠ AQ

♥ KQ3

♦ KQ84

♣ KQ65

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	
1. Stayman			

### Board: 61

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ KJT

♥ AK32

♦ AQJ5

♣ K5

South:

♠ A65

♥ 84

♦ K8642

♣ J87

W	N	E	S
	2NT	Pass	3NT
All Pass			

**Board: 58**

♠ AJ

You bid first.

Dealer: South

♥ AQJ8

The opponents are silent.

Vul: Both

♦ AJ2

HCP: 21

♣ AT98

**Board: 59**

♠ K54

Partner bids first.

Dealer: North

♥ AJ65

The opponents are silent.

Vul: None

♦ 654

HCP: 10

♣ Q53

**Board: 60**

♠ AQ

You bid first.

Dealer: South

♥ KQ3

The opponents are silent.

Vul: N-S

♦ KQ84

HCP: 21

♣ KQ65

**Board: 61**

♠ A65

Partner bids first.

Dealer: North

♥ 84

The opponents are silent.

Vul: E-W

♦ K8642

HCP: 8+1

♣ J87

## Both hands (Answers Page)

### Board: 58

Dealer: South

Vul: Both

North HCP: 13

South HCP: 21

Contract: 6♥ South

North:

♠ KQ4

♥ T432

♦ KQT5

♣ K3

South:

♠ AJ

♥ AQJ8

♦ AJ2

♣ AT98

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	6♥
All Pass			

1. Stayman

2. A=0/5 or 3/5

### Board: 59

Dealer: North

Vul: None

North HCP: 20

South HCP: 10

Contract: 6♥ South

North:

♠ A98

♥ KQ84

♦ AK

♣ AT96

South:

♠ K54

♥ AJ65

♦ 654

♣ Q53

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠
Pass	4♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
Pass	6♦ <sup>3</sup>	Pass	6♥
All Pass			

1. Stayman

2. A=1/5 or 4/5

3. !H queen and !D king

### Board: 60

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 21

Contract: 3NT North

North:

♠ JT72

♥ A62

♦ JT6

♣ AT8

South:

♠ AQ

♥ KQ3

♦ KQ84

♣ KQ65

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	
1. Stayman			

### Board: 61

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ KJT

♥ AK32

♦ AQJ5

♣ K5

South:

♠ A65

♥ 84

♦ K8642

♣ J87

W	N	E	S
	2NT	Pass	3NT
All Pass			

## North hands

## 2N\_and\_Balanced

<b>Board: 62</b>	♠ 9	LHO opens the bidding 2NT.
Dealer: East	♥ T98642	Partner bids next.
Vul: E-W	♦ 542	West (RHO) Doubles 3♠ if possible.
HCP: 0+2	♣ T54	

---

<b>Board: 63</b>	♠ KT6	You bid first.
Dealer: North	♥ AK	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ KQJT6	
HCP: 21+1	♣ AJ9	

---

<b>Board: 64</b>	♠ 963	Partner bids first.
Dealer: South	♥ K93	The opponents are silent.
Vul: Both	♦ K74	
HCP: 10	♣ KJ97	

---

<b>Board: 65</b>	♠ AK42	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 21+1	♣ AKQT6	

---

<b>Board: 66</b>	♠ Q764	Partner bids first.
Dealer: South	♥ AT85	The opponents are silent.
Vul: E-W	♦ T43	
HCP: 7	♣ JT	

## Both hands (Answers Page)

### Board: 62

Dealer: East

Vul: E-W

North HCP: 0+2

South HCP: 3+3

Contract: 3 ♠ X South

North:

♠ 9

♥ T98642

♦ 542

♣ T54

South:

♠ QT87432

♥ 7

♦ 83

♣ J86

W	N	E	S
		2NT	3 ♠

X	All Pass		
---	----------	--	--

### Board: 63

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 9

Contract: 3NT South

North:

♠ KT6

♥ AK

♦ KQJT6

♣ AJ9

South:

♠ A972

♥ QJ97

♦ 43

♣ Q76

W	N	E	S
	2NT	3 ♣	3NT

All Pass

### Board: 64

Dealer: South

Vul: Both

North HCP: 10

South HCP: 21+1

Contract: 3NT North

North:

♠ 963

♥ K93

♦ K74

♣ KJ97

South:

♠ AQT84

♥ AJ6

♦ A86

♣ AQ

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 65

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 7

Contract: 3NT South

North:

♠ AK42

♥ A6

♦ J5

♣ AKQT6

South:

♠ 963

♥ KQ43

♦ QT74

♣ 95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 66

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 21

Contract: 4 ♠ North

North:

♠ Q764

♥ AT85

♦ T43

♣ JT

South:

♠ KJ52

♥ KQJ

♦ A5

♣ AK86

W	N	E	S
			2NT

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

## South hands

## 2N\_and\_Balanced

**Board: 62**      ♠ QT87432      RHO opens the bidding 2NT.  
 Dealer: East      ♥ 7      You bid next.  
 Vul: E-W      ♦ 83      West (LHO) Doubles 3♠ if possible.  
 HCP: 3+3      ♣ J86

---

**Board: 63**      ♠ A972      Partner bids first.  
 Dealer: North      ♥ QJ97      East (RHO) bids 3♣ if possible.  
 Vul: E-W      ♦ 43  
 HCP: 9      ♣ Q76

---

**Board: 64**      ♠ AQT84      You bid first.  
 Dealer: South      ♥ AJ6      The opponents are silent.  
 Vul: Both      ♦ A86  
 HCP: 21+1      ♣ AQ

---

**Board: 65**      ♠ 963      Partner bids first.  
 Dealer: North      ♥ KQ43      The opponents are silent.  
 Vul: N-S      ♦ QT74  
 HCP: 7      ♣ 95

---

**Board: 66**      ♠ KJ52      You bid first.  
 Dealer: South      ♥ KQJ      The opponents are silent.  
 Vul: E-W      ♦ A5  
 HCP: 21      ♣ AK86

## Both hands (Answers Page)

### Board: 62

Dealer: East

Vul: E-W

North HCP: 0+2

South HCP: 3+3

Contract: 3 ♠ X South

North:

♠ 9

♥ T98642

♦ 542

♣ T54

South:

♠ QT87432

♥ 7

♦ 83

♣ J86

W	N	E	S
		2NT	3 ♠

X	All Pass		
---	----------	--	--

### Board: 63

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 9

Contract: 3NT South

North:

♠ KT6

♥ AK

♦ KQJT6

♣ AJ9

South:

♠ A972

♥ QJ97

♦ 43

♣ Q76

W	N	E	S
	2NT	3 ♣	3NT

All Pass

### Board: 64

Dealer: South

Vul: Both

North HCP: 10

South HCP: 21+1

Contract: 3NT North

North:

♠ 963

♥ K93

♦ K74

♣ KJ97

South:

♠ AQT84

♥ AJ6

♦ A86

♣ AQ

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 65

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 7

Contract: 3NT South

North:

♠ AK42

♥ A6

♦ J5

♣ AKQT6

South:

♠ 963

♥ KQ43

♦ QT74

♣ 95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 66

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 21

Contract: 4 ♠ North

North:

♠ Q764

♥ AT85

♦ T43

♣ JT

South:

♠ KJ52

♥ KQJ

♦ A5

♣ AK86

W	N	E	S
			2NT

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman



## North hands

## 2N\_and\_Balanced

**Board: 67**      ♠ AKQ5      You bid first.  
 Dealer: North      ♥ A93      The opponents are silent.  
 Vul: Both      ♦ 97  
 HCP: 20      ♣ AK75

---

**Board: 68**      ♠ AT5      Partner bids first.  
 Dealer: South      ♥ K85      The opponents are silent.  
 Vul: None      ♦ K86  
 HCP: 13      ♣ KT72

---

**Board: 69**      ♠ KQJ      You bid first.  
 Dealer: North      ♥ KQJ2      The opponents are silent.  
 Vul: E-W      ♦ A53  
 HCP: 20      ♣ KJ6

---

**Board: 70**      ♠ Q864      Partner bids first.  
 Dealer: South      ♥ K3      The opponents are silent.  
 Vul: Both      ♦ AJ2  
 HCP: 13      ♣ K753

---

**Board: 71**      ♠ AJ7      You bid first.  
 Dealer: North      ♥ AKQT      The opponents are silent.  
 Vul: N-S      ♦ AK9  
 HCP: 21      ♣ 865

## Both hands (Answers Page)

### Board: 67

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4 ♠ South

North:

♠ AKQ5

♥ A93

♦ 97

♣ AK75

South:

♠ 8643

♥ J64

♦ J3

♣ QJT4

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♥ Pass 4 ♠

All Pass

1. Stayman

### Board: 68

Dealer: South

Vul: None

North HCP: 13

South HCP: 21

Contract: 6NT North

North:

♠ AT5

♥ K85

♦ K86

♣ KT72

South:

♠ KQJ8

♥ AJ76

♦ A4

♣ AQ5

W N E S

2NT

Pass 4 ♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 69

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 15

Contract: 6NT South

North:

♠ KQJ

♥ KQJ2

♦ A53

♣ KJ6

South:

♠ A865

♥ 93

♦ KQ7

♣ AQT9

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♥ Pass 6NT

All Pass

1. Stayman

### Board: 70

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ Q864

♥ K3

♦ AJ2

♣ K753

South:

♠ AKJT

♥ AQJ4

♦ KQ7

♣ T9

W N E S

2NT

Pass 3 ♣<sup>1</sup> Pass 3 ♥

Pass 6NT All Pass

1. Stayman

### Board: 71

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 13

Contract: 6NT North

North:

♠ AJ7

♥ AKQT

♦ AK9

♣ 865

South:

♠ KQT5

♥ J65

♦ J5

♣ KQJ7

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♥ Pass 4NT

Pass 6NT All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

**Board: 67**      ♠ 8643      Partner bids first.  
 Dealer: North      ♥ J64      The opponents are silent.  
 Vul: Both      ♦ J3  
 HCP: 5      ♣ QJT4

---

**Board: 68**      ♠ KQJ8      You bid first.  
 Dealer: South      ♥ AJ76      The opponents are silent.  
 Vul: None      ♦ A4  
 HCP: 21      ♣ AQ5

---

**Board: 69**      ♠ A865      Partner bids first.  
 Dealer: North      ♥ 93      The opponents are silent.  
 Vul: E-W      ♦ KQ7  
 HCP: 15      ♣ AQT9

---

**Board: 70**      ♠ AKJT      You bid first.  
 Dealer: South      ♥ AQJ4      The opponents are silent.  
 Vul: Both      ♦ KQ7  
 HCP: 20      ♣ T9

---

**Board: 71**      ♠ KQT5      Partner bids first.  
 Dealer: North      ♥ J65      The opponents are silent.  
 Vul: N-S      ♦ J5  
 HCP: 13      ♣ KQJ7

## Both hands (Answers Page)

### Board: 67

	North:	South:
Dealer: North	♠ AKQ5	♠ 8643
Vul: Both	♥ A93	♥ J64
North HCP: 20	♦ 97	♦ J3
South HCP: 5	♣ AK75	♣ QJT4
Contract: 4 ♠ South		

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♠	Pass	4 ♠
All Pass			
1. Stayman			

### Board: 68

	North:	South:
Dealer: South	♠ AT5	♠ KQJ8
Vul: None	♥ K85	♥ AJ76
North HCP: 13	♦ K86	♦ A4
South HCP: 21	♣ KT72	♣ AQ5
Contract: 6NT North		

W	N	E	S
			2NT
Pass	4 ♣	Pass	4NT <sup>1</sup>
Pass	6NT	All Pass	
1. A=3 out of 4			

### Board: 69

	North:	South:
Dealer: North	♠ KQJ	♠ A865
Vul: E-W	♥ KQJ2	♥ 93
North HCP: 20	♦ A53	♦ KQ7
South HCP: 15	♣ KJ6	♣ AQT9
Contract: 6NT South		

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	6NT
All Pass			
1. Stayman			

### Board: 70

	North:	South:
Dealer: South	♠ Q864	♠ AKJT
Vul: Both	♥ K3	♥ AQJ4
North HCP: 13	♦ AJ2	♦ KQ7
South HCP: 20	♣ K753	♣ T9
Contract: 6NT North		

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	6NT	All Pass	
1. Stayman			

### Board: 71

	North:	South:
Dealer: North	♠ AJ7	♠ KQT5
Vul: N-S	♥ AKQT	♥ J65
North HCP: 21	♦ AK9	♦ J5
South HCP: 13	♣ 865	♣ KQJ7
Contract: 6NT North		

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	4NT
Pass	6NT	All Pass	
1. Stayman			

## North hands

## 2N\_and\_Balanced

**Board: 72**      ♠ AKT3      Partner bids first.  
 Dealer: South      ♥ 52      The opponents are silent.  
 Vul: Both      ♦ 8762  
 HCP: 7      ♣ 843

---

**Board: 73**      ♠ AQJ43      You bid first.  
 Dealer: North      ♥ AQ7      The opponents are silent.  
 Vul: None      ♦ 82  
 HCP: 20+1      ♣ AK9

---

**Board: 74**      ♠ 5432      Partner bids first.  
 Dealer: South      ♥ AT2      The opponents are silent.  
 Vul: N-S      ♦ 92  
 HCP: 7      ♣ KT76

---

**Board: 75**      ♠ AJ5      You bid first.  
 Dealer: North      ♥ J52      The opponents are silent.  
 Vul: E-W      ♦ AT  
 HCP: 20+1      ♣ AKQJT

---

**Board: 76**      ♠ J4      Partner bids first.  
 Dealer: South      ♥ AJ8      The opponents are silent.  
 Vul: None      ♦ AQ962  
 HCP: 14+1      ♣ QT5

## Both hands (Answers Page)

### Board: 72

Dealer: South

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ AKT3

♥ 52

♦ 8762

♣ 843

South:

♠ Q75

♥ A843

♦ AK5

♣ AK5

W N E S

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 73

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ AQJ43

♥ AQ7

♦ 82

♣ AK9

South:

♠ K65

♥ KT93

♦ A4

♣ Q764

W N E S

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 6NT

All Pass

1. Stayman

### Board: 74

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 4♠ North

North:

♠ 5432

♥ AT2

♦ 92

♣ KT76

South:

♠ AJ86

♥ KQ6

♦ K8

♣ AQJ9

W N E S

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 75

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ AJ5

♥ J52

♦ AT

♣ AKQJT

South:

♠ Q764

♥ AKQT

♦ J7

♣ 763

W N E S

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 76

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 20+1

Contract: 7NT North

North:

♠ J4

♥ AJ8

♦ AQ962

♣ QT5

South:

♠ AK873

♥ KQ

♦ KJ4

♣ A82

W N E S

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 7NT All Pass

1. A=2 out of 4

**South hands****2N\_and\_Balanced**

<b>Board: 72</b>	♠ Q75	You bid first.
Dealer: South	♥ A843	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 20	♣ AK5	

---

<b>Board: 73</b>	♠ K65	Partner bids first.
Dealer: North	♥ KT93	The opponents are silent.
Vul: None	♦ A4	
HCP: 12	♣ Q764	

---

<b>Board: 74</b>	♠ AJ86	You bid first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 20	♣ AQJ9	

---

<b>Board: 75</b>	♠ Q764	Partner bids first.
Dealer: North	♥ AKQT	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 12	♣ 763	

---

<b>Board: 76</b>	♠ AK873	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ KJ4	
HCP: 20+1	♣ A82	

## Both hands (Answers Page)

### Board: 72

Dealer: South

Vul: Both

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ AKT3

♥ 52

♦ 8762

♣ 843

South:

♠ Q75

♥ A843

♦ AK5

♣ AK5

W N E S

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 73

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ AQJ43

♥ AQ7

♦ 82

♣ AK9

South:

♠ K65

♥ KT93

♦ A4

♣ Q764

W N E S

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 6NT

All Pass

1. Stayman

### Board: 74

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 4♠ North

North:

♠ 5432

♥ AT2

♦ 92

♣ KT76

South:

♠ AJ86

♥ KQ6

♦ K8

♣ AQJ9

W N E S

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 75

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ AJ5

♥ J52

♦ AT

♣ AKQJT

South:

♠ Q764

♥ AKQT

♦ J7

♣ 763

W N E S

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 76

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 20+1

Contract: 7NT North

North:

♠ J4

♥ AJ8

♦ AQ962

♣ QT5

South:

♠ AK873

♥ KQ

♦ KJ4

♣ A82

W N E S

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 7NT All Pass

1. A=2 out of 4



## North hands

## 2N\_and\_Balanced

<b>Board: 77</b>	♠ AQJ	You bid first.
Dealer: North	♥ A95	The opponents are silent.
Vul: N-S	♦ K986	
HCP: 21	♣ AK8	

---

<b>Board: 78</b>	♠ KQ85	Partner bids first.
Dealer: South	♥ A54	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 14	♣ A54	

---

<b>Board: 79</b>	♠ A76	You bid first.
Dealer: North	♥ AK74	The opponents are silent.
Vul: Both	♦ A94	
HCP: 20	♣ AJ6	

---

<b>Board: 80</b>	♠ Q62	Partner bids first.
Dealer: South	♥ AQ85	The opponents are silent.
Vul: N-S	♦ KJT7	
HCP: 13	♣ J5	

---

<b>Board: 81</b>	♠ KQ6	You bid first.
Dealer: North	♥ KJT4	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 20	♣ AQJ6	

## Both hands (Answers Page)

### Board: 77

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 12+1

Contract: 7NT South

North:

♠ AQJ

♥ A95

♦ K986

♣ AK8

South:

♠ 64

♥ K64

♦ AQJ

♣ Q9765

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 7NT

All Pass

1. A=3 out of 4

### Board: 78

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ KQ85

♥ A54

♦ J52

♣ A54

South:

♠ AJ7

♥ KQJ

♦ AQ986

♣ K8

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

### Board: 79

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3NT South

North:

♠ A76

♥ AK74

♦ A94

♣ AJ6

South:

♠ J95

♥ JT6

♦ QJ82

♣ T95

W N E S

2NT Pass 3NT

All Pass

### Board: 80

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ Q62

♥ AQ85

♦ KJT7

♣ J5

South:

♠ AK875

♥ K43

♦ AQ8

♣ A3

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

### Board: 81

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 15+1

Contract: 7NT South

North:

♠ KQ6

♥ KJT4

♦ A4

♣ AQJ6

South:

♠ A4

♥ A95

♦ KJT

♣ K9832

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 7NT

All Pass

1. A=2 out of 4

## South hands

## 2N\_and\_Balanced

<b>Board: 77</b>	♠ 64	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 12+1	♣ Q9765	

---

<b>Board: 78</b>	♠ AJ7	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: E-W	♦ AQ986	
HCP: 20+1	♣ K8	

---

<b>Board: 79</b>	♠ J95	Partner bids first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: Both	♦ QJ82	
HCP: 5	♣ T95	

---

<b>Board: 80</b>	♠ AK875	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: N-S	♦ AQ8	
HCP: 20+1	♣ A3	

---

<b>Board: 81</b>	♠ A4	Partner bids first.
Dealer: North	♥ A95	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 15+1	♣ K9832	

## Both hands (Answers Page)

### Board: 77

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 12+1

Contract: 7NT South

North:

♠ AQJ

♥ A95

♦ K986

♣ AK8

South:

♠ 64

♥ K64

♦ AQJ

♣ Q9765

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 7NT

All Pass

1. A=3 out of 4

### Board: 78

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ KQ85

♥ A54

♦ J52

♣ A54

South:

♠ AJ7

♥ KQJ

♦ AQ986

♣ K8

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

### Board: 79

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5

Contract: 3NT South

North:

♠ A76

♥ AK74

♦ A94

♣ AJ6

South:

♠ J95

♥ JT6

♦ QJ82

♣ T95

W N E S

2NT Pass 3NT

All Pass

### Board: 80

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ Q62

♥ AQ85

♦ KJT7

♣ J5

South:

♠ AK875

♥ K43

♦ AQ8

♣ A3

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

### Board: 81

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 15+1

Contract: 7NT South

North:

♠ KQ6

♥ KJT4

♦ A4

♣ AQJ6

South:

♠ A4

♥ A95

♦ KJT

♣ K9832

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 7NT

All Pass

1. A=2 out of 4

## North hands

## 2N\_and\_Balanced

**Board: 82**      ♠ KQ94      Partner bids first.  
 Dealer: South      ♥ Q53      The opponents are silent.  
 Vul: Both      ♦ 943  
 HCP: 12      ♣ AJ3

---

**Board: 83**      ♠ AKQ3      You bid first.  
 Dealer: North      ♥ KT2      The opponents are silent.  
 Vul: None      ♦ AT65  
 HCP: 20      ♣ A2

---

**Board: 84**      ♠ KQ4      Partner bids first.  
 Dealer: South      ♥ K2      The opponents are silent.  
 Vul: E-W      ♦ J65  
 HCP: 9+1      ♣ 98543

---

**Board: 85**      ♠ 7654      You bid first.  
 Dealer: North      ♥ AKQ2      The opponents are silent.  
 Vul: N-S      ♦ A42  
 HCP: 20      ♣ AK

---

**Board: 86**      ♠ 972      Partner bids first.  
 Dealer: South      ♥ J942      The opponents are silent.  
 Vul: Both      ♦ AQ5  
 HCP: 8      ♣ J75

## Both hands (Answers Page)

### Board: 82

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ KQ94

♥ Q53

♦ 943

♣ AJ3

South:

♠ J6

♥ AK

♦ AKQ85

♣ KT54

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 83

Dealer: North

Vul: None

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ AKQ3

♥ KT2

♦ AT65

♣ A2

South:

♠ JT4

♥ A83

♦ K3

♣ KJ754

W	N	E	S
	2NT	Pass	4 ♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 84

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 21

Contract: 3NT North

North:

♠ KQ4

♥ K2

♦ J65

♣ 98543

South:

♠ AJ6

♥ 8653

♦ AK8

♣ AKQ

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 85

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 4 ♥ South

North:

♠ 7654

♥ AKQ2

♦ A42

♣ AK

South:

♠ T982

♥ T975

♦ KQ5

♣ 97

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

### Board: 86

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ 972

♥ J942

♦ AQ5

♣ J75

South:

♠ QJ3

♥ AK6

♦ KT62

♣ AK9

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

**South hands****2N\_and\_Balanced**

<b>Board: 82</b>	♠ J6	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ AKQ85	
HCP: 20+1	♣ KT54	

---

<b>Board: 83</b>	♠ JT4	Partner bids first.
Dealer: North	♥ A83	The opponents are silent.
Vul: None	♦ K3	
HCP: 12+1	♣ KJ754	

---

<b>Board: 84</b>	♠ AJ6	You bid first.
Dealer: South	♥ 8653	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 21	♣ AKQ	

---

<b>Board: 85</b>	♠ T982	Partner bids first.
Dealer: North	♥ T975	The opponents are silent.
Vul: N-S	♦ KQ5	
HCP: 5	♣ 97	

---

<b>Board: 86</b>	♠ QJ3	You bid first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: Both	♦ KT62	
HCP: 20	♣ AK9	

## Both hands (Answers Page)

### Board: 82

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ KQ94

♥ Q53

♦ 943

♣ AJ3

South:

♠ J6

♥ AK

♦ AKQ85

♣ KT54

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

### Board: 83

Dealer: North

Vul: None

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ AKQ3

♥ KT2

♦ AT65

♣ A2

South:

♠ JT4

♥ A83

♦ K3

♣ KJ754

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 84

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 21

Contract: 3NT North

North:

♠ KQ4

♥ K2

♦ J65

♣ 98543

South:

♠ AJ6

♥ 8653

♦ AK8

♣ AKQ

W N E S

2NT

Pass 3NT All Pass

### Board: 85

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 5

Contract: 4♥ South

North:

♠ 7654

♥ AKQ2

♦ A42

♣ AK

South:

♠ T982

♥ T975

♦ KQ5

♣ 97

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4♥

All Pass

1. Stayman

### Board: 86

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ 972

♥ J942

♦ AQ5

♣ J75

South:

♠ QJ3

♥ AK6

♦ KT62

♣ AK9

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman



**Board: 87**

♠ A6

You bid first.

Dealer: North

♥ AQ876

The opponents are silent.

Vul: None

♦ AKJ3

HCP: 21+1

♣ KT

**Board: 88**

♠ 54

Partner bids first.

Dealer: South

♥ KJ9

The opponents are silent.

Vul: N-S

♦ K9754

HCP: 7+1

♣ 974

**Board: 89**

♠ KQT98

You bid first.

Dealer: North

♥ AQ

The opponents are silent.

Vul: E-W

♦ AJT

HCP: 20+1

♣ A52

**Board: 90**

♠ QJ6

Partner bids first.

Dealer: South

♥ Q65

The opponents are silent.

Vul: None

♦ T52

HCP: 11

♣ AQ96

## Both hands (Answers Page)

### Board: 87

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 14

Contract: 6NT South

North:

♠ A6

♥ AQ876

♦ AKJ3

♣ KT

South:

♠ KQJ5

♥ K5

♦ 752

♣ AJ98

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman

### Board: 88

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ 54

♥ KJ9

♦ K9754

♣ 974

South:

♠ KJT8

♥ AQ8

♦ AQ6

♣ AT5

W N E S

2NT

Pass 3NT All Pass

### Board: 89

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ KQT98

♥ AQ

♦ AJT

♣ A52

South:

♠ J42

♥ KJ7

♦ K63

♣ KQT8

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 90

Dealer: South

Vul: None

North HCP: 11

South HCP: 21

Contract: 6NT North

North:

♠ QJ6

♥ Q65

♦ T52

♣ AQ96

South:

♠ AK98

♥ A987

♦ AK9

♣ K5

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

<b>Board: 87</b>	♠ KQJ5	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ 752	
HCP: 14	♣ AJ98	

---

<b>Board: 88</b>	♠ KJT8	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 20	♣ AT5	

---

<b>Board: 89</b>	♠ J42	Partner bids first.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 13	♣ KQT8	

---

<b>Board: 90</b>	♠ AK98	You bid first.
Dealer: South	♥ A987	The opponents are silent.
Vul: None	♦ AK9	
HCP: 21	♣ K5	

## Both hands (Answers Page)

### Board: 87

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 14

Contract: 6NT South

North:

♠ A6

♥ AQ876

♦ AKJ3

♣ KT

South:

♠ KQJ5

♥ K5

♦ 752

♣ AJ98

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman

### Board: 88

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ 54

♥ KJ9

♦ K9754

♣ 974

South:

♠ KJT8

♥ AQ8

♦ AQ6

♣ AT5

W N E S

2NT

Pass 3NT All Pass

### Board: 89

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ KQT98

♥ AQ

♦ AJT

♣ A52

South:

♠ J42

♥ KJ7

♦ K63

♣ KQT8

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 90

Dealer: South

Vul: None

North HCP: 11

South HCP: 21

Contract: 6NT North

North:

♠ QJ6

♥ Q65

♦ T52

♣ AQ96

South:

♠ AK98

♥ A987

♦ AK9

♣ K5

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

## North hands

## 2N\_and\_Balanced

### Board: 91

♠ AKQ

You bid first.

Dealer: North

♥ AT63

The opponents are silent.

Vul: N-S

♦ K42

HCP: 20

♣ AT4

---

### Board: 92

♠ Q753

Partner bids first.

Dealer: South

♥ 653

The opponents are silent.

Vul: E-W

♦ Q7

HCP: 7

♣ K743

---

### Board: 93

♠ AQ4

You bid first.

Dealer: North

♥ A52

The opponents are silent.

Vul: Both

♦ AQ5

HCP: 21

♣ AJT9

---

### Board: 94

♠ 876

Partner bids first.

Dealer: South

♥ A3

The opponents are silent.

Vul: N-S

♦ J8764

HCP: 9+1

♣ KJ8

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6♥ South

North:

♠ AKQ

♥ AT63

♦ K42

♣ AT4

South:

♠ 9643

♥ KQ54

♦ AQ3

♣ J3

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠
Pass	3NT	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	6♥
All Pass			

1. Stayman

2. A=0/5 or 3/5

### Board: 92

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 21+1

Contract: 4♠ North

North:

♠ Q753

♥ 653

♦ Q7

♣ K743

South:

♠ AT92

♥ AK

♦ A2

♣ AQT85

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 93

Dealer: North

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6NT North

North:

♠ AQ4

♥ A52

♦ AQ5

♣ AJT9

South:

♠ K6

♥ QJT7

♦ J76

♣ KQ75

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT
Pass	6NT	All Pass	
1. Stayman			

### Board: 94

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ 876

♥ A3

♦ J8764

♣ KJ8

South:

♠ A42

♥ KQJ

♦ A93

♣ AQ74

W	N	E	S
			2NT
Pass	3NT	All Pass	

## South hands

## 2N\_and\_Balanced

<b>Board: 91</b>	♠ 9643	Partner bids first.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 12	♣ J3	

---

<b>Board: 92</b>	♠ AT92	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 21+1	♣ AQT85	

---

<b>Board: 93</b>	♠ K6	Partner bids first.
Dealer: North	♥ QJT7	The opponents are silent.
Vul: Both	♦ J76	
HCP: 12	♣ KQ75	

---

<b>Board: 94</b>	♠ A42	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 20	♣ AQ74	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6♥ South

North:

♠ AKQ

♥ AT63

♦ K42

♣ AT4

South:

♠ 9643

♥ KQ54

♦ AQ3

♣ J3

W	N	E	S
---	---	---	---

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

Pass	3♥	Pass	3♠
------	----	------	----

Pass	3NT	Pass	4NT
------	-----	------	-----

Pass	5♣ <sup>2</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 92

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 21+1

Contract: 4♠ North

North:

♠ Q753

♥ 653

♦ Q7

♣ K743

South:

♠ AT92

♥ AK

♦ A2

♣ AQT85

W	N	E	S
---	---	---	---

			2NT
--	--	--	-----

Pass	3♣ <sup>1</sup>	Pass	3♠
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Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 93

Dealer: North

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6NT North

North:

♠ AQ4

♥ A52

♦ AQ5

♣ AJT9

South:

♠ K6

♥ QJT7

♦ J76

♣ KQ75

W	N	E	S
---	---	---	---

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

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 94

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ 876

♥ A3

♦ J8764

♣ KJ8

South:

♠ A42

♥ KQJ

♦ A93

♣ AQ74

W	N	E	S
---	---	---	---

			2NT
--	--	--	-----

Pass	3NT	All Pass	
------	-----	----------	--



## North hands

## 2N\_and\_Balanced

### Board: 95

♠ AJ4

You bid first.

Dealer: North

♥ A92

The opponents are silent.

Vul: E-W

♦ A83

HCP: 20

♣ AQJ9

### Board: 96

♠ Q53

Partner bids first.

Dealer: South

♥ KT32

The opponents are silent.

Vul: Both

♦ 8762

HCP: 5

♣ 87

### Board: 97

♠ AJT4

You bid first.

Dealer: North

♥ AQ96

The opponents are silent.

Vul: None

♦ Q4

HCP: 20

♣ AK8

### Board: 98

♠ AQ8

Partner bids first.

Dealer: South

♥ A82

The opponents are silent.

Vul: E-W

♦ 975

HCP: 10

♣ T963

### Board: 99

♠ AQ

You bid first.

Dealer: North

♥ AQJ5

The opponents are silent.

Vul: Both

♦ A95

HCP: 20

♣ QJT5

## Both hands (Answers Page)

### Board: 95

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 5

Contract: 3NT South

North:

♠ AJ4

♥ A92

♦ A83

♣ AQJ9

South:

♠ Q732

♥ QJ4

♦ T97

♣ 754

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 96

Dealer: South

Vul: Both

North HCP: 5

South HCP: 21+1

Contract: 4♥ North

North:

♠ Q53

♥ KT32

♦ 8762

♣ 87

South:

♠ K6

♥ AJ864

♦ AK3

♣ AQ9

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 97

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ AJT4

♥ AQ96

♦ Q4

♣ AK8

South:

♠ K87

♥ K82

♦ A8

♣ QJ975

W	N	E	S
	2NT	Pass	4♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 98

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ AQ8

♥ A82

♦ 975

♣ T963

South:

♠ K32

♥ KJ76

♦ AQ6

♣ AK8

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 99

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AQ

♥ AQJ5

♦ A95

♣ QJT5

South:

♠ T93

♥ K64

♦ KT76

♣ K97

W	N	E	S
	2NT	Pass	3NT

All Pass

**South hands****2N\_and\_Balanced**

<b>Board: 95</b>	♠ Q732	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: E-W	♦ T97	
HCP: 5	♣ 754	

---

<b>Board: 96</b>	♠ K6	You bid first.
Dealer: South	♥ AJ864	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 21+1	♣ AQ9	

---

<b>Board: 97</b>	♠ K87	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: None	♦ A8	
HCP: 13+1	♣ QJ975	

---

<b>Board: 98</b>	♠ K32	You bid first.
Dealer: South	♥ KJ76	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 20	♣ AK8	

---

<b>Board: 99</b>	♠ T93	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: Both	♦ KT76	
HCP: 9	♣ K97	

## Both hands (Answers Page)

### Board: 95

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 5

Contract: 3NT South

North:

♠ AJ4

♥ A92

♦ A83

♣ AQJ9

South:

♠ Q732

♥ QJ4

♦ T97

♣ 754

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 96

Dealer: South

Vul: Both

North HCP: 5

South HCP: 21+1

Contract: 4♥ North

North:

♠ Q53

♥ KT32

♦ 8762

♣ 87

South:

♠ K6

♥ AJ864

♦ AK3

♣ AQ9

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 97

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ AJT4

♥ AQ96

♦ Q4

♣ AK8

South:

♠ K87

♥ K82

♦ A8

♣ QJ975

W	N	E	S
	2NT	Pass	4♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 98

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ AQ8

♥ A82

♦ 975

♣ T963

South:

♠ K32

♥ KJ76

♦ AQ6

♣ AK8

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 99

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AQ

♥ AQJ5

♦ A95

♣ QJT5

South:

♠ T93

♥ K64

♦ KT76

♣ K97

W	N	E	S
	2NT	Pass	3NT

All Pass

## North hands

## 2N\_and\_Balanced

<b>Board: 100</b>	♠ Q62	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ AQ65	
HCP: 12	♣ KJ76	

---

<b>Board: 101</b>	♠ AQ9	You bid first.
Dealer: North	♥ AQJ2	The opponents are silent.
Vul: N-S	♦ A92	
HCP: 20	♣ K63	

---

<b>Board: 102</b>	♠ T8	Partner bids first.
Dealer: South	♥ Q86	The opponents are silent.
Vul: None	♦ KT865	
HCP: 5+1	♣ T63	

---

<b>Board: 103</b>	♠ A32	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: E-W	♦ AQ65	
HCP: 21	♣ KQ9	

---

<b>Board: 104</b>	♠ 73	Partner bids first.
Dealer: South	♥ 854	The opponents are silent.
Vul: None	♦ AKQ65	
HCP: 10+1	♣ J96	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 4NT North

North:

♠ Q62

♥ 72

♦ AQ65

♣ KJ76

South:

♠ AK

♥ AKJ5

♦ K82

♣ QT82

W	N	E	S
			2NT

Pass	4♣	Pass	4♠ <sup>1</sup>
------	----	------	-----------------

Pass	4NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

### Board: 101

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 8+1

Contract: 3NT South

North:

♠ AQ9

♥ AQJ2

♦ A92

♣ K63

South:

♠ K32

♥ K4

♦ QT875

♣ 985

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 102

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 20

Contract: 3NT North

North:

♠ T8

♥ Q86

♦ KT865

♣ T63

South:

♠ A974

♥ AJ7

♦ A72

♣ AK8

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 103

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 4NT North

North:

♠ A32

♥ AQT

♦ AQ65

♣ KQ9

South:

♠ T94

♥ KJ3

♦ K8

♣ A8764

W	N	E	S
	2NT	Pass	4♣

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

1. A=3 out of 4

### Board: 104

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 21+1

Contract: 3NT North

North:

♠ 73

♥ 854

♦ AKQ65

♣ J96

South:

♠ AKJT

♥ K2

♦ J7

♣ AKQT3

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

## South hands

## 2N\_and\_Balanced

<b>Board: 100</b>	♠ AK	You bid first.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: None	♦ K82	
HCP: 20	♣ QT82	

---

<b>Board: 101</b>	♠ K32	Partner bids first.
Dealer: North	♥ K4	The opponents are silent.
Vul: N-S	♦ QT875	
HCP: 8+1	♣ 985	

---

<b>Board: 102</b>	♠ A974	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: None	♦ A72	
HCP: 20	♣ AK8	

---

<b>Board: 103</b>	♠ T94	Partner bids first.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 11+1	♣ A8764	

---

<b>Board: 104</b>	♠ AKJT	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ J7	
HCP: 21+1	♣ AKQT3	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 4NT North

North:

♠ Q62

♥ 72

♦ AQ65

♣ KJ76

South:

♠ AK

♥ AKJ5

♦ K82

♣ QT82

W	N	E	S
			2NT

Pass	4♣	Pass	4♠ <sup>1</sup>
------	----	------	-----------------

Pass	4NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

### Board: 101

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 8+1

Contract: 3NT South

North:

♠ AQ9

♥ AQJ2

♦ A92

♣ K63

South:

♠ K32

♥ K4

♦ QT875

♣ 985

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 102

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 20

Contract: 3NT North

North:

♠ T8

♥ Q86

♦ KT865

♣ T63

South:

♠ A974

♥ AJ7

♦ A72

♣ AK8

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 103

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 4NT North

North:

♠ A32

♥ AQT

♦ AQ65

♣ KQ9

South:

♠ T94

♥ KJ3

♦ K8

♣ A8764

W	N	E	S
	2NT	Pass	4♣

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

1. A=3 out of 4

### Board: 104

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 21+1

Contract: 3NT North

North:

♠ 73

♥ 854

♦ AKQ65

♣ J96

South:

♠ AKJT

♥ K2

♦ J7

♣ AKQT3

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--



## North hands

## 2N\_and\_Balanced

<b>Board: 105</b>	♠ AQT3	You bid first.
Dealer: North	♥ A75	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 20	♣ AT8	
<hr/>		
<b>Board: 106</b>	♠ 9752	Partner bids first.
Dealer: South	♥ KQT8	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 10	♣ KT6	
<hr/>		
<b>Board: 107</b>	♠ AJ75	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ T2	
HCP: 21+1	♣ AKQT9	
<hr/>		
<b>Board: 108</b>	♠ 8	LHO opens the bidding 2NT.
Dealer: East	♥ J9865	Partner bids next.
Vul: E-W	♦ J5	West (RHO) Doubles 3♠ if possible.
HCP: 2+2	♣ T9532	

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ AQT3

♥ A75

♦ AQT

♣ AT8

South:

♠ K7

♥ T83

♦ KJ93

♣ KQJ2

W N E S

2NT Pass 4♣

Pass 4♦<sup>1</sup> Pass 6NT

All Pass

1. A=0/4 or 4/4

### Board: 106

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 20

Contract: 6♥ North

North:

♠ 9752

♥ KQT8

♦ Q4

♣ KT6

South:

♠ AQJ4

♥ AJ72

♦ KJ

♣ A43

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♣<sup>2</sup>

Pass 6♥ All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 107

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 14

Contract: 7♠ North

North:

♠ AJ75

♥ AK

♦ T2

♣ AKQT9

South:

♠ KQT3

♥ Q94

♦ AK83

♣ 85

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 7♠ All Pass

1. Stayman

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

3. King ask by 5NT

4. K=1

### Board: 108

Dealer: East

Vul: E-W

North HCP: 2+2

South HCP: 5+3

Contract: 3♠ X South

North:

♠ 8

♥ J9865

♦ J5

♣ T9532

South:

♠ JT95432

♥ 42

♦ AT3

♣ 8

W N E S

2NT 3♠

X All Pass

<b>Board: 105</b>	♠ K7	Partner bids first.
Dealer: North	♥ T83	The opponents are silent.
Vul: N-S	♦ KJ93	
HCP: 13	♣ KQJ2	
<hr/>		
<b>Board: 106</b>	♠ AQJ4	You bid first.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 20	♣ A43	
<hr/>		
<b>Board: 107</b>	♠ KQT3	Partner bids first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: Both	♦ AK83	
HCP: 14	♣ 85	
<hr/>		
<b>Board: 108</b>	♠ JT95432	RHO opens the bidding 2NT.
Dealer: East	♥ 42	You bid next.
Vul: E-W	♦ AT3	West (LHO) Doubles 3♠ if possible.
HCP: 5+3	♣ 8	

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ AQT3

♥ A75

♦ AQT

♣ AT8

South:

♠ K7

♥ T83

♦ KJ93

♣ KQJ2

W N E S

2NT Pass 4♣

Pass 4♦<sup>1</sup> Pass 6NT

All Pass

1. A=0/4 or 4/4

### Board: 106

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 20

Contract: 6♥ North

North:

♠ 9752

♥ KQT8

♦ Q4

♣ KT6

South:

♠ AQJ4

♥ AJ72

♦ KJ

♣ A43

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♣<sup>2</sup>

Pass 6♥ All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 107

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 14

Contract: 7♠ North

North:

♠ AJ75

♥ AK

♦ T2

♣ AKQT9

South:

♠ KQT3

♥ Q94

♦ AK83

♣ 85

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 7♠ All Pass

1. Stayman

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

3. King ask by 5NT

4. K=1

### Board: 108

Dealer: East

Vul: E-W

North HCP: 2+2

South HCP: 5+3

Contract: 3♠ X South

North:

♠ 8

♥ J9865

♦ J5

♣ T9532

South:

♠ JT95432

♥ 42

♦ AT3

♣ 8

W N E S

2NT 3♠

X All Pass

**Board: 109**

♠ KT53

You bid first.

