

# North hands

# Two\_NT\_in\_Fourth\_Seat

|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 1</b> | ♠ AK5  | Partner bids first.       |
| Dealer: East    | ♥ K42  | The opponents are silent. |
| Vul: None       | ♦ AQ74 |                           |
| HCP: 20         | ♣ AT3  |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 2</b> | ♠ AK95 | You bid first.            |
| Dealer: West    | ♥ QJ4  | The opponents are silent. |
| Vul: N-S        | ♦ 95   |                           |
| HCP: 10         | ♣ 9862 |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 3</b> | ♠ AKT9 | Partner bids first.       |
| Dealer: East    | ♥ K9   | The opponents are silent. |
| Vul: E-W        | ♦ AQJ  |                           |
| HCP: 20         | ♣ K976 |                           |

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|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 4</b> | ♠ J96   | You bid first.            |
| Dealer: West    | ♥ 83    | The opponents are silent. |
| Vul: Both       | ♦ Q9843 |                           |
| HCP: 6+1        | ♣ QJ8   |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 5</b> | ♠ AT64 | Partner bids first.       |
| Dealer: East    | ♥ AKT9 | The opponents are silent. |
| Vul: N-S        | ♦ A7   |                           |
| HCP: 20         | ♣ KQ9  |                           |

## Both hands (Answers Page)

| Board: 1            | North: | South: | W        | N          | E    | S               |
|---------------------|--------|--------|----------|------------|------|-----------------|
| Dealer: East        | ♠ AK5  | ♠ J763 |          |            | Pass | Pass            |
| Vul: None           | ♥ K42  | ♥ J873 | Pass     | 2NT        | Pass | 3♣ <sup>1</sup> |
| North HCP: 20       | ♦ AQ74 | ♦ KJ8  | Pass     | 3♦         | Pass | 3NT             |
| South HCP: 9        | ♣ AT3  | ♣ K4   | All Pass |            |      |                 |
| Contract: 3NT South |        |        |          |            |      |                 |
|                     |        |        |          | 1. Stayman |      |                 |

| Board: 2            | North: | South: | W    | N               | E        | S   |
|---------------------|--------|--------|------|-----------------|----------|-----|
| Dealer: West        | ♠ AK95 | ♠ QJ2  | Pass | Pass            | Pass     | 2NT |
| Vul: N-S            | ♥ QJ4  | ♥ A95  | Pass | 3♣ <sup>1</sup> | Pass     | 3♦  |
| North HCP: 10       | ♦ 95   | ♦ AKT2 | Pass | 3NT             | All Pass |     |
| South HCP: 21       | ♣ 9862 | ♣ AK3  |      |                 |          |     |
| Contract: 3NT North |        |        |      |                 |          |     |
|                     |        |        |      | 1. Stayman      |          |     |

| Board: 3            | North: | South: | W    | N   | E        | S    |
|---------------------|--------|--------|------|-----|----------|------|
| Dealer: East        | ♠ AKT9 | ♠ J2   |      |     | Pass     | Pass |
| Vul: E-W            | ♥ K9   | ♥ JT87 | Pass | 2NT | All Pass |      |
| North HCP: 20       | ♦ AQJ  | ♦ T984 |      |     |          |      |
| South HCP: 2        | ♣ K976 | ♣ 543  |      |     |          |      |
| Contract: 2NT North |        |        |      |     |          |      |

| Board: 4            | North:  | South:  | W    | N    | E        | S   |
|---------------------|---------|---------|------|------|----------|-----|
| Dealer: West        | ♠ J96   | ♠ AQ4   | Pass | Pass | Pass     | 2NT |
| Vul: Both           | ♥ 83    | ♥ KT9   | Pass | 3NT  | All Pass |     |
| North HCP: 6+1      | ♦ Q9843 | ♦ A5    |      |      |          |     |
| South HCP: 20+1     | ♣ QJ8   | ♣ AK753 |      |      |          |     |
| Contract: 3NT North |         |         |      |      |          |     |

| Board: 5            | North: | South: | W        | N   | E    | S    |
|---------------------|--------|--------|----------|-----|------|------|
| Dealer: East        | ♠ AT64 | ♠ J73  |          |     | Pass | Pass |
| Vul: N-S            | ♥ AKT9 | ♥ 854  | Pass     | 2NT | Pass | 3NT  |
| North HCP: 20       | ♦ A7   | ♦ T652 | All Pass |     |      |      |
| South HCP: 5        | ♣ KQ9  | ♣ A42  |          |     |      |      |
| Contract: 3NT South |        |        |          |     |      |      |

## South hands

## Two\_NT\_in\_Fourth\_Seat

|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 1</b> | ♠ J763 | You bid first.            |
| Dealer: East    | ♥ J873 | The opponents are silent. |
| Vul: None       | ♦ KJ8  |                           |
| HCP: 9          | ♣ K4   |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 2</b> | ♠ QJ2  | Partner bids first.       |
| Dealer: West    | ♥ A95  | The opponents are silent. |
| Vul: N-S        | ♦ AKT2 |                           |
| HCP: 21         | ♣ AK3  |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 3</b> | ♠ J2   | You bid first.            |
| Dealer: East    | ♥ JT87 | The opponents are silent. |
| Vul: E-W        | ♦ T984 |                           |
| HCP: 2          | ♣ 543  |                           |

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|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 4</b> | ♠ AQ4   | Partner bids first.       |
| Dealer: West    | ♥ KT9   | The opponents are silent. |
| Vul: Both       | ♦ A5    |                           |
| HCP: 20+1       | ♣ AK753 |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 5</b> | ♠ J73  | You bid first.            |
| Dealer: East    | ♥ 854  | The opponents are silent. |
| Vul: N-S        | ♦ T652 |                           |
| HCP: 5          | ♣ A42  |                           |

## Both hands (Answers Page)

| Board: 1            | North: | South: | W        | N          | E    | S               |
|---------------------|--------|--------|----------|------------|------|-----------------|
| Dealer: East        | ♠ AK5  | ♠ J763 |          |            | Pass | Pass            |
| Vul: None           | ♥ K42  | ♥ J873 | Pass     | 2NT        | Pass | 3♣ <sup>1</sup> |
| North HCP: 20       | ♦ AQ74 | ♦ KJ8  | Pass     | 3♦         | Pass | 3NT             |
| South HCP: 9        | ♣ AT3  | ♣ K4   | All Pass |            |      |                 |
| Contract: 3NT South |        |        |          |            |      |                 |
|                     |        |        |          | 1. Stayman |      |                 |

| Board: 2            | North: | South: | W    | N               | E        | S   |
|---------------------|--------|--------|------|-----------------|----------|-----|
| Dealer: West        | ♠ AK95 | ♠ QJ2  | Pass | Pass            | Pass     | 2NT |
| Vul: N-S            | ♥ QJ4  | ♥ A95  | Pass | 3♣ <sup>1</sup> | Pass     | 3♦  |
| North HCP: 10       | ♦ 95   | ♦ AKT2 | Pass | 3NT             | All Pass |     |
| South HCP: 21       | ♣ 9862 | ♣ AK3  |      |                 |          |     |
| Contract: 3NT North |        |        |      |                 |          |     |
|                     |        |        |      | 1. Stayman      |          |     |

| Board: 3            | North: | South: | W    | N   | E        | S    |
|---------------------|--------|--------|------|-----|----------|------|
| Dealer: East        | ♠ AKT9 | ♠ J2   |      |     | Pass     | Pass |
| Vul: E-W            | ♥ K9   | ♥ JT87 | Pass | 2NT | All Pass |      |
| North HCP: 20       | ♦ AQJ  | ♦ T984 |      |     |          |      |
| South HCP: 2        | ♣ K976 | ♣ 543  |      |     |          |      |
| Contract: 2NT North |        |        |      |     |          |      |

