

<b>Board: 1</b>	♠ J963	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: None	♦ AKJ6	
HCP: 15	♣ AQ3	
<hr/>		
<b>Board: 2</b>	♠ K2	Partner bids first.
Dealer: South	♥ 984	The opponents are silent.
Vul: N-S	♦ KJ72	
HCP: 9	♣ QT94	
<hr/>		
<b>Board: 3</b>	♠ AK4	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: E-W	♦ KQ54	
HCP: 15	♣ 876	
<hr/>		
<b>Board: 4</b>	♠ K9	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: Both	♦ QJ972	
HCP: 9+1	♣ QJ84	
<hr/>		
<b>Board: 5</b>	♠ AT	You bid first.
Dealer: North	♥ A84	West (RHO) bids 2 ♦ if possible.
Vul: N-S	♦ KJ5	
HCP: 15+1	♣ QJ982	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ J963

♥ T3

♦ AKJ6

♣ AQ3

South:

♠ QT7

♥ AQ85

♦ 982

♣ T94

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♠

Pass

3NT

All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ K2

♥ 984

♦ KJ72

♣ QT94

South:

♠ J9

♥ AT6

♦ QT3

♣ AKJ85

W

N

E

S

1NT

Pass

2NT

All Pass

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AK4

♥ K98

♦ KQ54

♣ 876

South:

♠ QJT3

♥ AT54

♦ J9

♣ J54

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

3NT

All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ K9

♥ 54

♦ QJ972

♣ QJ84

South:

♠ A72

♥ QJ8

♦ A63

♣ A532

W

N

E

S

1NT

Pass

2NT

All Pass

### Board: 5

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ AT

♥ A84

♦ KJ5

♣ QJ982

South:

♠ J986

♥ KJ97

♦ 98

♣ K64

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

2♦

Pass

Pass

X

Pass

3♣

Pass

3NT

All Pass

1. Stayman

<b>Board: 1</b>	♠ QT7	Partner bids first.
Dealer: North	♥ AQ85	The opponents are silent.
Vul: None	♦ 982	
HCP: 8	♣ T94	
<hr/>		
<b>Board: 2</b>	♠ J9	You bid first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 15+1	♣ AKJ85	
<hr/>		
<b>Board: 3</b>	♠ QJT3	Partner bids first.
Dealer: North	♥ AT54	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 9	♣ J54	
<hr/>		
<b>Board: 4</b>	♠ A72	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ A63	
HCP: 15	♣ A532	
<hr/>		
<b>Board: 5</b>	♠ J986	Partner bids first.
Dealer: North	♥ KJ97	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ 98	
HCP: 8	♣ K64	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ J963

♥ T3

♦ AKJ6

♣ AQ3

South:

♠ QT7

♥ AQ85

♦ 982

♣ T94

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♠

Pass

3NT

All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ K2

♥ 984

♦ KJ72

♣ QT94

South:

♠ J9

♥ AT6

♦ QT3

♣ AKJ85

W

N

E

S

1NT

Pass

2NT

All Pass

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AK4

♥ K98

♦ KQ54

♣ 876

South:

♠ QJT3

♥ AT54

♦ J9

♣ J54

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

3NT

All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ K9

♥ 54

♦ QJ972

♣ QJ84

South:

♠ A72

♥ QJ8

♦ A63

♣ A532

W

N

E

S

1NT

Pass

2NT

All Pass

### Board: 5

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ AT

♥ A84

♦ KJ5

♣ QJ982

South:

♠ J986

♥ KJ97

♦ 98

♣ K64

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

2♦

Pass

Pass

X

Pass

3♣

Pass

3NT

All Pass

1. Stayman

<b>Board: 6</b>	♠ T9	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ AQ84	
HCP: 9+1	♣ QJ954	

---

<b>Board: 7</b>	♠ AK	You bid first.
Dealer: North	♥ A73	The opponents are silent.
Vul: Both	♦ Q9743	
HCP: 15+1	♣ Q65	

---

<b>Board: 8</b>	♠ A963	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ J9	
HCP: 9+1	♣ J9643	

---

<b>Board: 9</b>	♠ Q872	You bid first.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 15	♣ KQ73	