Dealer: North

♥ AQT

The opponents are silent.

Vul: E-W

♦ AQT

HCP: 20

♣ AJ4

**Board: 110**

♠ KQ73

Partner bids first.

Dealer: South

♥ 82

The opponents are silent.

Vul: Both

♦ T985

HCP: 6

♣ JT3

**Board: 111**

♠ KT96

You bid first.

Dealer: North

♥ AK3

The opponents are silent.

Vul: None

♦ KJ6

HCP: 21

♣ AK9

**Board: 112**

♠ T6

Partner bids first.

Dealer: South

♥ A87

The opponents are silent.

Vul: E-W

♦ T9764

HCP: 4+1

♣ 954

## Both hands (Answers Page)

### Board: 109

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ KT53

♥ AQT

♦ AQT

♣ AJ4

South:

♠ AQ2

♥ J63

♦ K975

♣ Q98

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 110

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ KQ73

♥ 82

♦ T985

♣ JT3

South:

♠ A9

♥ A7

♦ AKQ72

♣ K965

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 111

Dealer: North

Vul: None

North HCP: 21

South HCP: 14

Contract: 6♠ North

North:

♠ KT96

♥ AK3

♦ KJ6

♣ AK9

South:

♠ AQ54

♥ Q54

♦ AQ82

♣ 42

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♣<sup>4</sup>

Pass 6♠ All Pass

1. Stayman

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

3. King ask by 5NT

4. K=0

### Board: 112

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 21+1

Contract: 2NT South

North:

♠ T6

♥ A87

♦ T9764

♣ 954

South:

♠ AK9

♥ QJ4

♦ AK

♣ KJ763

W N E S

2NT

All Pass

<b>Board: 109</b>	♠ AQ2	Partner bids first.
Dealer: North	♥ J63	The opponents are silent.
Vul: E-W	♦ K975	
HCP: 12	♣ Q98	

---

<b>Board: 110</b>	♠ A9	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ AKQ72	
HCP: 20+1	♣ K965	

---

<b>Board: 111</b>	♠ AQ54	Partner bids first.
Dealer: North	♥ Q54	The opponents are silent.
Vul: None	♦ AQ82	
HCP: 14	♣ 42	

---

<b>Board: 112</b>	♠ AK9	You bid first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 21+1	♣ KJ763	

## Both hands (Answers Page)

### Board: 109

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ KT53

♥ AQT

♦ AQT

♣ AJ4

South:

♠ AQ2

♥ J63

♦ K975

♣ Q98

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 110

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ KQ73

♥ 82

♦ T985

♣ JT3

South:

♠ A9

♥ A7

♦ AKQ72

♣ K965

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 111

Dealer: North

Vul: None

North HCP: 21

South HCP: 14

Contract: 6♠ North

North:

♠ KT96

♥ AK3

♦ KJ6

♣ AK9

South:

♠ AQ54

♥ Q54

♦ AQ82

♣ 42

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♣<sup>4</sup>

Pass 6♠ All Pass

1. Stayman

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

3. King ask by 5NT

4. K=0

### Board: 112

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 21+1

Contract: 2NT South

North:

♠ T6

♥ A87

♦ T9764

♣ 954

South:

♠ AK9

♥ QJ4

♦ AK

♣ KJ763

W N E S

2NT

All Pass



## North hands

## 2N\_and\_Balanced

<b>Board: 113</b>	♠ AKQ	You bid first.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: Both	♦ AQ54	
HCP: 21	♣ 98	

---

<b>Board: 114</b>	♠ 54	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: N-S	♦ 965	
HCP: 7+1	♣ KT754	

---

<b>Board: 115</b>	♠ AQ32	You bid first.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 21	♣ QT7	

---

<b>Board: 116</b>	♠ Q3	Partner bids first.
Dealer: South	♥ J85	The opponents are silent.
Vul: N-S	♦ A7543	
HCP: 10+1	♣ QJT	

---

<b>Board: 117</b>	♠ AJ	You bid first.
Dealer: North	♥ A84	The opponents are silent.
Vul: None	♦ QJ62	
HCP: 21	♣ AKQ4	

## Both hands (Answers Page)

### Board: 113

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ AKQ

♥ KQJT

♦ AQ54

♣ 98

South:

♠ J986

♥ A93

♦ J762

♣ KT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3NT
All Pass			
1. Stayman			

### Board: 114

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 21

Contract: 3NT North

North:

♠ 54

♥ A97

♦ 965

♣ KT754

South:

♠ AKJ

♥ QT52

♦ AQ2

♣ AJ8

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 115

Dealer: North

Vul: Both

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ AQ32

♥ AKJ5

♦ KQ

♣ QT7

South:

♠ 984

♥ T83

♦ A4

♣ KJ986

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 116

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20+1

Contract: 3NT North

North:

♠ Q3

♥ J85

♦ A7543

♣ QJT

South:

♠ AKT74

♥ AKT

♦ Q82

♣ A4

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 117

Dealer: North

Vul: None

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ AJ

♥ A84

♦ QJ62

♣ AKQ4

South:

♠ 7532

♥ KT53

♦ K93

♣ T5

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
All Pass			
1. Stayman			

## South hands

## 2N\_and\_Balanced

<b>Board: 113</b>	♠ J986	Partner bids first.
Dealer: North	♥ A93	The opponents are silent.
Vul: Both	♦ J762	
HCP: 9	♣ KT	

---

<b>Board: 114</b>	♠ AKJ	You bid first.
Dealer: South	♥ QT52	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 21	♣ AJ8	

---

<b>Board: 115</b>	♠ 984	Partner bids first.
Dealer: North	♥ T83	The opponents are silent.
Vul: Both	♦ A4	
HCP: 8+1	♣ KJ986	

---

<b>Board: 116</b>	♠ AKT74	You bid first.
Dealer: South	♥ AKT	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 20+1	♣ A4	

---

<b>Board: 117</b>	♠ 7532	Partner bids first.
Dealer: North	♥ KT53	The opponents are silent.
Vul: None	♦ K93	
HCP: 6	♣ T5	

## Both hands (Answers Page)

### Board: 113

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ AKQ

♥ KQJT

♦ AQ54

♣ 98

South:

♠ J986

♥ A93

♦ J762

♣ KT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 114

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 21

Contract: 3NT North

North:

♠ 54

♥ A97

♦ 965

♣ KT754

South:

♠ AKJ

♥ QT52

♦ AQ2

♣ AJ8

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 115

Dealer: North

Vul: Both

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ AQ32

♥ AKJ5

♦ KQ

♣ QT7

South:

♠ 984

♥ T83

♦ A4

♣ KJ986

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 116

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20+1

Contract: 3NT North

North:

♠ Q3

♥ J85

♦ A7543

♣ QJT

South:

♠ AKT74

♥ AKT

♦ Q82

♣ A4

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 117

Dealer: North

Vul: None

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ AJ

♥ A84

♦ QJ62

♣ AKQ4

South:

♠ 7532

♥ KT53

♦ K93

♣ T5

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

**Board: 118**

♠ K864

Partner bids first.

Dealer: South

♥ AT5

The opponents are silent.

Vul: N-S

♦ KT43

HCP: 12

♣ Q5

**Board: 119**

♠ AQJ

You bid first.

Dealer: North

♥ AK4

The opponents are silent.

Vul: E-W

♦ K54

HCP: 21

♣ KJ42

**Board: 120**

♠ AQ97

Partner bids first.

Dealer: South

♥ Q93

The opponents are silent.

Vul: Both

♦ KT4

HCP: 14

♣ K62

**Board: 121**

♠ AQ

You bid first.

Dealer: North

♥ KJ32

The opponents are silent.

Vul: N-S

♦ AJ973

HCP: 20+1

♣ KQ

## Both hands (Answers Page)

### Board: 118

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ K864

♥ AT5

♦ KT43

♣ Q5

South:

♠ AJ7

♥ Q743

♦ AQ

♣ AK86

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 119

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 13+1

Contract: 6NT South

North:

♠ AQJ

♥ AK4

♦ K54

♣ KJ42

South:

♠ T75

♥ QT9

♦ AQJ98

♣ A7

W	N	E	S
	2NT	Pass	4 ♣

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

All Pass

1. A=2 out of 4

### Board: 120

Dealer: South

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ AQ97

♥ Q93

♦ KT4

♣ K62

South:

♠ K65

♥ AKT8

♦ A62

♣ AQ8

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 121

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ AQ

♥ KJ32

♦ AJ973

♣ KQ

South:

♠ K853

♥ 85

♦ QT6

♣ JT64

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

<b>Board: 118</b>	♠ AJ7	You bid first.
Dealer: South	♥ Q743	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 20	♣ AK86	

---

<b>Board: 119</b>	♠ T75	Partner bids first.
Dealer: North	♥ QT9	The opponents are silent.
Vul: E-W	♦ AQJ98	
HCP: 13+1	♣ A7	

---

<b>Board: 120</b>	♠ K65	You bid first.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: Both	♦ A62	
HCP: 20	♣ AQ8	

---

<b>Board: 121</b>	♠ K853	Partner bids first.
Dealer: North	♥ 85	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 6	♣ JT64	

## Both hands (Answers Page)

### Board: 118

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ K864

♥ AT5

♦ KT43

♣ Q5

South:

♠ AJ7

♥ Q743

♦ AQ

♣ AK86

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 119

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 13+1

Contract: 6NT South

North:

♠ AQJ

♥ AK4

♦ K54

♣ KJ42

South:

♠ T75

♥ QT9

♦ AQJ98

♣ A7

W	N	E	S
	2NT	Pass	4 ♣

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

All Pass

1. A=2 out of 4

### Board: 120

Dealer: South

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ AQ97

♥ Q93

♦ KT4

♣ K62

South:

♠ K65

♥ AKT8

♦ A62

♣ AQ8

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 121

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ AQ

♥ KJ32

♦ AJ973

♣ KQ

South:

♠ K853

♥ 85

♦ QT6

♣ JT64

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman



**North hands****2N\_and\_Balanced**

<b>Board: 122</b>	♠ T876	Partner bids first.
Dealer: South	♥ K985	East (LHO) Doubles 6♠ if possible.
Vul: E-W	♦ JT	
HCP: 10	♣ AQ3	

---

<b>Board: 123</b>	♠ Q8	Partner bids first.
Dealer: South	♥ 742	The opponents are silent.
Vul: Both	♦ KQJT5	
HCP: 11+1	♣ K63	

---

<b>Board: 124</b>	♠ 874	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ AQJT5	
HCP: 12+1	♣ Q63	

---

<b>Board: 125</b>	♠ KJT2	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ A52	
HCP: 20	♣ AKQ7	

## Both hands (Answers Page)

### Board: 122

Dealer: South  
 Vul: E-W  
 North HCP: 10  
 South HCP: 20+1  
 Contract: 6 ♠ X South

#### North:

♠ T876  
 ♥ K985  
 ♦ JT  
 ♣ AQ3

#### South:

♠ KJ93  
 ♥ A2  
 ♦ AKQ95  
 ♣ K6

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
Pass	4 ♥	Pass	4NT
Pass	5 ♦ <sup>2</sup>	Pass	5 ♥
Pass	5 ♠ <sup>3</sup>	Pass	6 ♠
Pass	Pass	X	All Pass

1. Stayman
2. A=1/5 or 4/5
3. no !S queen

### Board: 123

Dealer: South  
 Vul: Both  
 North HCP: 11+1  
 South HCP: 21  
 Contract: 6 ♦ North

#### North:

♠ Q8  
 ♥ 742  
 ♦ KQJT5  
 ♣ K63

#### South:

♠ AJT9  
 ♥ AKQ  
 ♦ A98  
 ♣ QJ4

W	N	E	S
			2NT
Pass	4 ♣	Pass	4NT <sup>1</sup>
Pass	6 ♦	All Pass	

1. A=3 out of 4

### Board: 124

Dealer: South  
 Vul: None  
 North HCP: 12+1  
 South HCP: 20  
 Contract: 6NT North

#### North:

♠ 874  
 ♥ KT  
 ♦ AQJT5  
 ♣ Q63

#### South:

♠ AK6  
 ♥ AQ86  
 ♦ K63  
 ♣ KJ8

W	N	E	S
			2NT
Pass	4 ♣	Pass	4 ♠ <sup>1</sup>
Pass	6NT	All Pass	

1. A=2 out of 4

### Board: 125

Dealer: North  
 Vul: E-W  
 North HCP: 20  
 South HCP: 7  
 Contract: 3NT South

#### North:

♠ KJT2  
 ♥ QJ  
 ♦ A52  
 ♣ AKQ7

#### South:

♠ Q9  
 ♥ A952  
 ♦ JT3  
 ♣ T985

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

<b>Board: 122</b>	♠ KJ93	You bid first.
Dealer: South	♥ A2	East (RHO) Doubles 6♠ if possible.
Vul: E-W	♦ AKQ95	
HCP: 20+1	♣ K6	

---

<b>Board: 123</b>	♠ AJT9	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ A98	
HCP: 21	♣ QJ4	

---

<b>Board: 124</b>	♠ AK6	You bid first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: None	♦ K63	
HCP: 20	♣ KJ8	

---

<b>Board: 125</b>	♠ Q9	Partner bids first.
Dealer: North	♥ A952	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 7	♣ T985	

## Both hands (Answers Page)

### Board: 122

Dealer: South  
 Vul: E-W  
 North HCP: 10  
 South HCP: 20+1  
 Contract: 6 ♠ X South

#### North:

♠ T876  
 ♥ K985  
 ♦ JT  
 ♣ AQ3

#### South:

♠ KJ93  
 ♥ A2  
 ♦ AKQ95  
 ♣ K6

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
Pass	4 ♥	Pass	4NT
Pass	5 ♦ <sup>2</sup>	Pass	5 ♥
Pass	5 ♠ <sup>3</sup>	Pass	6 ♠
Pass	Pass	X	All Pass

1. Stayman
2. A=1/5 or 4/5
3. no !S queen

### Board: 123

Dealer: South  
 Vul: Both  
 North HCP: 11+1  
 South HCP: 21  
 Contract: 6 ♦ North

#### North:

♠ Q8  
 ♥ 742  
 ♦ KQJT5  
 ♣ K63

#### South:

♠ AJT9  
 ♥ AKQ  
 ♦ A98  
 ♣ QJ4

W	N	E	S
			2NT
Pass	4 ♣	Pass	4NT <sup>1</sup>
Pass	6 ♦	All Pass	

1. A=3 out of 4

### Board: 124

Dealer: South  
 Vul: None  
 North HCP: 12+1  
 South HCP: 20  
 Contract: 6NT North

#### North:

♠ 874  
 ♥ KT  
 ♦ AQJT5  
 ♣ Q63

#### South:

♠ AK6  
 ♥ AQ86  
 ♦ K63  
 ♣ KJ8

W	N	E	S
			2NT
Pass	4 ♣	Pass	4 ♠ <sup>1</sup>
Pass	6NT	All Pass	

1. A=2 out of 4

### Board: 125

Dealer: North  
 Vul: E-W  
 North HCP: 20  
 South HCP: 7  
 Contract: 3NT South

#### North:

♠ KJT2  
 ♥ QJ  
 ♦ A52  
 ♣ AKQ7

#### South:

♠ Q9  
 ♥ A952  
 ♦ JT3  
 ♣ T985

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

## North hands

## 2N\_and\_Balanced

<b>Board: 126</b>	♠ A962	Partner bids first.
Dealer: South	♥ 873	The opponents are silent.
Vul: Both	♦ Q976	
HCP: 6	♣ T8	

---

<b>Board: 127</b>	♠ KJT	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: None	♦ KQ98	
HCP: 21	♣ AK6	

---

<b>Board: 128</b>	♠ Q93	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ KT876	
HCP: 10+1	♣ QT4	

---

<b>Board: 129</b>	♠ A542	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 21	♣ AJT7	

---

<b>Board: 130</b>	♠ KQ8	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ QJ962	
HCP: 13+1	♣ JT6	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ A962

♥ 873

♦ Q976

♣ T8

South:

♠ KQ4

♥ A95

♦ AT

♣ AK764

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 127

Dealer: North

Vul: None

North HCP: 21

South HCP: 10

Contract: 3NT South

North:

♠ KJT

♥ AJ8

♦ KQ98

♣ AK6

South:

♠ A96

♥ Q64

♦ J754

♣ QJ5

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 128

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20

Contract: 3NT North

North:

♠ Q93

♥ K9

♦ KT876

♣ QT4

South:

♠ AKJ2

♥ AQ

♦ Q32

♣ KJ86

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 129

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 4 ♠ South

North:

♠ A542

♥ AQ8

♦ AQ

♣ AJT7

South:

♠ KQJ

♥ K973

♦ 743

♣ 954

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 130

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 20+1

Contract: 6NT North

North:

♠ KQ8

♥ A9

♦ QJ962

♣ JT6

South:

♠ AJT75

♥ K52

♦ K7

♣ AKQ

W	N	E	S
			2NT

Pass	4 ♣	Pass	4 ♠ <sup>1</sup>
------	-----	------	------------------

Pass	6NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

<b>Board: 126</b>	♠ KQ4	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: Both	♦ AT	
HCP: 20+1	♣ AK764	

---

<b>Board: 127</b>	♠ A96	Partner bids first.
Dealer: North	♥ Q64	The opponents are silent.
Vul: None	♦ J754	
HCP: 10	♣ QJ5	

---

<b>Board: 128</b>	♠ AKJ2	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 20	♣ KJ86	

---

<b>Board: 129</b>	♠ KQJ	Partner bids first.
Dealer: North	♥ K973	The opponents are silent.
Vul: Both	♦ 743	
HCP: 9	♣ 954	

---

<b>Board: 130</b>	♠ AJT75	You bid first.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 20+1	♣ AKQ	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ A962

♥ 873

♦ Q976

♣ T8

South:

♠ KQ4

♥ A95

♦ AT

♣ AK764

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 127

Dealer: North

Vul: None

North HCP: 21

South HCP: 10

Contract: 3NT South

North:

♠ KJT

♥ AJ8

♦ KQ98

♣ AK6

South:

♠ A96

♥ Q64

♦ J754

♣ QJ5

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 128

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 20

Contract: 3NT North

North:

♠ Q93

♥ K9

♦ KT876

♣ QT4

South:

♠ AKJ2

♥ AQ

♦ Q32

♣ KJ86

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 129

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 4 ♠ South

North:

♠ A542

♥ AQ8

♦ AQ

♣ AJT7

South:

♠ KQJ

♥ K973

♦ 743

♣ 954

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 130

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 20+1

Contract: 6NT North

North:

♠ KQ8

♥ A9

♦ QJ962

♣ JT6

South:

♠ AJT75

♥ K52

♦ K7

♣ AKQ

W	N	E	S
			2NT

Pass	4 ♣	Pass	4 ♠ <sup>1</sup>
------	-----	------	------------------

Pass	6NT	All Pass	
------	-----	----------	--

1. A=2 out of 4



## North hands

## 2N\_and\_Balanced

<b>Board: 131</b>	♠ AKJ9	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: None	♦ K52	
HCP: 20	♣ Q75	

---

<b>Board: 132</b>	♠ A43	Partner bids first.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 13	♣ KQ72	

---

<b>Board: 133</b>	♠ KT84	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 20	♣ KQ9	

---

<b>Board: 134</b>	♠ AJ8	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: N-S	♦ AT92	
HCP: 10	♣ T98	

---

<b>Board: 135</b>	♠ AQ73	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ K96	
HCP: 21	♣ AKJ3	

## Both hands (Answers Page)

### Board: 131

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ AKJ9

♥ AQJ

♦ K52

♣ Q75

South:

♠ 87

♥ K83

♦ AQJ83

♣ K82

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 132

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 21

Contract: 6NT North

North:

♠ A43

♥ K82

♦ JT3

♣ KQ72

South:

♠ Q762

♥ AQ6

♦ AKQ8

♣ A4

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 133

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10

Contract: 4NT South

North:

♠ KT84

♥ AJT

♦ AK2

♣ KQ9

South:

♠ A93

♥ 853

♦ QT6

♣ AT86

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 4NT

All Pass

1. A=2 out of 4

### Board: 134

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20+1

Contract: 3NT North

North:

♠ AJ8

♥ J82

♦ AT92

♣ T98

South:

♠ T64

♥ AK4

♦ KJ

♣ AKQ54

W N E S

2NT

Pass 3NT All Pass

### Board: 135

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 6NT South

North:

♠ AQ73

♥ A6

♦ K96

♣ AKJ3

South:

♠ K62

♥ KJ

♦ AT873

♣ T54

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

## South hands

## 2N\_and\_Balanced

<b>Board: 131</b>	♠ 87	Partner bids first.
Dealer: North	♥ K83	The opponents are silent.
Vul: None	♦ AQJ83	
HCP: 13+1	♣ K82	

---

<b>Board: 132</b>	♠ Q762	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: N-S	♦ AKQ8	
HCP: 21	♣ A4	

---

<b>Board: 133</b>	♠ A93	Partner bids first.
Dealer: North	♥ 853	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 10	♣ AT86	

---

<b>Board: 134</b>	♠ T64	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 20+1	♣ AKQ54	

---

<b>Board: 135</b>	♠ K62	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ AT873	
HCP: 11+1	♣ T54	

## Both hands (Answers Page)

### Board: 131

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ AKJ9

♥ AQJ

♦ K52

♣ Q75

South:

♠ 87

♥ K83

♦ AQJ83

♣ K82

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 132

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 21

Contract: 6NT North

North:

♠ A43

♥ K82

♦ JT3

♣ KQ72

South:

♠ Q762

♥ AQ6

♦ AKQ8

♣ A4

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 133

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10

Contract: 4NT South

North:

♠ KT84

♥ AJT

♦ AK2

♣ KQ9

South:

♠ A93

♥ 853

♦ QT6

♣ AT86

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 4NT

All Pass

1. A=2 out of 4

### Board: 134

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20+1

Contract: 3NT North

North:

♠ AJ8

♥ J82

♦ AT92

♣ T98

South:

♠ T64

♥ AK4

♦ KJ

♣ AKQ54

W N E S

2NT

Pass 3NT All Pass

### Board: 135

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 6NT South

North:

♠ AQ73

♥ A6

♦ K96

♣ AKJ3

South:

♠ K62

♥ KJ

♦ AT873

♣ T54

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

## North hands

## 2N\_and\_Balanced

<b>Board: 136</b>	♠ A62	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ AJ762	
HCP: 12+1	♣ Q82	

---

<b>Board: 137</b>	♠ AT6	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: None	♦ AKT	
HCP: 20+1	♣ AKQT8	

---

<b>Board: 138</b>	♠ AJ65	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 14	♣ J763	

---

<b>Board: 139</b>	♠ AKT8	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: Both	♦ Q643	
HCP: 20	♣ KJ	

---

<b>Board: 140</b>	♠ A52	Partner bids first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: None	♦ A2	
HCP: 12+1	♣ J7542	

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20

Contract: 6NT North

North:

♠ A62

♥ J7

♦ AJ762

♣ Q82

South:

♠ Q8

♥ KQT

♦ KQ94

♣ AKJ3

W N E S

Pass 4♣ Pass 4♥<sup>1</sup>

Pass 6NT All Pass

1. A=1/4

### Board: 137

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ AT6

♥ 53

♦ AKT

♣ AKQT8

South:

♠ KQ2

♥ KQ62

♦ Q86

♣ J43

W N E S

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 138

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ AJ65

♥ KJ

♦ KJT

♣ J763

South:

♠ K3

♥ A653

♦ A8

♣ AKQ94

W N E S

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT All Pass

1. Stayman

### Board: 139

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3NT South

North:

♠ AKT8

♥ AKT

♦ Q643

♣ KJ

South:

♠ J76

♥ 943

♦ T972

♣ AQ4

W N E S

Pass 2NT Pass 3NT

All Pass

### Board: 140

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 20+1

Contract: 6NT North

North:

♠ A52

♥ KT8

♦ A2

♣ J7542

South:

♠ K83

♥ AQJ95

♦ KT

♣ AKT

W N E S

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4

<b>Board: 136</b>	♠ Q8	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: Both	♦ KQ94	
HCP: 20	♣ AKJ3	

---

<b>Board: 137</b>	♠ KQ2	Partner bids first.
Dealer: North	♥ KQ62	The opponents are silent.
Vul: None	♦ Q86	
HCP: 13	♣ J43	

---

<b>Board: 138</b>	♠ K3	You bid first.
Dealer: South	♥ A653	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 20+1	♣ AKQ94	

---

<b>Board: 139</b>	♠ J76	Partner bids first.
Dealer: North	♥ 943	The opponents are silent.
Vul: Both	♦ T972	
HCP: 7	♣ AQ4	

---

<b>Board: 140</b>	♠ K83	You bid first.
Dealer: South	♥ AQJ95	The opponents are silent.
Vul: None	♦ KT	
HCP: 20+1	♣ AKT	

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20

Contract: 6NT North

North:

♠ A62

♥ J7

♦ AJ762

♣ Q82

South:

♠ Q8

♥ KQT

♦ KQ94

♣ AKJ3

W N E S

Pass 4♣ Pass 4♥<sup>1</sup>

Pass 6NT All Pass

1. A=1/4

### Board: 137

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ AT6

♥ 53

♦ AKT

♣ AKQT8

South:

♠ KQ2

♥ KQ62

♦ Q86

♣ J43

W N E S

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 138

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ AJ65

♥ KJ

♦ KJT

♣ J763

South:

♠ K3

♥ A653

♦ A8

♣ AKQ94

W N E S

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT All Pass

1. Stayman

### Board: 139

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7

Contract: 3NT South

North:

♠ AKT8

♥ AKT

♦ Q643

♣ KJ

South:

♠ J76

♥ 943

♦ T972

♣ AQ4

W N E S

Pass 2NT Pass 3NT

All Pass

### Board: 140

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 20+1

Contract: 6NT North

North:

♠ A52

♥ KT8

♦ A2

♣ J7542

South:

♠ K83

♥ AQJ95

♦ KT

♣ AKT

W N E S

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4



<b>Board: 141</b>	♠ AQ532	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 21+1	♣ AJ85	

---

<b>Board: 142</b>	♠ AKQ8	Partner bids first.
Dealer: South	♥ 7432	The opponents are silent.
Vul: None	♦ QT	
HCP: 14	♣ QJ5	

---

<b>Board: 143</b>	♠ JT	You bid first.
Dealer: North	♥ KQJT3	The opponents are silent.
Vul: N-S	♦ AKQ2	
HCP: 20+1	♣ A8	

---

<b>Board: 144</b>	♠ A96	Partner bids first.
Dealer: South	♥ QJT7	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 12	♣ Q53	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 7

Contract: 4 ♠ South

North:

♠ AQ532

♥ K2

♦ AK

♣ AJ85

South:

♠ JT97

♥ AQ54

♦ T96

♣ 43

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 142

Dealer: South

Vul: None

North HCP: 14

South HCP: 21

Contract: 6 ♠ South

North:

♠ AKQ8

♥ 7432

♦ QT

♣ QJ5

South:

♠ 7542

♥ AK6

♦ AK6

♣ AK7

W	N	E	S
			2NT

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

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	------------------	------	------------------

Pass	6 ♣ <sup>4</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Stayman

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

3. King ask by 5NT

4. K=0

### Board: 143

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 8

Contract: 4 ♥ South

North:

♠ JT

♥ KQJT3

♦ AKQ2

♣ A8

South:

♠ Q6

♥ 6542

♦ J75

♣ KQT5

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

### Board: 144

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 21

Contract: 6NT North

North:

♠ A96

♥ QJT7

♦ QJ6

♣ Q53

South:

♠ K53

♥ A98

♦ AK54

♣ AK8

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 141</b>	♠ JT97	Partner bids first.
Dealer: North	♥ AQ54	The opponents are silent.
Vul: N-S	♦ T96	
HCP: 7	♣ 43	

---

<b>Board: 142</b>	♠ 7542	You bid first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ AK6	
HCP: 21	♣ AK7	

---

<b>Board: 143</b>	♠ Q6	Partner bids first.
Dealer: North	♥ 6542	The opponents are silent.
Vul: N-S	♦ J75	
HCP: 8	♣ KQT5	

---

<b>Board: 144</b>	♠ K53	You bid first.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ AK54	
HCP: 21	♣ AK8	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 7

Contract: 4 ♠ South

North:

♠ AQ532

♥ K2

♦ AK

♣ AJ85

South:

♠ JT97

♥ AQ54

♦ T96

♣ 43

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 142

Dealer: South

Vul: None

North HCP: 14

South HCP: 21

Contract: 6 ♠ South

North:

♠ AKQ8

♥ 7432

♦ QT

♣ QJ5

South:

♠ 7542

♥ AK6

♦ AK6

♣ AK7

W	N	E	S
			2NT

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

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	------------------	------	------------------

Pass	6 ♣ <sup>4</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Stayman

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

3. King ask by 5NT

4. K=0

### Board: 143

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 8

Contract: 4 ♥ South

North:

♠ JT

♥ KQJT3

♦ AKQ2

♣ A8

South:

♠ Q6

♥ 6542

♦ J75

♣ KQT5

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

### Board: 144

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 21

Contract: 6NT North

North:

♠ A96

♥ QJT7

♦ QJ6

♣ Q53

South:

♠ K53

♥ A98

♦ AK54

♣ AK8

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

## North hands

## 2N\_and\_Balanced

<b>Board: 145</b>	♠ QJ98	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ AKT2	
HCP: 21	♣ AK9	

---

<b>Board: 146</b>	♠ 72	Partner bids first.
Dealer: South	♥ J63	The opponents are silent.
Vul: N-S	♦ QJ743	
HCP: 6+1	♣ Q96	

---

<b>Board: 147</b>	♠ AQ82	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ AT95	
HCP: 20	♣ AQ8	

---

<b>Board: 148</b>	♠ 965	Partner bids first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 17+1	♣ AQ973	

---

<b>Board: 149</b>	♠ 83	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 21+1	♣ AKQ64	

## Both hands (Answers Page)

### Board: 145

Dealer: North

Vul: None

North HCP: 21

South HCP: 15

Contract: 6♠ North

North:

♠ QJ98

♥ KJ

♦ AKT2

♣ AK9

South:

♠ KT42

♥ AQ98

♦ QJ6

♣ QJ

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

### Board: 146

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 20

Contract: 3NT North

North:

♠ 72

♥ J63

♦ QJ743

♣ Q96

South:

♠ AT85

♥ A5

♦ AT95

♣ AKJ

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 147

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ AQ82

♥ A6

♦ AT95

♣ AQ8

South:

♠ J9

♥ Q32

♦ KQJ84

♣ K74

W	N	E	S
	2NT	Pass	4♣
Pass	4♦ <sup>1</sup>	Pass	6NT
All Pass			

1. A=0/4 or 4/4

### Board: 148

Dealer: South

Vul: Both

North HCP: 17+1

South HCP: 20

Contract: 7NT North

North:

♠ 965

♥ KQJ

♦ AJ

♣ AQ973

South:

♠ AKJ

♥ A854

♦ KQT6

♣ KT

W	N	E	S
			2NT
Pass	4♣	Pass	4♠ <sup>1</sup>
Pass	7NT	All Pass	

1. A=2 out of 4

### Board: 149

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 7

Contract: 3NT South

North:

♠ 83

♥ AKQ

♦ QJ6

♣ AKQ64

South:

♠ KT72

♥ J65

♦ K5

♣ T985

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
All Pass			

1. Stayman

**South hands****2N\_and\_Balanced**

<b>Board: 145</b>	♠ KT42	Partner bids first.
Dealer: North	♥ AQ98	The opponents are silent.
Vul: None	♦ QJ6	
HCP: 15	♣ QJ	

---

<b>Board: 146</b>	♠ AT85	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ AT95	
HCP: 20	♣ AKJ	

---

<b>Board: 147</b>	♠ J9	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: E-W	♦ KQJ84	
HCP: 12+1	♣ K74	

---

<b>Board: 148</b>	♠ AKJ	You bid first.
Dealer: South	♥ A854	The opponents are silent.
Vul: Both	♦ KQT6	
HCP: 20	♣ KT	

---

<b>Board: 149</b>	♠ KT72	Partner bids first.
Dealer: North	♥ J65	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 7	♣ T985	

## Both hands (Answers Page)

### Board: 145

Dealer: North

Vul: None

North HCP: 21

South HCP: 15

Contract: 6♠ North

North:

♠ QJ98

♥ KJ

♦ AKT2

♣ AK9

South:

♠ KT42

♥ AQ98

♦ QJ6

♣ QJ

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	All Pass	

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

### Board: 146

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 20

Contract: 3NT North

North:

♠ 72

♥ J63

♦ QJ743

♣ Q96

South:

♠ AT85

♥ A5

♦ AT95

♣ AKJ

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 147

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ AQ82

♥ A6

♦ AT95

♣ AQ8

South:

♠ J9

♥ Q32

♦ KQJ84

♣ K74

W	N	E	S
	2NT	Pass	4♣
Pass	4♦ <sup>1</sup>	Pass	6NT
All Pass			

1. A=0/4 or 4/4

### Board: 148

Dealer: South

Vul: Both

North HCP: 17+1

South HCP: 20

Contract: 7NT North

North:

♠ 965

♥ KQJ

♦ AJ

♣ AQ973

South:

♠ AKJ

♥ A854

♦ KQT6

♣ KT

W	N	E	S
			2NT
Pass	4♣	Pass	4♠ <sup>1</sup>
Pass	7NT	All Pass	

1. A=2 out of 4

### Board: 149

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 7

Contract: 3NT South

North:

♠ 83

♥ AKQ

♦ QJ6

♣ AKQ64

South:

♠ KT72

♥ J65

♦ K5

♣ T985

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
All Pass			

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 150</b>	♠ J85	Partner bids first.
Dealer: South	♥ 65	The opponents are silent.
Vul: None	♦ J6542	
HCP: 8+1	♣ AQ5	
<b>Board: 151</b>	♠ A5	You bid first.
Dealer: North	♥ AKQJ	The opponents are silent.
Vul: E-W	♦ AK98	
HCP: 21	♣ 763	
<b>Board: 152</b>	♠ Q53	Partner bids first.
Dealer: South	♥ KJ7	East (LHO) Doubles 4♣ if possible.
Vul: Both	♦ AKT52	
HCP: 13+1	♣ 76	
<b>Board: 153</b>	♠ A87	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ AQ94	
HCP: 20	♣ AK75	
<b>Board: 154</b>	♠ 9642	Partner bids first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: Both	♦ A63	
HCP: 12	♣ AQ2	

## Both hands (Answers Page)

### Board: 150

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 20

Contract: 3NT North

North:

♠ J85

♥ 65

♦ J6542

♣ AQ5

South:

♠ A2

♥ AKT7

♦ AKQ7

♣ 974

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 151

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 6NT South

North:

♠ A5

♥ AKQJ

♦ AK98

♣ 763

South:

♠ KQ6

♥ 95

♦ Q6532

♣ AT9

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. A=3 out of 4

### Board: 152

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 20

Contract: 6NT North

North:

♠ Q53

♥ KJ7

♦ AKT52

♣ 76

South:

♠ AK42

♥ AQ5

♦ QJ43

♣ AT

W	N	E	S
			2NT
Pass	4♣	X	4♥ <sup>1</sup>
Pass	6NT	All Pass	

1. A=3 out of 4

### Board: 153

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11

Contract: 4NT North

North:

♠ A87

♥ K9

♦ AQ94

♣ AK75

South:

♠ Q3

♥ A43

♦ KJ86

♣ J643

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	All Pass	

1. A=3 out of 4

### Board: 154

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21+1

Contract: 6NT South

North:

♠ 9642

♥ Q94

♦ A63

♣ AQ2

South:

♠ AQ

♥ AK65

♦ KQ

♣ K8764

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	4NT	Pass	6NT
All Pass			

1. Stayman

## South hands

## 2N\_and\_Balanced

### Board: 150

♠ A2

You bid first.