| Board: 4            | North:  | South:  | W    | N    | E        | S   |
|---------------------|---------|---------|------|------|----------|-----|
| Dealer: West        | ♠ J96   | ♠ AQ4   | Pass | Pass | Pass     | 2NT |
| Vul: Both           | ♥ 83    | ♥ KT9   | Pass | 3NT  | All Pass |     |
| North HCP: 6+1      | ♦ Q9843 | ♦ A5    |      |      |          |     |
| South HCP: 20+1     | ♣ QJ8   | ♣ AK753 |      |      |          |     |
| Contract: 3NT North |         |         |      |      |          |     |

| Board: 5            | North: | South: | W        | N   | E    | S    |
|---------------------|--------|--------|----------|-----|------|------|
| Dealer: East        | ♠ AT64 | ♠ J73  |          |     | Pass | Pass |
| Vul: N-S            | ♥ AKT9 | ♥ 854  | Pass     | 2NT | Pass | 3NT  |
| North HCP: 20       | ♦ A7   | ♦ T652 | All Pass |     |      |      |
| South HCP: 5        | ♣ KQ9  | ♣ A42  |          |     |      |      |
| Contract: 3NT South |        |        |          |     |      |      |

## North hands

## Two\_NT\_in\_Fourth\_Seat

|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 6</b> | ♠ 84    | You bid first.            |
| Dealer: West    | ♥ AJT98 | The opponents are silent. |
| Vul: E-W        | ♦ K72   |                           |
| HCP: 8+1        | ♣ 965   |                           |

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|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 7</b> | ♠ AK54  | Partner bids first.       |
| Dealer: East    | ♥ K4    | The opponents are silent. |
| Vul: Both       | ♦ KT    |                           |
| HCP: 20+1       | ♣ AK753 |                           |

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|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 8</b> | ♠ QJ742 | You bid first.            |
| Dealer: West    | ♥ T3    | The opponents are silent. |
| Vul: None       | ♦ J753  |                           |
| HCP: 4+1        | ♣ 87    |                           |

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|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 9</b> | ♠ A8    | Partner bids first.       |
| Dealer: East    | ♥ J52   | The opponents are silent. |
| Vul: Both       | ♦ AQ4   |                           |
| HCP: 20+1       | ♣ AKQ98 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 10</b> | ♠ A53  | You bid first.            |
| Dealer: West     | ♥ 982  | The opponents are silent. |
| Vul: None        | ♦ T543 |                           |
| HCP: 4           | ♣ 942  |                           |

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 20

Contract: 4♥ North

North:

♠ 84

♥ AJT98

♦ K72

♣ 965

South:

♠ AKQ6

♥ KQ

♦ Q643

♣ AT8

W N E S

Pass Pass Pass 2NT

Pass 3♦ Pass 3♥

Pass 4♥ All Pass

### Board: 7

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AK54

♥ K4

♦ KT

♣ AK753

South:

♠ 2

♥ QT652

♦ A852

♣ J92

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

All Pass

### Board: 8

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 21

Contract: 3♠ South

North:

♠ QJ742

♥ T3

♦ J753

♣ 87

South:

♠ AK

♥ AKJ2

♦ KT84

♣ QJT

W N E S

Pass Pass Pass 2NT

Pass 3♥ Pass 3♠

All Pass

### Board: 9

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ A8

♥ J52

♦ AQ4

♣ AKQ98

South:

♠ QJ72

♥ AT9

♦ T9763

♣ 3

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 10

Dealer: West

Vul: None

North HCP: 4

South HCP: 21+1

Contract: 2NT South

North:

♠ A53

♥ 982

♦ T543

♣ 942

South:

♠ K8

♥ AK3

♦ AK982

♣ A65

W N E S

Pass Pass Pass 2NT

All Pass

## South hands

## Two\_NT\_in\_Fourth\_Seat

|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 6</b> | ♠ AKQ6 | Partner bids first.       |
| Dealer: West    | ♥ KQ   | The opponents are silent. |
| Vul: E-W        | ♦ Q643 |                           |
| HCP: 20         | ♣ AT8  |                           |

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|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 7</b> | ♠ 2     | You bid first.            |
| Dealer: East    | ♥ QT652 | The opponents are silent. |
| Vul: Both       | ♦ A852  |                           |
| HCP: 7+1        | ♣ J92   |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 8</b> | ♠ AK   | Partner bids first.       |
| Dealer: West    | ♥ AKJ2 | The opponents are silent. |
| Vul: None       | ♦ KT84 |                           |
| HCP: 21         | ♣ QJT  |                           |

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|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 9</b> | ♠ QJ72  | You bid first.            |
| Dealer: East    | ♥ AT9   | The opponents are silent. |
| Vul: Both       | ♦ T9763 |                           |
| HCP: 7+1        | ♣ 3     |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 10</b> | ♠ K8    | Partner bids first.       |
| Dealer: West     | ♥ AK3   | The opponents are silent. |
| Vul: None        | ♦ AK982 |                           |
| HCP: 21+1        | ♣ A65   |                           |

## Both hands (Answers Page)

### Board: 6

Dealer: West

Vul: E-W

North HCP: 8+1

South HCP: 20

Contract: 4♥ North

North:

♠ 84

♥ AJT98

♦ K72

♣ 965

South:

♠ AKQ6

♥ KQ

♦ Q643

♣ AT8

W N E S

Pass Pass Pass 2NT

Pass 3♦ Pass 3♥

Pass 4♥ All Pass

### Board: 7

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AK54

♥ K4

♦ KT

♣ AK753

South:

♠ 2

♥ QT652

♦ A852

♣ J92

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

All Pass

### Board: 8

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 21

Contract: 3♠ South

North:

♠ QJ742

♥ T3

♦ J753

♣ 87

South:

♠ AK

♥ AKJ2

♦ KT84

♣ QJT

W N E S

Pass Pass Pass 2NT

Pass 3♥ Pass 3♠

All Pass

### Board: 9

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ A8

♥ J52

♦ AQ4

♣ AKQ98

South:

♠ QJ72

♥ AT9

♦ T9763

♣ 3

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 10

Dealer: West

Vul: None

North HCP: 4

South HCP: 21+1

Contract: 2NT South

North:

♠ A53

♥ 982

♦ T543

♣ 942

South:

♠ K8

♥ AK3

♦ AK982

♣ A65

W N E S

Pass Pass Pass 2NT

All Pass



# North hands

# Two\_NT\_in\_Fourth\_Seat

**Board: 11**      ♠ A94      Partner bids first.  
 Dealer: East      ♥ AK6      The opponents are silent.  
 Vul: N-S      ♦ KJT62  
 HCP: 21+1      ♣ AQ

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**Board: 12**      ♠ KQ52      You bid first.  
 Dealer: West      ♥ J3      The opponents are silent.  
 Vul: Both      ♦ T7  
 HCP: 8+1      ♣ Q8732

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**Board: 13**      ♠ AQ3      Partner bids first.  
 Dealer: East      ♥ A7      The opponents are silent.  
 Vul: None      ♦ AJ54  
 HCP: 20      ♣ AJ52

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**Board: 14**      ♠ K975      You bid first.  
 Dealer: West      ♥ Q85      The opponents are silent.  
 Vul: N-S      ♦ 9743  
 HCP: 5      ♣ 86