---

<b>Board: 10</b>	♠ KQ5	Partner bids first.
Dealer: South	♥ 8753	The opponents are silent.
Vul: Both	♦ KJT8	
HCP: 9	♣ T4	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ T9

♥ 72

♦ AQ84

♣ QJ954

South:

♠ AQ73

♥ K983

♦ KT3

♣ K8

W

N

E

S

1NT

Pass

2NT

All Pass

### Board: 7

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ AK

♥ A73

♦ Q9743

♣ Q65

South:

♠ JT85

♥ KT96

♦ A82

♣ T4

W

N

E

S

1NT Pass 2♣<sup>1</sup>

Pass 2♦

Pass 3NT

All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ A963

♥ KT

♦ J9

♣ J9643

South:

♠ T87

♥ AQ74

♦ AK5

♣ Q82

W

N

E

S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 9

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q872

♥ KQ6

♦ KT

♣ KQ73

South:

♠ T94

♥ A842

♦ A9

♣ JT42

W

N

E

S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ KQ5

♥ 8753

♦ KJT8

♣ T4

South:

♠ A976

♥ J2

♦ 642

♣ AKQJ

W

N

E

S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

<b>Board: 6</b>	♠ AQ73	You bid first.
Dealer: South	♥ K983	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 15	♣ K8	

---

<b>Board: 7</b>	♠ JT85	Partner bids first.
Dealer: North	♥ KT96	The opponents are silent.
Vul: Both	♦ A82	
HCP: 8	♣ T4	

---

<b>Board: 8</b>	♠ T87	You bid first.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: None	♦ AK5	
HCP: 15	♣ Q82	

---

<b>Board: 9</b>	♠ T94	Partner bids first.
Dealer: North	♥ A842	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 9	♣ JT42	

---

<b>Board: 10</b>	♠ A976	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: Both	♦ 642	
HCP: 15	♣ AKQJ	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ T9

♥ 72

♦ AQ84

♣ QJ954

South:

♠ AQ73

♥ K983

♦ KT3

♣ K8

W	N	E	S
			1NT

Pass	2NT	All Pass	
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### Board: 7

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ AK

♥ A73

♦ Q9743

♣ Q65

South:

♠ JT85

♥ KT96

♦ A82

♣ T4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ A963

♥ KT

♦ J9

♣ J9643

South:

♠ T87

♥ AQ74

♦ AK5

♣ Q82

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	2NT	All Pass	
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1. Stayman

### Board: 9

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q872

♥ KQ6

♦ KT

♣ KQ73

South:

♠ T94

♥ A842

♦ A9

♣ JT42

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ KQ5

♥ 8753

♦ KJT8

♣ T4

South:

♠ A976

♥ J2

♦ 642

♣ AKQJ

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
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Pass	2NT	All Pass	
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1. Stayman



<b>Board: 11</b>	♠ J6	You bid first.
Dealer: North	♥ K74	The opponents are silent.
Vul: None	♦ AK4	
HCP: 15+1	♣ AT762	
<hr/>		
<b>Board: 12</b>	♠ T9	Partner bids first.
Dealer: South	♥ J964	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 8+1	♣ AJ874	
<hr/>		
<b>Board: 13</b>	♠ K43	You bid first.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: Both	♦ 32	
HCP: 15+1	♣ AKJ72	
<hr/>		
<b>Board: 14</b>	♠ 63	RHO opens the bidding 1NT.
Dealer: West	♥ T942	You bid next.
Vul: None	♦ 97642	East (LHO) bids 2NT if possible.
HCP: 3+1	♣ K5	East (LHO) Doubles 3 ♠ if possible.
<hr/>		
<b>Board: 15</b>	♠ T3	You bid first.
Dealer: North	♥ AQ62	The opponents are silent.
Vul: N-S	♦ AK95	
HCP: 15	♣ Q65	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ J6

♥ K74

♦ AK4

♣ AT762

South:

♠ KQ53

♥ T82

♦ Q82

♣ Q84

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 12

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T9

♥ J964

♦ Q8

♣ AJ874

South:

♠ KJ64

♥ A5

♦ AT64

♣ K65

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ K43

♥ KJ8

♦ 32

♣ AKJ72

South:

♠ Q2

♥ Q32

♦ KQ98

♣ 9864

W N E S

1NT Pass 2NT

All Pass

### Board: 14

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 13+3

Contract: 3♠X South

North:

♠ 63

♥ T942

♦ 97642

♣ K5

South:

♠ AKJ9842

♥ K3

♦ -

♣ QT63

W N E S

1NT Pass 2NT 3♠

Pass Pass X All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ T3

♥ AQ62

♦ AK95

♣ Q65

South:

♠ J96

♥ 9853

♦ 82

♣ AKJ4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

<b>Board: 11</b>	♠ KQ53	Partner bids first.
Dealer: North	♥ T82	The opponents are silent.
Vul: None	♦ Q82	
HCP: 9	♣ Q84	

---

<b>Board: 12</b>	♠ KJ64	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ AT64	
HCP: 15	♣ K65	

---

<b>Board: 13</b>	♠ Q2	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: Both	♦ KQ98	
HCP: 9	♣ 9864	

---

<b>Board: 14</b>	♠ AKJ9842	LHO opens the bidding 1NT.
Dealer: West	♥ K3	Partner bids next.
Vul: None	♦ -	East (RHO) bids 2NT if possible.
HCP: 13+3	♣ QT63	East (RHO) Doubles 3♠ if possible.

---

<b>Board: 15</b>	♠ J96	Partner bids first.
Dealer: North	♥ 9853	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 9	♣ AKJ4	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ J6

♥ K74

♦ AK4

♣ AT762

South:

♠ KQ53

♥ T82

♦ Q82

♣ Q84

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

3NT

All Pass

1. Stayman

### Board: 12

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T9

♥ J964

♦ Q8

♣ AJ874

South:

♠ KJ64

♥ A5

♦ AT64

♣ K65

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♠

Pass

2NT

All Pass

1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ K43

♥ KJ8

♦ 32

♣ AKJ72

South:

♠ Q2

♥ Q32

♦ KQ98

♣ 9864

W

N

E

S

1NT

Pass

2NT

All Pass

### Board: 14

Dealer: West

Vul: None

North HCP: 3+1

South HCP: 13+3

Contract: 3♠X South

North:

♠ 63

♥ T942

♦ 97642

♣ K5

South:

♠ AKJ9842

♥ K3

♦ -

♣ QT63

W

N

E

S

1NT

Pass

2NT

3♠

Pass

Pass

X

All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ T3

♥ AQ62

♦ AK95

♣ Q65

South:

♠ J96

♥ 9853

♦ 82

♣ AKJ4

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♥

Pass

4♥

All Pass

1. Stayman

<b>Board: 16</b>	♠ QJ42	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 9	♣ Q42	
<hr/>		
<b>Board: 17</b>	♠ KQ4	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ J65	
HCP: 15+1	♣ KQT62	
<hr/>		
<b>Board: 18</b>	♠ 98	Partner bids first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: N-S	♦ KT95	
HCP: 8	♣ A854	
<hr/>		
<b>Board: 19</b>	♠ A875432	LHO opens the bidding 1NT.
Dealer: East	♥ 94	Partner bids next.
Vul: N-S	♦ 6	West (RHO) bids 2♣ if possible.
HCP: 8+3	♣ A32	West (RHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 20</b>	♠ 43	Partner bids first.
Dealer: South	♥ A92	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 9+1	♣ Q9864	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QJ42

♥ QJ8

♦ J92

♣ Q42

South:

♠ AT9

♥ A64

♦ A63

♣ K987

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 17

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ KQ4

♥ A7

♦ J65

♣ KQT62

South:

♠ T85

♥ T2

♦ KQ92

♣ A974

W N E S

1NT Pass 3NT

All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 98

♥ JT3

♦ KT95

♣ A854

South:

♠ AQ5

♥ 975

♦ AJ87

♣ KJ9

W N E S

1NT

Pass 2NT All Pass

### Board: 19

Dealer: East

Vul: N-S

North HCP: 8+3

South HCP: 8

Contract: 3♠X North

North:

♠ A875432

♥ 94

♦ 6

♣ A32

South:

♠ T6

♥ QJ72

♦ QT53

♣ K85

W N E S

1NT Pass

2♣<sup>1</sup> 3♠ Pass Pass

X All Pass

1. Stayman

### Board: 20

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ 43

♥ A92

♦ QJ8

♣ Q9864

South:

♠ KQ72

♥ KT3

♦ A92

♣ KT7

W N E S

1NT

Pass 3NT All Pass

<b>Board: 16</b>	♠ AT9	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 15	♣ K987	

---

<b>Board: 17</b>	♠ T85	Partner bids first.
Dealer: North	♥ T2	The opponents are silent.
Vul: None	♦ KQ92	
HCP: 9	♣ A974	

---

<b>Board: 18</b>	♠ AQ5	You bid first.
Dealer: South	♥ 975	The opponents are silent.
Vul: N-S	♦ AJ87	
HCP: 15	♣ KJ9	

---

<b>Board: 19</b>	♠ T6	RHO opens the bidding 1NT.
Dealer: East	♥ QJ72	You bid next.
Vul: N-S	♦ QT53	West (LHO) bids 2♣ if possible.
HCP: 8	♣ K85	West (LHO) Doubles 3♠ if possible.

---

<b>Board: 20</b>	♠ KQ72	You bid first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ A92	
HCP: 15	♣ KT7	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QJ42

♥ QJ8

♦ J92

♣ Q42

South:

♠ AT9

♥ A64

♦ A63

♣ K987

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 17

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ KQ4

♥ A7

♦ J65

♣ KQT62

South:

♠ T85

♥ T2

♦ KQ92

♣ A974

W N E S

1NT Pass 3NT

All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 98

♥ JT3

♦ KT95

♣ A854

South:

♠ AQ5

♥ 975

♦ AJ87

♣ KJ9

W N E S

1NT

Pass 2NT All Pass

### Board: 19

Dealer: East

Vul: N-S

North HCP: 8+3

South HCP: 8

Contract: 3♠X North

North:

♠ A875432

♥ 94

♦ 6

♣ A32

South:

♠ T6

♥ QJ72

♦ QT53

♣ K85

W N E S

1NT Pass

2♣<sup>1</sup> 3♠ Pass Pass

X All Pass

1. Stayman

### Board: 20

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ 43

♥ A92

♦ QJ8

♣ Q9864

South:

♠ KQ72

♥ KT3

♦ A92

♣ KT7

W N E S

1NT

Pass 3NT All Pass



<b>Board: 21</b>	♠ KQ2	You bid first.
Dealer: North	♥ KT65	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 15	♣ A963	
<hr/>		
<b>Board: 22</b>	♠ QJ7	Partner bids first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: E-W	♦ QJ8	
HCP: 8	♣ T974	
<hr/>		
<b>Board: 23</b>	♠ A8	You bid first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: Both	♦ J83	
HCP: 15+1	♣ AJT75	
<hr/>		
<b>Board: 24</b>	♠ KQ96	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ 53	
HCP: 9+1	♣ QJT84	
<hr/>		
<b>Board: 25</b>	♠ 87	You bid first.
Dealer: North	♥ A753	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ AK9	
HCP: 15	♣ AT98	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ KQ2

♥ KT65

♦ K5

♣ A963

South:

♠ A84

♥ Q982

♦ 94

♣ KT74

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 22

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ QJ7

♥ Q94

♦ QJ8

♣ T974

South:

♠ T965

♥ AJ5

♦ AT3

♣ KQJ

W N E S

1NT

Pass 3NT All Pass

### Board: 23

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A8

♥ KQ4

♦ J83

♣ AJT75

South:

♠ JT65

♥ AJ8

♦ K64

♣ 984

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 3NT South

North:

♠ KQ96

♥ J7

♦ 53

♣ QJT84

South:

♠ J8

♥ AT83

♦ QJ98

♣ AK6

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ 87

♥ A753

♦ AK9

♣ AT98

South:

♠ QJ9

♥ QJT2

♦ QJ6

♣ 742

W N E S

1NT Pass 2♣<sup>1</sup>

X 2♥ Pass 3♥

All Pass

1. Stayman

<b>Board: 21</b>	♠ A84	Partner bids first.
Dealer: North	♥ Q982	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 9	♣ KT74	
<hr/>		
<b>Board: 22</b>	♠ T965	You bid first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 15	♣ KQJ	
<hr/>		
<b>Board: 23</b>	♠ JT65	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: Both	♦ K64	
HCP: 9	♣ 984	
<hr/>		
<b>Board: 24</b>	♠ J8	You bid first.
Dealer: South	♥ AT83	The opponents are silent.
Vul: None	♦ QJ98	
HCP: 15	♣ AK6	
<hr/>		
<b>Board: 25</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ QJT2	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ QJ6	
HCP: 9	♣ 742	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ KQ2