Dealer: South

♥ AKT7

The opponents are silent.

Vul: None

♦ AKQ7

HCP: 20

♣ 974

---

### Board: 151

♠ KQ6

Partner bids first.

Dealer: North

♥ 95

The opponents are silent.

Vul: E-W

♦ Q6532

HCP: 11+1

♣ AT9

---

### Board: 152

♠ AK42

You bid first.

Dealer: South

♥ AQ5

East (RHO) Doubles 4♣ if possible.

Vul: Both

♦ QJ43

HCP: 20

♣ AT

---

### Board: 153

♠ Q3

Partner bids first.

Dealer: North

♥ A43

The opponents are silent.

Vul: N-S

♦ KJ86

HCP: 11

♣ J643

---

### Board: 154

♠ AQ

You bid first.

Dealer: South

♥ AK65

The opponents are silent.

Vul: Both

♦ KQ

HCP: 21+1

♣ K8764

## Both hands (Answers Page)

### Board: 150

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 20

Contract: 3NT North

North:

♠ J85

♥ 65

♦ J6542

♣ AQ5

South:

♠ A2

♥ AKT7

♦ AKQ7

♣ 974

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 151

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 11+1

Contract: 6NT South

North:

♠ A5

♥ AKQJ

♦ AK98

♣ 763

South:

♠ KQ6

♥ 95

♦ Q6532

♣ AT9

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. A=3 out of 4

### Board: 152

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 20

Contract: 6NT North

North:

♠ Q53

♥ KJ7

♦ AKT52

♣ 76

South:

♠ AK42

♥ AQ5

♦ QJ43

♣ AT

W	N	E	S
			2NT
Pass	4♣	X	4♥ <sup>1</sup>
Pass	6NT	All Pass	

1. A=3 out of 4

### Board: 153

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11

Contract: 4NT North

North:

♠ A87

♥ K9

♦ AQ94

♣ AK75

South:

♠ Q3

♥ A43

♦ KJ86

♣ J643

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	All Pass	

1. A=3 out of 4

### Board: 154

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21+1

Contract: 6NT South

North:

♠ 9642

♥ Q94

♦ A63

♣ AQ2

South:

♠ AQ

♥ AK65

♦ KQ

♣ K8764

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	4NT	Pass	6NT
All Pass			

1. Stayman

**Board: 155**

♠ KQ3

You bid first.

Dealer: North

♥ AQJ43

East (LHO) bids 3♣ if possible.

Vul: None

♦ K5

HCP: 20+1

♣ AJ8

**Board: 156**

♠ Q875

Partner bids first.

Dealer: South

♥ QJ

The opponents are silent.

Vul: E-W

♦ J42

HCP: 7

♣ J865

**Board: 157**

♠ K3

You bid first.

Dealer: North

♥ AQ64

The opponents are silent.

Vul: None

♦ AT6

HCP: 20

♣ AKT5

**Board: 158**

♠ 8764

Partner bids first.

Dealer: South

♥ AKT6

West (RHO) Doubles 3♦ if possible.

Vul: N-S

♦ 76

HCP: 7

♣ T84

## Both hands (Answers Page)

### Board: 155

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 6+1

Contract: 3NT South

North:

♠ KQ3

♥ AQJ43

♦ K5

♣ AJ8

South:

♠ AT5

♥ 965

♦ QT632

♣ 74

W	N	E	S
	2NT	3♣	3NT

All Pass

### Board: 156

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ Q875

♥ QJ

♦ J42

♣ J865

South:

♠ K42

♥ A73

♦ AT98

♣ AKQ

W	N	E	S
			2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 157

Dealer: North

Vul: None

North HCP: 20

South HCP: 15

Contract: 6♥ North

North:

♠ K3

♥ AQ64

♦ AT6

♣ AKT5

South:

♠ AJ62

♥ KT73

♦ KQ7

♣ Q2

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass 3♥ Pass 3♠

Pass 4NT Pass 5♥<sup>2</sup>

Pass 6♥ All Pass

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

### Board: 158

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ 8764

♥ AKT6

♦ 76

♣ T84

South:

♠ AQT

♥ QJ5

♦ KQ9

♣ KQJ9

W	N	E	S
			2NT

Pass 3♣<sup>1</sup> Pass 3♦

X 3NT All Pass

1. Stayman

**South hands****2N\_and\_Balanced****Board: 155**

♠ AT5

Partner bids first.

Dealer: North

♥ 965

East (RHO) bids 3♣ if possible.

Vul: None

♦ QT632

HCP: 6+1

♣ 74

**Board: 156**

♠ K42

You bid first.

Dealer: South

♥ A73

The opponents are silent.

Vul: E-W

♦ AT98

HCP: 20

♣ AKQ

**Board: 157**

♠ AJ62

Partner bids first.

Dealer: North

♥ KT73

The opponents are silent.

Vul: None

♦ KQ7

HCP: 15

♣ Q2

**Board: 158**

♠ AQT

You bid first.

Dealer: South

♥ QJ5

West (LHO) Doubles 3♦ if possible.

Vul: N-S

♦ KQ9

HCP: 20

♣ KQJ9

## Both hands (Answers Page)

### Board: 155

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 6+1

Contract: 3NT South

North:

♠ KQ3

♥ AQJ43

♦ K5

♣ AJ8

South:

♠ AT5

♥ 965

♦ QT632

♣ 74

W	N	E	S
	2NT	3♣	3NT

All Pass

### Board: 156

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ Q875

♥ QJ

♦ J42

♣ J865

South:

♠ K42

♥ A73

♦ AT98

♣ AKQ

W	N	E	S
			2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 157

Dealer: North

Vul: None

North HCP: 20

South HCP: 15

Contract: 6♥ North

North:

♠ K3

♥ AQ64

♦ AT6

♣ AKT5

South:

♠ AJ62

♥ KT73

♦ KQ7

♣ Q2

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass 3♥ Pass 3♠

Pass 4NT Pass 5♥<sup>2</sup>

Pass 6♥ All Pass

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

### Board: 158

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ 8764

♥ AKT6

♦ 76

♣ T84

South:

♠ AQT

♥ QJ5

♦ KQ9

♣ KQJ9

W	N	E	S
			2NT

Pass 3♣<sup>1</sup> Pass 3♦

X 3NT All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 159</b>	♠ KQJ63	You bid first.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: Both	♦ AK	
HCP: 20+1	♣ Q94	

---

<b>Board: 160</b>	♠ A532	Partner bids first.
Dealer: South	♥ J96	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 8	♣ T653	

---

<b>Board: 161</b>	♠ KQ84	You bid first.
Dealer: North	♥ A62	The opponents are silent.
Vul: E-W	♦ AKJ6	
HCP: 21	♣ A6	

---

<b>Board: 162</b>	♠ A98	Partner bids first.
Dealer: South	♥ T74	The opponents are silent.
Vul: Both	♦ A43	
HCP: 14	♣ AQ53	

---

<b>Board: 163</b>	♠ KJ8	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ QJ72	
HCP: 20	♣ AKT8	

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12

Contract: 5 ♠ North

North:

♠ KQJ63

♥ AJ3

♦ AK

♣ Q94

South:

♠ A954

♥ KQT

♦ QJT

♣ 732

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♠	Pass	4 ♥
Pass	4NT	Pass	5 ♦ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Stayman

2. A=1/5 or 4/5

### Board: 160

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ A532

♥ J96

♦ K7

♣ T653

South:

♠ J87

♥ AK2

♦ AJ6

♣ AKJ7

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	3NT	All Pass	

1. Stayman

### Board: 161

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ KQ84

♥ A62

♦ AKJ6

♣ A6

South:

♠ J97

♥ KJ8

♦ 8532

♣ T54

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 162

Dealer: South

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ A98

♥ T74

♦ A43

♣ AQ53

South:

♠ KQT

♥ AK6

♦ KQT

♣ K642

W	N	E	S
			2NT
Pass	4 ♣	Pass	4 ♥ <sup>1</sup>
Pass	6NT	All Pass	

1. A=1/4

### Board: 163

Dealer: North

Vul: None

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ KJ8

♥ AQ

♦ QJ72

♣ AKT8

South:

♠ AT73

♥ K94

♦ KT54

♣ QJ

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	6NT
All Pass			

1. Stayman

## South hands

## 2N\_and\_Balanced

**Board: 159**      ♠ A954      Partner bids first.  
 Dealer: North      ♥ KQT      The opponents are silent.  
 Vul: Both      ♦ QJT  
 HCP: 12      ♣ 732

---

**Board: 160**      ♠ J87      You bid first.  
 Dealer: South      ♥ AK2      The opponents are silent.  
 Vul: N-S      ♦ AJ6  
 HCP: 21      ♣ AKJ7

---

**Board: 161**      ♠ J97      Partner bids first.  
 Dealer: North      ♥ KJ8      The opponents are silent.  
 Vul: E-W      ♦ 8532  
 HCP: 5      ♣ T54

---

**Board: 162**      ♠ KQT      You bid first.  
 Dealer: South      ♥ AK6      The opponents are silent.  
 Vul: Both      ♦ KQT  
 HCP: 20      ♣ K642

---

**Board: 163**      ♠ AT73      Partner bids first.  
 Dealer: North      ♥ K94      The opponents are silent.  
 Vul: None      ♦ KT54  
 HCP: 13      ♣ QJ

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12

Contract: 5 ♠ North

North:

♠ KQJ63

♥ AJ3

♦ AK

♣ Q94

South:

♠ A954

♥ KQT

♦ QJT

♣ 732

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♠	Pass	4 ♥
Pass	4NT	Pass	5 ♦ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Stayman

2. A=1/5 or 4/5

### Board: 160

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ A532

♥ J96

♦ K7

♣ T653

South:

♠ J87

♥ AK2

♦ AJ6

♣ AKJ7

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	3NT	All Pass	

1. Stayman

### Board: 161

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ KQ84

♥ A62

♦ AKJ6

♣ A6

South:

♠ J97

♥ KJ8

♦ 8532

♣ T54

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 162

Dealer: South

Vul: Both

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ A98

♥ T74

♦ A43

♣ AQ53

South:

♠ KQT

♥ AK6

♦ KQT

♣ K642

W	N	E	S
			2NT
Pass	4 ♣	Pass	4 ♥ <sup>1</sup>
Pass	6NT	All Pass	

1. A=1/4

### Board: 163

Dealer: North

Vul: None

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ KJ8

♥ AQ

♦ QJ72

♣ AKT8

South:

♠ AT73

♥ K94

♦ KT54

♣ QJ

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	6NT
All Pass			

1. Stayman

## North hands

## 2N\_and\_Balanced

<b>Board: 164</b>	♠ J953	Partner bids first.
Dealer: South	♥ 863	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 6	♣ JT5	

---

<b>Board: 165</b>	♠ AKQ5	You bid first.
Dealer: North	♥ 32	The opponents are silent.
Vul: Both	♦ AKT3	
HCP: 20	♣ A42	

---

<b>Board: 166</b>	♠ K6	Partner bids first.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: None	♦ T95	
HCP: 13	♣ K865	

---

<b>Board: 167</b>	♠ AKJ8	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ AK62	
HCP: 21	♣ QT5	

---

<b>Board: 168</b>	♠ T63	Partner bids first.
Dealer: South	♥ 753	The opponents are silent.
Vul: Both	♦ AKJ65	
HCP: 11+1	♣ KT	

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ J953

♥ 863

♦ AT5

♣ JT5

South:

♠ Q84

♥ KQ9

♦ KQ2

♣ AKQ3

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 165

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AKQ5

♥ 32

♦ AKT3

♣ A42

South:

♠ 83

♥ AK9

♦ Q962

♣ KT97

W	N	E	S
	2NT	Pass	4♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 166

Dealer: South

Vul: None

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ K6

♥ AKT3

♦ T95

♣ K865

South:

♠ AQ94

♥ Q96

♦ AQJ

♣ AJ7

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 167

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 10

Contract: 6♠ North

North:

♠ AKJ8

♥ A6

♦ AK62

♣ QT5

South:

♠ QT93

♥ KJT

♦ 87

♣ A743

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Stayman

2. A=1/5 or 4/5

### Board: 168

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 6NT North

North:

♠ T63

♥ 753

♦ AKJ65

♣ KT

South:

♠ AKQ8

♥ AQJ2

♦ T9

♣ A96

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

<b>Board: 164</b>	♠ Q84	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 21	♣ AKQ3	

---

<b>Board: 165</b>	♠ 83	Partner bids first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: Both	♦ Q962	
HCP: 12	♣ KT97	

---

<b>Board: 166</b>	♠ AQ94	You bid first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 20	♣ AJ7	

---

<b>Board: 167</b>	♠ QT93	Partner bids first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 10	♣ A743	

---

<b>Board: 168</b>	♠ AKQ8	You bid first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: Both	♦ T9	
HCP: 20	♣ A96	

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ J953

♥ 863

♦ AT5

♣ JT5

South:

♠ Q84

♥ KQ9

♦ KQ2

♣ AKQ3

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 165

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AKQ5

♥ 32

♦ AKT3

♣ A42

South:

♠ 83

♥ AK9

♦ Q962

♣ KT97

W	N	E	S
	2NT	Pass	4♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 166

Dealer: South

Vul: None

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ K6

♥ AKT3

♦ T95

♣ K865

South:

♠ AQ94

♥ Q96

♦ AQJ

♣ AJ7

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 167

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 10

Contract: 6♠ North

North:

♠ AKJ8

♥ A6

♦ AK62

♣ QT5

South:

♠ QT93

♥ KJT

♦ 87

♣ A743

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Stayman

2. A=1/5 or 4/5

### Board: 168

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20

Contract: 6NT North

North:

♠ T63

♥ 753

♦ AKJ65

♣ KT

South:

♠ AKQ8

♥ AQJ2

♦ T9

♣ A96

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4



<b>Board: 169</b>	♠ AQ762	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ A8	
HCP: 20+1	♣ AQT8	

---

<b>Board: 170</b>	♠ AK98	Partner bids first.
Dealer: South	♥ Q86	The opponents are silent.
Vul: N-S	♦ T732	
HCP: 12	♣ QJ	

---

<b>Board: 171</b>	♠ A94	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 20	♣ K632	

---

<b>Board: 172</b>	♠ K32	Partner bids first.
Dealer: South	♥ Q965	The opponents are silent.
Vul: N-S	♦ J854	
HCP: 9	♣ K7	

## Both hands (Answers Page)

### Board: 169

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 10

Contract: 6 ♠ North

North:

♠ AQ762

♥ A7

♦ A8

♣ AQT8

South:

♠ KT83

♥ K642

♦ 76

♣ KJ9

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♠	Pass	4 ♥
Pass	4NT	Pass	5 ♦ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Stayman

2. A=1/5 or 4/5

### Board: 170

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20+1

Contract: 6 ♠ South

North:

♠ AK98

♥ Q86

♦ T732

♣ QJ

South:

♠ QJT4

♥ K9

♦ AK654

♣ AK

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
Pass	4 ♥	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	6 ♠
All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

### Board: 171

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ A94

♥ AK

♦ KQJ6

♣ K632

South:

♠ KT63

♥ QT8

♦ A98

♣ QJ7

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	6NT
All Pass			

1. Stayman

### Board: 172

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 21

Contract: 3NT South

North:

♠ K32

♥ Q965

♦ J854

♣ K7

South:

♠ AQJ

♥ J732

♦ AKQ

♣ A96

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

<b>Board: 169</b>	♠ KT83	Partner bids first.
Dealer: North	♥ K642	The opponents are silent.
Vul: None	♦ 76	
HCP: 10	♣ KJ9	

---

<b>Board: 170</b>	♠ QJT4	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ AK654	
HCP: 20+1	♣ AK	

---

<b>Board: 171</b>	♠ KT63	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 12	♣ QJ7	

---

<b>Board: 172</b>	♠ AQJ	You bid first.
Dealer: South	♥ J732	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 21	♣ A96	

## Both hands (Answers Page)

### Board: 169

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 10

Contract: 6 ♠ North

North:

♠ AQ762

♥ A7

♦ A8

♣ AQT8

South:

♠ KT83

♥ K642

♦ 76

♣ KJ9

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♠	Pass	4 ♥
Pass	4NT	Pass	5 ♦ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Stayman

2. A=1/5 or 4/5

### Board: 170

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20+1

Contract: 6 ♠ South

North:

♠ AK98

♥ Q86

♦ T732

♣ QJ

South:

♠ QJT4

♥ K9

♦ AK654

♣ AK

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
Pass	4 ♥	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	6 ♠
All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

### Board: 171

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ A94

♥ AK

♦ KQJ6

♣ K632

South:

♠ KT63

♥ QT8

♦ A98

♣ QJ7

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	6NT
All Pass			

1. Stayman

### Board: 172

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 21

Contract: 3NT South

North:

♠ K32

♥ Q965

♦ J854

♣ K7

South:

♠ AQJ

♥ J732

♦ AKQ

♣ A96

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	3 ♠	Pass	3NT
All Pass			

1. Stayman

## North hands

## 2N\_and\_Balanced

<b>Board: 173</b>	♠ AQ	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ KJ73	
HCP: 21+1	♣ AKQT4	

---

<b>Board: 174</b>	♠ JT8	Partner bids first.
Dealer: South	♥ 742	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 6	♣ Q963	

---

<b>Board: 175</b>	♠ KQ5	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: E-W	♦ AKJ65	
HCP: 20+1	♣ Q7	

---

<b>Board: 176</b>	♠ AK8	Partner bids first.
Dealer: South	♥ K86	The opponents are silent.
Vul: Both	♦ KJ92	
HCP: 15	♣ J97	

---

<b>Board: 177</b>	♠ AT6	You bid first.
Dealer: North	♥ KQ84	The opponents are silent.
Vul: None	♦ KQ43	
HCP: 20	♣ AQ	

## Both hands (Answers Page)

### Board: 173

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 14

Contract: 6NT South

North:

♠ AQ

♥ Q8

♦ KJ73

♣ AKQT4

South:

♠ K765

♥ AKJ

♦ Q52

♣ J83

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	6NT
All Pass			
1. Stayman			

### Board: 174

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ JT8

♥ 742

♦ QJ6

♣ Q963

South:

♠ A3

♥ AT85

♦ AK872

♣ AJ

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 175

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ KQ5

♥ AJ4

♦ AKJ65

♣ Q7

South:

♠ A976

♥ K96

♦ Q3

♣ AT43

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	6NT
All Pass			
1. Stayman			

### Board: 176

Dealer: South

Vul: Both

North HCP: 15

South HCP: 20+1

Contract: 6NT North

North:

♠ AK8

♥ K86

♦ KJ92

♣ J97

South:

♠ 952

♥ AQJ

♦ A7

♣ AKQT4

W	N	E	S
			2NT
Pass	4♣	Pass	4NT <sup>1</sup>
Pass	6NT	All Pass	
1. A=3 out of 4			

### Board: 177

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ AT6

♥ KQ84

♦ KQ43

♣ AQ

South:

♠ J94

♥ AJ

♦ A8752

♣ KT7

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6NT
All Pass			
1. A=2 out of 4			

## South hands

## 2N\_and\_Balanced

**Board: 173**      ♠ K765      Partner bids first.  
 Dealer: North      ♥ AKJ      The opponents are silent.  
 Vul: E-W      ♦ Q52  
 HCP: 14      ♣ J83

---

**Board: 174**      ♠ A3      You bid first.  
 Dealer: South      ♥ AT85      The opponents are silent.  
 Vul: Both      ♦ AK872  
 HCP: 20+1      ♣ AJ

---

**Board: 175**      ♠ A976      Partner bids first.  
 Dealer: North      ♥ K96      The opponents are silent.  
 Vul: E-W      ♦ Q3  
 HCP: 13      ♣ AT43

---

**Board: 176**      ♠ 952      You bid first.  
 Dealer: South      ♥ AQJ      The opponents are silent.  
 Vul: Both      ♦ A7  
 HCP: 20+1      ♣ AKQT4

---

**Board: 177**      ♠ J94      Partner bids first.  
 Dealer: North      ♥ AJ      The opponents are silent.  
 Vul: None      ♦ A8752  
 HCP: 13+1      ♣ KT7

## Both hands (Answers Page)

### Board: 173

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 14

Contract: 6NT South

North:

♠ AQ

♥ Q8

♦ KJ73

♣ AKQT4

South:

♠ K765

♥ AKJ

♦ Q52

♣ J83

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	6NT
All Pass			
1. Stayman			

### Board: 174

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ JT8

♥ 742

♦ QJ6

♣ Q963

South:

♠ A3

♥ AT85

♦ AK872

♣ AJ

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 175

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ KQ5

♥ AJ4

♦ AKJ65

♣ Q7

South:

♠ A976

♥ K96

♦ Q3

♣ AT43

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	6NT
All Pass			
1. Stayman			

### Board: 176

Dealer: South

Vul: Both

North HCP: 15

South HCP: 20+1

Contract: 6NT North

North:

♠ AK8

♥ K86

♦ KJ92

♣ J97

South:

♠ 952

♥ AQJ

♦ A7

♣ AKQT4

W	N	E	S
			2NT
Pass	4♣	Pass	4NT <sup>1</sup>
Pass	6NT	All Pass	
1. A=3 out of 4			

### Board: 177

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ AT6

♥ KQ84

♦ KQ43

♣ AQ

South:

♠ J94

♥ AJ

♦ A8752

♣ KT7

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6NT
All Pass			
1. A=2 out of 4			



**Board: 178**

♠ A65

Partner bids first.

Dealer: South

♥ K643

The opponents are silent.

Vul: E-W

♦ AKT2

HCP: 14

♣ 62

**Board: 179**

♠ AK97

You bid first.

Dealer: North

♥ T7

The opponents are silent.

Vul: Both

♦ AQJT5

HCP: 21+1

♣ AK

**Board: 180**

♠ JT3

Partner bids first.

Dealer: South

♥ AKJ

The opponents are silent.

Vul: None

♦ QJT85

HCP: 12+1

♣ 86

**Board: 181**

♠ A8

You bid first.

Dealer: North

♥ KQT

The opponents are silent.

Vul: N-S

♦ A543

HCP: 20

♣ AQJ9

## Both hands (Answers Page)

### Board: 178

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20

Contract: 7♥ North

North:

♠ A65

♥ K643

♦ AKT2

♣ 62

South:

♠ QJT

♥ AQJ8

♦ J8

♣ AKQT

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 7♥ All Pass

1. Stayman

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

### Board: 179

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AK97

♥ T7

♦ AQJT5

♣ AK

South:

♠ JT8

♥ 52

♦ K73

♣ QJT76

W N E S

2NT Pass 3NT

All Pass

### Board: 180

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 21+1

Contract: 6NT North

North:

♠ JT3

♥ AKJ

♦ QJT85

♣ 86

South:

♠ AKQ

♥ QT8

♦ A6

♣ AQ973

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 181

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ A8

♥ KQT

♦ A543

♣ AQJ9

South:

♠ 76

♥ A62

♦ KQ62

♣ KT72

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

<b>Board: 178</b>	♠ QJT	You bid first.
Dealer: South	♥ AQJ8	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 20	♣ AKQT	

---

<b>Board: 179</b>	♠ JT8	Partner bids first.
Dealer: North	♥ 52	The opponents are silent.
Vul: Both	♦ K73	
HCP: 7+1	♣ QJT76	

---

<b>Board: 180</b>	♠ AKQ	You bid first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: None	♦ A6	
HCP: 21+1	♣ AQ973	

---

<b>Board: 181</b>	♠ 76	Partner bids first.
Dealer: North	♥ A62	The opponents are silent.
Vul: N-S	♦ KQ62	
HCP: 12	♣ KT72	

## Both hands (Answers Page)

### Board: 178

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20

Contract: 7♥ North

North:

♠ A65

♥ K643

♦ AKT2

♣ 62

South:

♠ QJT

♥ AQJ8

♦ J8

♣ AKQT

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 7♥ All Pass

1. Stayman

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

### Board: 179

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AK97

♥ T7

♦ AQJT5

♣ AK

South:

♠ JT8

♥ 52

♦ K73

♣ QJT76

W N E S

2NT Pass 3NT

All Pass

### Board: 180

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 21+1

Contract: 6NT North

North:

♠ JT3

♥ AKJ

♦ QJT85

♣ 86

South:

♠ AKQ

♥ QT8

♦ A6

♣ AQ973

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 181

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ A8

♥ KQT

♦ A543

♣ AQJ9

South:

♠ 76

♥ A62

♦ KQ62

♣ KT72

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

## North hands

## 2N\_and\_Balanced

<b>Board: 182</b>	♠ 9763	Partner bids first.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: Both	♦ K73	
HCP: 9	♣ 98	

---

<b>Board: 183</b>	♠ K7	You bid first.
Dealer: North	♥ KQ98	The opponents are silent.
Vul: None	♦ AKJ92	
HCP: 20+1	♣ KJ	

---

<b>Board: 184</b>	♠ JT72	Partner bids first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: N-S	♦ T76	
HCP: 5	♣ Q54	

---

<b>Board: 185</b>	♠ AQJ7	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: E-W	♦ AQJ98	
HCP: 21+1	♣ AK	

---

<b>Board: 186</b>	♠ 9652	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: None	♦ Q65	
HCP: 6	♣ Q96	

## Both hands (Answers Page)

### Board: 182

Dealer: South

Vul: Both

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ 9763

♥ AQ52

♦ K73

♣ 98

South:

♠ AT

♥ KT8

♦ AT2

♣ AKQJT

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 183

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ K7

♥ KQ98

♦ AKJ92

♣ KJ

South:

♠ AQT8

♥ A64

♦ Q8

♣ QT54

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 184

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 21

Contract: 3NT North

North:

♠ JT72

♥ Q72

♦ T76

♣ Q54

South:

♠ A84

♥ AKJ5

♦ AJ4

♣ AT9

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 185

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 7

Contract: 4 ♠ South

North:

♠ AQJ7

♥ 84

♦ AQJ98

♣ AK

South:

♠ T983

♥ AT7

♦ K42

♣ T95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 186

Dealer: South

Vul: None

North HCP: 6

South HCP: 21+1

Contract: 3NT North

North:

♠ 9652

♥ Q53

♦ Q65

♣ Q96

South:

♠ K7

♥ KJ42

♦ AK874

♣ AK

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 182</b>	♠ AT	You bid first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 21+1	♣ AKQJT	

---

<b>Board: 183</b>	♠ AQT8	Partner bids first.
Dealer: North	♥ A64	The opponents are silent.
Vul: None	♦ Q8	
HCP: 14	♣ QT54	

---

<b>Board: 184</b>	♠ A84	You bid first.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: N-S	♦ AJ4	
HCP: 21	♣ AT9	

---

<b>Board: 185</b>	♠ T983	Partner bids first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 7	♣ T95	

---

<b>Board: 186</b>	♠ K7	You bid first.
Dealer: South	♥ KJ42	The opponents are silent.
Vul: None	♦ AK874	
HCP: 21+1	♣ AK	

## Both hands (Answers Page)

### Board: 182

Dealer: South

Vul: Both

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ 9763

♥ AQ52

♦ K73

♣ 98

South:

♠ AT

♥ KT8

♦ AT2

♣ AKQJT

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 183

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ K7

♥ KQ98

♦ AKJ92

♣ KJ

South:

♠ AQT8

♥ A64

♦ Q8

♣ QT54

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 184

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 21

Contract: 3NT North

North:

♠ JT72

♥ Q72

♦ T76

♣ Q54

South:

♠ A84

♥ AKJ5

♦ AJ4

♣ AT9

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 185

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 7

Contract: 4 ♠ South

North:

♠ AQJ7

♥ 84

♦ AQJ98

♣ AK

South:

♠ T983

♥ AT7

♦ K42

♣ T95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 186

Dealer: South

Vul: None

North HCP: 6

South HCP: 21+1

Contract: 3NT North

North:

♠ 9652

♥ Q53

♦ Q65

♣ Q96

South:

♠ K7

♥ KJ42

♦ AK874

♣ AK

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman



<b>Board: 187</b>	♠ K86	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: N-S	♦ AK643	
HCP: 21+1	♣ A9	

---

<b>Board: 188</b>	♠ KQ74	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ T986	
HCP: 13	♣ A87	

---

<b>Board: 189</b>	♠ AJ2	You bid first.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: Both	♦ K54	
HCP: 20	♣ AJ3	

---

<b>Board: 190</b>	♠ K3	Partner bids first.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: N-S	♦ JT4	
HCP: 13	♣ AT84	

## Both hands (Answers Page)

### Board: 187

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 13

Contract: 6NT South

North:

♠ K86

♥ AK7

♦ AK643

♣ A9

South:

♠ AQ32

♥ Q64

♦ QJ7

♣ Q86

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

### Board: 188

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ KQ74

♥ A9

♦ T986

♣ A87

South:

♠ A98

♥ K54

♦ AK4

♣ KQJT

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 189

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AJ2

♥ AKT9

♦ K54

♣ AJ3

South:

♠ 864

♥ 432

♦ AQ82

♣ KT5

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 190

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 21

Contract: 6♥ South

North:

♠ K3

♥ KQ95

♦ JT4

♣ AT84

South:

♠ A92

♥ AJ32

♦ AK82

♣ KQ

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

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

Pass	5♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Stayman

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

3. King ask by 5NT

4. K=1

**South hands****2N\_and\_Balanced**

<b>Board: 187</b>	♠ AQ32	Partner bids first.
Dealer: North	♥ Q64	The opponents are silent.
Vul: N-S	♦ QJ7	
HCP: 13	♣ Q86	

---

<b>Board: 188</b>	♠ A98	You bid first.
Dealer: South	♥ K54	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 20	♣ KQJT	

---

<b>Board: 189</b>	♠ 864	Partner bids first.
Dealer: North	♥ 432	The opponents are silent.
Vul: Both	♦ AQ82	
HCP: 9	♣ KT5	

---

<b>Board: 190</b>	♠ A92	You bid first.
Dealer: South	♥ AJ32	The opponents are silent.
Vul: N-S	♦ AK82	
HCP: 21	♣ KQ	

## Both hands (Answers Page)

### Board: 187

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 13

Contract: 6NT South

North:

♠ K86

♥ AK7

♦ AK643

♣ A9

South:

♠ AQ32

♥ Q64

♦ QJ7

♣ Q86

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

### Board: 188

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ KQ74

♥ A9

♦ T986

♣ A87

South:

♠ A98

♥ K54

♦ AK4

♣ KQJT

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 189

Dealer: North

Vul: Both

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AJ2

♥ AKT9

♦ K54

♣ AJ3

South:

♠ 864

♥ 432

♦ AQ82

♣ KT5

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 190

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 21

Contract: 6♥ South

North:

♠ K3

♥ KQ95

♦ JT4

♣ AT84

South:

♠ A92

♥ AJ32

♦ AK82

♣ KQ

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♥
------	-----------------	------	----

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

Pass	5♠ <sup>2</sup>	Pass	5NT <sup>3</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>4</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Stayman

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

3. King ask by 5NT

4. K=1

## North hands

## 2N\_and\_Balanced

<b>Board: 191</b>	♠ KQ976	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ QJ9	
HCP: 20+1	♣ AKQ	
<b>Board: 192</b>	♠ AQJ	Partner bids first.
Dealer: South	♥ 932	The opponents are silent.
Vul: None	♦ KQ653	
HCP: 12+1	♣ T8	
<b>Board: 193</b>	♠ K982	You bid first.
Dealer: North	♥ KQT	West (RHO) Doubles 3♣ if possible.
Vul: E-W	♦ AK7	
HCP: 21	♣ AQ3	
<b>Board: 194</b>	♠ QT92	Partner bids first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 14	♣ A85	
<b>Board: 195</b>	♠ AJ4	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ KJT	
HCP: 20	♣ AJ73	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ KQ976

♥ K2

♦ QJ9

♣ AKQ

South:

♠ 32

♥ J865

♦ A83

♣ T974

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 192

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 21

Contract: 6NT North

North:

♠ AQJ

♥ 932

♦ KQ653

♣ T8

South:

♠ KT82

♥ AJ

♦ AT2

♣ AKQ9

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

### Board: 193

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ K982

♥ KQT

♦ AK7

♣ AQ3

South:

♠ AQ3

♥ 9432

♦ QT82

♣ 76

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

X	3♠	Pass	3NT
---	----	------	-----

All Pass

1. Stayman

### Board: 194

Dealer: South

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6NT North

North:

♠ QT92

♥ Q96

♦ AQ2

♣ A85

South:

♠ A64

♥ AKJ

♦ KJ7

♣ KQT7

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 195

Dealer: North

Vul: None

North HCP: 20

South HCP: 4+1

Contract: 3NT South

North:

♠ AJ4

♥ AQ8

♦ KJT

♣ AJ73

South:

♠ 762

♥ 93

♦ Q9852

♣ Q86

W	N	E	S
	2NT	Pass	3NT

All Pass

## South hands

## 2N\_and\_Balanced

<b>Board: 191</b>	♠ 32	Partner bids first.
Dealer: North	♥ J865	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 5	♣ T974	
<hr/>		
<b>Board: 192</b>	♠ KT82	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ AT2	
HCP: 21	♣ AKQ9	
<hr/>		
<b>Board: 193</b>	♠ AQ3	Partner bids first.
Dealer: North	♥ 9432	West (LHO) Doubles 3♣ if possible.
Vul: E-W	♦ QT82	
HCP: 8	♣ 76	
<hr/>		
<b>Board: 194</b>	♠ A64	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 21	♣ KQT7	
<hr/>		
<b>Board: 195</b>	♠ 762	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ Q9852	
HCP: 4+1	♣ Q86	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ KQ976

♥ K2

♦ QJ9

♣ AKQ

South:

♠ 32

♥ J865

♦ A83

♣ T974

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 192

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 21

Contract: 6NT North

North:

♠ AQJ

♥ 932

♦ KQ653

♣ T8

South:

♠ KT82

♥ AJ

♦ AT2

♣ AKQ9

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

### Board: 193

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ K982

♥ KQT

♦ AK7

♣ AQ3

South:

♠ AQ3

♥ 9432

♦ QT82

♣ 76

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

X	3♠	Pass	3NT
---	----	------	-----

All Pass

1. Stayman

### Board: 194

Dealer: South

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6NT North

North:

♠ QT92

♥ Q96

♦ AQ2

♣ A85

South:

♠ A64

♥ AKJ

♦ KJ7

♣ KQT7

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 195

Dealer: North

Vul: None

North HCP: 20

South HCP: 4+1

Contract: 3NT South

North:

♠ AJ4

♥ AQ8

♦ KJT

♣ AJ73

South:

♠ 762

♥ 93

♦ Q9852

♣ Q86

W	N	E	S
	2NT	Pass	3NT

All Pass



<b>Board: 196</b>	♠ 96	Partner bids first.
Dealer: South	♥ AK98	The opponents are silent.
Vul: N-S	♦ J865	
HCP: 11	♣ K97	

---

<b>Board: 197</b>	♠ AJT	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 20+1	♣ J9876	

---

<b>Board: 198</b>	♠ JT54	Partner bids first.
Dealer: South	♥ A62	The opponents are silent.
Vul: None	♦ Q94	
HCP: 10	♣ K87	

---

<b>Board: 199</b>	♠ AQT52	You bid first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 20+1	♣ A8	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 20

Contract: 3NT North

North:

♠ 96

♥ AK98

♦ J865

♣ K97

South:

♠ K8

♥ QJ5

♦ AKT7

♣ AQJT

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 197

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ AJT

♥ AK

♦ AK2

♣ J9876

South:

♠ Q62

♥ T764

♦ JT3

♣ AKQ

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♦	Pass	6NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 198

Dealer: South

Vul: None

North HCP: 10

South HCP: 21

Contract: 5 ♠ South

North:

♠ JT54

♥ A62

♦ Q94

♣ K87

South:

♠ AQ32

♥ K97

♦ AKJ

♣ AT9

W	N	E	S
			2NT

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

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>2</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Stayman

2. A=1/5 or 4/5

### Board: 199

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ AQT52

♥ QJ5

♦ AK3

♣ A8

South:

♠ K9

♥ A973

♦ Q74

♣ QJ94

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♠	Pass	6NT
------	-----	------	-----

All Pass

1. Stayman

<b>Board: 196</b>	♠ K8	You bid first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: N-S	♦ AKT7	
HCP: 20	♣ AQJT	

---

<b>Board: 197</b>	♠ Q62	Partner bids first.
Dealer: North	♥ T764	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 12	♣ AKQ	

---

<b>Board: 198</b>	♠ AQ32	You bid first.
Dealer: South	♥ K97	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 21	♣ AT9	

---

<b>Board: 199</b>	♠ K9	Partner bids first.
Dealer: North	♥ A973	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 12	♣ QJ94	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 20

Contract: 3NT North

North:

♠ 96

♥ AK98

♦ J865

♣ K97

South:

♠ K8

♥ QJ5

♦ AKT7

♣ AQJT

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 197

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ AJT

♥ AK

♦ AK2

♣ J9876

South:

♠ Q62

♥ T764

♦ JT3

♣ AKQ

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♦	Pass	6NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 198

Dealer: South

Vul: None

North HCP: 10

South HCP: 21

Contract: 5 ♠ South

North:

♠ JT54

♥ A62

♦ Q94

♣ K87

South:

♠ AQ32

♥ K97

♦ AKJ

♣ AT9

W	N	E	S
			2NT

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

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>2</sup>	Pass	5 ♠
------	------------------	------	-----

All Pass

1. Stayman

2. A=1/5 or 4/5

### Board: 199

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ AQT52

♥ QJ5

♦ AK3

♣ A8

South:

♠ K9

♥ A973

♦ Q74

♣ QJ94

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♠	Pass	6NT
------	-----	------	-----

All Pass

1. Stayman

## North hands

## 2N\_and\_Balanced

<b>Board: 200</b>	♠ 9842	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: E-W	♦ 753	
HCP: 6	♣ QJ4	

---

<b>Board: 201</b>	♠ KJ5	You bid first.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: None	♦ A2	
HCP: 20	♣ AQJT	

---

<b>Board: 202</b>	♠ AT7	Partner bids first.
Dealer: South	♥ 873	The opponents are silent.
Vul: N-S	♦ Q762	
HCP: 7	♣ J76	

---

<b>Board: 203</b>	♠ AK	You bid first.
Dealer: North	♥ KQJ53	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 21+1	♣ A732	

---

<b>Board: 204</b>	♠ KJ6	Partner bids first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 16	♣ K43	

## Both hands (Answers Page)

### Board: 200

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ 9842

♥ KT6

♦ 753

♣ QJ4

South:

♠ A76

♥ J52

♦ AKQ6

♣ AKT

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 201

Dealer: North

Vul: None

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ KJ5

♥ AJ52

♦ A2

♣ AQJT

South:

♠ AQ83

♥ T87

♦ K43

♣ K84

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 202

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20+1

Contract: 3NT North

North:

♠ AT7

♥ 873

♦ Q762

♣ J76

South:

♠ KQ

♥ J65

♦ AKT95

♣ AK3

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 203

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 12

Contract: 6NT South

North:

♠ AK

♥ KQJ53

♦ A3

♣ A732

South:

♠ QJ87

♥ A72

♦ 954

♣ KQ5

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 204

Dealer: South

Vul: Both

North HCP: 16

South HCP: 21

Contract: 7NT North

North:

♠ KJ6

♥ KT2

♦ KQJ7

♣ K43

South:

♠ A9

♥ AQ63

♦ AT2

♣ AQJ5

W	N	E	S
			2NT

Pass	4 ♣	Pass	4 ♦ <sup>1</sup>
------	-----	------	------------------

Pass	7NT	All Pass	
------	-----	----------	--

1. A=0/4 or 4/4

## South hands

## 2N\_and\_Balanced

<b>Board: 200</b>	♠ A76	You bid first.
Dealer: South	♥ J52	The opponents are silent.
Vul: E-W	♦ AKQ6	
HCP: 21	♣ AKT	

---

<b>Board: 201</b>	♠ AQ83	Partner bids first.
Dealer: North	♥ T87	The opponents are silent.
Vul: None	♦ K43	
HCP: 12	♣ K84	

---

<b>Board: 202</b>	♠ KQ	You bid first.
Dealer: South	♥ J65	The opponents are silent.
Vul: N-S	♦ AKT95	
HCP: 20+1	♣ AK3	

---

<b>Board: 203</b>	♠ QJ87	Partner bids first.
Dealer: North	♥ A72	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 12	♣ KQ5	

---

<b>Board: 204</b>	♠ A9	You bid first.
Dealer: South	♥ AQ63	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 21	♣ AQJ5	

## Both hands (Answers Page)

### Board: 200

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ 9842

♥ KT6

♦ 753

♣ QJ4

South:

♠ A76

♥ J52

♦ AKQ6

♣ AKT

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 201

Dealer: North

Vul: None

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ KJ5

♥ AJ52

♦ A2

♣ AQJT

South:

♠ AQ83

♥ T87

♦ K43

♣ K84

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 202

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20+1

Contract: 3NT North

North:

♠ AT7

♥ 873

♦ Q762

♣ J76

South:

♠ KQ

♥ J65

♦ AKT95

♣ AK3

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 203

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 12

Contract: 6NT South

North:

♠ AK

♥ KQJ53

♦ A3

♣ A732

South:

♠ QJ87

♥ A72

♦ 954

♣ KQ5

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 204

Dealer: South

Vul: Both

North HCP: 16

South HCP: 21

Contract: 7NT North

North:

♠ KJ6

♥ KT2

♦ KQJ7

♣ K43

South:

♠ A9

♥ AQ63

♦ AT2

♣ AQJ5

W	N	E	S
			2NT

Pass	4 ♣	Pass	4 ♦ <sup>1</sup>
------	-----	------	------------------

Pass	7NT	All Pass	
------	-----	----------	--

1. A=0/4 or 4/4



**Board: 205**

♠ AK98

You bid first.