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**Board: 15**      ♠ AQ8      Partner bids first.  
 Dealer: East      ♥ AK93      The opponents are silent.  
 Vul: E-W      ♦ KT9  
 HCP: 21      ♣ KQ5

## Both hands (Answers Page)

### Board: 11

Dealer: East

Vul: N-S

North HCP: 21+1

South HCP: 6

Contract: 3NT South

North:

♠ A94

♥ AK6

♦ KJT62

♣ AQ

South:

♠ Q32

♥ T743

♦ A7

♣ 8432

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

1. Stayman

### Board: 12

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 20+1

Contract: 3NT North

North:

♠ KQ52

♥ J3

♦ T7

♣ Q8732

South:

♠ A7

♥ AT96

♦ AK963

♣ AJ

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

1. Stayman

### Board: 13

Dealer: East

Vul: None

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AQ3

♥ A7

♦ AJ54

♣ AJ52

South:

♠ K874

♥ T853

♦ QT97

♣ K

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

1. Stayman

### Board: 14

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 20

Contract: 4♠ South

North:

♠ K975

♥ Q85

♦ 9743

♣ 86

South:

♠ AT83

♥ AK42

♦ KJ

♣ KQ9

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

1. Stayman

### Board: 15

Dealer: East

Vul: E-W

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ AQ8

♥ AK93

♦ KT9

♣ KQ5

South:

♠ K954

♥ 742

♦ AJ862

♣ T

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

1. Stayman

## South hands

## Two\_NT\_in\_Fourth\_Seat

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 11</b> | ♠ Q32  | You bid first.            |
| Dealer: East     | ♥ T743 | The opponents are silent. |
| Vul: N-S         | ♦ A7   |                           |
| HCP: 6           | ♣ 8432 |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 12</b> | ♠ A7    | Partner bids first.       |
| Dealer: West     | ♥ AT96  | The opponents are silent. |
| Vul: Both        | ♦ AK963 |                           |
| HCP: 20+1        | ♣ AJ    |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 13</b> | ♠ K874 | You bid first.            |
| Dealer: East     | ♥ T853 | The opponents are silent. |
| Vul: None        | ♦ QT97 |                           |
| HCP: 8           | ♣ K    |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 14</b> | ♠ AT83 | Partner bids first.       |
| Dealer: West     | ♥ AK42 | The opponents are silent. |
| Vul: N-S         | ♦ KJ   |                           |
| HCP: 20          | ♣ KQ9  |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 15</b> | ♠ K954  | You bid first.            |
| Dealer: East     | ♥ 742   | The opponents are silent. |
| Vul: E-W         | ♦ AJ862 |                           |
| HCP: 8+1         | ♣ T     |                           |

## Both hands (Answers Page)

### Board: 11

Dealer: East

Vul: N-S

North HCP: 21+1

South HCP: 6

Contract: 3NT South

North:

♠ A94

♥ AK6

♦ KJT62

♣ AQ

South:

♠ Q32

♥ T743

♦ A7

♣ 8432

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

1. Stayman

### Board: 12

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 20+1

Contract: 3NT North

North:

♠ KQ52

♥ J3

♦ T7

♣ Q8732

South:

♠ A7

♥ AT96

♦ AK963

♣ AJ

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

1. Stayman

### Board: 13

Dealer: East

Vul: None

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AQ3

♥ A7

♦ AJ54

♣ AJ52

South:

♠ K874

♥ T853

♦ QT97

♣ K

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

1. Stayman

### Board: 14

Dealer: West

Vul: N-S

North HCP: 5

South HCP: 20

Contract: 4♠ South

North:

♠ K975

♥ Q85

♦ 9743

♣ 86

South:

♠ AT83

♥ AK42

♦ KJ

♣ KQ9

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

1. Stayman

### Board: 15

Dealer: East

Vul: E-W

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ AQ8

♥ AK93

♦ KT9

♣ KQ5

South:

♠ K954

♥ 742

♦ AJ862

♣ T

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

1. Stayman

# North hands

# Two\_NT\_in\_Fourth\_Seat

## Board: 16

♠ J

You bid first.

Dealer: West

♥ J42

The opponents are silent.

Vul: None

♦ QJ76

HCP: 10+1

♣ KQ987

## Board: 17

♠ K9

Partner bids first.

Dealer: East

♥ AK82

The opponents are silent.

Vul: N-S

♦ AKJ93

HCP: 20+1

♣ QT

## Board: 18

♠ 73

You bid first.

Dealer: West

♥ KJ2

The opponents are silent.

Vul: E-W

♦ K86

HCP: 10+1

♣ K6542

## Board: 19

♠ AQ87

Partner bids first.

Dealer: East

♥ AK2

The opponents are silent.

Vul: N-S

♦ KQJ6

HCP: 21

♣ Q3

## Board: 20

♠ T982

You bid first.

Dealer: West

♥ T763

The opponents are silent.

Vul: E-W

♦ AQ

HCP: 6

♣ T96

## Both hands (Answers Page)

### Board: 16

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 20

Contract: 3NT North

North:

♠ J

♥ J42

♦ QJ76

♣ KQ987

South:

♠ AK86

♥ KQ98

♦ K83

♣ AJ

W N E S

Pass Pass Pass 2NT

Pass 3NT All Pass

### Board: 17

Dealer: East

Vul: N-S

North HCP: 20+1

South HCP: 5+1

Contract: 3NT South

North:

♠ K9

♥ AK82

♦ AKJ93

♣ QT

South:

♠ Q75

♥ T97

♦ 42

♣ K7643

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3NT

All Pass

### Board: 18

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 20

Contract: 3NT North

North:

♠ 73

♥ KJ2

♦ K86

♣ K6542

South:

♠ AQJ5

♥ AQ8

♦ QT97

♣ AJ

W N E S

Pass Pass Pass 2NT

Pass 3NT All Pass

### Board: 19

Dealer: East

Vul: N-S

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AQ87

♥ AK2

♦ KQJ6

♣ Q3

South:

♠ 32

♥ 964

♦ A52

♣ K9876

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3NT

All Pass

### Board: 20

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 21

Contract: 4♠ North

North:

♠ T982

♥ T763

♦ AQ

♣ T96

South:

♠ AJ63

♥ AK9

♦ J83

♣ AKJ

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ All Pass

1. Stayman

## South hands

## Two\_NT\_in\_Fourth\_Seat

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 16</b> | ♠ AK86 | Partner bids first.       |
| Dealer: West     | ♥ KQ98 | The opponents are silent. |
| Vul: None        | ♦ K83  |                           |
| HCP: 20          | ♣ AJ   |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 17</b> | ♠ Q75   | You bid first.            |
| Dealer: East     | ♥ T97   | The opponents are silent. |
| Vul: N-S         | ♦ 42    |                           |
| HCP: 5+1         | ♣ K7643 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 18</b> | ♠ AQJ5 | Partner bids first.       |
| Dealer: West     | ♥ AQ8  | The opponents are silent. |
| Vul: E-W         | ♦ QT97 |                           |
| HCP: 20          | ♣ AJ   |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 19</b> | ♠ 32    | You bid first.            |
| Dealer: East     | ♥ 964   | The opponents are silent. |
| Vul: N-S         | ♦ A52   |                           |
| HCP: 7+1         | ♣ K9876 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 20</b> | ♠ AJ63 | Partner bids first.       |
| Dealer: West     | ♥ AK9  | The opponents are silent. |
| Vul: E-W         | ♦ J83  |                           |
| HCP: 21          | ♣ AKJ  |                           |