♥ KT65

♦ K5

♣ A963

South:

♠ A84

♥ Q982

♦ 94

♣ KT74

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 22

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ QJ7

♥ Q94

♦ QJ8

♣ T974

South:

♠ T965

♥ AJ5

♦ AT3

♣ KQJ

W N E S

1NT

Pass 3NT All Pass

### Board: 23

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A8

♥ KQ4

♦ J83

♣ AJT75

South:

♠ JT65

♥ AJ8

♦ K64

♣ 984

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 3NT South

North:

♠ KQ96

♥ J7

♦ 53

♣ QJT84

South:

♠ J8

♥ AT83

♦ QJ98

♣ AK6

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ 87

♥ A753

♦ AK9

♣ AT98

South:

♠ QJ9

♥ QJT2

♦ QJ6

♣ 742

W N E S

1NT Pass 2♣<sup>1</sup>

X 2♥ Pass 3♥

All Pass

1. Stayman

<b>Board: 26</b>	♠ J82	Partner bids first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: Both	♦ KJ82	
HCP: 9	♣ 64	

---

<b>Board: 27</b>	♠ KQJ	You bid first.
Dealer: North	♥ AT84	The opponents are silent.
Vul: None	♦ 9652	
HCP: 15	♣ AJ	

---

<b>Board: 28</b>	♠ T94	Partner bids first.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 9	♣ A943	

---

<b>Board: 29</b>	♠ Q72	You bid first.
Dealer: North	♥ KJT5	The opponents are silent.
Vul: Both	♦ A873	
HCP: 15	♣ AJ	

---

<b>Board: 30</b>	♠ J86	Partner bids first.
Dealer: South	♥ KJ85	The opponents are silent.
Vul: None	♦ J872	
HCP: 9	♣ K4	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ J82

♥ AT96

♦ KJ82

♣ 64

South:

♠ Q9

♥ KQJ8

♦ QT6

♣ KQT3

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KQJ

♥ AT84

♦ 9652

♣ AJ

South:

♠ T96

♥ Q72

♦ AJ8

♣ Q942

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T94

♥ A32

♦ JT8

♣ A943

South:

♠ AK6

♥ KQT

♦ 753

♣ K652

W N E S

Pass 3NT All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ Q72

♥ KJT5

♦ A873

♣ AJ

South:

♠ AKT9

♥ 987

♦ QT

♣ 7654

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J86

♥ KJ85

♦ J872

♣ K4

South:

♠ AK4

♥ Q74

♦ AQ5

♣ T932

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

<b>Board: 26</b>	♠ Q9	You bid first.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: Both	♦ QT6	
HCP: 15	♣ KQT3	

---

<b>Board: 27</b>	♠ T96	Partner bids first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 9	♣ Q942	

---

<b>Board: 28</b>	♠ AK6	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 15	♣ K652	

---

<b>Board: 29</b>	♠ AKT9	Partner bids first.
Dealer: North	♥ 987	The opponents are silent.
Vul: Both	♦ QT	
HCP: 9	♣ 7654	

---

<b>Board: 30</b>	♠ AK4	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 15	♣ T932	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ J82

♥ AT96

♦ KJ82

♣ 64

South:

♠ Q9

♥ KQJ8

♦ QT6

♣ KQT3

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KQJ

♥ AT84

♦ 9652

♣ AJ

South:

♠ T96

♥ Q72

♦ AJ8

♣ Q942

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T94

♥ A32

♦ JT8

♣ A943

South:

♠ AK6

♥ KQT

♦ 753

♣ K652

W N E S

Pass 3NT All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ Q72

♥ KJT5

♦ A873

♣ AJ

South:

♠ AKT9

♥ 987

♦ QT

♣ 7654

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J86

♥ KJ85

♦ J872

♣ K4

South:

♠ AK4

♥ Q74

♦ AQ5

♣ T932

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman



<b>Board: 31</b>	♠ 762	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 15+1	♣ KQT98	