Dealer: North

♥ J93

The opponents are silent.

Vul: N-S

♦ AQT

HCP: 21

♣ AK2

**Board: 206**

♠ AQ2

Partner bids first.

Dealer: South

♥ KQT

The opponents are silent.

Vul: E-W

♦ T6

HCP: 15+1

♣ A8652

**Board: 207**

♠ AKQ

You bid first.

Dealer: North

♥ A9753

The opponents are silent.

Vul: Both

♦ A85

HCP: 21+1

♣ A9

**Board: 208**

♠ AJ32

Partner bids first.

Dealer: South

♥ A865

East (LHO) Doubles 3♣ if possible.

Vul: None

♦ K7

HCP: 12

♣ T97

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 12

Contract: 6NT South

North:

♠ AK98

♥ J93

♦ AQT

♣ AK2

South:

♠ QT3

♥ AQ8

♦ KJ97

♣ 875

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 206

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 20+1

Contract: 7NT North

North:

♠ AQ2

♥ KQT

♦ T6

♣ A8652

South:

♠ 97

♥ AJ7

♦ AKQJ5

♣ KQ4

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 7NT All Pass

1. A=2 out of 4

### Board: 207

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8+1

Contract: 3NT South

North:

♠ AKQ

♥ A9753

♦ A85

♣ A9

South:

♠ 653

♥ KQ4

♦ K2

♣ 87643

W N E S

2NT Pass 3NT

All Pass

### Board: 208

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♥ South

North:

♠ AJ32

♥ A865

♦ K7

♣ T97

South:

♠ K7

♥ KQJ7

♦ AQ98

♣ KQ8

W N E S

2NT

Pass 3♣<sup>1</sup> X 3♥

Pass 3♠ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♥

All Pass

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

<b>Board: 205</b>	♠ QT3	Partner bids first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ KJ97	
HCP: 12	♣ 875	

---

<b>Board: 206</b>	♠ 97	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: E-W	♦ AKQJ5	
HCP: 20+1	♣ KQ4	

---

<b>Board: 207</b>	♠ 653	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: Both	♦ K2	
HCP: 8+1	♣ 87643	

---

<b>Board: 208</b>	♠ K7	You bid first.
Dealer: South	♥ KQJ7	East (RHO) Doubles 3♣ if possible.
Vul: None	♦ AQ98	
HCP: 20	♣ KQ8	

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 12

Contract: 6NT South

North:

♠ AK98

♥ J93

♦ AQT

♣ AK2

South:

♠ QT3

♥ AQ8

♦ KJ97

♣ 875

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 206

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 20+1

Contract: 7NT North

North:

♠ AQ2

♥ KQT

♦ T6

♣ A8652

South:

♠ 97

♥ AJ7

♦ AKQJ5

♣ KQ4

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 7NT All Pass

1. A=2 out of 4

### Board: 207

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8+1

Contract: 3NT South

North:

♠ AKQ

♥ A9753

♦ A85

♣ A9

South:

♠ 653

♥ KQ4

♦ K2

♣ 87643

W N E S

2NT Pass 3NT

All Pass

### Board: 208

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6♥ South

North:

♠ AJ32

♥ A865

♦ K7

♣ T97

South:

♠ K7

♥ KQJ7

♦ AQ98

♣ KQ8

W N E S

2NT

Pass 3♣<sup>1</sup> X 3♥

Pass 3♠ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♥

All Pass

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

## North hands

## 2N\_and\_Balanced

### Board: 209

♠ AK93

You bid first.

Dealer: North

♥ AQ2

The opponents are silent.

Vul: E-W

♦ AQJ9

HCP: 21

♣ J4

---

### Board: 210

♠ T76

Partner bids first.

Dealer: South

♥ T8

West (RHO) Doubles 6NT if possible.

Vul: Both

♦ A873

HCP: 10

♣ AQ96

---

### Board: 211

♠ AK

You bid first.

Dealer: North

♥ KQT97

The opponents are silent.

Vul: None

♦ KJ2

HCP: 20+1

♣ AT8

---

### Board: 212

♠ J75

Partner bids first.

Dealer: South

♥ T3

The opponents are silent.

Vul: N-S

♦ KQ94

HCP: 8

♣ Q987

---

### Board: 213

♠ AJ6

You bid first.

Dealer: North

♥ A932

The opponents are silent.

Vul: Both

♦ AQ54

HCP: 21

♣ AQ

## Both hands (Answers Page)

### Board: 209

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 13+1

Contract: 6NT South

North:

♠ AK93

♥ AQ2

♦ AQJ9

♣ J4

South:

♠ Q72

♥ J9

♦ KT6

♣ AKT53

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 210

Dealer: South

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6NTX North

North:

♠ T76

♥ T8

♦ A873

♣ AQ96

South:

♠ AKJ

♥ AJ

♦ KQJ6

♣ JT74

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT Pass Pass

X All Pass

1. A=2 out of 4

### Board: 211

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 17

Contract: 6NT South

North:

♠ AK

♥ KQT97

♦ KJ2

♣ AT8

South:

♠ QJ95

♥ A82

♦ AQT

♣ KJ7

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman

### Board: 212

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ J75

♥ T3

♦ KQ94

♣ Q987

South:

♠ AKQ

♥ 96

♦ AT86

♣ AKJ3

W N E S

2NT

Pass 3NT All Pass

### Board: 213

Dealer: North

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6NT South

North:

♠ AJ6

♥ A932

♦ AQ54

♣ AQ

South:

♠ KQ73

♥ T54

♦ KT2

♣ KT5

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman

**South hands****2N\_and\_Balanced****Board: 209**

♠ Q72

Partner bids first.

Dealer: North

♥ J9

The opponents are silent.

Vul: E-W

♦ KT6

HCP: 13+1

♣ AKT53

**Board: 210**

♠ AKJ

You bid first.

Dealer: South

♥ AJ

West (LHO) Doubles 6NT if possible.

Vul: Both

♦ KQJ6

HCP: 20

♣ JT74

**Board: 211**

♠ QJ95

Partner bids first.

Dealer: North

♥ A82

The opponents are silent.

Vul: None

♦ AQT

HCP: 17

♣ KJ7

**Board: 212**

♠ AKQ

You bid first.

Dealer: South

♥ 96

The opponents are silent.

Vul: N-S

♦ AT86

HCP: 21

♣ AKJ3

**Board: 213**

♠ KQ73

Partner bids first.

Dealer: North

♥ T54

The opponents are silent.

Vul: Both

♦ KT2

HCP: 11

♣ KT5

## Both hands (Answers Page)

### Board: 209

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 13+1

Contract: 6NT South

North:

♠ AK93

♥ AQ2

♦ AQJ9

♣ J4

South:

♠ Q72

♥ J9

♦ KT6

♣ AKT53

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 210

Dealer: South

Vul: Both

North HCP: 10

South HCP: 20

Contract: 6NTX North

North:

♠ T76

♥ T8

♦ A873

♣ AQ96

South:

♠ AKJ

♥ AJ

♦ KQJ6

♣ JT74

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT Pass Pass

X All Pass

1. A=2 out of 4

### Board: 211

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 17

Contract: 6NT South

North:

♠ AK

♥ KQT97

♦ KJ2

♣ AT8

South:

♠ QJ95

♥ A82

♦ AQT

♣ KJ7

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman

### Board: 212

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ J75

♥ T3

♦ KQ94

♣ Q987

South:

♠ AKQ

♥ 96

♦ AT86

♣ AKJ3

W N E S

2NT

Pass 3NT All Pass

### Board: 213

Dealer: North

Vul: Both

North HCP: 21

South HCP: 11

Contract: 6NT South

North:

♠ AJ6

♥ A932

♦ AQ54

♣ AQ

South:

♠ KQ73

♥ T54

♦ KT2

♣ KT5

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman



<b>Board: 214</b>	♠ J65	Partner bids first.
Dealer: South	♥ 842	The opponents are silent.
Vul: None	♦ Q953	
HCP: 6	♣ K64	

---

<b>Board: 215</b>	♠ AKQ7	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ A82	
HCP: 20	♣ K643	

---

<b>Board: 216</b>	♠ K542	Partner bids first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: None	♦ QT3	
HCP: 7	♣ 765	

---

<b>Board: 217</b>	♠ AK87	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 20	♣ AT75	

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 3NT North

North:

♠ J65

♥ 842

♦ Q953

♣ K64

South:

♠ KQ83

♥ AK7

♦ A642

♣ A8

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 215

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 4NT North

North:

♠ AKQ7

♥ A9

♦ A82

♣ K643

South:

♠ 654

♥ KQ4

♦ J963

♣ AQ5

W	N	E	S
	2NT	Pass	4♣

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

1. A=3 out of 4

### Board: 216

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ North

North:

♠ K542

♥ Q52

♦ QT3

♣ 765

South:

♠ Q976

♥ A94

♦ AK5

♣ AK9

W	N	E	S
			2NT

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

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 217

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13

Contract: 6♠ South

North:

♠ AK87

♥ A6

♦ KQ7

♣ AT75

South:

♠ QJ65

♥ K8

♦ AT62

♣ K62

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Stayman

2. A=1/5 or 4/5

<b>Board: 214</b>	♠ KQ83	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: None	♦ A642	
HCP: 20	♣ A8	

---

<b>Board: 215</b>	♠ 654	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ J963	
HCP: 12	♣ AQ5	

---

<b>Board: 216</b>	♠ Q976	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: None	♦ AK5	
HCP: 20	♣ AK9	

---

<b>Board: 217</b>	♠ QJ65	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ AT62	
HCP: 13	♣ K62	

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 3NT North

North:

♠ J65

♥ 842

♦ Q953

♣ K64

South:

♠ KQ83

♥ AK7

♦ A642

♣ A8

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 215

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 4NT North

North:

♠ AKQ7

♥ A9

♦ A82

♣ K643

South:

♠ 654

♥ KQ4

♦ J963

♣ AQ5

W	N	E	S
	2NT	Pass	4♣

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

1. A=3 out of 4

### Board: 216

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♠ North

North:

♠ K542

♥ Q52

♦ QT3

♣ 765

South:

♠ Q976

♥ A94

♦ AK5

♣ AK9

W	N	E	S
			2NT

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

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 217

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13

Contract: 6♠ South

North:

♠ AK87

♥ A6

♦ KQ7

♣ AT75

South:

♠ QJ65

♥ K8

♦ AT62

♣ K62

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Stayman

2. A=1/5 or 4/5

## North hands

## 2N\_and\_Balanced

### Board: 218

♠ 872

Partner bids first.

Dealer: South

♥ AQ98

The opponents are silent.

Vul: E-W

♦ KT4

HCP: 13

♣ KJ9

---

### Board: 219

♠ KQJT

You bid first.

Dealer: North

♥ KQJ6

The opponents are silent.

Vul: N-S

♦ J8

HCP: 20

♣ AK4

---

### Board: 220

♠ Q96

Partner bids first.

Dealer: South

♥ Q964

The opponents are silent.

Vul: Both

♦ Q5

HCP: 10

♣ KJ83

---

### Board: 221

♠ AQJ

You bid first.

Dealer: North

♥ Q642

The opponents are silent.

Vul: None

♦ AQJ8

HCP: 20

♣ A9

---

### Board: 222

♠ J2

Partner bids first.

Dealer: South

♥ K642

East (LHO) Doubles 3♠ if possible.

Vul: Both

♦ KJ92

HCP: 10

♣ Q85

## Both hands (Answers Page)

### Board: 218

Dealer: South  
Vul: E-W  
North HCP: 13  
South HCP: 21  
Contract: 6NT North

North:

♠ 872  
♥ AQ98  
♦ KT4  
♣ KJ9

South:

♠ KQJ  
♥ KT7  
♦ AQ63  
♣ AQ6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	
1. Stayman			

### Board: 219

Dealer: North  
Vul: N-S  
North HCP: 20  
South HCP: 8+1  
Contract: 3NT South

North:

♠ KQJT  
♥ KQJ6  
♦ J8  
♣ AK4

South:

♠ 82  
♥ 972  
♦ KQT76  
♣ QJT

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 220

Dealer: South  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 3NT North

North:

♠ Q96  
♥ Q964  
♦ Q5  
♣ KJ83

South:

♠ A54  
♥ AT3  
♦ AKT9  
♣ AQ4

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	
1. Stayman			

### Board: 221

Dealer: North  
Vul: None  
North HCP: 20  
South HCP: 14  
Contract: 6NT South

North:

♠ AQJ  
♥ Q642  
♦ AQJ8  
♣ A9

South:

♠ K954  
♥ AJ8  
♦ KT5  
♣ QJ7

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	6NT
All Pass			
1. Stayman			

### Board: 222

Dealer: South  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 4♥ North

North:

♠ J2  
♥ K642  
♦ KJ92  
♣ Q85

South:

♠ KQ8  
♥ QJ83  
♦ AQ6  
♣ AK6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	X	4♣
Pass	4♥	All Pass	
1. Stayman			

**Board: 218**

♠ KQJ

You bid first.

Dealer: South

♥ KT7

The opponents are silent.

Vul: E-W

♦ AQ63

HCP: 21

♣ AQ6

**Board: 219**

♠ 82

Partner bids first.

Dealer: North

♥ 972

The opponents are silent.

Vul: N-S

♦ KQT76

HCP: 8+1

♣ QJT

**Board: 220**

♠ A54

You bid first.

Dealer: South

♥ AT3

The opponents are silent.

Vul: Both

♦ AKT9

HCP: 21

♣ AQ4

**Board: 221**

♠ K954

Partner bids first.

Dealer: North

♥ AJ8

The opponents are silent.

Vul: None

♦ KT5

HCP: 14

♣ QJ7

**Board: 222**

♠ KQ8

You bid first.

Dealer: South

♥ QJ83

East (RHO) Doubles 3♠ if possible.

Vul: Both

♦ AQ6

HCP: 21

♣ AK6

## Both hands (Answers Page)

### Board: 218

Dealer: South  
Vul: E-W  
North HCP: 13  
South HCP: 21  
Contract: 6NT North

North:

♠ 872  
♥ AQ98  
♦ KT4  
♣ KJ9

South:

♠ KQJ  
♥ KT7  
♦ AQ63  
♣ AQ6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	
1. Stayman			

### Board: 219

Dealer: North  
Vul: N-S  
North HCP: 20  
South HCP: 8+1  
Contract: 3NT South

North:

♠ KQJT  
♥ KQJ6  
♦ J8  
♣ AK4

South:

♠ 82  
♥ 972  
♦ KQT76  
♣ QJT

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 220

Dealer: South  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 3NT North

North:

♠ Q96  
♥ Q964  
♦ Q5  
♣ KJ83

South:

♠ A54  
♥ AT3  
♦ AKT9  
♣ AQ4

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	
1. Stayman			

### Board: 221

Dealer: North  
Vul: None  
North HCP: 20  
South HCP: 14  
Contract: 6NT South

North:

♠ AQJ  
♥ Q642  
♦ AQJ8  
♣ A9

South:

♠ K954  
♥ AJ8  
♦ KT5  
♣ QJ7

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	6NT
All Pass			
1. Stayman			

### Board: 222

Dealer: South  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 4♥ North

North:

♠ J2  
♥ K642  
♦ KJ92  
♣ Q85

South:

♠ KQ8  
♥ QJ83  
♦ AQ6  
♣ AK6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	X	4♣
Pass	4♥	All Pass	
1. Stayman			



## North hands

## 2N\_and\_Balanced

<b>Board: 223</b>	♠ AKT9	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ A93	
HCP: 20	♣ KQJ6	

---

<b>Board: 224</b>	♠ K72	Partner bids first.
Dealer: South	♥ K654	The opponents are silent.
Vul: N-S	♦ T975	
HCP: 7	♣ J5	

---

<b>Board: 225</b>	♠ AKJ3	You bid first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 21	♣ K943	

---

<b>Board: 226</b>	♠ A542	You bid first.
Dealer: North	♥ AKT8	The opponents are silent.
Vul: None	♦ KQ	
HCP: 20	♣ A96	

---

<b>Board: 227</b>	♠ Q976	You bid first.
Dealer: North	♥ AKQT	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 21	♣ AQ	

## Both hands (Answers Page)

### Board: 223

Dealer: North

Vul: None

North HCP: 20

South HCP: 8

Contract: 4 ♠ South

North:

♠ AKT9

♥ QJ

♦ A93

♣ KQJ6

South:

♠ 8752

♥ AT

♦ T85

♣ A974

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 224

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ K72

♥ K654

♦ T975

♣ J5

South:

♠ AT5

♥ Q82

♦ AQJ

♣ AK87

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 225

Dealer: North

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6 ♠ North

North:

♠ AKJ3

♥ AT4

♦ AQ

♣ K943

South:

♠ QT84

♥ J865

♦ K2

♣ AQ8

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

Pass	4NT	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Stayman

2. A=1/5 or 4/5

### Board: 226

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+1

Contract: 6 ♦ South

North:

♠ A542

♥ AKT8

♦ KQ

♣ A96

South:

♠ J87

♥ 43

♦ AT854

♣ KQJ

W	N	E	S
	2NT	Pass	4 ♣

Pass	4NT <sup>1</sup>	Pass	6 ♦
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 227

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 6

Contract: 4 ♥ South

North:

♠ Q976

♥ AKQT

♦ AT4

♣ AQ

South:

♠ J8

♥ 9752

♦ Q965

♣ K84

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 223</b>	♠ 8752	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ T85	
HCP: 8	♣ A974	

---

<b>Board: 224</b>	♠ AT5	You bid first.
Dealer: South	♥ Q82	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 20	♣ AK87	

---

<b>Board: 225</b>	♠ QT84	Partner bids first.
Dealer: North	♥ J865	The opponents are silent.
Vul: Both	♦ K2	
HCP: 12	♣ AQ8	

---

<b>Board: 226</b>	♠ J87	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ AT854	
HCP: 11+1	♣ KQJ	

---

<b>Board: 227</b>	♠ J8	Partner bids first.
Dealer: North	♥ 9752	The opponents are silent.
Vul: N-S	♦ Q965	
HCP: 6	♣ K84	

## Both hands (Answers Page)

### Board: 223

Dealer: North

Vul: None

North HCP: 20

South HCP: 8

Contract: 4 ♠ South

North:

♠ AKT9

♥ QJ

♦ A93

♣ KQJ6

South:

♠ 8752

♥ AT

♦ T85

♣ A974

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 224

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ K72

♥ K654

♦ T975

♣ J5

South:

♠ AT5

♥ Q82

♦ AQJ

♣ AK87

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 225

Dealer: North

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6 ♠ North

North:

♠ AKJ3

♥ AT4

♦ AQ

♣ K943

South:

♠ QT84

♥ J865

♦ K2

♣ AQ8

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

Pass	4NT	Pass	5 ♦ <sup>2</sup>
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Stayman

2. A=1/5 or 4/5

### Board: 226

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+1

Contract: 6 ♦ South

North:

♠ A542

♥ AKT8

♦ KQ

♣ A96

South:

♠ J87

♥ 43

♦ AT854

♣ KQJ

W	N	E	S
	2NT	Pass	4 ♣

Pass	4NT <sup>1</sup>	Pass	6 ♦
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 227

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 6

Contract: 4 ♥ South

North:

♠ Q976

♥ AKQT

♦ AT4

♣ AQ

South:

♠ J8

♥ 9752

♦ Q965

♣ K84

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

1. Stayman

## North hands

## 2N\_and\_Balanced

<b>Board: 228</b>	♠ Q973	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: E-W	♦ AQ53	
HCP: 10	♣ 765	

---

<b>Board: 229</b>	♠ K7	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: None	♦ AKQT	
HCP: 20	♣ AJ84	

---

<b>Board: 230</b>	♠ Q63	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ AJ64	
HCP: 13	♣ KQJ9	

---

<b>Board: 231</b>	♠ AK2	You bid first.
Dealer: North	♥ AJ92	The opponents are silent.
Vul: Both	♦ KQJ4	
HCP: 21	♣ K5	

---

<b>Board: 232</b>	♠ 53	Partner bids first.
Dealer: South	♥ 753	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 13+1	♣ AQT82	

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ Q973

♥ Q4

♦ AQ53

♣ 765

South:

♠ AKT

♥ A92

♦ JT82

♣ AKJ

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 229

Dealer: North

Vul: None

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ K7

♥ QJT

♦ AKQT

♣ AJ84

South:

♠ AQJT

♥ 987

♦ 932

♣ KQ7

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

### Board: 230

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 21+1

Contract: 6NT North

North:

♠ Q63

♥ T2

♦ AJ64

♣ KQJ9

South:

♠ AK987

♥ AK3

♦ K8

♣ A75

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

### Board: 231

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9+1

Contract: 3NT South

North:

♠ AK2

♥ AJ92

♦ KQJ4

♣ K5

South:

♠ Q97

♥ Q76

♦ A8753

♣ J7

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 232

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 21

Contract: 7NT North

North:

♠ 53

♥ 753

♦ AK4

♣ AQT82

South:

♠ AKQ8

♥ AKQ4

♦ 762

♣ K4

W	N	E	S
			2NT

Pass	4♣	Pass	4♠ <sup>1</sup>
------	----	------	-----------------

Pass	7NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

## South hands

## 2N\_and\_Balanced

<b>Board: 228</b>	♠ AKT	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: E-W	♦ JT82	
HCP: 20	♣ AKJ	

---

<b>Board: 229</b>	♠ AQJT	Partner bids first.
Dealer: North	♥ 987	The opponents are silent.
Vul: None	♦ 932	
HCP: 12	♣ KQ7	

---

<b>Board: 230</b>	♠ AK987	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 21+1	♣ A75	

---

<b>Board: 231</b>	♠ Q97	Partner bids first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: Both	♦ A8753	
HCP: 9+1	♣ J7	

---

<b>Board: 232</b>	♠ AKQ8	You bid first.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ 762	
HCP: 21	♣ K4	

## Both hands (Answers Page)

### Board: 228

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ Q973

♥ Q4

♦ AQ53

♣ 765

South:

♠ AKT

♥ A92

♦ JT82

♣ AKJ

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 229

Dealer: North

Vul: None

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ K7

♥ QJT

♦ AKQT

♣ AJ84

South:

♠ AQJT

♥ 987

♦ 932

♣ KQ7

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

### Board: 230

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 21+1

Contract: 6NT North

North:

♠ Q63

♥ T2

♦ AJ64

♣ KQJ9

South:

♠ AK987

♥ AK3

♦ K8

♣ A75

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

### Board: 231

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9+1

Contract: 3NT South

North:

♠ AK2

♥ AJ92

♦ KQJ4

♣ K5

South:

♠ Q97

♥ Q76

♦ A8753

♣ J7

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 232

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 21

Contract: 7NT North

North:

♠ 53

♥ 753

♦ AK4

♣ AQT82

South:

♠ AKQ8

♥ AKQ4

♦ 762

♣ K4

W	N	E	S
			2NT

Pass	4♣	Pass	4♠ <sup>1</sup>
------	----	------	-----------------

Pass	7NT	All Pass	
------	-----	----------	--

1. A=2 out of 4



## North hands

## 2N\_and\_Balanced

<b>Board: 233</b>	♠ AKT	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ AQ932	
HCP: 21+1	♣ A87	

---

<b>Board: 234</b>	♠ Q97	Partner bids first.
Dealer: South	♥ J653	The opponents are silent.
Vul: Both	♦ AT94	
HCP: 12	♣ KQ	

---

<b>Board: 235</b>	♠ K9	You bid first.
Dealer: North	♥ AK63	The opponents are silent.
Vul: None	♦ AQ84	
HCP: 20	♣ KJ9	

---

<b>Board: 236</b>	♠ KJ43	Partner bids first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: E-W	♦ 76	
HCP: 8	♣ 864	

---

<b>Board: 237</b>	♠ AK62	You bid first.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ A54	
HCP: 20	♣ KQ2	

## Both hands (Answers Page)

### Board: 233

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 13

Contract: 6NT North

North:

♠ AKT

♥ A8

♦ AQ932

♣ A87

South:

♠ Q432

♥ KQ9

♦ KJT

♣ Q43

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 234

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6NT South

North:

♠ Q97

♥ J653

♦ AT94

♣ KQ

South:

♠ AKJ2

♥ K42

♦ KQ85

♣ A7

W	N	E	S
			2NT

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

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

All Pass

1. Stayman

### Board: 235

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ K9

♥ AK63

♦ AQ84

♣ KJ9

South:

♠ AJT8

♥ J92

♦ T65

♣ 854

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 236

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 20+1

Contract: 6♠ North

North:

♠ KJ43

♥ AT96

♦ 76

♣ 864

South:

♠ Q762

♥ KJ

♦ A5

♣ AKQJ9

W	N	E	S
			2NT

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

Pass	6♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 237

Dealer: North

Vul: Both

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ AK62

♥ A65

♦ A54

♣ KQ2

South:

♠ QT4

♥ K2

♦ K98

♣ AJ643

W	N	E	S
	2NT	Pass	4♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

## South hands

## 2N\_and\_Balanced

<b>Board: 233</b>	♠ Q432	Partner bids first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 13	♣ Q43	

---

<b>Board: 234</b>	♠ AKJ2	You bid first.
Dealer: South	♥ K42	The opponents are silent.
Vul: Both	♦ KQ85	
HCP: 20	♣ A7	

---

<b>Board: 235</b>	♠ AJT8	Partner bids first.
Dealer: North	♥ J92	The opponents are silent.
Vul: None	♦ T65	
HCP: 6	♣ 854	

---

<b>Board: 236</b>	♠ Q762	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 20+1	♣ AKQJ9	

---

<b>Board: 237</b>	♠ QT4	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: Both	♦ K98	
HCP: 13+1	♣ AJ643	

## Both hands (Answers Page)

### Board: 233

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 13

Contract: 6NT North

North:

♠ AKT

♥ A8

♦ AQ932

♣ A87

South:

♠ Q432

♥ KQ9

♦ KJT

♣ Q43

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT
Pass	6NT	All Pass	

1. Stayman

### Board: 234

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6NT South

North:

♠ Q97

♥ J653

♦ AT94

♣ KQ

South:

♠ AKJ2

♥ K42

♦ KQ85

♣ A7

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	4NT	Pass	6NT
All Pass			

1. Stayman

### Board: 235

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ K9

♥ AK63

♦ AQ84

♣ KJ9

South:

♠ AJT8

♥ J92

♦ T65

♣ 854

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3NT
All Pass			

1. Stayman

### Board: 236

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 20+1

Contract: 6♠ North

North:

♠ KJ43

♥ AT96

♦ 76

♣ 864

South:

♠ Q762

♥ KJ

♦ A5

♣ AKQJ9

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	6♠	All Pass	

1. Stayman

### Board: 237

Dealer: North

Vul: Both

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ AK62

♥ A65

♦ A54

♣ KQ2

South:

♠ QT4

♥ K2

♦ K98

♣ AJ643

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. A=3 out of 4

## North hands

## 2N\_and\_Balanced

<b>Board: 238</b>	♠ 98	Partner bids first.
Dealer: South	♥ 9642	The opponents are silent.
Vul: None	♦ AK3	
HCP: 7	♣ 8765	

---

<b>Board: 239</b>	♠ AK63	You bid first.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 21	♣ K92	

---

<b>Board: 240</b>	♠ 8652	Partner bids first.
Dealer: South	♥ J865	The opponents are silent.
Vul: None	♦ Q84	
HCP: 7	♣ A5	

---

<b>Board: 241</b>	♠ AJT	You bid first.
Dealer: North	♥ AQT8	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 20	♣ AJ75	

---

<b>Board: 242</b>	♠ T763	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 6	♣ T975	

## Both hands (Answers Page)

### Board: 238

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ 98

♥ 9642

♦ AK3

♣ 8765

South:

♠ AKJT

♥ AQ8

♦ J982

♣ AJ

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 239

Dealer: North

Vul: Both

North HCP: 21

South HCP: 16+1

Contract: 7NT South

North:

♠ AK63

♥ KQ8

♦ AQ5

♣ K92

South:

♠ Q52

♥ A4

♦ KT8

♣ AQJT5

W	N	E	S
	2NT	Pass	4 ♣

Pass	4 ♠ <sup>1</sup>	Pass	7NT
------	------------------	------	-----

All Pass

1. A=2 out of 4

### Board: 240

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ 8652

♥ J865

♦ Q84

♣ A5

South:

♠ AQ4

♥ KQ2

♦ AKT6

♣ QT4

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 241

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AJT

♥ AQT8

♦ AT

♣ AJ75

South:

♠ K52

♥ J75

♦ J763

♣ K64

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 242

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ T763

♥ Q9

♦ AT7

♣ T975

South:

♠ AQJ92

♥ KJ3

♦ K32

♣ AQ

W	N	E	S
			2NT

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 238</b>	♠ AKJT	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: None	♦ J982	
HCP: 20	♣ AJ	

---

<b>Board: 239</b>	♠ Q52	Partner bids first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 16+1	♣ AQJT5	

---

<b>Board: 240</b>	♠ AQ4	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ AKT6	
HCP: 20	♣ QT4	

---

<b>Board: 241</b>	♠ K52	Partner bids first.
Dealer: North	♥ J75	The opponents are silent.
Vul: N-S	♦ J763	
HCP: 8	♣ K64	

---

<b>Board: 242</b>	♠ AQJ92	You bid first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 20+1	♣ AQ	

## Both hands (Answers Page)

### Board: 238

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ 98

♥ 9642

♦ AK3

♣ 8765

South:

♠ AKJT

♥ AQ8

♦ J982

♣ AJ

W N E S

Pass 3♣<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. Stayman

### Board: 239

Dealer: North

Vul: Both

North HCP: 21

South HCP: 16+1

Contract: 7NT South

North:

♠ AK63

♥ KQ8

♦ AQ5

♣ K92

South:

♠ Q52

♥ A4

♦ KT8

♣ AQJT5

W N E S

Pass 2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 7NT

All Pass

1. A=2 out of 4

### Board: 240

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ 8652

♥ J865

♦ Q84

♣ A5

South:

♠ AQ4

♥ KQ2

♦ AKT6

♣ QT4

W N E S

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 241

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AJT

♥ AQT8

♦ AT

♣ AJ75

South:

♠ K52

♥ J75

♦ J763

♣ K64

W N E S

Pass 2NT Pass 3NT

All Pass

### Board: 242

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 20+1

Contract: 4♠ North

North:

♠ T763

♥ Q9

♦ AT7

♣ T975

South:

♠ AQJ92

♥ KJ3

♦ K32

♣ AQ

W N E S

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 243</b>	♠ 754	Partner bids first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ AKT32	
HCP: 14+1	♣ 97	

---

<b>Board: 244</b>	♠ T843	Partner bids first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 7	♣ 9765	

---

<b>Board: 245</b>	♠ T3	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: E-W	♦ AJ83	
HCP: 20	♣ KQJ7	

---

<b>Board: 246</b>	♠ A72	Partner bids first.
Dealer: South	♥ 86	The opponents are silent.
Vul: N-S	♦ KT76	
HCP: 9	♣ Q543	

---

<b>Board: 247</b>	♠ AQJT	You bid first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: Both	♦ KQT6	
HCP: 20	♣ A3	

## Both hands (Answers Page)

### Board: 243

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 20

Contract: 7 ♦ North

North:

♠ 754

♥ AK3

♦ AKT32

♣ 97

South:

♠ AKT2

♥ Q98

♦ QJ

♣ AKJ8

W N E S

2NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 7 ♦ All Pass

1. A=2 out of 4

### Board: 244

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20+1

Contract: 3NT North

North:

♠ T843

♥ Q3

♦ KQ8

♣ 9765

South:

♠ AKJ

♥ A92

♦ AJ752

♣ QJ

W N E S

2NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Stayman

### Board: 245

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ T3

♥ AKQ

♦ AJ83

♣ KQJ7

South:

♠ AJ7

♥ J93

♦ K97

♣ AT82

W N E S

2NT Pass 4 ♣

Pass 4 ♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 246

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ A72

♥ 86

♦ KT76

♣ Q543

South:

♠ QJ9

♥ AKJ5

♦ AJ9

♣ A87

W N E S

2NT

Pass 3NT All Pass

### Board: 247

Dealer: North

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AQJT

♥ KJ6

♦ KQT6

♣ A3

South:

♠ K94

♥ T84

♦ A98

♣ J854

W N E S

2NT Pass 3NT

All Pass

## South hands

## 2N\_and\_Balanced

<b>Board: 243</b>	♠ AKT2	You bid first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ QJ	
HCP: 20	♣ AKJ8	

---

<b>Board: 244</b>	♠ AKJ	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: N-S	♦ AJ752	
HCP: 20+1	♣ QJ	

---

<b>Board: 245</b>	♠ AJ7	Partner bids first.
Dealer: North	♥ J93	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 13	♣ AT82	

---

<b>Board: 246</b>	♠ QJ9	You bid first.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 20	♣ A87	

---

<b>Board: 247</b>	♠ K94	Partner bids first.
Dealer: North	♥ T84	The opponents are silent.
Vul: Both	♦ A98	
HCP: 8	♣ J854	

## Both hands (Answers Page)

### Board: 243

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 20

Contract: 7 ♦ North

North:

♠ 754

♥ AK3

♦ AKT32

♣ 97

South:

♠ AKT2

♥ Q98

♦ QJ

♣ AKJ8

W N E S

2NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 7 ♦ All Pass

1. A=2 out of 4

### Board: 244

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20+1

Contract: 3NT North

North:

♠ T843

♥ Q3

♦ KQ8

♣ 9765

South:

♠ AKJ

♥ A92

♦ AJ752

♣ QJ

W N E S

2NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Stayman

### Board: 245

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ T3

♥ AKQ

♦ AJ83

♣ KQJ7

South:

♠ AJ7

♥ J93

♦ K97

♣ AT82

W N E S

2NT Pass 4 ♣

Pass 4 ♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 246

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ A72

♥ 86

♦ KT76

♣ Q543

South:

♠ QJ9

♥ AKJ5

♦ AJ9

♣ A87

W N E S

2NT

Pass 3NT All Pass

### Board: 247

Dealer: North

Vul: Both

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AQJT

♥ KJ6

♦ KQT6

♣ A3

South:

♠ K94

♥ T84

♦ A98

♣ J854

W N E S

2NT Pass 3NT

All Pass

**North hands****2N\_and\_Balanced****Board: 248**

♠ 9765

Partner bids first.

Dealer: South

♥ Q64

The opponents are silent.

Vul: E-W

♦ K95

HCP: 14

♣ AKQ

**Board: 249**

♠ KJ32

You bid first.

Dealer: North

♥ K3

West (RHO) Doubles 4♥ if possible.

Vul: Both

♦ AKQ

HCP: 21

♣ KQ95

**Board: 250**

♠ J64

Partner bids first.

Dealer: South

♥ J763

The opponents are silent.