## Both hands (Answers Page)

### Board: 16

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 20

Contract: 3NT North

North:

♠ J

♥ J42

♦ QJ76

♣ KQ987

South:

♠ AK86

♥ KQ98

♦ K83

♣ AJ

W N E S

Pass Pass Pass 2NT

Pass 3NT All Pass

### Board: 17

Dealer: East

Vul: N-S

North HCP: 20+1

South HCP: 5+1

Contract: 3NT South

North:

♠ K9

♥ AK82

♦ AKJ93

♣ QT

South:

♠ Q75

♥ T97

♦ 42

♣ K7643

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3NT

All Pass

### Board: 18

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 20

Contract: 3NT North

North:

♠ 73

♥ KJ2

♦ K86

♣ K6542

South:

♠ AQJ5

♥ AQ8

♦ QT97

♣ AJ

W N E S

Pass Pass Pass 2NT

Pass 3NT All Pass

### Board: 19

Dealer: East

Vul: N-S

North HCP: 21

South HCP: 7+1

Contract: 3NT South

North:

♠ AQ87

♥ AK2

♦ KQJ6

♣ Q3

South:

♠ 32

♥ 964

♦ A52

♣ K9876

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3NT

All Pass

### Board: 20

Dealer: West

Vul: E-W

North HCP: 6

South HCP: 21

Contract: 4♠ North

North:

♠ T982

♥ T763

♦ AQ

♣ T96

South:

♠ AJ63

♥ AK9

♦ J83

♣ AKJ

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ All Pass

1. Stayman



# North hands

# Two\_NT\_in\_Fourth\_Seat

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 21</b> | ♠ Q8    | Partner bids first.       |
| Dealer: East     | ♥ AKJ4  | The opponents are silent. |
| Vul: Both        | ♦ AKJ85 |                           |
| HCP: 20+1        | ♣ QT    |                           |

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 22</b> | ♠ 97    | You bid first.            |
| Dealer: West     | ♥ QT742 | The opponents are silent. |
| Vul: None        | ♦ Q52   |                           |
| HCP: 4+1         | ♣ 832   |                           |

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 23</b> | ♠ JT643 | You bid first.            |
| Dealer: West     | ♥ KJ42  | The opponents are silent. |
| Vul: E-W         | ♦ J     |                           |
| HCP: 7+1         | ♣ J63   |                           |

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 24</b> | ♠ KT974 | You bid first.            |
| Dealer: West     | ♥ 874   | The opponents are silent. |
| Vul: Both        | ♦ QJT   |                           |
| HCP: 6+1         | ♣ 94    |                           |

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 25</b> | ♠ KJ53 | Partner bids first.       |
| Dealer: East     | ♥ AQ9  | The opponents are silent. |
| Vul: None        | ♦ K2   |                           |
| HCP: 20          | ♣ AK83 |                           |

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 7

Contract: 3NT South

North:

♠ Q8

♥ AKJ4

♦ AKJ85

♣ QT

South:

♠ J764

♥ 52

♦ Q94

♣ KJ96

W N E S

Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. Stayman

### Board: 22

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 20+1

Contract: 3♥ South

North:

♠ 97

♥ QT742

♦ Q52

♣ 832

South:

♠ AKJ

♥ AJ5

♦ A6

♣ QJ976

W N E S

Pass Pass Pass 2NT

Pass 3♦ Pass 3♥

All Pass

### Board: 23

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 20+1

Contract: 4♠ North

North:

♠ JT643

♥ KJ42

♦ J

♣ J63

South:

♠ K9

♥ AQ

♦ AKQ7

♣ Q9872

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3♥<sup>2</sup> Pass 3NT

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

### Board: 24

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 21

Contract: 4♠ South

North:

♠ KT974

♥ 874

♦ QJT

♣ 94

South:

♠ QJ5

♥ A93

♦ AK4

♣ AK86

W N E S

Pass Pass Pass 2NT

Pass 3♥ Pass 3♠

Pass 3NT Pass 4♠

All Pass

### Board: 25

Dealer: East

Vul: None

North HCP: 20

South HCP: 7

Contract: 3NT South

North:

♠ KJ53

♥ AQ9

♦ K2

♣ AK83

South:

♠ 642

♥ JT6

♦ AJ65

♣ JT7

W N E S

Pass Pass

Pass 2NT Pass 3NT

All Pass

## South hands

## Two\_NT\_in\_Fourth\_Seat

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 21</b> | ♠ J764 | You bid first.            |
| Dealer: East     | ♥ 52   | The opponents are silent. |
| Vul: Both        | ♦ Q94  |                           |
| HCP: 7           | ♣ KJ96 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 22</b> | ♠ AKJ   | Partner bids first.       |
| Dealer: West     | ♥ AJ5   | The opponents are silent. |
| Vul: None        | ♦ A6    |                           |
| HCP: 20+1        | ♣ QJ976 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 23</b> | ♠ K9    | Partner bids first.       |
| Dealer: West     | ♥ AQ    | The opponents are silent. |
| Vul: E-W         | ♦ AKQ7  |                           |
| HCP: 20+1        | ♣ Q9872 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 24</b> | ♠ QJ5  | Partner bids first.       |
| Dealer: West     | ♥ A93  | The opponents are silent. |
| Vul: Both        | ♦ AK4  |                           |
| HCP: 21          | ♣ AK86 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 25</b> | ♠ 642  | You bid first.            |
| Dealer: East     | ♥ JT6  | The opponents are silent. |
| Vul: None        | ♦ AJ65 |                           |
| HCP: 7           | ♣ JT7  |                           |

## Both hands (Answers Page)

### Board: 21

Dealer: East

Vul: Both

North HCP: 20+1

South HCP: 7

Contract: 3NT South

North:

♠ Q8

♥ AKJ4

♦ AKJ85

♣ QT

South:

♠ J764

♥ 52

♦ Q94

♣ KJ96

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

1. Stayman

### Board: 22

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 20+1

Contract: 3♥ South

North:

♠ 97

♥ QT742

♦ Q52

♣ 832

South:

♠ AKJ

♥ AJ5

♦ A6

♣ QJ976

| W        | N    | E    | S   |
|----------|------|------|-----|
| Pass     | Pass | Pass | 2NT |
| Pass     | 3♦   | Pass | 3♥  |
| All Pass |      |      |     |

### Board: 23

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 20+1

Contract: 4♠ North

North:

♠ JT643

♥ KJ42

♦ J

♣ J63

South:

♠ K9

♥ AQ

♦ AKQ7

♣ Q9872

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

1. Stayman

2. SMOLEN

### Board: 24

Dealer: West

Vul: Both

North HCP: 6+1

South HCP: 21

Contract: 4♠ South

North:

♠ KT974

♥ 874

♦ QJT

♣ 94

South:

♠ QJ5

♥ A93

♦ AK4

♣ AK86

| W        | N    | E    | S   |
|----------|------|------|-----|
| Pass     | Pass | Pass | 2NT |
| Pass     | 3♥   | Pass | 3♠  |
| Pass     | 3NT  | Pass | 4♠  |
| All Pass |      |      |     |

### Board: 25

Dealer: East

Vul: None

North HCP: 20

South HCP: 7

Contract: 3NT South

North:

♠ KJ53

♥ AQ9

♦ K2

♣ AK83

South:

♠ 642

♥ JT6

♦ AJ65

♣ JT7

| W        | N   | E    | S    |
|----------|-----|------|------|
|          |     | Pass | Pass |
| Pass     | 2NT | Pass | 3NT  |
| All Pass |     |      |      |