---

<b>Board: 32</b>	♠ K86	Partner bids first.
Dealer: South	♥ Q862	The opponents are silent.
Vul: E-W	♦ J986	
HCP: 9	♣ K4	

---

<b>Board: 33</b>	♠ AQ83	You bid first.
Dealer: North	♥ T93	The opponents are silent.
Vul: None	♦ A6	
HCP: 15	♣ AJT6	

---

<b>Board: 34</b>	♠ JT9	Partner bids first.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ KQ82	
HCP: 9	♣ Q764	

---

<b>Board: 35</b>	♠ J64	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ J87	
HCP: 15	♣ AQ73	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 762

♥ AK7

♦ K3

♣ KQT98

South:

♠ KJT8

♥ QJ

♦ QT65

♣ 743

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

3NT

All Pass

1. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K86

♥ Q862

♦ J986

♣ K4

South:

♠ AQJ

♥ J3

♦ AK32

♣ T653

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

3NT

All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ83

♥ T93

♦ A6

♣ AJT6

South:

♠ T92

♥ AQ8

♦ K85

♣ 9542

W

N

E

S

1NT

Pass

3NT

All Pass

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ JT9

♥ J3

♦ KQ82

♣ Q764

South:

♠ AKQ6

♥ AT86

♦ J9

♣ J82

W

N

E

S

1NT

Pass

2NT

All Pass

### Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J64

♥ AK5

♦ J87

♣ AQ73

South:

♠ QT53

♥ J9

♦ KQT6

♣ 984

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

2NT

All Pass

1. Stayman

<b>Board: 31</b>	♠ KJT8	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ QT65	
HCP: 9	♣ 743	

---

<b>Board: 32</b>	♠ AQJ	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 15	♣ T653	

---

<b>Board: 33</b>	♠ T92	Partner bids first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ K85	
HCP: 9	♣ 9542	

---

<b>Board: 34</b>	♠ AKQ6	You bid first.
Dealer: South	♥ AT86	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 15	♣ J82	

---

<b>Board: 35</b>	♠ QT53	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: E-W	♦ KQT6	
HCP: 8	♣ 984	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 762

♥ AK7

♦ K3

♣ KQT98

South:

♠ KJT8

♥ QJ

♦ QT65

♣ 743

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

3NT

All Pass

1. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K86

♥ Q862

♦ J986

♣ K4

South:

♠ AQJ

♥ J3

♦ AK32

♣ T653

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

3NT

All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ83

♥ T93

♦ A6

♣ AJT6

South:

♠ T92

♥ AQ8

♦ K85

♣ 9542

W

N

E

S

1NT

Pass

3NT

All Pass

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ JT9

♥ J3

♦ KQ82

♣ Q764

South:

♠ AKQ6

♥ AT86

♦ J9

♣ J82

W

N

E

S

1NT

Pass

2NT

All Pass

### Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J64

♥ AK5

♦ J87

♣ AQ73

South:

♠ QT53

♥ J9

♦ KQT6

♣ 984

W

N

E

S

1NT

Pass

2♣<sup>1</sup>

Pass

2♦

Pass

2NT

All Pass

1. Stayman

<b>Board: 36</b>	♠ T8	Partner bids first.
Dealer: South	♥ J97	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 9+1	♣ Q7654	

---

<b>Board: 37</b>	♠ J864	You bid first.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ J53	
HCP: 15	♣ KJ	

---

<b>Board: 38</b>	♠ J6	Partner bids first.
Dealer: South	♥ J96	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 9+1	♣ AJ943	

---

<b>Board: 39</b>	♠ K83	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ QJ876	
HCP: 15+1	♣ KJ5	

---

<b>Board: 40</b>	♠ AJ83	Partner bids first.
Dealer: South	♥ T964	The opponents are silent.
Vul: None	♦ A85	
HCP: 9	♣ T4	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ T8

♥ J97

♦ KQJ

♣ Q7654

South:

♠ QJ9

♥ AKQT

♦ 754

♣ KT3

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J864

♥ AKQ4

♦ J53

♣ KJ

South:

♠ AKT

♥ T95

♦ Q86

♣ 8543

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J6

♥ J96

♦ Q83

♣ AJ943

South:

♠ AQ9

♥ A7

♦ KT954

♣ QT7

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 39

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ K83

♥ KQ

♦ QJ876

♣ KJ5

South:

♠ QJ9

♥ JT75

♦ T4

♣ AT84

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 40

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ AJ83

♥ T964

♦ A85

♣ T4

South:

♠ Q95

♥ A873

♦ KQJ

♣ K87

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 36</b>	♠ QJ9	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: Both	♦ 754	
HCP: 15	♣ KT3	

---

<b>Board: 37</b>	♠ AKT	Partner bids first.
Dealer: North	♥ T95	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 9	♣ 8543	

---

<b>Board: 38</b>	♠ AQ9	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ KT954	
HCP: 15+1	♣ QT7	

---

<b>Board: 39</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ JT75	The opponents are silent.
Vul: Both	♦ T4	
HCP: 8	♣ AT84	

---

<b>Board: 40</b>	♠ Q95	You bid first.
Dealer: South	♥ A873	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 15	♣ K87	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ T8

♥ J97

♦ KQJ

♣ Q7654

South:

♠ QJ9

♥ AKQT

♦ 754

♣ KT3

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J864

♥ AKQ4

♦ J53

♣ KJ

South:

♠ AKT

♥ T95

♦ Q86

♣ 8543

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J6

♥ J96

♦ Q83

♣ AJ943

South:

♠ AQ9

♥ A7

♦ KT954

♣ QT7

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 39

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ K83

♥ KQ

♦ QJ876

♣ KJ5

South:

♠ QJ9

♥ JT75

♦ T4

♣ AT84

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 40

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ AJ83

♥ T964

♦ A85

♣ T4

South:

♠ Q95

♥ A873

♦ KQJ

♣ K87

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman



<b>Board: 41</b>	♠ K72	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 15	♣ A753	
<hr/>		
<b>Board: 42</b>	♠ T432	Partner bids first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 9	♣ J94	
<hr/>		
<b>Board: 43</b>	♠ J43	You bid first.
Dealer: North	♥ QJ2	West (RHO) bids 2♠ if possible.
Vul: None	♦ KQ2	
HCP: 15	♣ AQT5	
<hr/>		
<b>Board: 44</b>	♠ A2	Partner bids first.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ K9865	
HCP: 9+1	♣ 984	
<hr/>		
<b>Board: 45</b>	♠ AQ7	You bid first.
Dealer: North	♥ 64	The opponents are silent.
Vul: Both	♦ KQ874	
HCP: 15+1	♣ A63	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ K72

♥ AQT

♦ Q84

♣ A753

South:

♠ 93

♥ KJ64

♦ 96

♣ KQT84

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 3NT All Pass

1. Stayman

### Board: 42

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ T432

♥ KQJ

♦ Q94

♣ J94

South:

♠ QJ6

♥ T652

♦ AKJ6

♣ A7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 43

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J43

♥ QJ2

♦ KQ2

♣ AQT5

South:

♠ AT6

♥ KT98

♦ 963

♣ J94

W N E S

1NT Pass 2♣<sup>1</sup>

2♠ Pass Pass 2NT

All Pass

1. Stayman

### Board: 44

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ A2

♥ Q97

♦ K9865

♣ 984

South:

♠ KQ97

♥ AJT2

♦ AJ2

♣ 65

W N E S

1NT

Pass 3NT All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AQ7

♥ 64

♦ KQ874

♣ A63

South:

♠ T83

♥ J853

♦ AT

♣ QJ94

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

<b>Board: 41</b>	♠ 93	Partner bids first.
Dealer: North	♥ KJ64	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 9+1	♣ KQT84	
<hr/>		
<b>Board: 42</b>	♠ QJ6	You bid first.
Dealer: South	♥ T652	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 15	♣ A7	
<hr/>		
<b>Board: 43</b>	♠ AT6	Partner bids first.
Dealer: North	♥ KT98	West (LHO) bids 2♠ if possible.
Vul: None	♦ 963	
HCP: 8	♣ J94	
<hr/>		
<b>Board: 44</b>	♠ KQ97	You bid first.
Dealer: South	♥ AJT2	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 15	♣ 65	
<hr/>		
<b>Board: 45</b>	♠ T83	Partner bids first.
Dealer: North	♥ J853	The opponents are silent.
Vul: Both	♦ AT	
HCP: 8	♣ QJ94	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ K72