Vul: None

♦ KQ7

HCP: 13

♣ AQT

## Both hands (Answers Page)

### Board: 248

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20

Contract: 6♠ South

North:

♠ 9765

♥ Q64

♦ K95

♣ AKQ

South:

♠ AQJT

♥ AK

♦ AQT6

♣ T93

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	4♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	6♠
All Pass			

1. Stayman

2. A=1/5 or 4/5

### Board: 249

Dealer: North

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♠ South

North:

♠ KJ32

♥ K3

♦ AKQ

♣ KQ95

South:

♠ AQT9

♥ Q4

♦ T987

♣ A74

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	4♥
X	XX	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	6♠
All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

### Board: 250

Dealer: South

Vul: None

North HCP: 13

South HCP: 21

Contract: 6♥ South

North:

♠ J64

♥ J763

♦ KQ7

♣ AQT

South:

♠ A982

♥ AKQ9

♦ AJ

♣ K97

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	Pass	4♣
Pass	4♦	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♦ <sup>4</sup>	Pass	6♥
All Pass			

1. Stayman

2. A=1/5 or 4/5

3. King ask by 5NT

4. K=1

**Board: 248**

♠ AQJT

You bid first.

Dealer: South

♥ AK

The opponents are silent.

Vul: E-W

♦ AQT6

HCP: 20

♣ T93

**Board: 249**

♠ AQT9

Partner bids first.

Dealer: North

♥ Q4

West (LHO) Doubles 4♥ if possible.

Vul: Both

♦ T987

HCP: 12

♣ A74

**Board: 250**

♠ A982

You bid first.

Dealer: South

♥ AKQ9

The opponents are silent.

Vul: None

♦ AJ

HCP: 21

♣ K97

## Both hands (Answers Page)

### Board: 248

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20

Contract: 6♠ South

North:

♠ 9765

♥ Q64

♦ K95

♣ AKQ

South:

♠ AQJT

♥ AK

♦ AQT6

♣ T93

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	4♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	6♠
All Pass			

1. Stayman

2. A=1/5 or 4/5

### Board: 249

Dealer: North

Vul: Both

North HCP: 21

South HCP: 12

Contract: 6♠ South

North:

♠ KJ32

♥ K3

♦ AKQ

♣ KQ95

South:

♠ AQT9

♥ Q4

♦ T987

♣ A74

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	4♥
X	XX	Pass	4NT
Pass	5♥ <sup>2</sup>	Pass	6♠
All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

### Board: 250

Dealer: South

Vul: None

North HCP: 13

South HCP: 21

Contract: 6♥ South

North:

♠ J64

♥ J763

♦ KQ7

♣ AQT

South:

♠ A982

♥ AKQ9

♦ AJ

♣ K97

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	Pass	4♣
Pass	4♦	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6♦ <sup>4</sup>	Pass	6♥
All Pass			

1. Stayman

2. A=1/5 or 4/5

3. King ask by 5NT

4. K=1



## North hands

## 2N\_and\_Balanced

<b>Board: 251</b>	♠ AK8	You bid first.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 20+1	♣ AQ542	

---

<b>Board: 252</b>	♠ T983	Partner bids first.
Dealer: South	♥ T6	The opponents are silent.
Vul: Both	♦ QJT	
HCP: 6	♣ K964	

---

<b>Board: 253</b>	♠ QT8	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: None	♦ AKT	
HCP: 20	♣ AK87	

---

<b>Board: 254</b>	♠ K532	Partner bids first.
Dealer: South	♥ J864	The opponents are silent.
Vul: N-S	♦ T93	
HCP: 7	♣ K8	

---

<b>Board: 255</b>	♠ KT8	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ AK3	
HCP: 20	♣ QJ73	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ AK8

♥ QJ8

♦ A7

♣ AQ542

South:

♠ 632

♥ AKT

♦ Q864

♣ KJ3

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 252

Dealer: South

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ T983

♥ T6

♦ QJT

♣ K964

South:

♠ A65

♥ A52

♦ AK73

♣ AQ7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 253

Dealer: North

Vul: None

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ QT8

♥ KJ5

♦ AKT

♣ AK87

South:

♠ J63

♥ A72

♦ Q96

♣ J963

W N E S

2NT Pass 3NT

All Pass

### Board: 254

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 21+1

Contract: 4♠ North

North:

♠ K532

♥ J864

♦ T93

♣ K8

South:

♠ QJ874

♥ KQ

♦ AKQ

♣ A65

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 255

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ KT8

♥ AK8

♦ AK3

♣ QJ73

South:

♠ A93

♥ Q92

♦ T8652

♣ AK

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

## South hands

## 2N\_and\_Balanced

<b>Board: 251</b>	♠ 632	Partner bids first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ Q864	
HCP: 13	♣ KJ3	

---

<b>Board: 252</b>	♠ A65	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: Both	♦ AK73	
HCP: 21	♣ AQ7	

---

<b>Board: 253</b>	♠ J63	Partner bids first.
Dealer: North	♥ A72	The opponents are silent.
Vul: None	♦ Q96	
HCP: 8	♣ J963	

---

<b>Board: 254</b>	♠ QJ874	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 21+1	♣ A65	

---

<b>Board: 255</b>	♠ A93	Partner bids first.
Dealer: North	♥ Q92	The opponents are silent.
Vul: E-W	♦ T8652	
HCP: 13+1	♣ AK	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ AK8

♥ QJ8

♦ A7

♣ AQ542

South:

♠ 632

♥ AKT

♦ Q864

♣ KJ3

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 252

Dealer: South

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ T983

♥ T6

♦ QJT

♣ K964

South:

♠ A65

♥ A52

♦ AK73

♣ AQ7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 253

Dealer: North

Vul: None

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ QT8

♥ KJ5

♦ AKT

♣ AK87

South:

♠ J63

♥ A72

♦ Q96

♣ J963

W N E S

2NT Pass 3NT

All Pass

### Board: 254

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 21+1

Contract: 4♠ North

North:

♠ K532

♥ J864

♦ T93

♣ K8

South:

♠ QJ874

♥ KQ

♦ AKQ

♣ A65

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 255

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ KT8

♥ AK8

♦ AK3

♣ QJ73

South:

♠ A93

♥ Q92

♦ T8652

♣ AK

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

## North hands

## 2N\_and\_Balanced

<b>Board: 256</b>	♠ 943	Partner bids first.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ AQT2	
HCP: 8	♣ QT76	

---

<b>Board: 257</b>	♠ AQ987	You bid first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 21+1	♣ AK	

---

<b>Board: 258</b>	♠ KT8	Partner bids first.
Dealer: South	♥ QT63	The opponents are silent.
Vul: Both	♦ AQ82	
HCP: 13	♣ Q7	

---

<b>Board: 259</b>	♠ AKT93	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ KQ4	
HCP: 21+1	♣ A94	

---

<b>Board: 260</b>	♠ QJT6	Partner bids first.
Dealer: South	♥ JT65	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 6	♣ 943	

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: None

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ 943

♥ 96

♦ AQT2

♣ QT76

South:

♠ AKT

♥ AQ72

♦ K4

♣ AJ85

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 257

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 8

Contract: 4♠ South

North:

♠ AQ987

♥ KQ5

♦ K95

♣ AK

South:

♠ JT52

♥ A98

♦ JT74

♣ Q8

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 258

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ KT8

♥ QT63

♦ AQ82

♣ Q7

South:

♠ AJ4

♥ AK5

♦ KJ9

♣ A952

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 259

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 7

Contract: 3NT South

North:

♠ AKT93

♥ KQ

♦ KQ4

♣ A94

South:

♠ J2

♥ J632

♦ 9876

♣ KQ5

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 260

Dealer: South

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ QJT6

♥ JT65

♦ Q2

♣ 943

South:

♠ A74

♥ AKQ

♦ J987

♣ AK7

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 256</b>	♠ AKT	You bid first.
Dealer: South	♥ AQ72	The opponents are silent.
Vul: None	♦ K4	
HCP: 21	♣ AJ85	

---

<b>Board: 257</b>	♠ JT52	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: N-S	♦ JT74	
HCP: 8	♣ Q8	

---

<b>Board: 258</b>	♠ AJ4	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 20	♣ A952	

---

<b>Board: 259</b>	♠ J2	Partner bids first.
Dealer: North	♥ J632	The opponents are silent.
Vul: E-W	♦ 9876	
HCP: 7	♣ KQ5	

---

<b>Board: 260</b>	♠ A74	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ J987	
HCP: 21	♣ AK7	

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: None

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ 943

♥ 96

♦ AQT2

♣ QT76

South:

♠ AKT

♥ AQ72

♦ K4

♣ AJ85

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 257

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 8

Contract: 4♠ South

North:

♠ AQ987

♥ KQ5

♦ K95

♣ AK

South:

♠ JT52

♥ A98

♦ JT74

♣ Q8

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 258

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ KT8

♥ QT63

♦ AQ82

♣ Q7

South:

♠ AJ4

♥ AK5

♦ KJ9

♣ A952

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 259

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 7

Contract: 3NT South

North:

♠ AKT93

♥ KQ

♦ KQ4

♣ A94

South:

♠ J2

♥ J632

♦ 9876

♣ KQ5

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 260

Dealer: South

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ QJT6

♥ JT65

♦ Q2

♣ 943

South:

♠ A74

♥ AKQ

♦ J987

♣ AK7

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 261</b>	♠ KQ82	You bid first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ AJ	
HCP: 21	♣ AKJ7	

---

<b>Board: 262</b>	♠ AJ7	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ Q953	
HCP: 12	♣ Q642	

---

<b>Board: 263</b>	♠ A4	You bid first.
Dealer: North	♥ AQJT4	The opponents are silent.
Vul: Both	♦ K2	
HCP: 21+1	♣ AQJ7	

---

<b>Board: 264</b>	♠ A84	Partner bids first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: None	♦ Q876	
HCP: 12	♣ A76	

---

<b>Board: 265</b>	♠ AQ7	You bid first.
Dealer: North	♥ KQJ9	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 20	♣ A54	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: None

North HCP: 21

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ82

♥ QJ4

♦ AJ

♣ AKJ7

South:

♠ AT5

♥ T3

♦ KQ9

♣ QT964

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 262

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ AJ7

♥ K7

♦ Q953

♣ Q642

South:

♠ QT643

♥ A62

♦ AKT

♣ AK

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 263

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8

Contract: 3NT South

North:

♠ A4

♥ AQJT4

♦ K2

♣ AQJ7

South:

♠ K73

♥ 753

♦ QT84

♣ K53

W N E S

2NT Pass 3NT

All Pass

### Board: 264

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ A84

♥ Q52

♦ Q876

♣ A76

South:

♠ KT52

♥ AK74

♦ A3

♣ KQJ

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4

### Board: 265

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AQ7

♥ KQJ9

♦ A96

♣ A54

South:

♠ J64

♥ AT8

♦ K73

♣ KJ87

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

**South hands****2N\_and\_Balanced**

<b>Board: 261</b>	♠ AT5	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 11+1	♣ QT964	

---

<b>Board: 262</b>	♠ QT643	You bid first.
Dealer: South	♥ A62	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 20+1	♣ AK	

---

<b>Board: 263</b>	♠ K73	Partner bids first.
Dealer: North	♥ 753	The opponents are silent.
Vul: Both	♦ QT84	
HCP: 8	♣ K53	

---

<b>Board: 264</b>	♠ KT52	You bid first.
Dealer: South	♥ AK74	The opponents are silent.
Vul: None	♦ A3	
HCP: 20	♣ KQJ	

---

<b>Board: 265</b>	♠ J64	Partner bids first.
Dealer: North	♥ AT8	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 12	♣ KJ87	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: None

North HCP: 21

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ82

♥ QJ4

♦ AJ

♣ AKJ7

South:

♠ AT5

♥ T3

♦ KQ9

♣ QT964

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 262

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ AJ7

♥ K7

♦ Q953

♣ Q642

South:

♠ QT643

♥ A62

♦ AKT

♣ AK

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 263

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8

Contract: 3NT South

North:

♠ A4

♥ AQJT4

♦ K2

♣ AQJ7

South:

♠ K73

♥ 753

♦ QT84

♣ K53

W N E S

2NT Pass 3NT

All Pass

### Board: 264

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ A84

♥ Q52

♦ Q876

♣ A76

South:

♠ KT52

♥ AK74

♦ A3

♣ KQJ

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4

### Board: 265

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AQ7

♥ KQJ9

♦ A96

♣ A54

South:

♠ J64

♥ AT8

♦ K73

♣ KJ87

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

## North hands

## 2N\_and\_Balanced

<b>Board: 266</b>	♠ Q652	Partner bids first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: Both	♦ J72	
HCP: 6	♣ J84	

---

<b>Board: 267</b>	♠ 82	You bid first.
Dealer: North	♥ AK652	The opponents are silent.
Vul: None	♦ AQ	
HCP: 20+1	♣ AQJ9	

---

<b>Board: 268</b>	♠ KJ84	Partner bids first.
Dealer: South	♥ QJ95	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 10	♣ J75	

---

<b>Board: 269</b>	♠ AK4	You bid first.
Dealer: North	♥ KQJT9	The opponents are silent.
Vul: None	♦ KJ	
HCP: 21+1	♣ A84	

---

<b>Board: 270</b>	♠ J32	Partner bids first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: N-S	♦ T953	
HCP: 7	♣ Q7	

## Both hands (Answers Page)

### Board: 266

Dealer: South  
Vul: Both  
North HCP: 6  
South HCP: 20  
Contract: 4 ♠ North

#### North:

♠ Q652  
♥ Q76  
♦ J72  
♣ J84

#### South:

♠ AK84  
♥ A4  
♦ A853  
♣ KQ9

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
Pass	4 ♠	All Pass	
1. Stayman			

### Board: 267

Dealer: North  
Vul: None  
North HCP: 20+1  
South HCP: 6  
Contract: 4 ♥ South

#### North:

♠ 82  
♥ AK652  
♦ AQ  
♣ AQJ9

#### South:

♠ 754  
♥ QT73  
♦ KJ5  
♣ T73

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	4 ♥
All Pass			
1. Stayman			

### Board: 268

Dealer: South  
Vul: E-W  
North HCP: 10  
South HCP: 21  
Contract: 3NT North

#### North:

♠ KJ84  
♥ QJ95  
♦ Q2  
♣ J75

#### South:

♠ AQ2  
♥ A7  
♦ AKT6  
♣ A983

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	3NT	All Pass	
1. Stayman			

### Board: 269

Dealer: North  
Vul: None  
North HCP: 21+1  
South HCP: 12+1  
Contract: 6NT South

#### North:

♠ AK4  
♥ KQJT9  
♦ KJ  
♣ A84

#### South:

♠ 932  
♥ A7  
♦ QT3  
♣ KQJT9

W	N	E	S
	2NT	Pass	4 ♣
Pass	4 ♠ <sup>1</sup>	Pass	6NT
All Pass			
1. A=2 out of 4			

### Board: 270

Dealer: South  
Vul: N-S  
North HCP: 7  
South HCP: 21+1  
Contract: 3NT North

#### North:

♠ J32  
♥ AT96  
♦ T953  
♣ Q7

#### South:

♠ KQ  
♥ QJ8  
♦ AKQ86  
♣ A96

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	3NT	All Pass	
1. Stayman			

## South hands

## 2N\_and\_Balanced

<b>Board: 266</b>	♠ AK84	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ A853	
HCP: 20	♣ KQ9	

---

<b>Board: 267</b>	♠ 754	Partner bids first.
Dealer: North	♥ QT73	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 6	♣ T73	

---

<b>Board: 268</b>	♠ AQ2	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ AKT6	
HCP: 21	♣ A983	

---

<b>Board: 269</b>	♠ 932	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ QT3	
HCP: 12+1	♣ KQJT9	

---

<b>Board: 270</b>	♠ KQ	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: N-S	♦ AKQ86	
HCP: 21+1	♣ A96	

## Both hands (Answers Page)

### Board: 266

Dealer: South  
Vul: Both  
North HCP: 6  
South HCP: 20  
Contract: 4 ♠ North

#### North:

♠ Q652  
♥ Q76  
♦ J72  
♣ J84

#### South:

♠ AK84  
♥ A4  
♦ A853  
♣ KQ9

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
Pass	4 ♠	All Pass	
1. Stayman			

### Board: 267

Dealer: North  
Vul: None  
North HCP: 20+1  
South HCP: 6  
Contract: 4 ♥ South

#### North:

♠ 82  
♥ AK652  
♦ AQ  
♣ AQJ9

#### South:

♠ 754  
♥ QT73  
♦ KJ5  
♣ T73

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	4 ♥
All Pass			
1. Stayman			

### Board: 268

Dealer: South  
Vul: E-W  
North HCP: 10  
South HCP: 21  
Contract: 3NT North

#### North:

♠ KJ84  
♥ QJ95  
♦ Q2  
♣ J75

#### South:

♠ AQ2  
♥ A7  
♦ AKT6  
♣ A983

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	3NT	All Pass	
1. Stayman			

### Board: 269

Dealer: North  
Vul: None  
North HCP: 21+1  
South HCP: 12+1  
Contract: 6NT South

#### North:

♠ AK4  
♥ KQJT9  
♦ KJ  
♣ A84

#### South:

♠ 932  
♥ A7  
♦ QT3  
♣ KQJT9

W	N	E	S
	2NT	Pass	4 ♣
Pass	4 ♠ <sup>1</sup>	Pass	6NT
All Pass			
1. A=2 out of 4			

### Board: 270

Dealer: South  
Vul: N-S  
North HCP: 7  
South HCP: 21+1  
Contract: 3NT North

#### North:

♠ J32  
♥ AT96  
♦ T953  
♣ Q7

#### South:

♠ KQ  
♥ QJ8  
♦ AKQ86  
♣ A96

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	3NT	All Pass	
1. Stayman			



<b>Board: 271</b>	♠ Q5	You bid first.
Dealer: North	♥ AJ94	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 21+1	♣ AK865	

---

<b>Board: 272</b>	♠ KQ86	Partner bids first.
Dealer: South	♥ T87	The opponents are silent.
Vul: Both	♦ KJ85	
HCP: 9	♣ 95	

---

<b>Board: 273</b>	♠ K4	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: N-S	♦ AKT4	
HCP: 20+1	♣ AKQJ3	

---

<b>Board: 274</b>	♠ J32	Partner bids first.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 12	♣ JT3	

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 13+1

Contract: 6NT South

North:

♠ Q5

♥ AJ94

♦ AK

♣ AK865

South:

♠ AK6

♥ KQ

♦ J9753

♣ 732

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 272

Dealer: South

Vul: Both

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ KQ86

♥ T87

♦ KJ85

♣ 95

South:

♠ A42

♥ Q2

♦ A42

♣ AKQJ7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 273

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11+1

Contract: 6NT South

North:

♠ K4

♥ 98

♦ AKT4

♣ AKQJ3

South:

♠ A32

♥ AK4

♦ 97652

♣ 98

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 274

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21+1

Contract: 6♥ South

North:

♠ J32

♥ AQJ3

♦ QJ6

♣ JT3

South:

♠ AK

♥ KT82

♦ AK532

♣ A7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 4NT

Pass 5♦<sup>2</sup> Pass 5♠

Pass 5NT<sup>3</sup> Pass 6♥

All Pass

1. Stayman

2. A=1/5 or 4/5

3. !H queen no !C king no !D king

<b>Board: 271</b>	♠ AK6	Partner bids first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ J9753	
HCP: 13+1	♣ 732	

---

<b>Board: 272</b>	♠ A42	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ A42	
HCP: 20+1	♣ AKQJ7	

---

<b>Board: 273</b>	♠ A32	Partner bids first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: N-S	♦ 97652	
HCP: 11+1	♣ 98	

---

<b>Board: 274</b>	♠ AK	You bid first.
Dealer: South	♥ KT82	The opponents are silent.
Vul: Both	♦ AK532	
HCP: 21+1	♣ A7	

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 13+1

Contract: 6NT South

North:

♠ Q5

♥ AJ94

♦ AK

♣ AK865

South:

♠ AK6

♥ KQ

♦ J9753

♣ 732

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 272

Dealer: South

Vul: Both

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ KQ86

♥ T87

♦ KJ85

♣ 95

South:

♠ A42

♥ Q2

♦ A42

♣ AKQJ7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 273

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11+1

Contract: 6NT South

North:

♠ K4

♥ 98

♦ AKT4

♣ AKQJ3

South:

♠ A32

♥ AK4

♦ 97652

♣ 98

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 274

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21+1

Contract: 6♥ South

North:

♠ J32

♥ AQJ3

♦ QJ6

♣ JT3

South:

♠ AK

♥ KT82

♦ AK532

♣ A7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 4NT

Pass 5♦<sup>2</sup> Pass 5♠

Pass 5NT<sup>3</sup> Pass 6♥

All Pass

1. Stayman

2. A=1/5 or 4/5

3. !H queen no !C king no !D king

## North hands

## 2N\_and\_Balanced

<b>Board: 275</b>	♠ AKJ	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ A975	
HCP: 20	♣ AKT7	

---

<b>Board: 276</b>	♠ K97	Partner bids first.
Dealer: South	♥ J983	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 7	♣ J963	

---

<b>Board: 277</b>	♠ AK5	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: None	♦ K764	
HCP: 21	♣ A42	

---

<b>Board: 278</b>	♠ T64	Partner bids first.
Dealer: South	♥ Q943	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 13	♣ AK85	

---

<b>Board: 279</b>	♠ AK	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: Both	♦ AQ76	
HCP: 21+1	♣ AKJ52	

## Both hands (Answers Page)

### Board: 275

Dealer: North

Vul: None

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AKJ

♥ J5

♦ A975

♣ AKT7

South:

♠ T754

♥ A97

♦ Q8

♣ QJ53

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 276

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21+1

Contract: 3NT North

North:

♠ K97

♥ J983

♦ Q6

♣ J963

South:

♠ AJ843

♥ A54

♦ AJ

♣ AK7

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 277

Dealer: North

Vul: None

North HCP: 21

South HCP: 12+1

Contract: 6NT South

North:

♠ AK5

♥ AK5

♦ K764

♣ A42

South:

♠ T3

♥ QJ4

♦ AQJ95

♣ QT3

W	N	E	S
	2NT	Pass	4♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 278

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ T64

♥ Q943

♦ KJ

♣ AK85

South:

♠ AKQ7

♥ K6

♦ AQ

♣ Q9743

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 279

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 12

Contract: 6NT South

North:

♠ AK

♥ 95

♦ AQ76

♣ AKJ52

South:

♠ Q73

♥ AK82

♦ JT4

♣ Q94

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 275</b>	♠ T754	Partner bids first.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ Q8	
HCP: 9	♣ QJ53	

---

<b>Board: 276</b>	♠ AJ843	You bid first.
Dealer: South	♥ A54	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 21+1	♣ AK7	

---

<b>Board: 277</b>	♠ T3	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ AQJ95	
HCP: 12+1	♣ QT3	

---

<b>Board: 278</b>	♠ AKQ7	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 20+1	♣ Q9743	

---

<b>Board: 279</b>	♠ Q73	Partner bids first.
Dealer: North	♥ AK82	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 12	♣ Q94	

## Both hands (Answers Page)

### Board: 275

Dealer: North

Vul: None

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AKJ

♥ J5

♦ A975

♣ AKT7

South:

♠ T754

♥ A97

♦ Q8

♣ QJ53

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 276

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21+1

Contract: 3NT North

North:

♠ K97

♥ J983

♦ Q6

♣ J963

South:

♠ AJ843

♥ A54

♦ AJ

♣ AK7

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 277

Dealer: North

Vul: None

North HCP: 21

South HCP: 12+1

Contract: 6NT South

North:

♠ AK5

♥ AK5

♦ K764

♣ A42

South:

♠ T3

♥ QJ4

♦ AQJ95

♣ QT3

W	N	E	S
	2NT	Pass	4♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 278

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ T64

♥ Q943

♦ KJ

♣ AK85

South:

♠ AKQ7

♥ K6

♦ AQ

♣ Q9743

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 279

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 12

Contract: 6NT South

North:

♠ AK

♥ 95

♦ AQ76

♣ AKJ52

South:

♠ Q73

♥ AK82

♦ JT4

♣ Q94

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 280</b>	♠ T87	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: None	♦ AQ85	
HCP: 13	♣ K43	

---

<b>Board: 281</b>	♠ AKJ4	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: N-S	♦ A973	
HCP: 21	♣ QJ	

---

<b>Board: 282</b>	♠ A754	Partner bids first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: None	♦ QJT	
HCP: 14	♣ Q93	

---

<b>Board: 283</b>	♠ A9	You bid first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 20+1	♣ AKQ62	

---

<b>Board: 284</b>	♠ Q97	Partner bids first.
Dealer: South	♥ JT4	The opponents are silent.
Vul: Both	♦ 8764	
HCP: 6	♣ KT9	

## Both hands (Answers Page)

### Board: 280

Dealer: South

Vul: None

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ T87

♥ A97

♦ AQ85

♣ K43

South:

♠ AKQ5

♥ KQJ4

♦ KJ7

♣ J6

W N E S

2NT

Pass 4♣ Pass 4♥<sup>1</sup>

Pass 6NT All Pass

1. A=1/4

### Board: 281

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AKJ4

♥ AQ9

♦ A973

♣ QJ

South:

♠ T82

♥ KT2

♦ QT64

♣ 876

W N E S

2NT Pass 3NT

All Pass

### Board: 282

Dealer: South

Vul: None

North HCP: 14

South HCP: 21

Contract: 6NT North

North:

♠ A754

♥ AJ4

♦ QJT

♣ Q93

South:

♠ KQ

♥ Q753

♦ AK7

♣ AK75

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT All Pass

1. Stayman

### Board: 283

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ A9

♥ Q65

♦ KQ6

♣ AKQ62

South:

♠ 83

♥ AK3

♦ AJ72

♣ JT85

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 284

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3NT North

North:

♠ Q97

♥ JT4

♦ 8764

♣ KT9

South:

♠ KJ2

♥ A63

♦ AKJT

♣ A86

W N E S

2NT

Pass 3NT All Pass

**South hands****2N\_and\_Balanced**

<b>Board: 280</b>	♠ AKQ5	You bid first.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 20	♣ J6	

---

<b>Board: 281</b>	♠ T82	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: N-S	♦ QT64	
HCP: 5	♣ 876	

---

<b>Board: 282</b>	♠ KQ	You bid first.
Dealer: South	♥ Q753	The opponents are silent.
Vul: None	♦ AK7	
HCP: 21	♣ AK75	

---

<b>Board: 283</b>	♠ 83	Partner bids first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: N-S	♦ AJ72	
HCP: 13	♣ JT85	

---

<b>Board: 284</b>	♠ KJ2	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: Both	♦ AKJT	
HCP: 20	♣ A86	

## Both hands (Answers Page)

### Board: 280

Dealer: South

Vul: None

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ T87

♥ A97

♦ AQ85

♣ K43

South:

♠ AKQ5

♥ KQJ4

♦ KJ7

♣ J6

W N E S

2NT

Pass 4♣<sup>1</sup> Pass 4♥<sup>1</sup>

Pass 6NT All Pass

1. A=1/4

### Board: 281

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AKJ4

♥ AQ9

♦ A973

♣ QJ

South:

♠ T82

♥ KT2

♦ QT64

♣ 876

W N E S

2NT Pass 3NT

All Pass

### Board: 282

Dealer: South

Vul: None

North HCP: 14

South HCP: 21

Contract: 6NT North

North:

♠ A754

♥ AJ4

♦ QJT

♣ Q93

South:

♠ KQ

♥ Q753

♦ AK7

♣ AK75

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT All Pass

1. Stayman

### Board: 283

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ A9

♥ Q65

♦ KQ6

♣ AKQ62

South:

♠ 83

♥ AK3

♦ AJ72

♣ JT85

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 284

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3NT North

North:

♠ Q97

♥ JT4

♦ 8764

♣ KT9

South:

♠ KJ2

♥ A63

♦ AKJT

♣ A86

W N E S

2NT

Pass 3NT All Pass

# North hands

# 2N\_and\_Balanced

<b>Board: 285</b>	♠ AJ	You bid first.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 20	♣ K872	
<b>Board: 286</b>	♠ Q75	Partner bids first.
Dealer: South	♥ 432	The opponents are silent.
Vul: E-W	♦ J642	
HCP: 8	♣ AJ6	
<b>Board: 287</b>	♠ AJ4	You bid first.
Dealer: North	♥ AK96	The opponents are silent.
Vul: None	♦ A8	
HCP: 21	♣ KQ75	
<b>Board: 288</b>	♠ KJT	Partner bids first.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ KQT2	
HCP: 14	♣ J942	
<b>Board: 289</b>	♠ AKQ7632	LHO opens the bidding 2NT.
Dealer: East	♥ 93	Partner bids next.
Vul: Both	♦ 8763	West (RHO) bids 3♣ if possible.
HCP: 9+3	♣ -	East (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 285

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 20

Contract: 7NT South

North:

♠ AJ

♥ AJ84

♦ AQJ

♣ K872

South:

♠ KQ

♥ KQ9

♦ K653

♣ AQJT

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 7NT

All Pass

1. A=3 out of 4

### Board: 286

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ Q75

♥ 432

♦ J642

♣ AJ6

South:

♠ AK42

♥ KJT5

♦ KQ

♣ KQ8

W N E S

2NT

Pass 3NT All Pass

### Board: 287

Dealer: North

Vul: None

North HCP: 21

South HCP: 12+1

Contract: 6NT South

North:

♠ AJ4

♥ AK96

♦ A8

♣ KQ75

South:

♠ 93

♥ QT4

♦ KQJ75

♣ AT8

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 288

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ KJT

♥ A5

♦ KQT2

♣ J942

South:

♠ A752

♥ K9

♦ A9

♣ AKQT3

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 289

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 5+1

Contract: 4♠X North

North:

♠ AKQ7632

♥ 93

♦ 8763

♣ -

South:

♠ J5

♥ 652

♦ J94

♣ QJ732

W N E S

2NT Pass

3♣<sup>1</sup> 4♠ X All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 285</b>	♠ KQ	Partner bids first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: N-S	♦ K653	
HCP: 20	♣ AQJT	
<b>Board: 286</b>	♠ AK42	You bid first.
Dealer: South	♥ KJT5	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 21	♣ KQ8	
<b>Board: 287</b>	♠ 93	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: None	♦ KQJ75	
HCP: 12+1	♣ AT8	
<b>Board: 288</b>	♠ A752	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 20+1	♣ AKQT3	
<b>Board: 289</b>	♠ J5	RHO opens the bidding 2NT.
Dealer: East	♥ 652	You bid next.
Vul: Both	♦ J94	West (LHO) bids 3♣ if possible.
HCP: 5+1	♣ QJ732	East (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

### Board: 285

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 20

Contract: 7NT South

North:

♠ AJ

♥ AJ84

♦ AQJ

♣ K872

South:

♠ KQ

♥ KQ9

♦ K653

♣ AQJT

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 7NT

All Pass

1. A=3 out of 4

### Board: 286

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 21

Contract: 3NT North

North:

♠ Q75

♥ 432

♦ J642

♣ AJ6

South:

♠ AK42

♥ KJT5

♦ KQ

♣ KQ8

W N E S

2NT

Pass 3NT All Pass

### Board: 287

Dealer: North

Vul: None

North HCP: 21

South HCP: 12+1

Contract: 6NT South

North:

♠ AJ4

♥ AK96

♦ A8

♣ KQ75

South:

♠ 93

♥ QT4

♦ KQJ75

♣ AT8

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 288

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ KJT

♥ A5

♦ KQT2

♣ J942

South:

♠ A752

♥ K9

♦ A9

♣ AKQT3

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 289

Dealer: East

Vul: Both

North HCP: 9+3

South HCP: 5+1

Contract: 4♠X North

North:

♠ AKQ7632

♥ 93

♦ 8763

♣ -

South:

♠ J5

♥ 652

♦ J94

♣ QJ732

W N E S

2NT Pass

3♣<sup>1</sup> 4♠ X All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 290</b>	♠ Q43	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ AK	
HCP: 15+1	♣ KJT96	

---

<b>Board: 291</b>	♠ AQ82	You bid first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 20	♣ KJ7	

---

<b>Board: 292</b>	♠ 9653	Partner bids first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: Both	♦ T96	
HCP: 7	♣ J93	

---

<b>Board: 293</b>	♠ T7	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ AKJ5	
HCP: 20	♣ AKJ9	

---

<b>Board: 294</b>	♠ 832	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: E-W	♦ AQT52	
HCP: 9+1	♣ T97	

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 21

Contract: 6NT North

North:

♠ Q43

♥ Q85

♦ AK

♣ KJT96

South:

♠ AK72

♥ AJ9

♦ QJ8

♣ AQ4

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 291

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AQ82

♥ KJ6

♦ KQJ

♣ KJ7

South:

♠ KT7

♥ 42

♦ AT987

♣ AT3

W N E S

2NT Pass 4♣

Pass 4♥<sup>1</sup> Pass 6NT

All Pass

1. A=1/4

### Board: 292

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 3NT North

North:

♠ 9653

♥ AQ9

♦ T96

♣ J93

South:

♠ AK7

♥ K632

♦ AQ2

♣ KQ8

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 293

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ T7

♥ KJ4

♦ AKJ5

♣ AKJ9

South:

♠ A865

♥ T52

♦ T632

♣ Q4

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 294

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ 832

♥ K3

♦ AQT52

♣ T97

South:

♠ K96

♥ AQJ7

♦ K9

♣ AK86

W N E S

2NT

Pass 3NT All Pass

<b>Board: 290</b>	♠ AK72	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 21	♣ AQ4	

---

<b>Board: 291</b>	♠ KT7	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AT987	
HCP: 11+1	♣ AT3	

---

<b>Board: 292</b>	♠ AK7	You bid first.
Dealer: South	♥ K632	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 21	♣ KQ8	

---

<b>Board: 293</b>	♠ A865	Partner bids first.
Dealer: North	♥ T52	The opponents are silent.
Vul: N-S	♦ T632	
HCP: 6	♣ Q4	

---

<b>Board: 294</b>	♠ K96	You bid first.
Dealer: South	♥ AQJ7	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 20	♣ AK86	

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 21

Contract: 6NT North

North:

♠ Q43

♥ Q85

♦ AK

♣ KJT96

South:

♠ AK72

♥ AJ9

♦ QJ8

♣ AQ4

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 291

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AQ82

♥ KJ6

♦ KQJ

♣ KJ7

South:

♠ KT7

♥ 42

♦ AT987

♣ AT3

W N E S

2NT Pass 4♣

Pass 4♥<sup>1</sup> Pass 6NT

All Pass

1. A=1/4

### Board: 292

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 3NT North

North:

♠ 9653

♥ AQ9

♦ T96

♣ J93

South:

♠ AK7

♥ K632

♦ AQ2

♣ KQ8

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 293

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ T7

♥ KJ4

♦ AKJ5

♣ AKJ9

South:

♠ A865

♥ T52

♦ T632

♣ Q4

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 294

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ 832

♥ K3

♦ AQT52

♣ T97

South:

♠ K96

♥ AQJ7

♦ K9

♣ AK86

W N E S

2NT

Pass 3NT All Pass

## North hands

## 2N\_and\_Balanced

<b>Board: 295</b>	♠ A65	You bid first.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: None	♦ AKJ6	
HCP: 21	♣ A8	

---

<b>Board: 296</b>	♠ K92	Partner bids first.
Dealer: South	♥ AT52	The opponents are silent.
Vul: N-S	♦ 763	
HCP: 12	♣ KQ7	

---

<b>Board: 297</b>	♠ AQJ7	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ KJ97	
HCP: 21	♣ QJ6	

---

<b>Board: 298</b>	♠ J765	Partner bids first.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ A854	
HCP: 9	♣ J3	

---

<b>Board: 299</b>	♠ KQ	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ Q654	
HCP: 20	♣ AQ85	

## Both hands (Answers Page)

### Board: 295

Dealer: North

Vul: None

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ A65

♥ KQ75

♦ AKJ6

♣ A8

South:

♠ 984

♥ T98

♦ Q74

♣ KQT3

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 296

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ K92

♥ AT52

♦ 763

♣ KQ7

South:

♠ Q8

♥ KQ

♦ AKQJ2

♣ AT94

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	
1. Stayman			

### Board: 297

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 12

Contract: 6NT South

North:

♠ AQJ7

♥ AK

♦ KJ97

♣ QJ6

South:

♠ 643

♥ JT6

♦ A532

♣ AK3

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6NT
All Pass			
1. A=2 out of 4			

### Board: 298

Dealer: South

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ J765

♥ K95

♦ A854

♣ J3

South:

♠ KQ2

♥ QJ8

♦ KQJ2

♣ AQ6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	
1. Stayman			

### Board: 299

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11

Contract: 6NT North

North:

♠ KQ

♥ AK2

♦ Q654

♣ AQ85

South:

♠ 632

♥ QJ83

♦ AK32

♣ JT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT
Pass	6NT	All Pass	
1. Stayman			

## South hands

## 2N\_and\_Balanced

<b>Board: 295</b>	♠ 984	Partner bids first.
Dealer: North	♥ T98	The opponents are silent.
Vul: None	♦ Q74	
HCP: 7	♣ KQT3	

---

<b>Board: 296</b>	♠ Q8	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ AKQJ2	
HCP: 21+1	♣ AT94	

---

<b>Board: 297</b>	♠ 643	Partner bids first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: E-W	♦ A532	
HCP: 12	♣ AK3	

---

<b>Board: 298</b>	♠ KQ2	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ KQJ2	
HCP: 20	♣ AQ6	

---

<b>Board: 299</b>	♠ 632	Partner bids first.
Dealer: North	♥ QJ83	The opponents are silent.
Vul: N-S	♦ AK32	
HCP: 11	♣ JT	

## Both hands (Answers Page)

### Board: 295

Dealer: North

Vul: None

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ A65

♥ KQ75

♦ AKJ6

♣ A8

South:

♠ 984

♥ T98

♦ Q74

♣ KQT3

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 296

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ K92

♥ AT52

♦ 763

♣ KQ7

South:

♠ Q8

♥ KQ

♦ AKQJ2

♣ AT94

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	
1. Stayman			

### Board: 297

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 12

Contract: 6NT South

North:

♠ AQJ7

♥ AK

♦ KJ97

♣ QJ6

South:

♠ 643

♥ JT6

♦ A532

♣ AK3

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6NT
All Pass			
1. A=2 out of 4			

### Board: 298

Dealer: South

Vul: Both

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ J765

♥ K95

♦ A854

♣ J3

South:

♠ KQ2

♥ QJ8

♦ KQJ2

♣ AQ6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	
1. Stayman			

### Board: 299

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11

Contract: 6NT North

North:

♠ KQ

♥ AK2

♦ Q654

♣ AQ85

South:

♠ 632

♥ QJ83

♦ AK32

♣ JT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT
Pass	6NT	All Pass	
1. Stayman			



## North hands

## 2N\_and\_Balanced

<b>Board: 300</b>	♠ AQ7	Partner bids first.
Dealer: South	♥ 8654	The opponents are silent.
Vul: E-W	♦ Q874	
HCP: 9	♣ JT	