## North hands

## Two\_NT\_in\_Fourth\_Seat

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 26</b> | ♠ QJ8  | You bid first.            |
| Dealer: West     | ♥ JT64 | The opponents are silent. |
| Vul: N-S         | ♦ KJ54 |                           |
| HCP: 8           | ♣ T4   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 27</b> | ♠ AJ53 | Partner bids first.       |
| Dealer: East     | ♥ AK64 | The opponents are silent. |
| Vul: Both        | ♦ A9   |                           |
| HCP: 21          | ♣ KQ2  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 28</b> | ♠ Q87  | You bid first.            |
| Dealer: West     | ♥ K73  | The opponents are silent. |
| Vul: None        | ♦ 863  |                           |
| HCP: 8           | ♣ QJ92 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 29</b> | ♠ KJT4 | Partner bids first.       |
| Dealer: East     | ♥ AK7  | The opponents are silent. |
| Vul: N-S         | ♦ AQT9 |                           |
| HCP: 21          | ♣ AT   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 30</b> | ♠ 7543 | You bid first.            |
| Dealer: West     | ♥ K8   | The opponents are silent. |
| Vul: None        | ♦ AT4  |                           |
| HCP: 9           | ♣ Q972 |                           |

## Both hands (Answers Page)

### Board: 26

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 20

Contract: 4♥ North

North:

♠ QJ8

♥ JT64

♦ KJ54

♣ T4

South:

♠ K97

♥ AKQ2

♦ A97

♣ KJ6

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 27

Dealer: East

Vul: Both

North HCP: 21

South HCP: 11+1

Contract: 6♠ North

North:

♠ AJ53

♥ AK64

♦ A9

♣ KQ2

South:

♠ KQ84

♥ Q9

♦ KJT84

♣ T5

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4NT

Pass 6♠ All Pass

1. Stayman

### Board: 28

Dealer: West

Vul: None

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ Q87

♥ K73

♦ 863

♣ QJ92

South:

♠ AJ2

♥ A5

♦ KJ954

♣ AK5

W N E S

Pass Pass Pass 2NT

Pass 3NT All Pass

### Board: 29

Dealer: East

Vul: N-S

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ KJT4

♥ AK7

♦ AQT9

♣ AT

South:

♠ A7

♥ 8542

♦ 842

♣ Q985

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

All Pass

1. Stayman

### Board: 30

Dealer: West

Vul: None

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ 7543

♥ K8

♦ AT4

♣ Q972

South:

♠ AKT

♥ A3

♦ J952

♣ AKJ5

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

## South hands

## Two\_NT\_in\_Fourth\_Seat

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 26</b> | ♠ K97  | Partner bids first.       |
| Dealer: West     | ♥ AKQ2 | The opponents are silent. |
| Vul: N-S         | ♦ A97  |                           |
| HCP: 20          | ♣ KJ6  |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 27</b> | ♠ KQ84  | You bid first.            |
| Dealer: East     | ♥ Q9    | The opponents are silent. |
| Vul: Both        | ♦ KJT84 |                           |
| HCP: 11+1        | ♣ T5    |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 28</b> | ♠ AJ2   | Partner bids first.       |
| Dealer: West     | ♥ A5    | The opponents are silent. |
| Vul: None        | ♦ KJ954 |                           |
| HCP: 20+1        | ♣ AK5   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 29</b> | ♠ A7   | You bid first.            |
| Dealer: East     | ♥ 8542 | The opponents are silent. |
| Vul: N-S         | ♦ 842  |                           |
| HCP: 6           | ♣ Q985 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 30</b> | ♠ AKT  | Partner bids first.       |
| Dealer: West     | ♥ A3   | The opponents are silent. |
| Vul: None        | ♦ J952 |                           |
| HCP: 20          | ♣ AKJ5 |                           |

## Both hands (Answers Page)

### Board: 26

Dealer: West

Vul: N-S

North HCP: 8

South HCP: 20

Contract: 4♥ North

North:

♠ QJ8

♥ JT64

♦ KJ54

♣ T4

South:

♠ K97

♥ AKQ2

♦ A97

♣ KJ6

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 27

Dealer: East

Vul: Both

North HCP: 21

South HCP: 11+1

Contract: 6♠ North

North:

♠ AJ53

♥ AK64

♦ A9

♣ KQ2

South:

♠ KQ84

♥ Q9

♦ KJT84

♣ T5

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 4NT

Pass 6♠ All Pass

1. Stayman

### Board: 28

Dealer: West

Vul: None

North HCP: 8

South HCP: 20+1

Contract: 3NT North

North:

♠ Q87

♥ K73

♦ 863

♣ QJ92

South:

♠ AJ2

♥ A5

♦ KJ954

♣ AK5

W N E S

Pass Pass Pass 2NT

Pass 3NT All Pass

### Board: 29

Dealer: East

Vul: N-S

North HCP: 21

South HCP: 6

Contract: 3NT South

North:

♠ KJT4

♥ AK7

♦ AQT9

♣ AT

South:

♠ A7

♥ 8542

♦ 842

♣ Q985

W N E S

Pass Pass Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

All Pass

1. Stayman

### Board: 30

Dealer: West

Vul: None

North HCP: 9

South HCP: 20

Contract: 3NT North

North:

♠ 7543

♥ K8

♦ AT4

♣ Q972

South:

♠ AKT

♥ A3

♦ J952

♣ AKJ5

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman



## North hands

## Two\_NT\_in\_Fourth\_Seat

**Board: 31**

♠ AKJ9

Partner bids first.

Dealer: East

♥ AT

The opponents are silent.

Vul: N-S

♦ AKT9

HCP: 21

♣ Q64

**Board: 32**

♠ 976

You bid first.

Dealer: West

♥ AQT4

The opponents are silent.

Vul: E-W

♦ QT4

HCP: 8

♣ 874

**Board: 33**

♠ AK6

Partner bids first.

Dealer: East

♥ Q8

The opponents are silent.

Vul: E-W

♦ AKT

HCP: 20+1

♣ KJ532

**Board: 34**

♠ QT2

You bid first.

Dealer: West

♥ Q832

The opponents are silent.

Vul: Both

♦ KJ94

HCP: 11

♣ K5

## Both hands (Answers Page)

### Board: 31

Dealer: East

Vul: N-S

North HCP: 21

South HCP: 6+1

Contract: 3NT South

North:

♠ AKJ9

♥ AT

♦ AKT9

♣ Q64

South:

♠ T3

♥ KJ765

♦ J642

♣ JT

W

N

E

S

Pass Pass

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

All Pass

### Board: 32

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 20

Contract: 4♥ North

North:

♠ 976

♥ AQT4

♦ QT4

♣ 874

South:

♠ AKJ

♥ 7532

♦ K8

♣ AKQ5

W

N

E

S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 33

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ AK6

♥ Q8

♦ AKT

♣ KJ532

South:

♠ J872

♥ J63

♦ J85

♣ Q96

W

N

E

S

Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 34

Dealer: West

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4♥ South

North:

♠ QT2

♥ Q832

♦ KJ94

♣ K5

South:

♠ AJ6

♥ AK64

♦ A83

♣ A73

W

N

E

S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♣ Pass 4♥

All Pass

1. Stayman

## South hands

## Two\_NT\_in\_Fourth\_Seat

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 31</b> | ♠ T3    | You bid first.            |
| Dealer: East     | ♥ KJ765 | The opponents are silent. |
| Vul: N-S         | ♦ J642  |                           |
| HCP: 6+1         | ♣ JT    |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 32</b> | ♠ AKJ  | Partner bids first.       |
| Dealer: West     | ♥ 7532 | The opponents are silent. |
| Vul: E-W         | ♦ K8   |                           |
| HCP: 20          | ♣ AKQ5 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 33</b> | ♠ J872 | You bid first.            |
| Dealer: East     | ♥ J63  | The opponents are silent. |
| Vul: E-W         | ♦ J85  |                           |
| HCP: 5           | ♣ Q96  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 34</b> | ♠ AJ6  | Partner bids first.       |
| Dealer: West     | ♥ AK64 | The opponents are silent. |
| Vul: Both        | ♦ A83  |                           |
| HCP: 20          | ♣ A73  |                           |

## Both hands (Answers Page)

### Board: 31

Dealer: East

Vul: N-S

North HCP: 21

South HCP: 6+1

Contract: 3NT South

North:

♠ AKJ9

♥ AT

♦ AKT9

♣ Q64

South:

♠ T3

♥ KJ765

♦ J642

♣ JT

W

N

E

S

Pass Pass

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

All Pass

### Board: 32

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 20

Contract: 4♥ North

North:

♠ 976

♥ AQT4

♦ QT4

♣ 874

South:

♠ AKJ

♥ 7532

♦ K8

♣ AKQ5

W

N

E

S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 33

Dealer: East

Vul: E-W

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ AK6

♥ Q8

♦ AKT

♣ KJ532

South:

♠ J872

♥ J63

♦ J85

♣ Q96

W

N

E

S

Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 34

Dealer: West

Vul: Both

North HCP: 11

South HCP: 20

Contract: 4♥ South

North:

♠ QT2

♥ Q832

♦ KJ94

♣ K5

South:

♠ AJ6

♥ AK64

♦ A83

♣ A73

W

N

E

S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♣ Pass 4♥

All Pass

1. Stayman

## North hands

## Two\_NT\_in\_Fourth\_Seat

**Board: 35**

♠ KQ3

Partner bids first.

Dealer: East

♥ AT52

The opponents are silent.

Vul: None

♦ KQ

HCP: 20

♣ AQT4

**Board: 36**

♠ T864

You bid first.

Dealer: West

♥ T3

The opponents are silent.

Vul: E-W

♦ J5

HCP: 7+1

♣ AQ873

**Board: 37**

♠ AJ985

You bid first.

Dealer: West

♥ Q76

The opponents are silent.

Vul: Both

♦ 973

HCP: 7+1

♣ 93

**Board: 38**

♠ AT83

You bid first.

Dealer: West

♥ Q63

The opponents are silent.

Vul: None

♦ 8

HCP: 9+1

♣ QJT95

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: None

North HCP: 20

South HCP: 10+1

Contract: 6♥ South

North:

♠ KQ3

♥ AT52

♦ KQ

♣ AQT4

South:

♠ A75

♥ K9864

♦ 87

♣ K76

W N E S

Pass Pass

Pass 2NT Pass 3♦

Pass 3NT<sup>1</sup> Pass 4♣

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♥

All Pass

1. Extended acceptance after NT

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

### Board: 36

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ T864

♥ T3

♦ J5

♣ AQ873

South:

♠ AK9

♥ AQJ

♦ AQT

♣ 9642

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 37

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 20

Contract: 4♠ North

North:

♠ AJ985

♥ Q76

♦ 973

♣ 93

South:

♠ K732

♥ KT2

♦ AJ

♣ AKQ8

W N E S

Pass Pass Pass 2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♠ All Pass

1. Extended acceptance after NT

### Board: 38

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ AT83

♥ Q63

♦ 8

♣ QJT95

South:

♠ Q65

♥ AK

♦ AK32

♣ A864

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

## South hands

## Two\_NT\_in\_Fourth\_Seat

### Board: 35

♠ A75

You bid first.

Dealer: East

♥ K9864

The opponents are silent.

Vul: None

♦ 87

HCP: 10+1

♣ K76

---

### Board: 36

♠ AK9

Partner bids first.

Dealer: West

♥ AQJ

The opponents are silent.

Vul: E-W

♦ AQT

HCP: 20

♣ 9642

---

### Board: 37

♠ K732

Partner bids first.

Dealer: West

♥ KT2

The opponents are silent.

Vul: Both

♦ AJ

HCP: 20

♣ AKQ8

---

### Board: 38

♠ Q65

Partner bids first.

Dealer: West

♥ AK

The opponents are silent.

Vul: None

♦ AK32

HCP: 20

♣ A864

## Both hands (Answers Page)

### Board: 35

Dealer: East

Vul: None

North HCP: 20

South HCP: 10+1

Contract: 6♥ South

North:

♠ KQ3

♥ AT52

♦ KQ

♣ AQT4

South:

♠ A75

♥ K9864

♦ 87

♣ K76

W N E S

Pass Pass

Pass 2NT Pass 3♦

Pass 3NT<sup>1</sup> Pass 4♣

Pass 4♥ Pass 4NT

Pass 5♥<sup>2</sup> Pass 6♥

All Pass

1. Extended acceptance after NT

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

### Board: 36

Dealer: West

Vul: E-W

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ T864

♥ T3

♦ J5

♣ AQ873

South:

♠ AK9

♥ AQJ

♦ AQT

♣ 9642

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 37

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 20

Contract: 4♠ North

North:

♠ AJ985

♥ Q76

♦ 973

♣ 93

South:

♠ K732

♥ KT2

♦ AJ

♣ AKQ8

W N E S

Pass Pass Pass 2NT

Pass 3♥ Pass 3NT<sup>1</sup>

Pass 4♠ All Pass

1. Extended acceptance after NT

### Board: 38

Dealer: West

Vul: None

North HCP: 9+1

South HCP: 20

Contract: 3NT North

North:

♠ AT83

♥ Q63

♦ 8

♣ QJT95

South:

♠ Q65

♥ AK

♦ AK32

♣ A864

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman



## North hands

## Two\_NT\_in\_Fourth\_Seat

**Board: 39**

♠ AK9

Partner bids first.

Dealer: East

♥ KQ875

The opponents are silent.

Vul: N-S

♦ A72

HCP: 20+1

♣ A3

**Board: 40**

♠ J542

You bid first.

Dealer: West

♥ AT4

The opponents are silent.

Vul: Both

♦ QJT84

HCP: 8+1

♣ 4

**Board: 41**

♠ K4

Partner bids first.

Dealer: East

♥ KQ97

The opponents are silent.

Vul: None

♦ KQ95

HCP: 21

♣ AKJ

**Board: 42**

♠ 8765

You bid first.

Dealer: West

♥ K7

The opponents are silent.

Vul: N-S

♦ 863

HCP: 7

♣ KJ42

**Board: 43**

♠ QJ5

Partner bids first.

Dealer: East

♥ AK

The opponents are silent.