♥ AQT

♦ Q84

♣ A753

South:

♠ 93

♥ KJ64

♦ 96

♣ KQT84

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 3NT All Pass

1. Stayman

### Board: 42

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ T432

♥ KQJ

♦ Q94

♣ J94

South:

♠ QJ6

♥ T652

♦ AKJ6

♣ A7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 43

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J43

♥ QJ2

♦ KQ2

♣ AQT5

South:

♠ AT6

♥ KT98

♦ 963

♣ J94

W N E S

1NT Pass 2♣<sup>1</sup>

2♠ Pass Pass 2NT

All Pass

1. Stayman

### Board: 44

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ A2

♥ Q97

♦ K9865

♣ 984

South:

♠ KQ97

♥ AJT2

♦ AJ2

♣ 65

W N E S

1NT

Pass 3NT All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AQ7

♥ 64

♦ KQ874

♣ A63

South:

♠ T83

♥ J853

♦ AT

♣ QJ94

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

<b>Board: 46</b>	♠ JT6	Partner bids first.
Dealer: South	♥ K982	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 8	♣ 984	

---

<b>Board: 47</b>	♠ K982	You bid first.
Dealer: North	♥ 632	The opponents are silent.
Vul: N-S	♦ AKQ3	
HCP: 15	♣ K6	

---

<b>Board: 48</b>	♠ J3	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ T832	
HCP: 8	♣ AT84	

---

<b>Board: 49</b>	♠ 75	You bid first.
Dealer: North	♥ KQJ5	The opponents are silent.
Vul: None	♦ A85	
HCP: 15	♣ KQ82	

---

<b>Board: 50</b>	♠ AJ84	Partner bids first.
Dealer: South	♥ Q42	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 9	♣ Q874	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2♥ South

North:

♠ JT6

♥ K982

♦ KJ6

♣ 984

South:

♠ Q82

♥ Q543

♦ A32

♣ AQJ

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K982

♥ 632

♦ AKQ3

♣ K6

South:

♠ Q75

♥ KQT4

♦ 98

♣ J984

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 48

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 1NT South

North:

♠ J3

♥ QJ9

♦ T832

♣ AT84

South:

♠ AQT2

♥ T2

♦ AQ76

♣ QJ2

W N E S

Pass 1NT

All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ 75

♥ KQJ5

♦ A85

♣ KQ82

South:

♠ AT2

♥ AT93

♦ J4

♣ T964

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AJ84

♥ Q42

♦ T9

♣ Q874

South:

♠ KT5

♥ KJT3

♦ A853

♣ A5

W N E S

Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

<b>Board: 46</b>	♠ Q82	You bid first.
Dealer: South	♥ Q543	The opponents are silent.
Vul: None	♦ A32	
HCP: 15	♣ AQJ	

---

<b>Board: 47</b>	♠ Q75	Partner bids first.
Dealer: North	♥ KQT4	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 8	♣ J984	

---

<b>Board: 48</b>	♠ AQT2	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ AQ76	
HCP: 15	♣ QJ2	

---

<b>Board: 49</b>	♠ AT2	Partner bids first.
Dealer: North	♥ AT93	The opponents are silent.
Vul: None	♦ J4	
HCP: 9	♣ T964	

---

<b>Board: 50</b>	♠ KT5	You bid first.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: N-S	♦ A853	
HCP: 15	♣ A5	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2♥ South

North:

♠ JT6

♥ K982

♦ KJ6

♣ 984

South:

♠ Q82

♥ Q543

♦ A32

♣ AQJ

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

All Pass

1. Stayman

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K982

♥ 632

♦ AKQ3

♣ K6

South:

♠ Q75

♥ KQT4

♦ 98

♣ J984

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 48

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 1NT South

North:

♠ J3

♥ QJ9

♦ T832

♣ AT84

South:

♠ AQT2

♥ T2

♦ AQ76

♣ QJ2

W	N	E	S
			1NT

All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ 75

♥ KQJ5

♦ A85

♣ KQ82

South:

♠ AT2

♥ AT93

♦ J4

♣ T964

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AJ84

♥ Q42

♦ T9

♣ Q874

South:

♠ KT5

♥ KJT3

♦ A853

♣ A5

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	2NT	All Pass	
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1. Stayman