

Board: 1	♠ AT42	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 21	♣ AJ53	

Board: 2	♠ KT62	Partner is dealer.
Dealer: South	♥ KJ73	The opponents are silent.
Vul: E-W	♦ 73	
HCP: 9	♣ Q98	

Board: 3	♠ AJ3	You are dealer.
Dealer: North	♥ A873	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 20	♣ AT8	

Board: 4	♠ AKT2	You are dealer.
Dealer: North	♥ AK	West (RHO) Doubles 3♦ if possible.
Vul: E-W	♦ AQT	
HCP: 20	♣ T543	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AT42	♠ K863		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQ	♥ K8	Pass	3♠	Pass	6♠
North HCP: 21	♦ KQJ	♦ 4	All Pass			
South HCP: 9+2	♣ AJ53	♣ KT9876				1. Stayman
Contract: 6♠ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT62	♠ AQ93				2NT
Vul: E-W	♥ KJ73	♥ Q9	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 73	♦ AKQ98	Pass	4♥	Pass	4NT
South HCP: 20+1	♣ Q98	♣ K6	Pass	5♦ ²	Pass	5♠
Contract: 5♠ South			All Pass			
			1. Stayman			
			2. A=1/5 or 4/5			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K972		2NT	Pass	3♣ ¹
Vul: Both	♥ A873	♥ 2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK8	♦ QJ963	All Pass			
South HCP: 7+1	♣ AT8	♣ J74				1. Stayman
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKT2	♠ 95		2NT	Pass	3♦
Vul: E-W	♥ AK	♥ 98643	X	XX	Pass	3♥
North HCP: 20	♦ AQT	♦ 8754	All Pass			
South HCP: 0+1	♣ T543	♣ 97				
Contract: 3♥ South						

Board: 1	♠ K863	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 9+2	♣ KT9876	

Board: 2	♠ AQ93	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ AKQ98	
HCP: 20+1	♣ K6	

Board: 3	♠ K972	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ QJ963	
HCP: 7+1	♣ J74	

Board: 4	♠ 95	Partner is dealer.
Dealer: North	♥ 98643	West (LHO) Doubles 3♦ if possible.
Vul: E-W	♦ 8754	
HCP: 0+1	♣ 97	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AT42	♠ K863		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQ	♥ K8	Pass	3♠	Pass	6♠
North HCP: 21	♦ KQJ	♦ 4		All Pass		
South HCP: 9+2	♣ AJ53	♣ KT9876				1. Stayman
Contract: 6♠ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT62	♠ AQ93				2NT
Vul: E-W	♥ KJ73	♥ Q9	Pass	3♣ ¹	Pass	3♠
North HCP: 9	♦ 73	♦ AKQ98	Pass	4♥	Pass	4NT
South HCP: 20+1	♣ Q98	♣ K6	Pass	5♦ ²	Pass	5♠
Contract: 5♠ South				All Pass		
						1. Stayman
						2. A=1/5 or 4/5

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K972		2NT	Pass	3♣ ¹
Vul: Both	♥ A873	♥ 2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK8	♦ QJ963		All Pass		
South HCP: 7+1	♣ AT8	♣ J74				1. Stayman
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKT2	♠ 95		2NT	Pass	3♦
Vul: E-W	♥ AK	♥ 98643	X	XX	Pass	3♥
North HCP: 20	♦ AQT	♦ 8754		All Pass		
South HCP: 0+1	♣ T543	♣ 97				
Contract: 3♥ South						

Board: 5	♠ KT5	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ AJT854	
HCP: 9+2	♣ 93	

Board: 6	♠ J65	Partner is dealer.
Dealer: South	♥ J984	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 7	♣ 97	

Board: 7	♠ KJ	You are dealer.
Dealer: North	♥ KQ92	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 20	♣ KJ5	

Board: 8	♠ T953	Partner is dealer.
Dealer: South	♥ 964	The opponents are silent.
Vul: Both	♦ 6	
HCP: 7+1	♣ AK874	