---

<b>Board: 301</b>	♠ QJ4	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ AK862	
HCP: 21+1	♣ AK8	

---

<b>Board: 302</b>	♠ QJ54	Partner bids first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ K742	
HCP: 10	♣ J5	

---

<b>Board: 303</b>	♠ T2	You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 21	♣ AQ75	

---

<b>Board: 304</b>	♠ AJ	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: Both	♦ AJT3	
HCP: 13	♣ T973	

## Both hands (Answers Page)

### Board: 300

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ AQ7

♥ 8654

♦ Q874

♣ JT

South:

♠ T32

♥ AK3

♦ A9

♣ AKQ96

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 301

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 7

Contract: 3NT South

North:

♠ QJ4

♥ AT

♦ AK862

♣ AK8

South:

♠ A853

♥ J762

♦ QT

♣ 975

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 302

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 6 ♠ North

North:

♠ QJ54

♥ QJT

♦ K742

♣ J5

South:

♠ KT86

♥ AK95

♦ AQ5

♣ A8

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

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

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 303

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ T2

♥ AK76

♦ AKJ

♣ AQ75

South:

♠ Q43

♥ Q4

♦ 9876

♣ KJT3

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 304

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ AJ

♥ K64

♦ AJT3

♣ T973

South:

♠ KT975

♥ AQ5

♦ Q6

♣ AKQ

W	N	E	S
			2NT

Pass	4 ♣	Pass	4 ♠ <sup>1</sup>
------	-----	------	------------------

Pass	6NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

<b>Board: 300</b>	♠ T32	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 20+1	♣ AKQ96	

---

<b>Board: 301</b>	♠ A853	Partner bids first.
Dealer: North	♥ J762	The opponents are silent.
Vul: Both	♦ QT	
HCP: 7	♣ 975	

---

<b>Board: 302</b>	♠ KT86	You bid first.
Dealer: South	♥ AK95	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 20	♣ A8	

---

<b>Board: 303</b>	♠ Q43	Partner bids first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ 9876	
HCP: 8	♣ KJT3	

---

<b>Board: 304</b>	♠ KT975	You bid first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 20+1	♣ AKQ	

## Both hands (Answers Page)

### Board: 300

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ AQ7

♥ 8654

♦ Q874

♣ JT

South:

♠ T32

♥ AK3

♦ A9

♣ AKQ96

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 301

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 7

Contract: 3NT South

North:

♠ QJ4

♥ AT

♦ AK862

♣ AK8

South:

♠ A853

♥ J762

♦ QT

♣ 975

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 302

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 6 ♠ North

North:

♠ QJ54

♥ QJT

♦ K742

♣ J5

South:

♠ KT86

♥ AK95

♦ AQ5

♣ A8

W	N	E	S
			2NT

Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
------	------------------	------	-----

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

Pass	6 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 303

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ T2

♥ AK76

♦ AKJ

♣ AQ75

South:

♠ Q43

♥ Q4

♦ 9876

♣ KJT3

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 304

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ AJ

♥ K64

♦ AJT3

♣ T973

South:

♠ KT975

♥ AQ5

♦ Q6

♣ AKQ

W	N	E	S
			2NT

Pass	4 ♣	Pass	4 ♠ <sup>1</sup>
------	-----	------	------------------

Pass	6NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

## North hands

## 2N\_and\_Balanced

<b>Board: 305</b>	♠ AQJ	You bid first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: None	♦ AK743	
HCP: 20+1	♣ A3	

---

<b>Board: 306</b>	♠ J76	Partner bids first.
Dealer: South	♥ J85	The opponents are silent.
Vul: N-S	♦ 987	
HCP: 5	♣ KT98	

---

<b>Board: 307</b>	♠ AQ92	You bid first.
Dealer: North	♥ A72	The opponents are silent.
Vul: Both	♦ AK82	
HCP: 21	♣ A6	

---

<b>Board: 308</b>	♠ A7	Partner bids first.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: None	♦ KT9	
HCP: 14	♣ J983	

---

<b>Board: 309</b>	♠ AK2	You bid first.
Dealer: North	♥ AT53	The opponents are silent.
Vul: N-S	♦ AQT4	
HCP: 21	♣ A4	

## Both hands (Answers Page)

### Board: 305

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 12+1

Contract: 6NT South

North:

♠ AQJ

♥ Q43

♦ AK743

♣ A3

South:

♠ K63

♥ A8

♦ QT982

♣ QJ2

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 306

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 21

Contract: 3NT North

North:

♠ J76

♥ J85

♦ 987

♣ KT98

South:

♠ QT94

♥ A6

♦ AKQ5

♣ AQ7

W N E S

2NT

Pass 3NT All Pass

### Board: 307

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ AQ92

♥ A72

♦ AK82

♣ A6

South:

♠ J83

♥ KQJ

♦ Q743

♣ T85

W N E S

2NT Pass 3NT

All Pass

### Board: 308

Dealer: South

Vul: None

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ A7

♥ AQ76

♦ KT9

♣ J983

South:

♠ KQJT

♥ K8

♦ A75

♣ AK65

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

### Board: 309

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AK2

♥ AT53

♦ AQT4

♣ A4

South:

♠ 976

♥ Q82

♦ J96

♣ KJ93

W N E S

2NT Pass 3NT

All Pass

## South hands

## 2N\_and\_Balanced

<b>Board: 305</b>	♠ K63	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ QT982	
HCP: 12+1	♣ QJ2	

---

<b>Board: 306</b>	♠ QT94	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 21	♣ AQ7	

---

<b>Board: 307</b>	♠ J83	Partner bids first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: Both	♦ Q743	
HCP: 9	♣ T85	

---

<b>Board: 308</b>	♠ KQJT	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ A75	
HCP: 20	♣ AK65	

---

<b>Board: 309</b>	♠ 976	Partner bids first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: N-S	♦ J96	
HCP: 7	♣ KJ93	

## Both hands (Answers Page)

### Board: 305

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 12+1

Contract: 6NT South

North:

♠ AQJ

♥ Q43

♦ AK743

♣ A3

South:

♠ K63

♥ A8

♦ QT982

♣ QJ2

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 306

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 21

Contract: 3NT North

North:

♠ J76

♥ J85

♦ 987

♣ KT98

South:

♠ QT94

♥ A6

♦ AKQ5

♣ AQ7

W N E S

2NT

Pass 3NT All Pass

### Board: 307

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ AQ92

♥ A72

♦ AK82

♣ A6

South:

♠ J83

♥ KQJ

♦ Q743

♣ T85

W N E S

2NT Pass 3NT

All Pass

### Board: 308

Dealer: South

Vul: None

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ A7

♥ AQ76

♦ KT9

♣ J983

South:

♠ KQJT

♥ K8

♦ A75

♣ AK65

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

### Board: 309

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AK2

♥ AT53

♦ AQT4

♣ A4

South:

♠ 976

♥ Q82

♦ J96

♣ KJ93

W N E S

2NT Pass 3NT

All Pass



## North hands

## 2N\_and\_Balanced

<b>Board: 310</b>	♠ 852	Partner bids first.
Dealer: South	♥ T54	The opponents are silent.
Vul: E-W	♦ KQ5	
HCP: 11	♣ AQT4	

---

<b>Board: 311</b>	♠ KT6	You bid first.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 21	♣ QJ4	

---

<b>Board: 312</b>	♠ KQ8	Partner bids first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: E-W	♦ 742	
HCP: 16	♣ AJ3	

---

<b>Board: 313</b>	♠ K862	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ AKQ87	
HCP: 20+1	♣ KJ	

---

<b>Board: 314</b>	♠ AQ94	Partner bids first.
Dealer: South	♥ Q932	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 14	♣ Q7	

## Both hands (Answers Page)

### Board: 310

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 20

Contract: 6NT North

North:

♠ 852

♥ T54

♦ KQ5

♣ AQT4

South:

♠ AK96

♥ AQJ3

♦ AJT

♣ J8

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 311

Dealer: North

Vul: None

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ KT6

♥ AKT9

♦ AKJ

♣ QJ4

South:

♠ QJ74

♥ 74

♦ QT6

♣ A963

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. Stayman

### Board: 312

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 20

Contract: 6NT North

North:

♠ KQ8

♥ AQ86

♦ 742

♣ AJ3

South:

♠ AJ2

♥ K4

♦ AKT5

♣ KQ54

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

### Board: 313

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ K862

♥ A7

♦ AKQ87

♣ KJ

South:

♠ QT

♥ KJT2

♦ T54

♣ AQ94

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 6NT

All Pass

1. Stayman

### Board: 314

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ AQ94

♥ Q932

♦ A97

♣ Q7

South:

♠ K76

♥ KT4

♦ KQJ

♣ AKJ6

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

<b>Board: 310</b>	♠ AK96	You bid first.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 20	♣ J8	

---

<b>Board: 311</b>	♠ QJ74	Partner bids first.
Dealer: North	♥ 74	The opponents are silent.
Vul: None	♦ QT6	
HCP: 9	♣ A963	

---

<b>Board: 312</b>	♠ AJ2	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ AKT5	
HCP: 20	♣ KQ54	

---

<b>Board: 313</b>	♠ QT	Partner bids first.
Dealer: North	♥ KJT2	The opponents are silent.
Vul: Both	♦ T54	
HCP: 12	♣ AQ94	

---

<b>Board: 314</b>	♠ K76	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 20	♣ AKJ6	

## Both hands (Answers Page)

### Board: 310

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 20

Contract: 6NT North

North:

♠ 852

♥ T54

♦ KQ5

♣ AQT4

South:

♠ AK96

♥ AQJ3

♦ AJT

♣ J8

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 311

Dealer: North

Vul: None

North HCP: 21

South HCP: 9

Contract: 3NT South

North:

♠ KT6

♥ AKT9

♦ AKJ

♣ QJ4

South:

♠ QJ74

♥ 74

♦ QT6

♣ A963

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. Stayman

### Board: 312

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 20

Contract: 6NT North

North:

♠ KQ8

♥ AQ86

♦ 742

♣ AJ3

South:

♠ AJ2

♥ K4

♦ AKT5

♣ KQ54

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

### Board: 313

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ K862

♥ A7

♦ AKQ87

♣ KJ

South:

♠ QT

♥ KJT2

♦ T54

♣ AQ94

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 6NT

All Pass

1. Stayman

### Board: 314

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ AQ94

♥ Q932

♦ A97

♣ Q7

South:

♠ K76

♥ KT4

♦ KQJ

♣ AKJ6

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

## North hands

## 2N\_and\_Balanced

<b>Board: 315</b>	♠ AK3	You bid first.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: E-W	♦ AQ8	
HCP: 21	♣ K93	

---

<b>Board: 316</b>	♠ AJ8	Partner bids first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: Both	♦ 873	
HCP: 13	♣ KQ95	

---

<b>Board: 317</b>	♠ K4	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AK74	
HCP: 21+1	♣ AJ984	

---

<b>Board: 318</b>	♠ 652	Partner bids first.
Dealer: South	♥ Q865	The opponents are silent.
Vul: Both	♦ 853	
HCP: 6	♣ A95	

---

<b>Board: 319</b>	♠ AT65	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ AK3	
HCP: 21	♣ AK5	

## Both hands (Answers Page)

### Board: 315

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 12

Contract: 4NT South

North:

♠ AK3

♥ KQ86

♦ AQ8

♣ K93

South:

♠ T4

♥ J54

♦ KJ52

♣ AQJ4

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 4NT

All Pass

1. A=2 out of 4

### Board: 316

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ AJ8

♥ KT4

♦ 873

♣ KQ95

South:

♠ KQ43

♥ QJ8

♦ AKJ9

♣ A3

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4

### Board: 317

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 14+1

Contract: 6NT South

North:

♠ K4

♥ AQ

♦ AK74

♣ AJ984

South:

♠ AT2

♥ KT4

♦ Q5

♣ KQT73

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 318

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3NT North

North:

♠ 652

♥ Q865

♦ 853

♣ A95

South:

♠ AKQ

♥ KT2

♦ KT2

♣ KQT8

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 319

Dealer: North

Vul: None

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AT65

♥ K76

♦ AK3

♣ AK5

South:

♠ J87

♥ Q9

♦ JT982

♣ QJ9

W N E S

2NT Pass 3NT

All Pass

## South hands

## 2N\_and\_Balanced

<b>Board: 315</b>	♠ T4	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: E-W	♦ KJ52	
HCP: 12	♣ AQJ4	

---

<b>Board: 316</b>	♠ KQ43	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ AKJ9	
HCP: 20	♣ A3	

---

<b>Board: 317</b>	♠ AT2	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: None	♦ Q5	
HCP: 14+1	♣ KQT73	

---

<b>Board: 318</b>	♠ AKQ	You bid first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 20	♣ KQT8	

---

<b>Board: 319</b>	♠ J87	Partner bids first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ JT982	
HCP: 7+1	♣ QJ9	

## Both hands (Answers Page)

### Board: 315

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 12

Contract: 4NT South

North:

♠ AK3

♥ KQ86

♦ AQ8

♣ K93

South:

♠ T4

♥ J54

♦ KJ52

♣ AQJ4

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 4NT

All Pass

1. A=2 out of 4

### Board: 316

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ AJ8

♥ KT4

♦ 873

♣ KQ95

South:

♠ KQ43

♥ QJ8

♦ AKJ9

♣ A3

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4

### Board: 317

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 14+1

Contract: 6NT South

North:

♠ K4

♥ AQ

♦ AK74

♣ AJ984

South:

♠ AT2

♥ KT4

♦ Q5

♣ KQT73

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 318

Dealer: South

Vul: Both

North HCP: 6

South HCP: 20

Contract: 3NT North

North:

♠ 652

♥ Q865

♦ 853

♣ A95

South:

♠ AKQ

♥ KT2

♦ KT2

♣ KQT8

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 319

Dealer: North

Vul: None

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AT65

♥ K76

♦ AK3

♣ AK5

South:

♠ J87

♥ Q9

♦ JT982

♣ QJ9

W N E S

2NT Pass 3NT

All Pass



## North hands

## 2N\_and\_Balanced

<b>Board: 320</b>	♠ J32	Partner bids first.
Dealer: South	♥ 652	The opponents are silent.
Vul: N-S	♦ Q854	
HCP: 7	♣ AT6	

---

<b>Board: 321</b>	♠ AKQ9	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ AKJ65	
HCP: 20+1	♣ 32	

---

<b>Board: 322</b>	♠ T7	Partner bids first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ J954	
HCP: 8	♣ K643	

---

<b>Board: 323</b>	♠ Q3	You bid first.
Dealer: North	♥ AQJ94	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 20+1	♣ A65	

---

<b>Board: 324</b>	♠ 96	Partner bids first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: E-W	♦ 542	
HCP: 6+1	♣ AT765	

## Both hands (Answers Page)

### Board: 320

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20+1

Contract: 3NT North

North:

♠ J32

♥ 652

♦ Q854

♣ AT6

South:

♠ AQ854

♥ J83

♦ AK

♣ KQJ

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 321

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ AKQ9

♥ K9

♦ AKJ65

♣ 32

South:

♠ J62

♥ AT

♦ 8743

♣ AKQ6

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6NT
All Pass			

1. A=2 out of 4

### Board: 322

Dealer: South

Vul: None

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ T7

♥ AT3

♦ J954

♣ K643

South:

♠ AK964

♥ J5

♦ AQT

♣ AQ5

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 323

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ Q3

♥ AQJ94

♦ AKT

♣ A65

South:

♠ AT76

♥ K3

♦ QJ2

♣ KJT9

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	6NT
All Pass			

1. Stayman

### Board: 324

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 20

Contract: 3NT North

North:

♠ 96

♥ QT6

♦ 542

♣ AT765

South:

♠ AQ53

♥ AJ32

♦ AK8

♣ Q8

W	N	E	S
			2NT
Pass	3NT	All Pass	

## South hands

## 2N\_and\_Balanced

<b>Board: 320</b>	♠ AQ854	You bid first.
Dealer: South	♥ J83	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 20+1	♣ KQJ	

---

<b>Board: 321</b>	♠ J62	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ 8743	
HCP: 14	♣ AKQ6	

---

<b>Board: 322</b>	♠ AK964	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ AQT	
HCP: 20+1	♣ AQ5	

---

<b>Board: 323</b>	♠ AT76	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 14	♣ KJT9	

---

<b>Board: 324</b>	♠ AQ53	You bid first.
Dealer: South	♥ AJ32	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 20	♣ Q8	

## Both hands (Answers Page)

### Board: 320

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20+1

Contract: 3NT North

North:

♠ J32

♥ 652

♦ Q854

♣ AT6

South:

♠ AQ854

♥ J83

♦ AK

♣ KQJ

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 321

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ AKQ9

♥ K9

♦ AKJ65

♣ 32

South:

♠ J62

♥ AT

♦ 8743

♣ AKQ6

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6NT
All Pass			

1. A=2 out of 4

### Board: 322

Dealer: South

Vul: None

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ T7

♥ AT3

♦ J954

♣ K643

South:

♠ AK964

♥ J5

♦ AQT

♣ AQ5

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 323

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ Q3

♥ AQJ94

♦ AKT

♣ A65

South:

♠ AT76

♥ K3

♦ QJ2

♣ KJT9

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	6NT
All Pass			

1. Stayman

### Board: 324

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 20

Contract: 3NT North

North:

♠ 96

♥ QT6

♦ 542

♣ AT765

South:

♠ AQ53

♥ AJ32

♦ AK8

♣ Q8

W	N	E	S
			2NT
Pass	3NT	All Pass	

## North hands

## 2N\_and\_Balanced

<b>Board: 325</b>	♠ KQ2	You bid first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: None	♦ AT932	
HCP: 21+1	♣ AK	

---

<b>Board: 326</b>	♠ 85	Partner bids first.
Dealer: South	♥ AQ32	The opponents are silent.
Vul: N-S	♦ AJ86	
HCP: 12	♣ J63	

---

<b>Board: 327</b>	♠ AK9	You bid first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: Both	♦ AQJ9	
HCP: 21	♣ J65	

---

<b>Board: 328</b>	♠ J76	Partner bids first.
Dealer: South	♥ K73	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 14+1	♣ K7632	

---

<b>Board: 329</b>	♠ AK6	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 21+1	♣ KQJ98	

## Both hands (Answers Page)

### Board: 325

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 6

Contract: 3NT South

North:

♠ KQ2

♥ KQ5

♦ AT932

♣ AK

South:

♠ 986

♥ AT84

♦ Q8

♣ T874

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 326

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ 85

♥ AQ32

♦ AJ86

♣ J63

South:

♠ AKQ

♥ 64

♦ KQ3

♣ AKT87

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 327

Dealer: North

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6NT South

North:

♠ AK9

♥ AQ4

♦ AQJ9

♣ J65

South:

♠ 742

♥ K87

♦ KT74

♣ AK7

W	N	E	S
	2NT	Pass	4♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 328

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 20

Contract: 6NT North

North:

♠ J76

♥ K73

♦ AK

♣ K7632

South:

♠ AKQ

♥ AJT4

♦ Q62

♣ AT8

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

### Board: 329

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 13

Contract: 6NT South

North:

♠ AK6

♥ QT

♦ KQJ

♣ KQJ98

South:

♠ J7

♥ A632

♦ A43

♣ AT75

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 325</b>	♠ 986	Partner bids first.
Dealer: North	♥ AT84	The opponents are silent.
Vul: None	♦ Q8	
HCP: 6	♣ T874	

---

<b>Board: 326</b>	♠ AKQ	You bid first.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ KQ3	
HCP: 21+1	♣ AKT87	

---

<b>Board: 327</b>	♠ 742	Partner bids first.
Dealer: North	♥ K87	The opponents are silent.
Vul: Both	♦ KT74	
HCP: 13	♣ AK7	

---

<b>Board: 328</b>	♠ AKQ	You bid first.
Dealer: South	♥ AJT4	The opponents are silent.
Vul: N-S	♦ Q62	
HCP: 20	♣ AT8	

---

<b>Board: 329</b>	♠ J7	Partner bids first.
Dealer: North	♥ A632	The opponents are silent.
Vul: E-W	♦ A43	
HCP: 13	♣ AT75	

## Both hands (Answers Page)

### Board: 325

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 6

Contract: 3NT South

North:

♠ KQ2

♥ KQ5

♦ AT932

♣ AK

South:

♠ 986

♥ AT84

♦ Q8

♣ T874

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 326

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ 85

♥ AQ32

♦ AJ86

♣ J63

South:

♠ AKQ

♥ 64

♦ KQ3

♣ AKT87

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 327

Dealer: North

Vul: Both

North HCP: 21

South HCP: 13

Contract: 6NT South

North:

♠ AK9

♥ AQ4

♦ AQJ9

♣ J65

South:

♠ 742

♥ K87

♦ KT74

♣ AK7

W	N	E	S
	2NT	Pass	4♣

Pass	4NT <sup>1</sup>	Pass	6NT
------	------------------	------	-----

All Pass

1. A=3 out of 4

### Board: 328

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 20

Contract: 6NT North

North:

♠ J76

♥ K73

♦ AK

♣ K7632

South:

♠ AKQ

♥ AJT4

♦ Q62

♣ AT8

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

### Board: 329

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 13

Contract: 6NT South

North:

♠ AK6

♥ QT

♦ KQJ

♣ KQJ98

South:

♠ J7

♥ A632

♦ A43

♣ AT75

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman



<b>Board: 330</b>	♠ QT6	Partner bids first.
Dealer: South	♥ KQ53	The opponents are silent.
Vul: Both	♦ K5	
HCP: 11	♣ J853	

---

<b>Board: 331</b>	♠ A65	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: E-W	♦ AK52	
HCP: 20	♣ QJ6	

---

<b>Board: 332</b>	♠ Q932	Partner bids first.
Dealer: South	♥ Q63	The opponents are silent.
Vul: Both	♦ 93	
HCP: 12	♣ AKJ4	

---

<b>Board: 333</b>	♠ AQ	You bid first.
Dealer: North	♥ A975	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 20	♣ AT95	

## Both hands (Answers Page)

### Board: 330

Dealer: South

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4NT North

North:

♠ QT6

♥ KQ53

♦ K5

♣ J853

South:

♠ 52

♥ AJ4

♦ AQ74

♣ AKQ7

W	N	E	S
			2NT

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

Pass	4NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 331

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ A65

♥ AQ6

♦ AK52

♣ QJ6

South:

♠ KQT9

♥ 832

♦ J43

♣ AK7

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

### Board: 332

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20+1

Contract: 6♠ North

North:

♠ Q932

♥ Q63

♦ 93

♣ AKJ4

South:

♠ KT654

♥ AK

♦ AKJ

♣ Q76

W	N	E	S
			2NT

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

Pass	4♥	Pass	4♠
------	----	------	----

Pass	4NT	Pass	5♣ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Stayman

2. A=0/5 or 3/5

### Board: 333

Dealer: North

Vul: None

North HCP: 20

South HCP: 14

Contract: 6♥ North

North:

♠ AQ

♥ A975

♦ AQ7

♣ AT95

South:

♠ K5

♥ KQ84

♦ KT52

♣ K64

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	5♠	Pass	6♣ <sup>3</sup>
------	----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Stayman

2. A=1/5 or 4/5

3. !H queen and !C king

<b>Board: 330</b>	♠ 52	You bid first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: Both	♦ AQ74	
HCP: 20	♣ AKQ7	

---

<b>Board: 331</b>	♠ KQT9	Partner bids first.
Dealer: North	♥ 832	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 13	♣ AK7	

---

<b>Board: 332</b>	♠ KT654	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 20+1	♣ Q76	

---

<b>Board: 333</b>	♠ K5	Partner bids first.
Dealer: North	♥ KQ84	The opponents are silent.
Vul: None	♦ KT52	
HCP: 14	♣ K64	

## Both hands (Answers Page)

### Board: 330

Dealer: South

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4NT North

North:

♠ QT6

♥ KQ53

♦ K5

♣ J853

South:

♠ 52

♥ AJ4

♦ AQ74

♣ AKQ7

W	N	E	S
			2NT

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

Pass	4NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 331

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ A65

♥ AQ6

♦ AK52

♣ QJ6

South:

♠ KQT9

♥ 832

♦ J43

♣ AK7

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

### Board: 332

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20+1

Contract: 6♠ North

North:

♠ Q932

♥ Q63

♦ 93

♣ AKJ4

South:

♠ KT654

♥ AK

♦ AKJ

♣ Q76

W	N	E	S
			2NT

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

Pass	4♥	Pass	4♠
------	----	------	----

Pass	4NT	Pass	5♣ <sup>2</sup>
------	-----	------	-----------------

Pass	6♠	All Pass	
------	----	----------	--

1. Stayman

2. A=0/5 or 3/5

### Board: 333

Dealer: North

Vul: None

North HCP: 20

South HCP: 14

Contract: 6♥ North

North:

♠ AQ

♥ A975

♦ AQ7

♣ AT95

South:

♠ K5

♥ KQ84

♦ KT52

♣ K64

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4NT	Pass	5♦ <sup>2</sup>
------	-----	------	-----------------

Pass	5♠	Pass	6♣ <sup>3</sup>
------	----	------	-----------------

Pass	6♥	All Pass	
------	----	----------	--

1. Stayman

2. A=1/5 or 4/5

3. !H queen and !C king

## North hands

## 2N\_and\_Balanced

<b>Board: 334</b>	♠ Q95	Partner bids first.
Dealer: South	♥ T84	The opponents are silent.
Vul: N-S	♦ KT984	
HCP: 6+1	♣ J3	

---

<b>Board: 335</b>	♠ KJ3	You bid first.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: Both	♦ AQJ9	
HCP: 20	♣ AT6	

---

<b>Board: 336</b>	♠ Q853	Partner bids first.
Dealer: South	♥ AQT2	The opponents are silent.
Vul: None	♦ KT8	
HCP: 11	♣ 75	

---

<b>Board: 337</b>	♠ AQ	You bid first.
Dealer: North	♥ A963	The opponents are silent.
Vul: N-S	♦ KQJ54	
HCP: 21+1	♣ AJ	

---

<b>Board: 338</b>	♠ J854	Partner bids first.
Dealer: South	♥ K854	The opponents are silent.
Vul: None	♦ 862	
HCP: 7	♣ K5	

## Both hands (Answers Page)

### Board: 334

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 21

Contract: 3NT North

North:

♠ Q95

♥ T84

♦ KT984

♣ J3

South:

♠ AK7

♥ AJ52

♦ AJ62

♣ A8

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 335

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ KJ3

♥ AJ2

♦ AQJ9

♣ AT6

South:

♠ A96

♥ K3

♦ K832

♣ Q432

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. A=3 out of 4

### Board: 336

Dealer: South

Vul: None

North HCP: 11

South HCP: 20+1

Contract: 6NT North

North:

♠ Q853

♥ AQT2

♦ KT8

♣ 75

South:

♠ AJ6

♥ KJ5

♦ Q3

♣ AKQ98

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	

1. Stayman

### Board: 337

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 13+1

Contract: 6NT South

North:

♠ AQ

♥ A963

♦ KQJ54

♣ AJ

South:

♠ J7

♥ KQ7

♦ A83

♣ K6532

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. A=3 out of 4

### Board: 338

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♥ North

North:

♠ J854

♥ K854

♦ 862

♣ K5

South:

♠ KQT9

♥ AQ73

♦ K9

♣ AQ4

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	4♥	All Pass	

1. Stayman

<b>Board: 334</b>	♠ AK7	You bid first.
Dealer: South	♥ AJ52	The opponents are silent.
Vul: N-S	♦ AJ62	
HCP: 21	♣ A8	

---

<b>Board: 335</b>	♠ A96	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ K832	
HCP: 12	♣ Q432	

---

<b>Board: 336</b>	♠ AJ6	You bid first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: None	♦ Q3	
HCP: 20+1	♣ AKQ98	

---

<b>Board: 337</b>	♠ J7	Partner bids first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 13+1	♣ K6532	

---

<b>Board: 338</b>	♠ KQT9	You bid first.
Dealer: South	♥ AQ73	The opponents are silent.
Vul: None	♦ K9	
HCP: 20	♣ AQ4	

## Both hands (Answers Page)

### Board: 334

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 21

Contract: 3NT North

North:

♠ Q95

♥ T84

♦ KT984

♣ J3

South:

♠ AK7

♥ AJ52

♦ AJ62

♣ A8

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 335

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ KJ3

♥ AJ2

♦ AQJ9

♣ AT6

South:

♠ A96

♥ K3

♦ K832

♣ Q432

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. A=3 out of 4

### Board: 336

Dealer: South

Vul: None

North HCP: 11

South HCP: 20+1

Contract: 6NT North

North:

♠ Q853

♥ AQT2

♦ KT8

♣ 75

South:

♠ AJ6

♥ KJ5

♦ Q3

♣ AKQ98

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	

1. Stayman

### Board: 337

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 13+1

Contract: 6NT South

North:

♠ AQ

♥ A963

♦ KQJ54

♣ AJ

South:

♠ J7

♥ KQ7

♦ A83

♣ K6532

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. A=3 out of 4

### Board: 338

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 4♥ North

North:

♠ J854

♥ K854

♦ 862

♣ K5

South:

♠ KQT9

♥ AQ73

♦ K9

♣ AQ4

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	4♥	All Pass	

1. Stayman



**Board: 339**

♠ AKJ8

You bid first.

Dealer: North

♥ 83

The opponents are silent.

Vul: N-S

♦ AJ

HCP: 20+1

♣ AK763

**Board: 340**

♠ 53

Partner bids first.

Dealer: South

♥ AK74

The opponents are silent.

Vul: E-W

♦ J64

HCP: 12

♣ AT43

**Board: 341**

♠ A6

You bid first.

Dealer: North

♥ KT

The opponents are silent.

Vul: Both

♦ AKQJ2

HCP: 21+1

♣ A975

**Board: 342**

♠ Q65

Partner bids first.

Dealer: South

♥ Q7

The opponents are silent.

Vul: N-S

♦ Q53

HCP: 9+1

♣ QJT64

## Both hands (Answers Page)

### Board: 339

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10

Contract: 6♠ South

North:

♠ AKJ8

♥ 83

♦ AJ

♣ AK763

South:

♠ Q652

♥ AT7

♦ K72

♣ JT9

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	4♥
Pass	4♠	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	6♠
All Pass			

1. Stayman

2. A=1/5 or 4/5

### Board: 340

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ 53

♥ AK74

♦ J64

♣ AT43

South:

♠ AQ42

♥ Q8

♦ AKQT2

♣ K6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	6NT	All Pass	
1. Stayman			

### Board: 341

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8

Contract: 3NT South

North:

♠ A6

♥ KT

♦ AKQJ2

♣ A975

South:

♠ JT9

♥ J862

♦ T4

♣ KQJ4

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
All Pass			
1. Stayman			

### Board: 342

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ Q65

♥ Q7

♦ Q53

♣ QJT64

South:

♠ AJ8

♥ K963

♦ AKJ7

♣ A5

W	N	E	S
			2NT
Pass	3NT	All Pass	

<b>Board: 339</b>	♠ Q652	Partner bids first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: N-S	♦ K72	
HCP: 10	♣ JT9	

---

<b>Board: 340</b>	♠ AQ42	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: E-W	♦ AKQT2	
HCP: 20+1	♣ K6	

---

<b>Board: 341</b>	♠ JT9	Partner bids first.
Dealer: North	♥ J862	The opponents are silent.
Vul: Both	♦ T4	
HCP: 8	♣ KQJ4	

---

<b>Board: 342</b>	♠ AJ8	You bid first.
Dealer: South	♥ K963	The opponents are silent.
Vul: N-S	♦ AKJ7	
HCP: 20	♣ A5	

## Both hands (Answers Page)

### Board: 339

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10

Contract: 6♠ South

North:

♠ AKJ8

♥ 83

♦ AJ

♣ AK763

South:

♠ Q652

♥ AT7

♦ K72

♣ JT9

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	4♥
Pass	4♠	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	6♠
All Pass			

1. Stayman

2. A=1/5 or 4/5

### Board: 340

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ 53

♥ AK74

♦ J64

♣ AT43

South:

♠ AQ42

♥ Q8

♦ AKQT2

♣ K6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♠
Pass	6NT	All Pass	
1. Stayman			

### Board: 341

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8

Contract: 3NT South

North:

♠ A6

♥ KT

♦ AKQJ2

♣ A975

South:

♠ JT9

♥ J862

♦ T4

♣ KQJ4

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
All Pass			
1. Stayman			

### Board: 342

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ Q65

♥ Q7

♦ Q53

♣ QJT64

South:

♠ AJ8

♥ K963

♦ AKJ7

♣ A5

W	N	E	S
			2NT
Pass	3NT	All Pass	

**Board: 343**

♠ AJ76

You bid first.

Dealer: North

♥ KJ2

The opponents are silent.

Vul: E-W

♦ AK

HCP: 20

♣ AT64

**Board: 344**

♠ Q986

Partner bids first.

Dealer: South

♥ J32

The opponents are silent.

Vul: Both

♦ QJT

HCP: 9

♣ KT3

**Board: 345**

♠ A7

You bid first.

Dealer: North

♥ Q3

The opponents are silent.

Vul: None

♦ AKJ2

HCP: 21+1

♣ AK654

**Board: 346**

♠ 843

Partner bids first.

Dealer: South

♥ 63

The opponents are silent.

Vul: E-W

♦ AJ7

HCP: 11+1

♣ KQJ54

## Both hands (Answers Page)

### Board: 343

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ AJ76

♥ KJ2

♦ AK

♣ AT64

South:

♠ QT8

♥ AQ7

♦ 975

♣ KQ53

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 344

Dealer: South

Vul: Both

North HCP: 9

South HCP: 21

Contract: 3NT North

North:

♠ Q986

♥ J32

♦ QJT

♣ KT3

South:

♠ AK4

♥ A86

♦ K75

♣ AQJ4

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 345

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 5

Contract: 3NT South

North:

♠ A7

♥ Q3

♦ AKJ2

♣ AK654

South:

♠ J93

♥ A987

♦ T97

♣ 973

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 346

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 20

Contract: 6NT North

North:

♠ 843

♥ 63

♦ AJ7

♣ KQJ54

South:

♠ AQ72

♥ AK5

♦ K8

♣ AT86

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

<b>Board: 343</b>	♠ QT8	Partner bids first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: E-W	♦ 975	
HCP: 13	♣ KQ53	

---

<b>Board: 344</b>	♠ AK4	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ K75	
HCP: 21	♣ AQJ4	

---

<b>Board: 345</b>	♠ J93	Partner bids first.
Dealer: North	♥ A987	The opponents are silent.
Vul: None	♦ T97	
HCP: 5	♣ 973	

---

<b>Board: 346</b>	♠ AQ72	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 20	♣ AT86	

## Both hands (Answers Page)

### Board: 343

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ AJ76

♥ KJ2

♦ AK

♣ AT64

South:

♠ QT8

♥ AQ7

♦ 975

♣ KQ53

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 344

Dealer: South

Vul: Both

North HCP: 9

South HCP: 21

Contract: 3NT North

North:

♠ Q986

♥ J32

♦ QJT

♣ KT3

South:

♠ AK4

♥ A86

♦ K75

♣ AQJ4

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 345

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 5

Contract: 3NT South

North:

♠ A7

♥ Q3

♦ AKJ2

♣ AK654

South:

♠ J93

♥ A987

♦ T97

♣ 973

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 346

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 20

Contract: 6NT North

North:

♠ 843

♥ 63

♦ AJ7

♣ KQJ54

South:

♠ AQ72

♥ AK5

♦ K8

♣ AT86

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4



<b>Board: 347</b>	♠ KQ643	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 21+1	♣ AK3	

---

<b>Board: 348</b>	♠ T984	Partner bids first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: None	♦ 942	
HCP: 6	♣ T95	

---

<b>Board: 349</b>	♠ AK86	You bid first.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 21	♣ Q7	

## Both hands (Answers Page)

### Board: 347

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 12

Contract: 6♠ North

North:

♠ KQ643

♥ 76

♦ AKQ

♣ AK3

South:

♠ A972

♥ AK

♦ 942

♣ JT84

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
Pass	6♠	All Pass	

1. Stayman
2. A=2/5 or 5/5, Q(S)=0
3. King ask by 5NT
4. K=1

### Board: 348

Dealer: South

Vul: None

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ T984

♥ AQ4

♦ 942

♣ T95

South:

♠ AQ

♥ 752

♦ AQJ65

♣ AK4

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	

1. Stayman

### Board: 349

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 14

Contract: 6♥ South

North:

♠ AK86

♥ KQ83

♦ AK5

♣ Q7

South:

♠ QJ4

♥ AT92

♦ QT

♣ AJ92

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠
Pass	4♥	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	5♦
Pass	5♠ <sup>3</sup>	Pass	6♥
All Pass			

1. Stayman
2. A=0/5 or 3/5
3. !H queen and !S king

<b>Board: 347</b>	♠ A972	Partner bids first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ 942	
HCP: 12	♣ JT84	

---

<b>Board: 348</b>	♠ AQ	You bid first.
Dealer: South	♥ 752	The opponents are silent.
Vul: None	♦ AQJ65	
HCP: 20+1	♣ AK4	

---

<b>Board: 349</b>	♠ QJ4	Partner bids first.
Dealer: North	♥ AT92	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 14	♣ AJ92	

## Both hands (Answers Page)

### Board: 347

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 12

Contract: 6♠ North

North:

♠ KQ643

♥ 76

♦ AKQ

♣ AK3

South:

♠ A972

♥ AK

♦ 942

♣ JT84

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	4♥
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	5NT <sup>3</sup>	Pass	6♦ <sup>4</sup>
Pass	6♠	All Pass	

1. Stayman
2. A=2/5 or 5/5, Q(S)=0
3. King ask by 5NT
4. K=1

### Board: 348

Dealer: South

Vul: None

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ T984

♥ AQ4

♦ 942

♣ T95

South:

♠ AQ

♥ 752

♦ AQJ65

♣ AK4

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	

1. Stayman

### Board: 349

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 14

Contract: 6♥ South

North:

♠ AK86

♥ KQ83

♦ AK5

♣ Q7

South:

♠ QJ4

♥ AT92

♦ QT

♣ AJ92

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠
Pass	4♥	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	5♦
Pass	5♠ <sup>3</sup>	Pass	6♥
All Pass			

1. Stayman
2. A=0/5 or 3/5
3. !H queen and !S king

**Board: 350**

♠ K654

Partner bids first.

Dealer: South

♥ AK83

The opponents are silent.

Vul: Both

♦ K3

HCP: 13

♣ T32

**Board: 351**

♠ Q2

You bid first.

Dealer: North

♥ KQJT

The opponents are silent.