Vul: E-W

♦ AK72

HCP: 20

♣ KT98

## Both hands (Answers Page)

### Board: 39

Dealer: East

Vul: N-S

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AK9

♥ KQ875

♦ A72

♣ A3

South:

♠ J432

♥ 62

♦ J9

♣ KQ976

W N E S

Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. Stayman

### Board: 40

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 20

Contract: 4♠ North

North:

♠ J542

♥ AT4

♦ QJT84

♣ 4

South:

♠ AKQ8

♥ K72

♦ A62

♣ A32

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 41

Dealer: East

Vul: None

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ K4

♥ KQ97

♦ KQ95

♣ AKJ

South:

♠ AQ973

♥ 652

♦ 43

♣ Q86

W N E S

Pass Pass

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

All Pass

### Board: 42

Dealer: West

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ 8765

♥ K7

♦ 863

♣ KJ42

South:

♠ AQ

♥ AJ42

♦ KQ7

♣ A863

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 43

Dealer: East

Vul: E-W

North HCP: 20

South HCP: 2

Contract: 2NT North

North:

♠ QJ5

♥ AK

♦ AK72

♣ KT98

South:

♠ 962

♥ 9642

♦ Q93

♣ 753

W N E S

Pass Pass

Pass 2NT All Pass

## South hands

## Two\_NT\_in\_Fourth\_Seat

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 39</b> | ♠ J432  | You bid first.            |
| Dealer: East     | ♥ 62    | The opponents are silent. |
| Vul: N-S         | ♦ J9    |                           |
| HCP: 7+1         | ♣ KQ976 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 40</b> | ♠ AKQ8 | Partner bids first.       |
| Dealer: West     | ♥ K72  | The opponents are silent. |
| Vul: Both        | ♦ A62  |                           |
| HCP: 20          | ♣ A32  |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 41</b> | ♠ AQ973 | You bid first.            |
| Dealer: East     | ♥ 652   | The opponents are silent. |
| Vul: None        | ♦ 43    |                           |
| HCP: 8+1         | ♣ Q86   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 42</b> | ♠ AQ   | Partner bids first.       |
| Dealer: West     | ♥ AJ42 | The opponents are silent. |
| Vul: N-S         | ♦ KQ7  |                           |
| HCP: 20          | ♣ A863 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 43</b> | ♠ 962  | You bid first.            |
| Dealer: East     | ♥ 9642 | The opponents are silent. |
| Vul: E-W         | ♦ Q93  |                           |
| HCP: 2           | ♣ 753  |                           |

## Both hands (Answers Page)

### Board: 39

Dealer: East

Vul: N-S

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AK9

♥ KQ875

♦ A72

♣ A3

South:

♠ J432

♥ 62

♦ J9

♣ KQ976

W N E S

Pass Pass

Pass 2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. Stayman

### Board: 40

Dealer: West

Vul: Both

North HCP: 8+1

South HCP: 20

Contract: 4♠ North

North:

♠ J542

♥ AT4

♦ QJT84

♣ 4

South:

♠ AKQ8

♥ K72

♦ A62

♣ A32

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 41

Dealer: East

Vul: None

North HCP: 21

South HCP: 8+1

Contract: 3NT South

North:

♠ K4

♥ KQ97

♦ KQ95

♣ AKJ

South:

♠ AQ973

♥ 652

♦ 43

♣ Q86

W N E S

Pass Pass

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

All Pass

### Board: 42

Dealer: West

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ 8765

♥ K7

♦ 863

♣ KJ42

South:

♠ AQ

♥ AJ42

♦ KQ7

♣ A863

W N E S

Pass Pass Pass 2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 43

Dealer: East

Vul: E-W

North HCP: 20

South HCP: 2

Contract: 2NT North

North:

♠ QJ5

♥ AK

♦ AK72

♣ KT98

South:

♠ 962

♥ 9642

♦ Q93

♣ 753

W N E S

Pass Pass

Pass 2NT All Pass

## North hands

## Two\_NT\_in\_Fourth\_Seat

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 44</b> | ♠ Q53   | You bid first.            |
| Dealer: West     | ♥ 84    | The opponents are silent. |
| Vul: None        | ♦ Q83   |                           |
| HCP: 9+1         | ♣ AJ654 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 45</b> | ♠ AQ72 | Partner bids first.       |
| Dealer: East     | ♥ AKJ  | The opponents are silent. |
| Vul: N-S         | ♦ Q93  |                           |
| HCP: 20          | ♣ A93  |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 46</b> | ♠ KJ87  | You bid first.            |
| Dealer: West     | ♥ 8     | The opponents are silent. |
| Vul: E-W         | ♦ QJ875 |                           |
| HCP: 10+1        | ♣ K93   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 47</b> | ♠ A976 | Partner bids first.       |
| Dealer: East     | ♥ AKT2 | The opponents are silent. |
| Vul: Both        | ♦ KQ9  |                           |
| HCP: 20          | ♣ AT   |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 48</b> | ♠ J642  | You bid first.            |
| Dealer: West     | ♥ T9874 | The opponents are silent. |
| Vul: N-S         | ♦ A     |                           |
| HCP: 8+1         | ♣ KT5   |                           |

## Both hands (Answers Page)

### Board: 44

|                     | North:  | South: | W    | N    | E        | S   |
|---------------------|---------|--------|------|------|----------|-----|
| Dealer: West        | ♠ Q53   | ♠ AKJ  | Pass | Pass | Pass     | 2NT |
| Vul: None           | ♥ 84    | ♥ AK32 | Pass | 3NT  | All Pass |     |
| North HCP: 9+1      | ♦ Q83   | ♦ AJ95 |      |      |          |     |
| South HCP: 20       | ♣ AJ654 | ♣ 93   |      |      |          |     |
| Contract: 3NT North |         |        |      |      |          |     |

### Board: 45

|                    | North: | South:  | W        | N   | E    | S    |
|--------------------|--------|---------|----------|-----|------|------|
| Dealer: East       | ♠ AQ72 | ♠ J     |          |     | Pass | Pass |
| Vul: N-S           | ♥ AKJ  | ♥ QT965 | Pass     | 2NT | Pass | 3♦   |
| North HCP: 20      | ♦ Q93  | ♦ J642  | Pass     | 3♥  | Pass | 3NT  |
| South HCP: 9+1     | ♣ A93  | ♣ KQ2   | Pass     | 4♥  | Pass | 6♥   |
| Contract: 6♥ South |        |         | All Pass |     |      |      |

### Board: 46

|                     | North:  | South: | W          | N               | E        | S   |
|---------------------|---------|--------|------------|-----------------|----------|-----|
| Dealer: West        | ♠ KJ87  | ♠ A2   | Pass       | Pass            | Pass     | 2NT |
| Vul: E-W            | ♥ 8     | ♥ AKJ2 | Pass       | 3♣ <sup>1</sup> | Pass     | 3♥  |
| North HCP: 10+1     | ♦ QJ875 | ♦ AKT3 | Pass       | 3NT             | All Pass |     |
| South HCP: 20       | ♣ K93   | ♣ J87  |            |                 |          |     |
| Contract: 3NT North |         |        | 1. Stayman |                 |          |     |

### Board: 47

|                    | North: | South: | W          | N   | E    | S               |
|--------------------|--------|--------|------------|-----|------|-----------------|
| Dealer: East       | ♠ A976 | ♠ KT4  |            |     | Pass | Pass            |
| Vul: Both          | ♥ AKT2 | ♥ 9743 | Pass       | 2NT | Pass | 3♣ <sup>1</sup> |
| North HCP: 20      | ♦ KQ9  | ♦ T3   | Pass       | 3♥  | Pass | 4♥              |
| South HCP: 6       | ♣ AT   | ♣ K983 | All Pass   |     |      |                 |
| Contract: 4♥ South |        |        | 1. Stayman |     |      |                 |

### Board: 48

|                    | North:  | South: | W          | N               | E        | S   |
|--------------------|---------|--------|------------|-----------------|----------|-----|
| Dealer: West       | ♠ J642  | ♠ AK8  | Pass       | Pass            | Pass     | 2NT |
| Vul: N-S           | ♥ T9874 | ♥ AK63 | Pass       | 3♣ <sup>1</sup> | Pass     | 3♥  |
| North HCP: 8+1     | ♦ A     | ♦ KQJT | Pass       | 4♥              | All Pass |     |
| South HCP: 20      | ♣ KT5   | ♣ 43   |            |                 |          |     |
| Contract: 4♥ North |         |        | 1. Stayman |                 |          |     |