Board: 9	♠ KQ	You are dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 20	♣ AK97	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AJ84				2NT
Vul: Both	♥ J7	♥ AT	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ AJT854	♦ Q9	Pass	6♦	All Pass	
South HCP: 20+1	♣ 93	♣ AKQ74				1. A=3 out of 4
Contract: 6♦ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ K32				2NT
Vul: None	♥ J984	♥ K6	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AJ54	♦ KQT3	Pass	3NT	All Pass	
South HCP: 20	♣ 97	♣ AKQ8				1. Stayman
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q64		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ92	♥ A643	Pass	3♥	Pass	3♠
North HCP: 20	♦ AK85	♦ QJ	Pass	4NT	Pass	5♥ ²
South HCP: 13	♣ KJ5	♣ AT63	Pass	6♥	All Pass	
Contract: 6♥ North						1. Stayman
						2. A=2/5 or 5/5, Q(H)=0

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T953	♠ AKJ				2NT
Vul: Both	♥ 964	♥ AT82	Pass	3♣ ¹	Pass	3♥
North HCP: 7+1	♦ 6	♦ AK85	Pass	3NT	All Pass	
South HCP: 20	♣ AK874	♣ J6				1. Stayman
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJ9862		2NT	Pass	4♥ ¹
Vul: None	♥ K64	♥ J98	Pass	4♠	All Pass	
North HCP: 20	♦ AJ54	♦ 3				1. Texas
South HCP: 6+2	♣ AK97	♣ 854				
Contract: 4♠ North						

Board: 5	♠ AJ84	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 20+1	♣ AKQ74	

Board: 6	♠ K32	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ KQT3	
HCP: 20	♣ AKQ8	

Board: 7	♠ Q64	Partner is dealer.
Dealer: North	♥ A643	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 13	♣ AT63	

Board: 8	♠ AKJ	You are dealer.
Dealer: South	♥ AT82	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 20	♣ J6	

Board: 9	♠ AJ9862	Partner is dealer.
Dealer: North	♥ J98	The opponents are silent.
Vul: None	♦ 3	
HCP: 6+2	♣ 854	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AJ84				2NT
Vul: Both	♥ J7	♥ AT	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ AJT854	♦ Q9	Pass	6♦	All Pass	
South HCP: 20+1	♣ 93	♣ AKQ74				1. A=3 out of 4
Contract: 6♦ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ K32				2NT
Vul: None	♥ J984	♥ K6	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AJ54	♦ KQT3	Pass	3NT	All Pass	
South HCP: 20	♣ 97	♣ AKQ8				1. Stayman
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q64		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ92	♥ A643	Pass	3♥	Pass	3♠
North HCP: 20	♦ AK85	♦ QJ	Pass	4NT	Pass	5♥ ²
South HCP: 13	♣ KJ5	♣ AT63	Pass	6♥	All Pass	
Contract: 6♥ North						1. Stayman
						2. A=2/5 or 5/5, Q(H)=0

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T953	♠ AKJ				2NT
Vul: Both	♥ 964	♥ AT82	Pass	3♣ ¹	Pass	3♥
North HCP: 7+1	♦ 6	♦ AK85	Pass	3NT	All Pass	
South HCP: 20	♣ AK874	♣ J6				1. Stayman
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJ9862		2NT	Pass	4♥ ¹
Vul: None	♥ K64	♥ J98	Pass	4♠	All Pass	
North HCP: 20	♦ AJ54	♦ 3				1. Texas
South HCP: 6+2	♣ AK97	♣ 854				
Contract: 4♠ North						

Board: 10	♠ 753	Partner is dealer.
Dealer: South	♥ 643	The opponents are silent.
Vul: N-S	♦ KQ85	
HCP: 6	♣ JT7	

Board: 11	♠ AJT	You are dealer.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: None	♦ KJ42	
HCP: 20	♣ AJ	

Board: 12	♠ J74	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: N-S	♦ AKQJ764	
HCP: 11+3	♣ 9	

Board: 13	♠ A97	You are dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 20	♣ AKQ4	