Vul: None

♦ QJT8

HCP: 20

♣ AKQ

**Board: 352**

♠ K65

Partner bids first.

Dealer: South

♥ JT63

The opponents are silent.

Vul: N-S

♦ JT95

HCP: 5

♣ 64

**Board: 353**

♠ KJT7

You bid first.

Dealer: North

♥ A93

The opponents are silent.

Vul: E-W

♦ A9

HCP: 21

♣ AKQ8

## Both hands (Answers Page)

### Board: 350

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20

Contract: 5 ♠ South

North:

♠ K654

♥ AK83

♦ K3

♣ T32

South:

♠ AJ98

♥ QT2

♦ A97

♣ AKQ

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
Pass	4 ♥	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	5 ♠
All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

### Board: 351

Dealer: North

Vul: None

North HCP: 20

South HCP: 14

Contract: 6NT South

North:

♠ Q2

♥ KQJT

♦ QJT8

♣ AKQ

South:

♠ AK75

♥ 52

♦ AK95

♣ 875

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	6NT
All Pass			
1. Stayman			

### Board: 352

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 21+1

Contract: 4 ♥ North

North:

♠ K65

♥ JT63

♦ JT95

♣ 64

South:

♠ AT

♥ A9742

♦ A2

♣ AKQ9

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	4 ♥	All Pass	
1. Stayman			

### Board: 353

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ KJT7

♥ A93

♦ A9

♣ AKQ8

South:

♠ A9

♥ T64

♦ K8762

♣ JT3

W	N	E	S
	2NT	Pass	3NT
All Pass			

<b>Board: 350</b>	♠ AJ98	You bid first.
Dealer: South	♥ QT2	The opponents are silent.
Vul: Both	♦ A97	
HCP: 20	♣ AKQ	

---

<b>Board: 351</b>	♠ AK75	Partner bids first.
Dealer: North	♥ 52	The opponents are silent.
Vul: None	♦ AK95	
HCP: 14	♣ 875	

---

<b>Board: 352</b>	♠ AT	You bid first.
Dealer: South	♥ A9742	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 21+1	♣ AKQ9	

---

<b>Board: 353</b>	♠ A9	Partner bids first.
Dealer: North	♥ T64	The opponents are silent.
Vul: E-W	♦ K8762	
HCP: 8+1	♣ JT3	

## Both hands (Answers Page)

### Board: 350

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20

Contract: 5 ♠ South

North:

♠ K654

♥ AK83

♦ K3

♣ T32

South:

♠ AJ98

♥ QT2

♦ A97

♣ AKQ

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
Pass	4 ♥	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	5 ♠
All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

### Board: 351

Dealer: North

Vul: None

North HCP: 20

South HCP: 14

Contract: 6NT South

North:

♠ Q2

♥ KQJT

♦ QJT8

♣ AKQ

South:

♠ AK75

♥ 52

♦ AK95

♣ 875

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	6NT
All Pass			
1. Stayman			

### Board: 352

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 21+1

Contract: 4 ♥ North

North:

♠ K65

♥ JT63

♦ JT95

♣ 64

South:

♠ AT

♥ A9742

♦ A2

♣ AKQ9

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	4 ♥	All Pass	
1. Stayman			

### Board: 353

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ KJT7

♥ A93

♦ A9

♣ AKQ8

South:

♠ A9

♥ T64

♦ K8762

♣ JT3

W	N	E	S
	2NT	Pass	3NT
All Pass			



## North hands

## 2N\_and\_Balanced

<b>Board: 354</b>	♠ K87	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ T865	
HCP: 12	♣ K852	

---

<b>Board: 355</b>	♠ AK63	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 21+1	♣ AKQT9	

---

<b>Board: 356</b>	♠ AQ8	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 12	♣ 6532	

---

<b>Board: 357</b>	♠ AKQ8	You bid first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: Both	♦ KJT8	
HCP: 20	♣ K3	

---

<b>Board: 358</b>	♠ 765	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: N-S	♦ KJT75	
HCP: 4+1	♣ 986	

## Both hands (Answers Page)

### Board: 354

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ K87

♥ AQ

♦ T865

♣ K852

South:

♠ A653

♥ K93

♦ AKQ

♣ A43

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 355

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 5

Contract: 4♠ South

North:

♠ AK63

♥ J3

♦ A4

♣ AKQT9

South:

♠ T954

♥ AT96

♦ T82

♣ J4

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. Stayman

### Board: 356

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 20

Contract: 4NT South

North:

♠ AQ8

♥ K42

♦ K63

♣ 6532

South:

♠ K9

♥ AJ95

♦ AJ97

♣ AK8

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

All Pass

1. A=3 out of 4

### Board: 357

Dealer: North

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ AKQ8

♥ AT9

♦ KJT8

♣ K3

South:

♠ T53

♥ K863

♦ A3

♣ AQ54

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 6NT

All Pass

1. Stayman

### Board: 358

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 21

Contract: 2NT South

North:

♠ 765

♥ T3

♦ KJT75

♣ 986

South:

♠ AKJ4

♥ Q865

♦ AQ2

♣ KQ

W N E S

2NT

All Pass

## South hands

## 2N\_and\_Balanced

<b>Board: 354</b>	♠ A653	You bid first.
Dealer: South	♥ K93	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 20	♣ A43	

---

<b>Board: 355</b>	♠ T954	Partner bids first.
Dealer: North	♥ AT96	The opponents are silent.
Vul: N-S	♦ T82	
HCP: 5	♣ J4	

---

<b>Board: 356</b>	♠ K9	You bid first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: E-W	♦ AJ97	
HCP: 20	♣ AK8	

---

<b>Board: 357</b>	♠ T53	Partner bids first.
Dealer: North	♥ K863	The opponents are silent.
Vul: Both	♦ A3	
HCP: 13	♣ AQ54	

---

<b>Board: 358</b>	♠ AKJ4	You bid first.
Dealer: South	♥ Q865	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 21	♣ KQ	

## Both hands (Answers Page)

### Board: 354

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ K87

♥ AQ

♦ T865

♣ K852

South:

♠ A653

♥ K93

♦ AKQ

♣ A43

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 355

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 5

Contract: 4♠ South

North:

♠ AK63

♥ J3

♦ A4

♣ AKQT9

South:

♠ T954

♥ AT96

♦ T82

♣ J4

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. Stayman

### Board: 356

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 20

Contract: 4NT South

North:

♠ AQ8

♥ K42

♦ K63

♣ 6532

South:

♠ K9

♥ AJ95

♦ AJ97

♣ AK8

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

All Pass

1. A=3 out of 4

### Board: 357

Dealer: North

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ AKQ8

♥ AT9

♦ KJT8

♣ K3

South:

♠ T53

♥ K863

♦ A3

♣ AQ54

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 6NT

All Pass

1. Stayman

### Board: 358

Dealer: South

Vul: N-S

North HCP: 4+1

South HCP: 21

Contract: 2NT South

North:

♠ 765

♥ T3

♦ KJT75

♣ 986

South:

♠ AKJ4

♥ Q865

♦ AQ2

♣ KQ

W N E S

2NT

All Pass

**Board: 359**

♠ AQJ8

You bid first.

Dealer: North

♥ T42

The opponents are silent.

Vul: E-W

♦ A3

HCP: 20

♣ AKQ5

**Board: 360**

♠ KQ5

Partner bids first.

Dealer: South

♥ J84

The opponents are silent.

Vul: Both

♦ JT83

HCP: 12

♣ KQ3

**Board: 361**

♠ QJ73

You bid first.

Dealer: North

♥ AK3

The opponents are silent.

Vul: None

♦ AQ5

HCP: 20

♣ AT9

**Board: 362**

♠ KQ4

Partner bids first.

Dealer: South

♥ AJ76

The opponents are silent.

Vul: E-W

♦ QJ2

HCP: 13

♣ T43

**Board: 363**

♠ AT

You bid first.

Dealer: North

♥ AQJ8

The opponents are silent.

Vul: Both

♦ QJ64

HCP: 20

♣ AQ8

## Both hands (Answers Page)

### Board: 359

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AQJ8

♥ T42

♦ A3

♣ AKQ5

South:

♠ 932

♥ AK73

♦ KQT4

♣ 97

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	6NT
All Pass			
1. Stayman			

### Board: 360

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21

Contract: 4NT North

North:

♠ KQ5

♥ J84

♦ JT83

♣ KQ3

South:

♠ A864

♥ AKQ6

♦ A6

♣ A65

W	N	E	S
			2NT
Pass	4♣	Pass	4♦ <sup>1</sup>
Pass	4NT	All Pass	
1. A=0/4 or 4/4			

### Board: 361

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+1

Contract: 3NT South

North:

♠ QJ73

♥ AK3

♦ AQ5

♣ AT9

South:

♠ 54

♥ Q65

♦ KT986

♣ J83

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 362

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ KQ4

♥ AJ76

♦ QJ2

♣ T43

South:

♠ A75

♥ K95

♦ A87

♣ AKQ6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	
1. Stayman			

### Board: 363

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♥ South

North:

♠ AT

♥ AQJ8

♦ QJ64

♣ AQ8

South:

♠ 7653

♥ T943

♦ A87

♣ J7

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	4♥
All Pass			
1. Stayman			

## South hands

## 2N\_and\_Balanced

<b>Board: 359</b>	♠ 932	Partner bids first.
Dealer: North	♥ AK73	The opponents are silent.
Vul: E-W	♦ KQT4	
HCP: 12	♣ 97	

---

<b>Board: 360</b>	♠ A864	You bid first.
Dealer: South	♥ AKQ6	The opponents are silent.
Vul: Both	♦ A6	
HCP: 21	♣ A65	

---

<b>Board: 361</b>	♠ 54	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: None	♦ KT986	
HCP: 6+1	♣ J83	

---

<b>Board: 362</b>	♠ A75	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 20	♣ AKQ6	

---

<b>Board: 363</b>	♠ 7653	Partner bids first.
Dealer: North	♥ T943	The opponents are silent.
Vul: Both	♦ A87	
HCP: 5	♣ J7	

## Both hands (Answers Page)

### Board: 359

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AQJ8

♥ T42

♦ A3

♣ AKQ5

South:

♠ 932

♥ AK73

♦ KQT4

♣ 97

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♠	Pass	6NT
All Pass			
1. Stayman			

### Board: 360

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21

Contract: 4NT North

North:

♠ KQ5

♥ J84

♦ JT83

♣ KQ3

South:

♠ A864

♥ AKQ6

♦ A6

♣ A65

W	N	E	S
			2NT
Pass	4♣	Pass	4♦ <sup>1</sup>
Pass	4NT	All Pass	
1. A=0/4 or 4/4			

### Board: 361

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+1

Contract: 3NT South

North:

♠ QJ73

♥ AK3

♦ AQ5

♣ AT9

South:

♠ 54

♥ Q65

♦ KT986

♣ J83

W	N	E	S
	2NT	Pass	3NT
All Pass			

### Board: 362

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ KQ4

♥ AJ76

♦ QJ2

♣ T43

South:

♠ A75

♥ K95

♦ A87

♣ AKQ6

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	
1. Stayman			

### Board: 363

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5

Contract: 4♥ South

North:

♠ AT

♥ AQJ8

♦ QJ64

♣ AQ8

South:

♠ 7653

♥ T943

♦ A87

♣ J7

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	4♥
All Pass			
1. Stayman			



## North hands

## 2N\_and\_Balanced

<b>Board: 364</b>	♠ 53	Partner bids first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ QT874	
HCP: 9+1	♣ T73	

---

<b>Board: 365</b>	♠ AK83	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: N-S	♦ KQ98	
HCP: 20	♣ K6	

---

<b>Board: 366</b>	♠ J83	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: Both	♦ KQ843	
HCP: 12+1	♣ AQ6	

---

<b>Board: 367</b>	♠ AJ	You bid first.
Dealer: North	♥ A984	The opponents are silent.
Vul: None	♦ A92	
HCP: 20	♣ AK75	

---

<b>Board: 368</b>	♠ KT6	Partner bids first.
Dealer: South	♥ QJ73	The opponents are silent.
Vul: N-S	♦ A753	
HCP: 12	♣ QT	

## Both hands (Answers Page)

### Board: 364

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 21

Contract: 3NT North

North:

♠ 53

♥ AK3

♦ QT874

♣ T73

South:

♠ KQ86

♥ 876

♦ AK

♣ AKQ9

W N E S

2NT

Pass 3NT All Pass

### Board: 365

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AK83

♥ AJT

♦ KQ98

♣ K6

South:

♠ T72

♥ Q32

♦ A64

♣ AQT7

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 366

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 21+1

Contract: 6NT North

North:

♠ J83

♥ 87

♦ KQ843

♣ AQ6

South:

♠ AK7

♥ AQJT6

♦ A2

♣ K32

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 367

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ AJ

♥ A984

♦ A92

♣ AK75

South:

♠ T964

♥ KT7

♦ T85

♣ QJT

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. Stayman

### Board: 368

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ KT6

♥ QJ73

♦ A753

♣ QT

South:

♠ AJ87

♥ A4

♦ K96

♣ AKJ7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 364</b>	♠ KQ86	You bid first.
Dealer: South	♥ 876	The opponents are silent.
Vul: None	♦ AK	
HCP: 21	♣ AKQ9	

---

<b>Board: 365</b>	♠ T72	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 12	♣ AQT7	

---

<b>Board: 366</b>	♠ AK7	You bid first.
Dealer: South	♥ AQJT6	The opponents are silent.
Vul: Both	♦ A2	
HCP: 21+1	♣ K32	

---

<b>Board: 367</b>	♠ T964	Partner bids first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: None	♦ T85	
HCP: 6	♣ QJT	

---

<b>Board: 368</b>	♠ AJ87	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 20	♣ AKJ7	

## Both hands (Answers Page)

### Board: 364

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 21

Contract: 3NT North

North:

♠ 53

♥ AK3

♦ QT874

♣ T73

South:

♠ KQ86

♥ 876

♦ AK

♣ AKQ9

W N E S

2NT

Pass 3NT All Pass

### Board: 365

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AK83

♥ AJT

♦ KQ98

♣ K6

South:

♠ T72

♥ Q32

♦ A64

♣ AQT7

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 366

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 21+1

Contract: 6NT North

North:

♠ J83

♥ 87

♦ KQ843

♣ AQ6

South:

♠ AK7

♥ AQJT6

♦ A2

♣ K32

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 367

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ AJ

♥ A984

♦ A92

♣ AK75

South:

♠ T964

♥ KT7

♦ T85

♣ QJT

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. Stayman

### Board: 368

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ KT6

♥ QJ73

♦ A753

♣ QT

South:

♠ AJ87

♥ A4

♦ K96

♣ AKJ7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

## North hands

## 2N\_and\_Balanced

### Board: 369

♠ QJ

You bid first.

Dealer: North

♥ AJT6

The opponents are silent.

Vul: E-W

♦ AT4

HCP: 20

♣ AKJ2

---

### Board: 370

♠ KQ8

Partner bids first.

Dealer: South

♥ K53

The opponents are silent.

Vul: None

♦ KT42

HCP: 13

♣ Q53

---

### Board: 371

♠ K53

You bid first.

Dealer: North

♥ AK8

The opponents are silent.

Vul: N-S

♦ AQJ74

HCP: 20+1

♣ K9

---

### Board: 372

♠ K873

Partner bids first.

Dealer: South

♥ K32

The opponents are silent.

Vul: Both

♦ A5

HCP: 12

♣ QT95

---

### Board: 373

♠ A7

You bid first.

Dealer: North

♥ KQJ82

The opponents are silent.

Vul: N-S

♦ QJ

HCP: 20+1

♣ AK83

## Both hands (Answers Page)

### Board: 369

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 4NT North

North:

♠ QJ

♥ AJT6

♦ AT4

♣ AKJ2

South:

♠ A43

♥ K75

♦ K986

♣ Q73

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> All Pass

1. A=3 out of 4

### Board: 370

Dealer: South

Vul: None

North HCP: 13

South HCP: 21+1

Contract: 6NT North

North:

♠ KQ8

♥ K53

♦ KT42

♣ Q53

South:

♠ A9

♥ A7

♦ AQ83

♣ AK964

W N E S

2NT

Pass 4♣ Pass 4♦<sup>1</sup>

Pass 6NT All Pass

1. A=0/4 or 4/4

### Board: 371

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10

Contract: 3NT South

North:

♠ K53

♥ AK8

♦ AQJ74

♣ K9

South:

♠ QT84

♥ Q63

♦ T65

♣ AQ6

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 372

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ K873

♥ K32

♦ A5

♣ QT95

South:

♠ AQ5

♥ AJ74

♦ QT84

♣ AK

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT All Pass

1. Stayman

### Board: 373

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ A7

♥ KQJ82

♦ QJ

♣ AK83

South:

♠ K965

♥ A64

♦ AK3

♣ 742

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 369</b>	♠ A43	Partner bids first.
Dealer: North	♥ K75	The opponents are silent.
Vul: E-W	♦ K986	
HCP: 12	♣ Q73	

---

<b>Board: 370</b>	♠ A9	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ AQ83	
HCP: 21+1	♣ AK964	

---

<b>Board: 371</b>	♠ QT84	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: N-S	♦ T65	
HCP: 10	♣ AQ6	

---

<b>Board: 372</b>	♠ AQ5	You bid first.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: Both	♦ QT84	
HCP: 20	♣ AK	

---

<b>Board: 373</b>	♠ K965	Partner bids first.
Dealer: North	♥ A64	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 14	♣ 742	

## Both hands (Answers Page)

### Board: 369

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12

Contract: 4NT North

North:

♠ QJ

♥ AJT6

♦ AT4

♣ AKJ2

South:

♠ A43

♥ K75

♦ K986

♣ Q73

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> All Pass

1. A=3 out of 4

### Board: 370

Dealer: South

Vul: None

North HCP: 13

South HCP: 21+1

Contract: 6NT North

North:

♠ KQ8

♥ K53

♦ KT42

♣ Q53

South:

♠ A9

♥ A7

♦ AQ83

♣ AK964

W N E S

2NT

Pass 4♣ Pass 4♦<sup>1</sup>

Pass 6NT All Pass

1. A=0/4 or 4/4

### Board: 371

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 10

Contract: 3NT South

North:

♠ K53

♥ AK8

♦ AQJ74

♣ K9

South:

♠ QT84

♥ Q63

♦ T65

♣ AQ6

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 372

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ K873

♥ K32

♦ A5

♣ QT95

South:

♠ AQ5

♥ AJ74

♦ QT84

♣ AK

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT All Pass

1. Stayman

### Board: 373

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ A7

♥ KQJ82

♦ QJ

♣ AK83

South:

♠ K965

♥ A64

♦ AK3

♣ 742

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 374</b>	♠ T3	Partner bids first.
Dealer: South	♥ J986	The opponents are silent.
Vul: E-W	♦ KQ76	
HCP: 12	♣ AQ3	

---

<b>Board: 375</b>	♠ AKQ6	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 20	♣ A764	

---

<b>Board: 376</b>	♠ AK7	Partner bids first.
Dealer: South	♥ Q97	The opponents are silent.
Vul: None	♦ T64	
HCP: 12	♣ K763	

---

<b>Board: 377</b>	♠ AKJ	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: E-W	♦ KQJ94	
HCP: 20+1	♣ QJ8	

---

<b>Board: 378</b>	♠ 976	Partner bids first.
Dealer: South	♥ KQ96	The opponents are silent.
Vul: None	♦ QT85	
HCP: 7	♣ 95	

## Both hands (Answers Page)

### Board: 374

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 21

Contract: 6NT South

North:

♠ T3

♥ J986

♦ KQ76

♣ AQ3

South:

♠ AKJ2

♥ AKQ

♦ J98

♣ K97

W N E S

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT Pass 6NT

All Pass

1. Stayman

### Board: 375

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ AKQ6

♥ Q4

♦ AJ8

♣ A764

South:

♠ 985

♥ A86

♦ QT952

♣ J5

W N E S

Pass 2NT Pass 3NT

All Pass

### Board: 376

Dealer: South

Vul: None

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ AK7

♥ Q97

♦ T64

♣ K763

South:

♠ T532

♥ AK

♦ AK

♣ AQ985

W N E S

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 377

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 12

Contract: 4NT South

North:

♠ AKJ

♥ K4

♦ KQJ94

♣ QJ8

South:

♠ 9653

♥ A532

♦ A3

♣ A76

W N E S

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT

All Pass

1. Stayman

### Board: 378

Dealer: South

Vul: None

North HCP: 7

South HCP: 21+1

Contract: 4♥ North

North:

♠ 976

♥ KQ96

♦ QT85

♣ 95

South:

♠ KJ4

♥ AJ854

♦ AJ7

♣ AK

W N E S

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

**South hands****2N\_and\_Balanced**

<b>Board: 374</b>	♠ AKJ2	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 21	♣ K97	

---

<b>Board: 375</b>	♠ 985	Partner bids first.
Dealer: North	♥ A86	The opponents are silent.
Vul: Both	♦ QT952	
HCP: 7+1	♣ J5	

---

<b>Board: 376</b>	♠ T532	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ AK	
HCP: 20+1	♣ AQ985	

---

<b>Board: 377</b>	♠ 9653	Partner bids first.
Dealer: North	♥ A532	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 12	♣ A76	

---

<b>Board: 378</b>	♠ KJ4	You bid first.
Dealer: South	♥ AJ854	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 21+1	♣ AK	

## Both hands (Answers Page)

### Board: 374

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 21

Contract: 6NT South

North:

♠ T3

♥ J986

♦ KQ76

♣ AQ3

South:

♠ AKJ2

♥ AKQ

♦ J98

♣ K97

W N E S

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT Pass 6NT

All Pass

1. Stayman

### Board: 375

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ AKQ6

♥ Q4

♦ AJ8

♣ A764

South:

♠ 985

♥ A86

♦ QT952

♣ J5

W N E S

2NT Pass 3NT

All Pass

### Board: 376

Dealer: South

Vul: None

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ AK7

♥ Q97

♦ T64

♣ K763

South:

♠ T532

♥ AK

♦ AK

♣ AQ985

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 377

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 12

Contract: 4NT South

North:

♠ AKJ

♥ K4

♦ KQJ94

♣ QJ8

South:

♠ 9653

♥ A532

♦ A3

♣ A76

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT

All Pass

1. Stayman

### Board: 378

Dealer: South

Vul: None

North HCP: 7

South HCP: 21+1

Contract: 4♥ North

North:

♠ 976

♥ KQ96

♦ QT85

♣ 95

South:

♠ KJ4

♥ AJ854

♦ AJ7

♣ AK

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

## North hands

## 2N\_and\_Balanced

<b>Board: 379</b>	♠ AJ8	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ KQJ75	
HCP: 20+1	♣ AJ2	

---

<b>Board: 380</b>	♠ AK97	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ T6	
HCP: 13	♣ QJ85	

---

<b>Board: 381</b>	♠ AKJ4	You bid first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ KJ	
HCP: 21	♣ AKT8	

---

<b>Board: 382</b>	♠ Q75	Partner bids first.
Dealer: South	♥ K84	The opponents are silent.
Vul: N-S	♦ AT42	
HCP: 9	♣ 764	

---

<b>Board: 383</b>	♠ Q84	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ AK42	
HCP: 20	♣ AT76	

## Both hands (Answers Page)

### Board: 379

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ AJ8

♥ AT

♦ KQJ75

♣ AJ2

South:

♠ KQ95

♥ J72

♦ A93

♣ K94

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

### Board: 380

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ AK97

♥ QJ8

♦ T6

♣ QJ85

South:

♠ JT3

♥ AKT

♦ AKJ5

♣ A96

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 381

Dealer: North

Vul: None

North HCP: 21

South HCP: 10

Contract: 3NT South

North:

♠ AKJ4

♥ Q42

♦ KJ

♣ AKT8

South:

♠ T3

♥ AK65

♦ Q85

♣ J954

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 382

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ Q75

♥ K84

♦ AT42

♣ 764

South:

♠ AKJ3

♥ 53

♦ KQJ96

♣ AK

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 383

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ Q84

♥ AK

♦ AK42

♣ AT76

South:

♠ AJ73

♥ T852

♦ Q6

♣ J85

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

**Board: 379**      ♠ KQ95      Partner bids first.  
 Dealer: North      ♥ J72      The opponents are silent.  
 Vul: N-S      ♦ A93  
 HCP: 13      ♣ K94

---

**Board: 380**      ♠ JT3      You bid first.  
 Dealer: South      ♥ AKT      The opponents are silent.  
 Vul: Both      ♦ AKJ5  
 HCP: 20      ♣ A96

---

**Board: 381**      ♠ T3      Partner bids first.  
 Dealer: North      ♥ AK65      The opponents are silent.  
 Vul: None      ♦ Q85  
 HCP: 10      ♣ J954

---

**Board: 382**      ♠ AKJ3      You bid first.  
 Dealer: South      ♥ 53      The opponents are silent.  
 Vul: N-S      ♦ KQJ96  
 HCP: 21+1      ♣ AK

---

**Board: 383**      ♠ AJ73      Partner bids first.  
 Dealer: North      ♥ T852      The opponents are silent.  
 Vul: E-W      ♦ Q6  
 HCP: 8      ♣ J85

## Both hands (Answers Page)

### Board: 379

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ AJ8

♥ AT

♦ KQJ75

♣ AJ2

South:

♠ KQ95

♥ J72

♦ A93

♣ K94

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	6NT
------	----	------	-----

All Pass

1. Stayman

### Board: 380

Dealer: South

Vul: Both

North HCP: 13

South HCP: 20

Contract: 6NT North

North:

♠ AK97

♥ QJ8

♦ T6

♣ QJ85

South:

♠ JT3

♥ AKT

♦ AKJ5

♣ A96

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 381

Dealer: North

Vul: None

North HCP: 21

South HCP: 10

Contract: 3NT South

North:

♠ AKJ4

♥ Q42

♦ KJ

♣ AKT8

South:

♠ T3

♥ AK65

♦ Q85

♣ J954

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 382

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ Q75

♥ K84

♦ AT42

♣ 764

South:

♠ AKJ3

♥ 53

♦ KQJ96

♣ AK

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 383

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ Q84

♥ AK

♦ AK42

♣ AT76

South:

♠ AJ73

♥ T852

♦ Q6

♣ J85

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 384</b>	♠ J52	Partner bids first.
Dealer: South	♥ JT4	The opponents are silent.
Vul: None	♦ Q9864	
HCP: 9+1	♣ KQ	

---

<b>Board: 385</b>	♠ AQ62	You bid first.
Dealer: North	♥ A72	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 20	♣ A983	

---

<b>Board: 386</b>	♠ AQ98	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ Q862	
HCP: 14	♣ QJ9	

---

<b>Board: 387</b>	♠ AKQ	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ AKJ54	
HCP: 20+1	♣ K75	

---

<b>Board: 388</b>	♠ K743	Partner bids first.
Dealer: South	♥ 8762	The opponents are silent.
Vul: Both	♦ A96	
HCP: 8	♣ J4	

## Both hands (Answers Page)

### Board: 384

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 21

Contract: 3NT North

North:

♠ J52

♥ JT4

♦ Q9864

♣ KQ

South:

♠ AK

♥ AQ52

♦ AK52

♣ J98

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 385

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ AQ62

♥ A72

♦ AQ

♣ A983

South:

♠ KJ5

♥ QJ5

♦ KJT73

♣ J4

W	N	E	S
	2NT	Pass	4♣
Pass	4♦ <sup>1</sup>	Pass	6NT
All Pass			

1. A=0/4 or 4/4

### Board: 386

Dealer: South

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6NT North

North:

♠ AQ98

♥ K4

♦ Q862

♣ QJ9

South:

♠ KJ62

♥ AQJ2

♦ K4

♣ AK7

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	6NT	All Pass	

1. Stayman

### Board: 387

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ AKQ

♥ 84

♦ AKJ54

♣ K75

South:

♠ 74

♥ AJT6

♦ Q62

♣ AQ32

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	6NT
All Pass			

1. Stayman

### Board: 388

Dealer: South

Vul: Both

North HCP: 8

South HCP: 21

Contract: 4♥ North

North:

♠ K743

♥ 8762

♦ A96

♣ J4

South:

♠ AQ5

♥ AJ43

♦ QJ7

♣ AK5

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	4♥	All Pass	

1. Stayman

<b>Board: 384</b>	♠ AK	You bid first.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: None	♦ AK52	
HCP: 21	♣ J98	

---

<b>Board: 385</b>	♠ KJ5	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ KJT73	
HCP: 12+1	♣ J4	

---

<b>Board: 386</b>	♠ KJ62	You bid first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: Both	♦ K4	
HCP: 21	♣ AK7	

---

<b>Board: 387</b>	♠ 74	Partner bids first.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: N-S	♦ Q62	
HCP: 13	♣ AQ32	

---

<b>Board: 388</b>	♠ AQ5	You bid first.
Dealer: South	♥ AJ43	The opponents are silent.
Vul: Both	♦ QJ7	
HCP: 21	♣ AK5	

## Both hands (Answers Page)

### Board: 384

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 21

Contract: 3NT North

North:

♠ J52

♥ JT4

♦ Q9864

♣ KQ

South:

♠ AK

♥ AQ52

♦ AK52

♣ J98

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 385

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 12+1

Contract: 6NT South

North:

♠ AQ62

♥ A72

♦ AQ

♣ A983

South:

♠ KJ5

♥ QJ5

♦ KJT73

♣ J4

W	N	E	S
	2NT	Pass	4♣
Pass	4♦ <sup>1</sup>	Pass	6NT
All Pass			

1. A=0/4 or 4/4

### Board: 386

Dealer: South

Vul: Both

North HCP: 14

South HCP: 21

Contract: 6NT North

North:

♠ AQ98

♥ K4

♦ Q862

♣ QJ9

South:

♠ KJ62

♥ AQJ2

♦ K4

♣ AK7

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	6NT	All Pass	

1. Stayman

### Board: 387

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ AKQ

♥ 84

♦ AKJ54

♣ K75

South:

♠ 74

♥ AJT6

♦ Q62

♣ AQ32

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	6NT
All Pass			

1. Stayman

### Board: 388

Dealer: South

Vul: Both

North HCP: 8

South HCP: 21

Contract: 4♥ North

North:

♠ K743

♥ 8762

♦ A96

♣ J4

South:

♠ AQ5

♥ AJ43

♦ QJ7

♣ AK5

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	4♥	All Pass	

1. Stayman

## North hands

## 2N\_and\_Balanced

<b>Board: 389</b>	♠ KJ85	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ A5	
HCP: 21	♣ AQJ7	

---

<b>Board: 390</b>	♠ KJ5	Partner bids first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 16	♣ AJT5	

---

<b>Board: 391</b>	♠ K94	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ AKT5	
HCP: 20	♣ AQJT	

---

<b>Board: 392</b>	♠ AK4	Partner bids first.
Dealer: South	♥ A842	The opponents are silent.
Vul: None	♦ A7	
HCP: 15	♣ 8765	

---

<b>Board: 393</b>	♠ KQ64	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ AKQ64	
HCP: 21+1	♣ K3	

## Both hands (Answers Page)

### Board: 389

Dealer: North

Vul: None

North HCP: 21

South HCP: 6

Contract: 4 ♠ South

North:

♠ KJ85

♥ AQ3

♦ A5

♣ AQJ7

South:

♠ T642

♥ T742

♦ K8

♣ K43

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 390

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 20

Contract: 7NT North

North:

♠ KJ5

♥ AJ5

♦ QT9

♣ AJT5

South:

♠ AQ6

♥ KQ82

♦ AK65

♣ Q4

W N E S

2NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 7NT All Pass

1. A=2 out of 4

### Board: 391

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ K94

♥ K8

♦ AKT5

♣ AQJT

South:

♠ T65

♥ AT7

♦ QJ763

♣ 86

W N E S

2NT Pass 3NT

All Pass

### Board: 392

Dealer: South

Vul: None

North HCP: 15

South HCP: 20+1

Contract: 6NT North

North:

♠ AK4

♥ A842

♦ A7

♣ 8765

South:

♠ T8

♥ KQT

♦ KQJ43

♣ AKQ

W N E S

2NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦

Pass 6NT All Pass

1. Stayman

### Board: 393

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 13

Contract: 6NT South

North:

♠ KQ64

♥ A5

♦ AKQ64

♣ K3

South:

♠ A93

♥ KQ93

♦ 9853

♣ A4

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♠ Pass 6NT

All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 389</b>	♠ T642	Partner bids first.
Dealer: North	♥ T742	The opponents are silent.
Vul: None	♦ K8	
HCP: 6	♣ K43	

---

<b>Board: 390</b>	♠ AQ6	You bid first.
Dealer: South	♥ KQ82	The opponents are silent.
Vul: E-W	♦ AK65	
HCP: 20	♣ Q4	

---

<b>Board: 391</b>	♠ T65	Partner bids first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: Both	♦ QJ763	
HCP: 7+1	♣ 86	

---

<b>Board: 392</b>	♠ T8	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: None	♦ KQJ43	
HCP: 20+1	♣ AKQ	

---

<b>Board: 393</b>	♠ A93	Partner bids first.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: N-S	♦ 9853	
HCP: 13	♣ A4	

## Both hands (Answers Page)

### Board: 389

Dealer: North

Vul: None

North HCP: 21

South HCP: 6

Contract: 4 ♠ South

North:

♠ KJ85

♥ AQ3

♦ A5

♣ AQJ7

South:

♠ T642

♥ T742

♦ K8

♣ K43

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 390

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 20

Contract: 7NT North

North:

♠ KJ5

♥ AJ5

♦ QT9

♣ AJT5

South:

♠ AQ6

♥ KQ82

♦ AK65

♣ Q4

W N E S

2NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 7NT All Pass

1. A=2 out of 4

### Board: 391

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ K94

♥ K8

♦ AKT5

♣ AQJT

South:

♠ T65

♥ AT7

♦ QJ763

♣ 86

W N E S

2NT Pass 3NT

All Pass

### Board: 392

Dealer: South

Vul: None

North HCP: 15

South HCP: 20+1

Contract: 6NT North

North:

♠ AK4

♥ A842

♦ A7

♣ 8765

South:

♠ T8

♥ KQT

♦ KQJ43

♣ AKQ

W N E S

2NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦

Pass 6NT All Pass

1. Stayman

### Board: 393

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 13

Contract: 6NT South

North:

♠ KQ64

♥ A5

♦ AKQ64

♣ K3

South:

♠ A93

♥ KQ93

♦ 9853

♣ A4

W N E S

2NT Pass 3 ♣<sup>1</sup>

Pass 3 ♠ Pass 6NT

All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 394</b>	♠ AKQ2	Partner bids first.
Dealer: South	♥ 9752	The opponents are silent.
Vul: None	♦ J9	
HCP: 12	♣ Q84	

---

<b>Board: 395</b>	♠ AKQ9	You bid first.
Dealer: North	♥ A62	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 20	♣ A73	

---

<b>Board: 396</b>	♠ 753	Partner bids first.
Dealer: South	♥ 97	The opponents are silent.
Vul: E-W	♦ A983	
HCP: 8	♣ KJ87	

---

<b>Board: 397</b>	♠ AT	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: None	♦ AKQ72	
HCP: 20+1	♣ 654	

## Both hands (Answers Page)

### Board: 394

Dealer: South

Vul: None

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ AKQ2

♥ 9752

♦ J9

♣ Q84

South:

♠ J7

♥ K6

♦ AKQT5

♣ AK95

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 395

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AKQ9

♥ A62

♦ K86

♣ A73

South:

♠ J62

♥ KQ53

♦ J2

♣ QT65

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 396

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 21+1

Contract: 3NT North

North:

♠ 753

♥ 97

♦ A983

♣ KJ87

South:

♠ AKT

♥ AQ5

♦ Q7

♣ AQT96

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 397

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 7

Contract: 3NT South

North:

♠ AT

♥ AK8

♦ AKQ72

♣ 654

South:

♠ K962

♥ J94

♦ T94

♣ KT8

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

<b>Board: 394</b>	♠ J7	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ AKQT5	
HCP: 20+1	♣ AK95	

---

<b>Board: 395</b>	♠ J62	Partner bids first.
Dealer: North	♥ KQ53	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 9	♣ QT65	

---

<b>Board: 396</b>	♠ AKT	You bid first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 21+1	♣ AQT96	

---

<b>Board: 397</b>	♠ K962	Partner bids first.
Dealer: North	♥ J94	The opponents are silent.
Vul: None	♦ T94	
HCP: 7	♣ KT8	

## Both hands (Answers Page)

### Board: 394

Dealer: South

Vul: None

North HCP: 12

South HCP: 20+1

Contract: 6NT North

North:

♠ AKQ2

♥ 9752

♦ J9

♣ Q84

South:

♠ J7

♥ K6

♦ AKQT5

♣ AK95

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 395

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ AKQ9

♥ A62

♦ K86

♣ A73

South:

♠ J62

♥ KQ53

♦ J2

♣ QT65

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

Pass	3 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 396

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 21+1

Contract: 3NT North

North:

♠ 753

♥ 97

♦ A983

♣ KJ87

South:

♠ AKT

♥ AQ5

♦ Q7

♣ AQT96

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 397

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 7

Contract: 3NT South

North:

♠ AT

♥ AK8

♦ AKQ72

♣ 654

South:

♠ K962

♥ J94

♦ T94

♣ KT8

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

**Board: 398**

♠ K5

Partner bids first.

Dealer: South

♥ K872

The opponents are silent.

Vul: N-S

♦ K87

HCP: 13

♣ AT32

**Board: 399**

♠ Q6

You bid first.

Dealer: North

♥ AKJ9

The opponents are silent.

Vul: E-W

♦ QJ8

HCP: 20

♣ AK32

**Board: 400**

♠ K76

Partner bids first.

Dealer: South

♥ AK

The opponents are silent.

Vul: Both

♦ K83

HCP: 15+1

♣ QT976

**Board: 401**

♠ AK9

You bid first.

Dealer: North

♥ A973

The opponents are silent.

Vul: N-S

♦ K4

HCP: 21

♣ AK72

## Both hands (Answers Page)

### Board: 398

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 21+1

Contract: 6♥ North

North:

♠ K5

♥ K872

♦ K87

♣ AT32

South:

♠ AQ4

♥ AQJ93

♦ AQ4

♣ Q8

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	Pass	4♦
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	5♦	Pass	5NT <sup>3</sup>
Pass	6♥	All Pass	

1. Stayman

2. A=0/5 or 3/5

3. !H queen no !S king no !C king no !D king

### Board: 399

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ Q6

♥ AKJ9

♦ QJ8

♣ AK32

South:

♠ AKT9

♥ 43

♦ KT7

♣ QJ84

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	6NT
All Pass			

1. Stayman

### Board: 400

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 21

Contract: 7NT North

North:

♠ K76

♥ AK

♦ K83

♣ QT976

South:

♠ AJT5

♥ Q84

♦ AQ4

♣ AKJ

W	N	E	S
			2NT
Pass	4♣	Pass	4NT <sup>1</sup>
Pass	7NT	All Pass	

1. A=3 out of 4

### Board: 401

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 12

Contract: 6NT South

North:

♠ AK9

♥ A973

♦ K4

♣ AK72

South:

♠ QJ64

♥ J65

♦ AQ83

♣ Q9

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	6NT
All Pass			

1. Stayman

**Board: 398**

♠ AQ4

You bid first.