## South hands

## Two\_NT\_in\_Fourth\_Seat

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 44</b> | ♠ AKJ  | Partner bids first.       |
| Dealer: West     | ♥ AK32 | The opponents are silent. |
| Vul: None        | ♦ AJ95 |                           |
| HCP: 20          | ♣ 93   |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 45</b> | ♠ J     | You bid first.            |
| Dealer: East     | ♥ QT965 | The opponents are silent. |
| Vul: N-S         | ♦ J642  |                           |
| HCP: 9+1         | ♣ KQ2   |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 46</b> | ♠ A2   | Partner bids first.       |
| Dealer: West     | ♥ AKJ2 | The opponents are silent. |
| Vul: E-W         | ♦ AKT3 |                           |
| HCP: 20          | ♣ J87  |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 47</b> | ♠ KT4  | You bid first.            |
| Dealer: East     | ♥ 9743 | The opponents are silent. |
| Vul: Both        | ♦ T3   |                           |
| HCP: 6           | ♣ K983 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 48</b> | ♠ AK8  | Partner bids first.       |
| Dealer: West     | ♥ AK63 | The opponents are silent. |
| Vul: N-S         | ♦ KQJT |                           |
| HCP: 20          | ♣ 43   |                           |

## Both hands (Answers Page)

### Board: 44

|                     | North:  | South: | W    | N    | E        | S   |
|---------------------|---------|--------|------|------|----------|-----|
| Dealer: West        | ♠ Q53   | ♠ AKJ  | Pass | Pass | Pass     | 2NT |
| Vul: None           | ♥ 84    | ♥ AK32 | Pass | 3NT  | All Pass |     |
| North HCP: 9+1      | ♦ Q83   | ♦ AJ95 |      |      |          |     |
| South HCP: 20       | ♣ AJ654 | ♣ 93   |      |      |          |     |
| Contract: 3NT North |         |        |      |      |          |     |

### Board: 45

|                    | North: | South:  | W        | N   | E    | S    |
|--------------------|--------|---------|----------|-----|------|------|
| Dealer: East       | ♠ AQ72 | ♠ J     |          |     | Pass | Pass |
| Vul: N-S           | ♥ AKJ  | ♥ QT965 | Pass     | 2NT | Pass | 3♦   |
| North HCP: 20      | ♦ Q93  | ♦ J642  | Pass     | 3♥  | Pass | 3NT  |
| South HCP: 9+1     | ♣ A93  | ♣ KQ2   | Pass     | 4♥  | Pass | 6♥   |
| Contract: 6♥ South |        |         | All Pass |     |      |      |

### Board: 46

|                     | North:  | South: | W          | N               | E        | S   |
|---------------------|---------|--------|------------|-----------------|----------|-----|
| Dealer: West        | ♠ KJ87  | ♠ A2   | Pass       | Pass            | Pass     | 2NT |
| Vul: E-W            | ♥ 8     | ♥ AKJ2 | Pass       | 3♣ <sup>1</sup> | Pass     | 3♥  |
| North HCP: 10+1     | ♦ QJ875 | ♦ AKT3 | Pass       | 3NT             | All Pass |     |
| South HCP: 20       | ♣ K93   | ♣ J87  |            |                 |          |     |
| Contract: 3NT North |         |        | 1. Stayman |                 |          |     |

### Board: 47

|                    | North: | South: | W          | N   | E    | S               |
|--------------------|--------|--------|------------|-----|------|-----------------|
| Dealer: East       | ♠ A976 | ♠ KT4  |            |     | Pass | Pass            |
| Vul: Both          | ♥ AKT2 | ♥ 9743 | Pass       | 2NT | Pass | 3♣ <sup>1</sup> |
| North HCP: 20      | ♦ KQ9  | ♦ T3   | Pass       | 3♥  | Pass | 4♥              |
| South HCP: 6       | ♣ AT   | ♣ K983 | All Pass   |     |      |                 |
| Contract: 4♥ South |        |        | 1. Stayman |     |      |                 |

### Board: 48

|                    | North:  | South: | W          | N               | E        | S   |
|--------------------|---------|--------|------------|-----------------|----------|-----|
| Dealer: West       | ♠ J642  | ♠ AK8  | Pass       | Pass            | Pass     | 2NT |
| Vul: N-S           | ♥ T9874 | ♥ AK63 | Pass       | 3♣ <sup>1</sup> | Pass     | 3♥  |
| North HCP: 8+1     | ♦ A     | ♦ KQJT | Pass       | 4♥              | All Pass |     |
| South HCP: 20      | ♣ KT5   | ♣ 43   |            |                 |          |     |
| Contract: 4♥ North |         |        | 1. Stayman |                 |          |     |



**North hands****Two\_NT\_in\_Fourth\_Seat****Board: 49**

♠ AK

Partner bids first.

Dealer: East

♥ AK96

The opponents are silent.

Vul: E-W

♦ AJ97

HCP: 20

♣ JT8

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**Board: 50**

♠ 743

You bid first.

Dealer: West

♥ J7

The opponents are silent.

Vul: Both

♦ QT92

HCP: 6

♣ KT94

## Both hands (Answers Page)

**Board: 49**

Dealer: East

Vul: E-W

North HCP: 20

South HCP: 8

Contract: 4♥ South

**North:**

♠ AK

♥ AK96

♦ AJ97

♣ JT8

**South:**

♠ J83

♥ QJT8

♦ Q84

♣ Q52

**W      N      E      S**

Pass   Pass

Pass   2NT   Pass   3♣<sup>1</sup>

Pass   3♥   Pass   4♥

All Pass

1. Stayman

**Board: 50**

Dealer: West

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3NT North

**North:**

♠ 743

♥ J7

♦ QT92

♣ KT94

**South:**

♠ AK52

♥ AQ8

♦ AK7

♣ J85

**W      N      E      S**

Pass   Pass   Pass   2NT

Pass   3NT   All Pass

**South hands****Two\_NT\_in\_Fourth\_Seat****Board: 49**

♠ J83

You bid first.

Dealer: East

♥ QJT8

The opponents are silent.

Vul: E-W

♦ Q84

HCP: 8

♣ Q52

**Board: 50**

♠ AK52

Partner bids first.

Dealer: West

♥ AQ8

The opponents are silent.

Vul: Both

♦ AK7

HCP: 21

♣ J85

## Both hands (Answers Page)

### Board: 49

Dealer: East

Vul: E-W

North HCP: 20

South HCP: 8

Contract: 4♥ South

North:

♠ AK

♥ AK96

♦ AJ97

♣ JT8

South:

♠ J83

♥ QJT8

♦ Q84

♣ Q52

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

|  |  |      |      |
|--|--|------|------|
|  |  | Pass | Pass |
|--|--|------|------|

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

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

|          |  |  |  |
|----------|--|--|--|
| All Pass |  |  |  |
|----------|--|--|--|

1. Stayman

### Board: 50

Dealer: West

Vul: Both

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ 743

♥ J7

♦ QT92

♣ KT94

South:

♠ AK52

♥ AQ8

♦ AK7

♣ J85

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

|      |      |      |     |
|------|------|------|-----|
| Pass | Pass | Pass | 2NT |
|------|------|------|-----|

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