Board: 14	♠ JT	Partner is dealer.
Dealer: South	♥ J9643	The opponents are silent.
Vul: None	♦ AT84	
HCP: 7+1	♣ J4	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ AKJ2				2NT
Vul: N-S	♥ 643	♥ AQ8	Pass	3NT	All Pass	
North HCP: 6	♦ KQ85	♦ AT76				
South HCP: 21	♣ JT7	♣ K6				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ 3		2NT	Pass	3♠ ¹
Vul: None	♥ AQ83	♥ 65	Pass	4♣ ²	Pass	5♣
North HCP: 20	♦ KJ42	♦ A987	All Pass			
South HCP: 4+2	♣ AJ	♣ 987653				
Contract: 5♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ AQ8				2NT
Vul: N-S	♥ 82	♥ AK63	Pass	4♣	Pass	4NT ¹
North HCP: 11+3	♦ AKQJ764	♦ 53	Pass	6NT	All Pass	
South HCP: 20	♣ 9	♣ AK65				
Contract: 6NT North			1. A=3 out of 4			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ JT4		2NT	Pass	3NT
Vul: E-W	♥ K96	♥ AT5	All Pass			
North HCP: 20	♦ KJ3	♦ 954				
South HCP: 6	♣ AKQ4	♣ JT98				
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK84				2NT
Vul: None	♥ J9643	♥ A2	Pass	3♦	Pass	3♥
North HCP: 7+1	♦ AT84	♦ KQJ65	Pass	3NT	All Pass	
South HCP: 20+1	♣ J4	♣ K6				
Contract: 3NT North						

Board: 10	♠ AKJ2	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AT76	
HCP: 21	♣ K6	

Board: 11	♠ 3	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ A987	
HCP: 4+2	♣ 987653	

Board: 12	♠ AQ8	You are dealer.
Dealer: South	♥ AK63	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 20	♣ AK65	

Board: 13	♠ JT4	Partner is dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 6	♣ JT98	

Board: 14	♠ AK84	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ KQJ65	
HCP: 20+1	♣ K6	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ AKJ2				2NT
Vul: N-S	♥ 643	♥ AQ8	Pass	3NT	All Pass	
North HCP: 6	♦ KQ85	♦ AT76				
South HCP: 21	♣ JT7	♣ K6				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ 3		2NT	Pass	3♠ ¹
Vul: None	♥ AQ83	♥ 65	Pass	4♣ ²	Pass	5♣
North HCP: 20	♦ KJ42	♦ A987	All Pass			
South HCP: 4+2	♣ AJ	♣ 987653				
Contract: 5♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ AQ8				2NT
Vul: N-S	♥ 82	♥ AK63	Pass	4♣	Pass	4NT ¹
North HCP: 11+3	♦ AKQJ764	♦ 53	Pass	6NT	All Pass	
South HCP: 20	♣ 9	♣ AK65				
Contract: 6NT North			1. A=3 out of 4			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ JT4		2NT	Pass	3NT
Vul: E-W	♥ K96	♥ AT5	All Pass			
North HCP: 20	♦ KJ3	♦ 954				
South HCP: 6	♣ AKQ4	♣ JT98				
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK84				2NT
Vul: None	♥ J9643	♥ A2	Pass	3♦	Pass	3♥
North HCP: 7+1	♦ AT84	♦ KQJ65	Pass	3NT	All Pass	
South HCP: 20+1	♣ J4	♣ K6				
Contract: 3NT North						

Board: 15	♠ AQ97	You are dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: N-S	♦ AQ54	
HCP: 20	♣ A3	
Board: 16	♠ 8	Partner is dealer.
Dealer: South	♥ QT8732	West (RHO) Doubles 6♥ if possible.
Vul: E-W	♦ J	
HCP: 5+3	♣ QT643	
Board: 17	♠ QJ6	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ AKJ87	
HCP: 20+1	♣ AT6	
Board: 18	♠ Q965	RHO is dealer. You bid second.
Dealer: West	♥ 954	West (RHO) opens 2NT if possible.
Vul: E-W	♦ Q8	East (LHO) bids 3♦ if possible.
HCP: 7	♣ K942	West (RHO) Doubles 5♦ if possible.
Board: 19	♠ Q2	You are dealer.
Dealer: North	♥ AKT52	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 21+1	♣ AJT	