Dealer: South

♥ AQJ93

The opponents are silent.

Vul: N-S

♦ AQ4

HCP: 21+1

♣ Q8

**Board: 399**

♠ AKT9

Partner bids first.

Dealer: North

♥ 43

The opponents are silent.

Vul: E-W

♦ KT7

HCP: 13

♣ QJ84

**Board: 400**

♠ AJT5

You bid first.

Dealer: South

♥ Q84

The opponents are silent.

Vul: Both

♦ AQ4

HCP: 21

♣ AKJ

**Board: 401**

♠ QJ64

Partner bids first.

Dealer: North

♥ J65

The opponents are silent.

Vul: N-S

♦ AQ83

HCP: 12

♣ Q9

## Both hands (Answers Page)

### Board: 398

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 21+1

Contract: 6♥ North

North:

♠ K5

♥ K872

♦ K87

♣ AT32

South:

♠ AQ4

♥ AQJ93

♦ AQ4

♣ Q8

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	Pass	4♦
Pass	4NT	Pass	5♣ <sup>2</sup>
Pass	5♦	Pass	5NT <sup>3</sup>
Pass	6♥	All Pass	

1. Stayman

2. A=0/5 or 3/5

3. !H queen no !S king no !C king no !D king

### Board: 399

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ Q6

♥ AKJ9

♦ QJ8

♣ AK32

South:

♠ AKT9

♥ 43

♦ KT7

♣ QJ84

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	6NT
All Pass			

1. Stayman

### Board: 400

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 21

Contract: 7NT North

North:

♠ K76

♥ AK

♦ K83

♣ QT976

South:

♠ AJT5

♥ Q84

♦ AQ4

♣ AKJ

W	N	E	S
			2NT
Pass	4♣	Pass	4NT <sup>1</sup>
Pass	7NT	All Pass	

1. A=3 out of 4

### Board: 401

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 12

Contract: 6NT South

North:

♠ AK9

♥ A973

♦ K4

♣ AK72

South:

♠ QJ64

♥ J65

♦ AQ83

♣ Q9

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	6NT
All Pass			

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 402</b>	♠ KJ4	Partner bids first.
Dealer: South	♥ T732	The opponents are silent.
Vul: E-W	♦ 76	
HCP: 8	♣ KJT7	

---

<b>Board: 403</b>	♠ A642	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ A8	
HCP: 20+1	♣ KQT93	

---

<b>Board: 404</b>	♠ J86	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: None	♦ AT83	
HCP: 13	♣ KQ6	

---

<b>Board: 405</b>	♠ KQJT	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 20	♣ KQ9	

---

<b>Board: 406</b>	♠ K7	Partner bids first.
Dealer: South	♥ 864	The opponents are silent.
Vul: Both	♦ Q84	
HCP: 13+1	♣ AKJ76	

## Both hands (Answers Page)

### Board: 402

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ KJ4

♥ T732

♦ 76

♣ KJT7

South:

♠ AQT2

♥ AK4

♦ K5

♣ A543

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. Stayman

### Board: 403

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ A642

♥ AK

♦ A8

♣ KQT93

South:

♠ QJ8

♥ J32

♦ KQ6

♣ A842

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 404

Dealer: South

Vul: None

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ J86

♥ K52

♦ AT83

♣ KQ6

South:

♠ AQ4

♥ AQJ64

♦ Q7

♣ AJ3

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 405

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 8+1

Contract: 3NT South

North:

♠ KQJT

♥ AQJ

♦ Q84

♣ KQ9

South:

♠ 85

♥ 852

♦ AKJ96

♣ 765

W N E S

2NT Pass 3NT

All Pass

### Board: 406

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 20

Contract: 7NT North

North:

♠ K7

♥ 864

♦ Q84

♣ AKJ76

South:

♠ AQJ6

♥ AQ97

♦ AJ3

♣ Q3

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 7NT All Pass

1. A=3 out of 4

**South hands****2N\_and\_Balanced**

<b>Board: 402</b>	♠ AQT2	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 20	♣ A543	

---

<b>Board: 403</b>	♠ QJ8	Partner bids first.
Dealer: North	♥ J32	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 13	♣ A842	

---

<b>Board: 404</b>	♠ AQ4	You bid first.
Dealer: South	♥ AQJ64	The opponents are silent.
Vul: None	♦ Q7	
HCP: 20+1	♣ AJ3	

---

<b>Board: 405</b>	♠ 85	Partner bids first.
Dealer: North	♥ 852	The opponents are silent.
Vul: E-W	♦ AKJ96	
HCP: 8+1	♣ 765	

---

<b>Board: 406</b>	♠ AQJ6	You bid first.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 20	♣ Q3	

## Both hands (Answers Page)

### Board: 402

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ KJ4

♥ T732

♦ 76

♣ KJT7

South:

♠ AQT2

♥ AK4

♦ K5

♣ A543

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. Stayman

### Board: 403

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 13

Contract: 6NT South

North:

♠ A642

♥ AK

♦ A8

♣ KQT93

South:

♠ QJ8

♥ J32

♦ KQ6

♣ A842

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 404

Dealer: South

Vul: None

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ J86

♥ K52

♦ AT83

♣ KQ6

South:

♠ AQ4

♥ AQJ64

♦ Q7

♣ AJ3

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 6NT All Pass

1. A=3 out of 4

### Board: 405

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 8+1

Contract: 3NT South

North:

♠ KQJT

♥ AQJ

♦ Q84

♣ KQ9

South:

♠ 85

♥ 852

♦ AKJ96

♣ 765

W N E S

2NT Pass 3NT

All Pass

### Board: 406

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 20

Contract: 7NT North

North:

♠ K7

♥ 864

♦ Q84

♣ AKJ76

South:

♠ AQJ6

♥ AQ97

♦ AJ3

♣ Q3

W N E S

2NT

Pass 4♣ Pass 4NT<sup>1</sup>

Pass 7NT All Pass

1. A=3 out of 4

## North hands

## 2N\_and\_Balanced

<b>Board: 407</b>	♠ KJ6	You bid first.
Dealer: North	♥ KJ87	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 21	♣ AKJ	

---

<b>Board: 408</b>	♠ KT62	Partner bids first.
Dealer: South	♥ 852	The opponents are silent.
Vul: Both	♦ T94	
HCP: 5	♣ Q43	

---

<b>Board: 409</b>	♠ A74	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ AKQT3	
HCP: 20+1	♣ 952	

---

<b>Board: 410</b>	♠ KT96	Partner bids first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 13	♣ KQ53	

---

<b>Board: 411</b>	♠ AQT4	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 21	♣ AJ98	

## Both hands (Answers Page)

### Board: 407

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 10+1

Contract: 3NT South

North:

♠ KJ6

♥ KJ87

♦ AJ7

♣ AKJ

South:

♠ A92

♥ AQ9

♦ 86

♣ T7643

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 408

Dealer: South

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3NT North

North:

♠ KT62

♥ 852

♦ T94

♣ Q43

South:

♠ AQ

♥ KQT9

♦ K76

♣ AK75

W	N	E	S
			2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 409

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ A74

♥ AK

♦ AKQT3

♣ 952

South:

♠ KQJ8

♥ J87

♦ 85

♣ AQJT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 410

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ KT96

♥ AJ4

♦ T7

♣ KQ53

South:

♠ A2

♥ KQ53

♦ AK952

♣ A6

W	N	E	S
			2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT All Pass

1. Stayman

### Board: 411

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 12

Contract: 6NT South

North:

♠ AQT4

♥ AQT

♦ KJ

♣ AJ98

South:

♠ K73

♥ J85

♦ AQ54

♣ Q53

W	N	E	S
	2NT	Pass	4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

## South hands

## 2N\_and\_Balanced

<b>Board: 407</b>	♠ A92	Partner bids first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 10+1	♣ T7643	

---

<b>Board: 408</b>	♠ AQ	You bid first.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: Both	♦ K76	
HCP: 21	♣ AK75	

---

<b>Board: 409</b>	♠ KQJ8	Partner bids first.
Dealer: North	♥ J87	The opponents are silent.
Vul: None	♦ 85	
HCP: 14	♣ AQJT	

---

<b>Board: 410</b>	♠ A2	You bid first.
Dealer: South	♥ KQ53	The opponents are silent.
Vul: N-S	♦ AK952	
HCP: 20+1	♣ A6	

---

<b>Board: 411</b>	♠ K73	Partner bids first.
Dealer: North	♥ J85	The opponents are silent.
Vul: E-W	♦ AQ54	
HCP: 12	♣ Q53	

## Both hands (Answers Page)

### Board: 407

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 10+1

Contract: 3NT South

North:

♠ KJ6

♥ KJ87

♦ AJ7

♣ AKJ

South:

♠ A92

♥ AQ9

♦ 86

♣ T7643

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 408

Dealer: South

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3NT North

North:

♠ KT62

♥ 852

♦ T94

♣ Q43

South:

♠ AQ

♥ KQT9

♦ K76

♣ AK75

W	N	E	S
			2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 409

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ A74

♥ AK

♦ AKQT3

♣ 952

South:

♠ KQJ8

♥ J87

♦ 85

♣ AQJT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 410

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 20+1

Contract: 6NT North

North:

♠ KT96

♥ AJ4

♦ T7

♣ KQ53

South:

♠ A2

♥ KQ53

♦ AK952

♣ A6

W	N	E	S
			2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 6NT All Pass

1. Stayman

### Board: 411

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 12

Contract: 6NT South

North:

♠ AQT4

♥ AQT

♦ KJ

♣ AJ98

South:

♠ K73

♥ J85

♦ AQ54

♣ Q53

W	N	E	S
	2NT	Pass	4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4



## North hands

## 2N\_and\_Balanced

<b>Board: 412</b>	♠ A2	Partner bids first.
Dealer: South	♥ T96	The opponents are silent.
Vul: None	♦ KQ654	
HCP: 13+1	♣ A93	

---

<b>Board: 413</b>	♠ AKQ3	You bid first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ K542	
HCP: 20	♣ AQ9	

---

<b>Board: 414</b>	♠ QT	Partner bids first.
Dealer: South	♥ 976	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 12+1	♣ KT962	

---

<b>Board: 415</b>	♠ J9	You bid first.
Dealer: North	♥ KQ85	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 20	♣ AKQ5	

## Both hands (Answers Page)

### Board: 412

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 21

Contract: 7NT North

North:

♠ A2

♥ T96

♦ KQ654

♣ A93

South:

♠ Q7

♥ AKQJ

♦ AT98

♣ KQ4

W	N	E	S
			2NT

Pass	4♣	Pass	4♠ <sup>1</sup>
------	----	------	-----------------

Pass	7NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

### Board: 413

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10

Contract: 6♠ South

North:

♠ AKQ3

♥ Q3

♦ K542

♣ AQ9

South:

♠ T752

♥ KJ86

♦ AJ

♣ J75

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 414

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20

Contract: 6NT North

North:

♠ QT

♥ 976

♦ AK2

♣ KT962

South:

♠ A7

♥ AKQ2

♦ T43

♣ AQJ4

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

### Board: 415

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 16

Contract: 6♥ South

North:

♠ J9

♥ KQ85

♦ AJT

♣ AKQ5

South:

♠ KQ

♥ AJ62

♦ KQ3

♣ JT97

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>2</sup>	Pass	5♦
------	-----------------	------	----

Pass	6♣ <sup>3</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Stayman

2. A=0/5 or 3/5

3. !H queen and !C king

<b>Board: 412</b>	♠ Q7	You bid first.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: None	♦ AT98	
HCP: 21	♣ KQ4	

---

<b>Board: 413</b>	♠ T752	Partner bids first.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 10	♣ J75	

---

<b>Board: 414</b>	♠ A7	You bid first.
Dealer: South	♥ AKQ2	The opponents are silent.
Vul: Both	♦ T43	
HCP: 20	♣ AQJ4	

---

<b>Board: 415</b>	♠ KQ	Partner bids first.
Dealer: North	♥ AJ62	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 16	♣ JT97	

## Both hands (Answers Page)

### Board: 412

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 21

Contract: 7NT North

North:

♠ A2

♥ T96

♦ KQ654

♣ A93

South:

♠ Q7

♥ AKQJ

♦ AT98

♣ KQ4

W	N	E	S
			2NT

Pass	4♣	Pass	4♠ <sup>1</sup>
------	----	------	-----------------

Pass	7NT	All Pass	
------	-----	----------	--

1. A=2 out of 4

### Board: 413

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 10

Contract: 6♠ South

North:

♠ AKQ3

♥ Q3

♦ K542

♣ AQ9

South:

♠ T752

♥ KJ86

♦ AJ

♣ J75

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

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

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 414

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 20

Contract: 6NT North

North:

♠ QT

♥ 976

♦ AK2

♣ KT962

South:

♠ A7

♥ AKQ2

♦ T43

♣ AQJ4

W	N	E	S
			2NT

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

Pass	6NT	All Pass	
------	-----	----------	--

1. A=3 out of 4

### Board: 415

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 16

Contract: 6♥ South

North:

♠ J9

♥ KQ85

♦ AJT

♣ AKQ5

South:

♠ KQ

♥ AJ62

♦ KQ3

♣ JT97

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>2</sup>	Pass	5♦
------	-----------------	------	----

Pass	6♣ <sup>3</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Stayman

2. A=0/5 or 3/5

3. !H queen and !C king

<b>Board: 416</b>	♠ 952	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 11+1	♣ QJT76	

---

<b>Board: 417</b>	♠ AQ7	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ K96	
HCP: 21+1	♣ AKJ53	

---

<b>Board: 418</b>	♠ T764	Partner bids first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 14	♣ KQ42	

---

<b>Board: 419</b>	♠ KJ85	You bid first.
Dealer: North	♥ KQ95	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 20	♣ AJ	

## Both hands (Answers Page)

### Board: 416

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20+1

Contract: 6NT North

North:

♠ 952

♥ K7

♦ AJ8

♣ QJT76

South:

♠ QJ4

♥ AQJT9

♦ KT2

♣ AK

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4

### Board: 417

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 9

Contract: 3NT South

North:

♠ AQ7

♥ KJ

♦ K96

♣ AKJ53

South:

♠ J3

♥ T653

♦ AQ8

♣ QT98

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 418

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 21

Contract: 6NT North

North:

♠ T764

♥ AK

♦ QT6

♣ KQ42

South:

♠ AKQ

♥ QJ2

♦ AJ95

♣ A98

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

### Board: 419

Dealer: North

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ KJ85

♥ KQ95

♦ AQ7

♣ AJ

South:

♠ AT92

♥ A84

♦ K954

♣ Q5

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman

<b>Board: 416</b>	♠ QJ4	You bid first.
Dealer: South	♥ AQJT9	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 20+1	♣ AK	

---

<b>Board: 417</b>	♠ J3	Partner bids first.
Dealer: North	♥ T653	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 9	♣ QT98	

---

<b>Board: 418</b>	♠ AKQ	You bid first.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: E-W	♦ AJ95	
HCP: 21	♣ A98	

---

<b>Board: 419</b>	♠ AT92	Partner bids first.
Dealer: North	♥ A84	The opponents are silent.
Vul: Both	♦ K954	
HCP: 13	♣ Q5	

## Both hands (Answers Page)

### Board: 416

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20+1

Contract: 6NT North

North:

♠ 952

♥ K7

♦ AJ8

♣ QJT76

South:

♠ QJ4

♥ AQJT9

♦ KT2

♣ AK

W N E S

2NT

Pass 4♣ Pass 4♠<sup>1</sup>

Pass 6NT All Pass

1. A=2 out of 4

### Board: 417

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 9

Contract: 3NT South

North:

♠ AQ7

♥ KJ

♦ K96

♣ AKJ53

South:

♠ J3

♥ T653

♦ AQ8

♣ QT98

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 418

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 21

Contract: 6NT North

North:

♠ T764

♥ AK

♦ QT6

♣ KQ42

South:

♠ AKQ

♥ QJ2

♦ AJ95

♣ A98

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

### Board: 419

Dealer: North

Vul: Both

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ KJ85

♥ KQ95

♦ AQ7

♣ AJ

South:

♠ AT92

♥ A84

♦ K954

♣ Q5

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 6NT

All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

### Board: 420

♠ Q863

Partner bids first.

Dealer: South

♥ KT73

The opponents are silent.

Vul: None

♦ AK2

HCP: 12

♣ T5

---

### Board: 421

♠ KQ5

You bid first.

Dealer: North

♥ Q74

West (RHO) Doubles 3♣ if possible.

Vul: N-S

♦ AK864

HCP: 20+1

♣ AQ

---

### Board: 422

♠ 94

Partner bids first.

Dealer: South

♥ KT72

The opponents are silent.

Vul: Both

♦ J863

HCP: 7

♣ K65

---

### Board: 423

♠ AQ9

You bid first.

Dealer: North

♥ AQ8

The opponents are silent.

Vul: None

♦ A932

HCP: 21

♣ KQ4

## Both hands (Answers Page)

### Board: 420

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6 ♠ North

North:

♠ Q863

♥ KT73

♦ AK2

♣ T5

South:

♠ AKJT

♥ QJ4

♦ QT3

♣ AK9

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♣
Pass	4 ♥	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Stayman

2. A=0/5 or 3/5

### Board: 421

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 9

Contract: 3NT South

North:

♠ KQ5

♥ Q74

♦ AK864

♣ AQ

South:

♠ T76

♥ AKJ9

♦ J95

♣ 984

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
X	3 ♦	Pass	3NT
All Pass			

1. Stayman

### Board: 422

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4 ♥ North

North:

♠ 94

♥ KT72

♦ J863

♣ K65

South:

♠ A765

♥ AJ96

♦ AKQ

♣ QJ

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

### Board: 423

Dealer: North

Vul: None

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AQ9

♥ AQ8

♦ A932

♣ KQ4

South:

♠ T76

♥ JT74

♦ K84

♣ J95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	3NT
All Pass			

1. Stayman

**South hands****2N\_and\_Balanced****Board: 420**

♠ AKJT

You bid first.

Dealer: South

♥ QJ4

The opponents are silent.

Vul: None

♦ QT3

HCP: 20

♣ AK9

**Board: 421**

♠ T76

Partner bids first.

Dealer: North

♥ AKJ9

West (LHO) Doubles 3♣ if possible.

Vul: N-S

♦ J95

HCP: 9

♣ 984

**Board: 422**

♠ A765

You bid first.

Dealer: South

♥ AJ96

The opponents are silent.

Vul: Both

♦ AKQ

HCP: 21

♣ QJ

**Board: 423**

♠ T76

Partner bids first.

Dealer: North

♥ JT74

The opponents are silent.

Vul: None

♦ K84

HCP: 5

♣ J95

## Both hands (Answers Page)

### Board: 420

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6 ♠ North

North:

♠ Q863

♥ KT73

♦ AK2

♣ T5

South:

♠ AKJT

♥ QJ4

♦ QT3

♣ AK9

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♣
Pass	4 ♥	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Stayman

2. A=0/5 or 3/5

### Board: 421

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 9

Contract: 3NT South

North:

♠ KQ5

♥ Q74

♦ AK864

♣ AQ

South:

♠ T76

♥ AKJ9

♦ J95

♣ 984

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
X	3 ♦	Pass	3NT
All Pass			

1. Stayman

### Board: 422

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 4 ♥ North

North:

♠ 94

♥ KT72

♦ J863

♣ K65

South:

♠ A765

♥ AJ96

♦ AKQ

♣ QJ

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Stayman

### Board: 423

Dealer: North

Vul: None

North HCP: 21

South HCP: 5

Contract: 3NT South

North:

♠ AQ9

♥ AQ8

♦ A932

♣ KQ4

South:

♠ T76

♥ JT74

♦ K84

♣ J95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	3NT
All Pass			

1. Stayman

<b>Board: 424</b>	♠ Q652	Partner bids first.
Dealer: South	♥ T974	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 9	♣ QJ9	

---

<b>Board: 425</b>	♠ K5	You bid first.
Dealer: North	♥ AQ64	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 20+1	♣ AKQ96	

---

<b>Board: 426</b>	♠ Q6	Partner bids first.
Dealer: South	♥ 954	The opponents are silent.
Vul: None	♦ 8762	
HCP: 6	♣ A976	

---

<b>Board: 427</b>	♠ AQT63	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 20+1	♣ A54	

## Both hands (Answers Page)

### Board: 424

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 20

Contract: 5♥ South

North:

♠ Q652

♥ T974

♦ A8

♣ QJ9

South:

♠ AK9

♥ QJ83

♦ K972

♣ AK

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♥
All Pass			

1. Stayman

2. A=1/5 or 4/5

### Board: 425

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 12

Contract: 4NT South

North:

♠ K5

♥ AQ64

♦ Q5

♣ AKQ96

South:

♠ Q9

♥ KT7

♦ AKT4

♣ T742

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	4NT
All Pass			
1. A=2 out of 4			

### Board: 426

Dealer: South

Vul: None

North HCP: 6

South HCP: 21+1

Contract: 3NT North

North:

♠ Q6

♥ 954

♦ 8762

♣ A976

South:

♠ AK

♥ AK832

♦ KJT3

♣ K4

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 427

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 8

Contract: 3NT South

North:

♠ AQT63

♥ AQ

♦ A62

♣ A54

South:

♠ K8

♥ J87

♦ JT87

♣ QJ76

W	N	E	S
	2NT	Pass	3NT
All Pass			

<b>Board: 424</b>	♠ AK9	You bid first.
Dealer: South	♥ QJ83	The opponents are silent.
Vul: N-S	♦ K972	
HCP: 20	♣ AK	

---

<b>Board: 425</b>	♠ Q9	Partner bids first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: E-W	♦ AKT4	
HCP: 12	♣ T742	

---

<b>Board: 426</b>	♠ AK	You bid first.
Dealer: South	♥ AK832	The opponents are silent.
Vul: None	♦ KJT3	
HCP: 21+1	♣ K4	

---

<b>Board: 427</b>	♠ K8	Partner bids first.
Dealer: North	♥ J87	The opponents are silent.
Vul: N-S	♦ JT87	
HCP: 8	♣ QJ76	

## Both hands (Answers Page)

### Board: 424

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 20

Contract: 5♥ South

North:

♠ Q652

♥ T974

♦ A8

♣ QJ9

South:

♠ AK9

♥ QJ83

♦ K972

♣ AK

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♥
Pass	3♠	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♥
All Pass			

1. Stayman

2. A=1/5 or 4/5

### Board: 425

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 12

Contract: 4NT South

North:

♠ K5

♥ AQ64

♦ Q5

♣ AKQ96

South:

♠ Q9

♥ KT7

♦ AKT4

♣ T742

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	4NT
All Pass			
1. A=2 out of 4			

### Board: 426

Dealer: South

Vul: None

North HCP: 6

South HCP: 21+1

Contract: 3NT North

North:

♠ Q6

♥ 954

♦ 8762

♣ A976

South:

♠ AK

♥ AK832

♦ KJT3

♣ K4

W	N	E	S
			2NT
Pass	3NT	All Pass	

### Board: 427

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 8

Contract: 3NT South

North:

♠ AQT63

♥ AQ

♦ A62

♣ A54

South:

♠ K8

♥ J87

♦ JT87

♣ QJ76

W	N	E	S
	2NT	Pass	3NT
All Pass			



<b>Board: 428</b>	♠ T985	Partner bids first.
Dealer: South	♥ KJ92	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 10	♣ Q96	

---

<b>Board: 429</b>	♠ K5	You bid first.
Dealer: North	♥ QJ742	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 20+1	♣ AKQ	

---

<b>Board: 430</b>	♠ QJT8	Partner bids first.
Dealer: South	♥ JT	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 12	♣ KJ95	

---

<b>Board: 431</b>	♠ AKQ3	You bid first.
Dealer: North	♥ K42	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 21	♣ Q98	

## Both hands (Answers Page)

### Board: 428

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 21+1

Contract: 3NT North

North:

♠ T985

♥ KJ92

♦ KJ

♣ Q96

South:

♠ AK

♥ Q7

♦ AT542

♣ AKJ7

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 429

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ K5

♥ QJ742

♦ KQ9

♣ AKQ

South:

♠ AJ62

♥ K5

♦ A53

♣ 9542

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 430

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 20+1

Contract: 6 ♠ South

North:

♠ QJT8

♥ JT

♦ A62

♣ KJ95

South:

♠ AK542

♥ AQ9

♦ K7

♣ A42

W	N	E	S
			2NT

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

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Stayman

2. A=1/5 or 4/5

### Board: 431

Dealer: North

Vul: Both

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ AKQ3

♥ K42

♦ AK2

♣ Q98

South:

♠ 64

♥ AQ9

♦ J953

♣ J765

W	N	E	S
	2NT	Pass	3NT

All Pass

<b>Board: 428</b>	♠ AK	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ AT542	
HCP: 21+1	♣ AKJ7	

---

<b>Board: 429</b>	♠ AJ62	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: Both	♦ A53	
HCP: 12	♣ 9542	

---

<b>Board: 430</b>	♠ AK542	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 20+1	♣ A42	

---

<b>Board: 431</b>	♠ 64	Partner bids first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: Both	♦ J953	
HCP: 8	♣ J765	

## Both hands (Answers Page)

### Board: 428

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 21+1

Contract: 3NT North

North:

♠ T985

♥ KJ92

♦ KJ

♣ Q96

South:

♠ AK

♥ Q7

♦ AT542

♣ AKJ7

W	N	E	S
			2NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 429

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 12

Contract: 6NT South

North:

♠ K5

♥ QJ742

♦ KQ9

♣ AKQ

South:

♠ AJ62

♥ K5

♦ A53

♣ 9542

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 430

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 20+1

Contract: 6 ♠ South

North:

♠ QJT8

♥ JT

♦ A62

♣ KJ95

South:

♠ AK542

♥ AQ9

♦ K7

♣ A42

W	N	E	S
			2NT

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

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ <sup>2</sup>	Pass	6 ♠
------	------------------	------	-----

All Pass

1. Stayman

2. A=1/5 or 4/5

### Board: 431

Dealer: North

Vul: Both

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ AKQ3

♥ K42

♦ AK2

♣ Q98

South:

♠ 64

♥ AQ9

♦ J953

♣ J765

W	N	E	S
	2NT	Pass	3NT

All Pass

## North hands

## 2N\_and\_Balanced

<b>Board: 432</b>	♠ 76	Partner bids first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: None	♦ J94	
HCP: 4+1	♣ T9864	

---

<b>Board: 433</b>	♠ QJ	You bid first.
Dealer: North	♥ AQ94	The opponents are silent.
Vul: E-W	♦ AT93	
HCP: 20	♣ AK2	

---

<b>Board: 434</b>	♠ K5	Partner bids first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: Both	♦ QJ7	
HCP: 14+1	♣ K9732	

---

<b>Board: 435</b>	♠ AT32	You bid first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: None	♦ A2	
HCP: 21	♣ AK53	

---

<b>Board: 436</b>	♠ K52	Partner bids first.
Dealer: South	♥ AK73	The opponents are silent.
Vul: N-S	♦ T76	
HCP: 12	♣ Q42	

## Both hands (Answers Page)

### Board: 432

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 21

Contract: 2NT South

North:

♠ 76

♥ KT4

♦ J94

♣ T9864

South:

♠ KQT5

♥ AQJ2

♦ QT

♣ AQJ

W	N	E	S
			2NT

All Pass

### Board: 433

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ QJ

♥ AQ94

♦ AT93

♣ AK2

South:

♠ A74

♥ KJT

♦ K86

♣ QT93

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. A=3 out of 4

### Board: 434

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 21

Contract: 6NT North

North:

♠ K5

♥ KQ8

♦ QJ7

♣ K9732

South:

♠ A3

♥ AT42

♦ AKT3

♣ AQ6

W	N	E	S
			2NT
Pass	4♣	Pass	4♦ <sup>1</sup>
Pass	6NT	All Pass	

1. A=0/4 or 4/4

### Board: 435

Dealer: North

Vul: None

North HCP: 21

South HCP: 11+1

Contract: 6NT South

North:

♠ AT32

♥ AQ5

♦ A2

♣ AK53

South:

♠ K96

♥ K73

♦ KQT97

♣ 87

W	N	E	S
	2NT	Pass	4♣
Pass	4♦ <sup>1</sup>	Pass	6NT
All Pass			

1. A=0/4 or 4/4

### Board: 436

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ K52

♥ AK73

♦ T76

♣ Q42

South:

♠ J9

♥ Q92

♦ AKQJ

♣ AKT7

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	

1. Stayman

<b>Board: 432</b>	♠ KQT5	You bid first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: None	♦ QT	
HCP: 21	♣ AQJ	

---

<b>Board: 433</b>	♠ A74	Partner bids first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 13	♣ QT93	

---

<b>Board: 434</b>	♠ A3	You bid first.
Dealer: South	♥ AT42	The opponents are silent.
Vul: Both	♦ AKT3	
HCP: 21	♣ AQ6	

---

<b>Board: 435</b>	♠ K96	Partner bids first.
Dealer: North	♥ K73	The opponents are silent.
Vul: None	♦ KQT97	
HCP: 11+1	♣ 87	

---

<b>Board: 436</b>	♠ J9	You bid first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 20	♣ AKT7	

## Both hands (Answers Page)

### Board: 432

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 21

Contract: 2NT South

North:

♠ 76

♥ KT4

♦ J94

♣ T9864

South:

♠ KQT5

♥ AQJ2

♦ QT

♣ AQJ

W	N	E	S
			2NT

All Pass

### Board: 433

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6NT South

North:

♠ QJ

♥ AQ94

♦ AT93

♣ AK2

South:

♠ A74

♥ KJT

♦ K86

♣ QT93

W	N	E	S
	2NT	Pass	4♣
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. A=3 out of 4

### Board: 434

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 21

Contract: 6NT North

North:

♠ K5

♥ KQ8

♦ QJ7

♣ K9732

South:

♠ A3

♥ AT42

♦ AKT3

♣ AQ6

W	N	E	S
			2NT
Pass	4♣	Pass	4♦ <sup>1</sup>
Pass	6NT	All Pass	

1. A=0/4 or 4/4

### Board: 435

Dealer: North

Vul: None

North HCP: 21

South HCP: 11+1

Contract: 6NT South

North:

♠ AT32

♥ AQ5

♦ A2

♣ AK53

South:

♠ K96

♥ K73

♦ KQT97

♣ 87

W	N	E	S
	2NT	Pass	4♣
Pass	4♦ <sup>1</sup>	Pass	6NT
All Pass			

1. A=0/4 or 4/4

### Board: 436

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ K52

♥ AK73

♦ T76

♣ Q42

South:

♠ J9

♥ Q92

♦ AKQJ

♣ AKT7

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	6NT	All Pass	

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 437</b>	♠ AK6	You bid first.
Dealer: North	♥ QJ832	The opponents are silent.
Vul: Both	♦ K9	
HCP: 20+1	♣ AQJ	

---

<b>Board: 438</b>	♠ 32	Partner bids first.
Dealer: South	♥ 975	The opponents are silent.
Vul: None	♦ T96	
HCP: 5+1	♣ KQT84	

---

<b>Board: 439</b>	♠ QJ73	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 20+1	♣ AKQ65	

---

<b>Board: 440</b>	♠ QJ73	Partner bids first.
Dealer: South	♥ K643	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 6	♣ T85	

---

<b>Board: 441</b>	♠ AQ	You bid first.
Dealer: North	♥ J8754	The opponents are silent.
Vul: None	♦ AJ	
HCP: 20+1	♣ AKJT	

## Both hands (Answers Page)

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ J43		2NT	Pass	3NT
Vul: Both	♥ QJ832	♥ AK7	All Pass			
North HCP: 20+1	♦ K9	♦ J42				
South HCP: 9	♣ AQJ	♣ 8753				
Contract: 3NT South						

### Board: 438

	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ KJ4				2NT
Vul: None	♥ 975	♥ AK3	Pass	3NT	All Pass	
North HCP: 5+1	♦ T96	♦ AQ87				
South HCP: 21	♣ KQT84	♣ A76				
Contract: 3NT North						

### Board: 439

	North:	South:	W	N	E	S
Dealer: North	♠ QJ73	♠ AT85		2NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ A2	♥ 743	Pass	3♠	Pass	4♠
North HCP: 20+1	♦ A7	♦ Q9	All Pass			
South HCP: 6	♣ AKQ65	♣ T874				
Contract: 4♠ South			1. Stayman			

### Board: 440

	North:	South:	W	N	E	S
Dealer: South	♠ QJ73	♠ AK6				2NT
Vul: E-W	♥ K643	♥ AQ75	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 86	♦ AQ7	Pass	4♥	All Pass	
South HCP: 20	♣ T85	♣ J96				
Contract: 4♥ North			1. Stayman			

### Board: 441

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K82		2NT	Pass	3NT
Vul: None	♥ J8754	♥ KT2	All Pass			
North HCP: 20+1	♦ AJ	♦ T82				
South HCP: 6	♣ AKJT	♣ 9876				
Contract: 3NT South						

**South hands****2N\_and\_Balanced**

<b>Board: 437</b>	♠ J43	Partner bids first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ J42	
HCP: 9	♣ 8753	

---

<b>Board: 438</b>	♠ KJ4	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ AQ87	
HCP: 21	♣ A76	

---

<b>Board: 439</b>	♠ AT85	Partner bids first.
Dealer: North	♥ 743	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 6	♣ T874	

---

<b>Board: 440</b>	♠ AK6	You bid first.
Dealer: South	♥ AQ75	The opponents are silent.
Vul: E-W	♦ AQ7	
HCP: 20	♣ J96	

---

<b>Board: 441</b>	♠ K82	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: None	♦ T82	
HCP: 6	♣ 9876	

## Both hands (Answers Page)

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ J43		2NT	Pass	3NT
Vul: Both	♥ QJ832	♥ AK7	All Pass			
North HCP: 20+1	♦ K9	♦ J42				
South HCP: 9	♣ AQJ	♣ 8753				
Contract: 3NT South						

### Board: 438

	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ KJ4				2NT
Vul: None	♥ 975	♥ AK3	Pass	3NT	All Pass	
North HCP: 5+1	♦ T96	♦ AQ87				
South HCP: 21	♣ KQT84	♣ A76				
Contract: 3NT North						

### Board: 439

	North:	South:	W	N	E	S
Dealer: North	♠ QJ73	♠ AT85		2NT	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ A2	♥ 743	Pass	3♠	Pass	4♠
North HCP: 20+1	♦ A7	♦ Q9	All Pass			
South HCP: 6	♣ AKQ65	♣ T874				
Contract: 4♠ South			1. Stayman			

### Board: 440

	North:	South:	W	N	E	S
Dealer: South	♠ QJ73	♠ AK6				2NT
Vul: E-W	♥ K643	♥ AQ75	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 6	♦ 86	♦ AQ7	Pass	4♥	All Pass	
South HCP: 20	♣ T85	♣ J96				
Contract: 4♥ North			1. Stayman			

### Board: 441

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K82		2NT	Pass	3NT
Vul: None	♥ J8754	♥ KT2	All Pass			
North HCP: 20+1	♦ AJ	♦ T82				
South HCP: 6	♣ AKJT	♣ 9876				
Contract: 3NT South						

<b>Board: 442</b>	♠ J865	Partner bids first.
Dealer: South	♥ 852	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 14	♣ AK3	

---

<b>Board: 443</b>	♠ AQT9	You bid first.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 20	♣ AKJ	

---

<b>Board: 444</b>	♠ 8532	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ J94	
HCP: 5	♣ J53	

## Both hands (Answers Page)

### Board: 442

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ J865

♥ 852

♦ AQ9

♣ AK3

South:

♠ AQ

♥ AKQ3

♦ K64

♣ Q986

W      N      E      S

2NT

Pass   3 ♣<sup>1</sup>   Pass   3 ♥

Pass   6NT   All Pass

1. Stayman

### Board: 443

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AQT9

♥ AQ32

♦ 54

♣ AKJ

South:

♠ 842

♥ KT7

♦ AKJT3

♣ T6

W      N      E      S

2NT   Pass   4 ♣

Pass   4NT<sup>1</sup>   Pass   6NT

All Pass

1. A=3 out of 4

### Board: 444

Dealer: South

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3NT North

North:

♠ 8532

♥ QJ8

♦ J94

♣ J53

South:

♠ AJ6

♥ A97

♦ AKT5

♣ KQ7

W      N      E      S

2NT

Pass   3 ♣<sup>1</sup>   Pass   3 ♦

Pass   3NT   All Pass

1. Stayman

<b>Board: 442</b>	♠ AQ	You bid first.
Dealer: South	♥ AKQ3	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 20	♣ Q986	

---

<b>Board: 443</b>	♠ 842	Partner bids first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: E-W	♦ AKJT3	
HCP: 11+1	♣ T6	

---

<b>Board: 444</b>	♠ AJ6	You bid first.
Dealer: South	♥ A97	The opponents are silent.
Vul: Both	♦ AKT5	
HCP: 21	♣ KQ7	

## Both hands (Answers Page)

### Board: 442

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 20

Contract: 6NT North

North:

♠ J865

♥ 852

♦ AQ9

♣ AK3

South:

♠ AQ

♥ AKQ3

♦ K64

♣ Q986

W      N      E      S

2NT

Pass   3 ♣<sup>1</sup>   Pass   3 ♥

Pass   6NT   All Pass

1. Stayman

### Board: 443

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ AQT9

♥ AQ32

♦ 54

♣ AKJ

South:

♠ 842

♥ KT7

♦ AKJT3

♣ T6

W      N      E      S

2NT   Pass   4 ♣

Pass   4NT<sup>1</sup>   Pass   6NT

All Pass

1. A=3 out of 4

### Board: 444

Dealer: South

Vul: Both

North HCP: 5

South HCP: 21

Contract: 3NT North

North:

♠ 8532

♥ QJ8

♦ J94

♣ J53

South:

♠ AJ6

♥ A97

♦ AKT5

♣ KQ7

W      N      E      S

2NT

Pass   3 ♣<sup>1</sup>   Pass   3 ♦

Pass   3NT   All Pass

1. Stayman