Both hands (Answers Page)

Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ AQ97	♠ 53		2NT	Pass	4♦ ¹
Vul: N-S	♥ AT4	♥ QJ7532	Pass	4♥	All Pass	
North HCP: 20	♦ AQ54	♦ 82				
South HCP: 4+2	♣ A3	♣ J65	1. Texas			
Contract: 4♥ North						

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AK32				2NT
Vul: E-W	♥ QT8732	♥ K6	Pass	3♦	Pass	3♥
North HCP: 5+3	♦ J	♦ KT6	Pass	6♥	Pass	Pass
South HCP: 20	♣ QT643	♣ AK85	X	All Pass		
Contract: 6♥X North						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 852		2NT	Pass	3NT
Vul: Both	♥ AJ	♥ 43		All Pass		
North HCP: 20+1	♦ AKJ87	♦ QT94				
South HCP: 6	♣ AT6	♣ KJ87				
Contract: 3NT South						

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ Q965	♠ KJ	2NT	Pass	3♦	5♦
Vul: E-W	♥ 954	♥ Q2	X	All Pass		
North HCP: 7	♦ Q8	♦ KT976532				
South HCP: 9+4	♣ K942	♣ 8				
Contract: 5♦X South						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AJT7643		2NT	Pass	4♥ ¹
Vul: E-W	♥ AKT52	♥ J	Pass	4♠	All Pass	
North HCP: 21+1	♦ AK9	♦ 8762				
South HCP: 6+3	♣ AJT	♣ 8	1. Texas			
Contract: 4♠ North						

Board: 15	♠ 53	Partner is dealer.
Dealer: North	♥ QJ7532	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 4+2	♣ J65	

Board: 16	♠ AK32	You are dealer.
Dealer: South	♥ K6	West (LHO) Doubles 6♥ if possible.
Vul: E-W	♦ KT6	
HCP: 20	♣ AK85	

Board: 17	♠ 852	Partner is dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ QT94	
HCP: 6	♣ KJ87	

Board: 18	♠ KJ	LHO is dealer.
Dealer: West	♥ Q2	West (LHO) opens 2NT if possible.
Vul: E-W	♦ KT976532	East (RHO) bids 3♦ if possible.
HCP: 9+4	♣ 8	West (LHO) Doubles 5♦ if possible.

Board: 19	♠ AJT7643	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ 8762	
HCP: 6+3	♣ 8	

Both hands (Answers Page)

Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ AQ97	♠ 53		2NT	Pass	4♦ ¹
Vul: N-S	♥ AT4	♥ QJ7532	Pass	4♥	All Pass	
North HCP: 20	♦ AQ54	♦ 82				
South HCP: 4+2	♣ A3	♣ J65	1. Texas			
Contract: 4♥ North						

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AK32				2NT
Vul: E-W	♥ QT8732	♥ K6	Pass	3♦	Pass	3♥
North HCP: 5+3	♦ J	♦ KT6	Pass	6♥	Pass	Pass
South HCP: 20	♣ QT643	♣ AK85	X	All Pass		
Contract: 6♥X North						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 852		2NT	Pass	3NT
Vul: Both	♥ AJ	♥ 43		All Pass		
North HCP: 20+1	♦ AKJ87	♦ QT94				
South HCP: 6	♣ AT6	♣ KJ87				
Contract: 3NT South						

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ Q965	♠ KJ	2NT	Pass	3♦	5♦
Vul: E-W	♥ 954	♥ Q2	X	All Pass		
North HCP: 7	♦ Q8	♦ KT976532				
South HCP: 9+4	♣ K942	♣ 8				
Contract: 5♦X South						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AJT7643		2NT	Pass	4♥ ¹
Vul: E-W	♥ AKT52	♥ J	Pass	4♠	All Pass	
North HCP: 21+1	♦ AK9	♦ 8762				
South HCP: 6+3	♣ AJT	♣ 8	1. Texas			
Contract: 4♠ North						

Board: 20	♠ QJ7653	Partner is dealer.
Dealer: South	♥ 542	The opponents are silent.
Vul: Both	♦ T6	
HCP: 8+2	♣ KQ	

Board: 21	♠ AK74	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ AK2	
HCP: 20	♣ AJT7	

Board: 22	♠ Q7652	Partner is dealer.
Dealer: South	♥ J82	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 10+1	♣ K7	

Board: 23	♠ AK2	You are dealer.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: Both	♦ JT94	
HCP: 20	♣ AJ	

Board: 24	♠ 52	Partner is dealer.
Dealer: South	♥ J93	The opponents are silent.
Vul: None	♦ J52	
HCP: 5+1	♣ QJT83	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QJ7653	♠ AK				2NT
Vul: Both	♥ 542	♥ KQJ87	Pass	3♥	Pass	3♠
North HCP: 8+2	♦ T6	♦ A92	Pass	4♠	All Pass	
South HCP: 21+1	♣ KQ	♣ A74				
Contract:	4♠ North					

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ 85		2NT	Pass	3NT
Vul: None	♥ JT	♥ Q2	All Pass			
North HCP: 20	♦ AK2	♦ Q9754				
South HCP: 9+1	♣ AJT7	♣ KQ43				
Contract:	3NT South					

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q7652	♠ AK8				2NT
Vul: E-W	♥ J82	♥ A643	Pass	3♥	Pass	3♠
North HCP: 10+1	♦ AT8	♦ K6	Pass	3NT	Pass	4♠
South HCP: 20	♣ K7	♣ AQ96	Pass	4NT	Pass	5♦ ¹
Contract:	6♠ North		Pass	6♠	All Pass	

1. A=1/5 or 4/5

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ QJ		2NT	Pass	3♣ ¹
Vul: Both	♥ AKT5	♥ 7642	Pass	3♥	Pass	4♥
North HCP: 20	♦ JT94	♦ 85	All Pass			
South HCP: 5+1	♣ AJ	♣ Q7654				
Contract:	4♥ South		1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQ76				2NT
Vul: None	♥ J93	♥ AK74	Pass	3NT	All Pass	
North HCP: 5+1	♦ J52	♦ AKQ				
South HCP: 21	♣ QJT83	♣ 76				
Contract:	3NT North					

Board: 20	♠ AK	You are dealer.
Dealer: South	♥ KQJ87	The opponents are silent.
Vul: Both	♦ A92	
HCP: 21+1	♣ A74	

Board: 21	♠ 85	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: None	♦ Q9754	
HCP: 9+1	♣ KQ43	

Board: 22	♠ AK8	You are dealer.
Dealer: South	♥ A643	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 20	♣ AQ96	

Board: 23	♠ QJ	Partner is dealer.
Dealer: North	♥ 7642	The opponents are silent.
Vul: Both	♦ 85	
HCP: 5+1	♣ Q7654	

Board: 24	♠ KQ76	You are dealer.
Dealer: South	♥ AK74	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 21	♣ 76	

Both hands (Answers Page)

Board: 20

Dealer: South

North:

♠ QJ7653

South:

♠ AK

W N E S

2NT

Vul: Both

♥ 542

♥ KQJ87

Pass 3♥ Pass 3♠

North HCP: 8+2

♦ T6

♦ A92

Pass 4♠ All Pass

South HCP: 21+1

♣ KQ

♣ A74

Contract: 4♠ North

Board: 21

Dealer: North

North:

♠ AK74

South:

♠ 85

W N E S

2NT Pass 3NT

Vul: None

♥ JT

♥ Q2

All Pass

North HCP: 20

♦ AK2

♦ Q9754

South HCP: 9+1

♣ AJT7

♣ KQ43

Contract: 3NT South

Board: 22

Dealer: South

North:

♠ Q7652

South:

♠ AK8

W N E S

2NT

Vul: E-W

♥ J82

♥ A643

Pass 3♥ Pass 3♠

North HCP: 10+1

♦ AT8

♦ K6

Pass 3NT Pass 4♠

South HCP: 20

♣ K7

♣ AQ96

 Pass 4NT Pass 5♦¹

Contract: 6♠ North

Pass 6♠ All Pass

1. A=1/5 or 4/5

Board: 23

Dealer: North

North:

♠ AK2

South:

♠ QJ

W N E S

 3♣¹

Vul: Both

♥ AKT5

♥ 7642

Pass 3♥ Pass 4♥

North HCP: 20

♦ JT94

♦ 85

All Pass

South HCP: 5+1

♣ AJ

♣ Q7654

1. Stayman

Contract: 4♥ South

Board: 24

Dealer: South

North:

♠ 52

South:

♠ KQ76

W N E S

2NT

Vul: None

♥ J93

♥ AK74

Pass 3NT All Pass

North HCP: 5+1

♦ J52

♦ AKQ

South HCP: 21

♣ QJT83

♣ 76

Contract: 3NT North

Board: 25 ♠ K3 You are dealer.

Dealer: North ♥ Q97 East (LHO) Doubles 6♠ if possible.

Vul: N-S ♦ AKQ8

HCP: 21 ♣ AK86

Board: 26 ♠ 8 Partner is dealer.

Dealer: South ♥ 984 The opponents are silent.

Vul: Both ♦ QT873

HCP: 5+1 ♣ QJ96

Board: 27 ♠ AQ4 You are dealer.

Dealer: North ♥ A76 The opponents are silent.

Vul: None ♦ J96

HCP: 20 ♣ AKQ5

Board: 28 ♠ AQT3 You are dealer.

Dealer: North ♥ AQJ9 The opponents are silent.

Vul: N-S ♦ K9

HCP: 20 ♣ A87

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AT8762		2NT	Pass	4♥ ¹
Vul: N-S	♥ Q97	♥ A843	Pass	4♠	Pass	4NT
North HCP: 21	♦ AKQ8	♦ 54	Pass	5♣ ²	Pass	5♦
South HCP: 8+2	♣ AK86	♣ 9	Pass	5♠ ³	Pass	6♠
Contract: 6♠X South			Pass	Pass	X	All Pass

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ T52				2NT
Vul: Both	♥ 984	♥ KQT2	Pass	3NT	All Pass	
North HCP: 5+1	♦ QT873	♦ AKJ				
South HCP: 20	♣ QJ96	♣ AK4				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ J5		2NT	Pass	3NT
Vul: None	♥ A76	♥ K93		All Pass		
North HCP: 20	♦ J96	♦ AT52				
South HCP: 8	♣ AKQ5	♣ 9874				
Contract: 3NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AQT3	♠ 87654		2NT	Pass	3♥
Vul: N-S	♥ AQJ9	♥ T84	Pass	3NT ¹	Pass	4♠
North HCP: 20	♦ K9	♦ 63		All Pass		
South HCP: 0+1	♣ A87	♣ T53				
Contract: 4♠ South			1. Extended acceptance after NT			

Board: 25 ♠ AT8762 Partner is dealer.

Dealer: North ♥ A843 East (RHO) Doubles 6♠ if possible.

Vul: N-S ♦ 54

HCP: 8+2 ♣ 9

Board: 26 ♠ T52 You are dealer.

Dealer: South ♥ KQT2 The opponents are silent.

Vul: Both ♦ AKJ

HCP: 20 ♣ AK4

Board: 27 ♠ J5 Partner is dealer.

Dealer: North ♥ K93 The opponents are silent.

Vul: None ♦ AT52

HCP: 8 ♣ 9874

Board: 28 ♠ 87654 Partner is dealer.

Dealer: North ♥ T84 The opponents are silent.

Vul: N-S ♦ 63

HCP: 0+1 ♣ T53

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AT8762		2NT	Pass	4♥ ¹
Vul: N-S	♥ Q97	♥ A843	Pass	4♠	Pass	4NT
North HCP: 21	♦ AKQ8	♦ 54	Pass	5♣ ²	Pass	5♦
South HCP: 8+2	♣ AK86	♣ 9	Pass	5♠ ³	Pass	6♠
Contract: 6♠X South			Pass	Pass	X	All Pass

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ T52				2NT
Vul: Both	♥ 984	♥ KQT2	Pass	3NT	All Pass	
North HCP: 5+1	♦ QT873	♦ AKJ				
South HCP: 20	♣ QJ96	♣ AK4				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ J5		2NT	Pass	3NT
Vul: None	♥ A76	♥ K93		All Pass		
North HCP: 20	♦ J96	♦ AT52				
South HCP: 8	♣ AKQ5	♣ 9874				
Contract: 3NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AQT3	♠ 87654		2NT	Pass	3♥
Vul: N-S	♥ AQJ9	♥ T84	Pass	3NT ¹	Pass	4♠
North HCP: 20	♦ K9	♦ 63		All Pass		
South HCP: 0+1	♣ A87	♣ T53				
Contract: 4♠ South			1. Extended acceptance after NT			

Board: 29	♠ QJ4	You are dealer.
Dealer: North	♥ AK65	The opponents are silent.
Vul: None	♦ J7	
HCP: 20	♣ AKQ8	
 Board: 30	 ♠ 95	 Partner is dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: N-S	♦ KJ5432	
HCP: 5+2	♣ J85	
 Board: 31	 ♠ KQ95	 You are dealer.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 20	♣ J8	
 Board: 32	 ♠ T83	 Partner is dealer.
Dealer: South	♥ J865	The opponents are silent.
Vul: Both	♦ T64	
HCP: 5	♣ AT9	
 Board: 33	 ♠ Q4	 Partner is dealer.
Dealer: South	♥ KJ	West (RHO) Doubles 4♠ if possible.
Vul: N-S	♦ A7632	
HCP: 13+1	♣ QJT6	

Both hands (Answers Page)

Board: 29

Dealer: North

North:

♠ QJ4

South:

♠ A92

W N E S

2NT Pass 3NT

Vul: None

♥ AK65

♥ Q94

All Pass

North HCP: 20

♦ J7

♦ 852

South HCP: 6

♣ AKQ8

♣ T653

Contract: 3NT South

Board: 30

Dealer: South

North:

♠ 95

South:

♠ QJ7

W N E S

2NT

Vul: N-S

♥ 62

♥ KQT

Pass 3NT All Pass

North HCP: 5+2

♦ KJ5432

♦ AQ98

South HCP: 20

♣ J85

♣ AQ7

Contract: 3NT North

Board: 31

Dealer: North

North:

♠ KQ95

South:

♠ JT8

W N E S

4♣

Vul: E-W

♥ AKT2

♥ QJ9

 2NT Pass 4♣¹ Pass 6NT

North HCP: 20

♦ AK6

♦ 87

All Pass

South HCP: 11+1

♣ J8

♣ AK976

1. A=2 out of 4

Contract: 6NT South

Board: 32

Dealer: South

North:

♠ T83

South:

♠ KQ

W N E S

2NT

Vul: Both

♥ J865

♥ K932

 Pass 3♣¹ Pass 3♥

North HCP: 5

♦ T64

♦ AKQ9

Pass 4♥ All Pass

South HCP: 20

♣ AT9

♣ QJ4

1. Stayman

Contract: 4♥ North

Board: 33

Dealer: South

North:

♠ Q4

South:

♠ KT93

W N E S

2NT

Vul: N-S

♥ KJ

♥ A2

 Pass 4♣ Pass 4♠¹

North HCP: 13+1

♦ A7632

♦ KQJ

X XX Pass 5♣

South HCP: 20

♣ QJT6

♣ AK97

Pass 6♣ All Pass

Contract: 6♣ North

1. A=2 out of 4

Board: 29	♠ A92	Partner is dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: None	♦ 852	
HCP: 6	♣ T653	

Board: 30	♠ QJ7	You are dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ AQ98	
HCP: 20	♣ AQ7	

Board: 31	♠ JT8	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 11+1	♣ AK976	

Board: 32	♠ KQ	You are dealer.
Dealer: South	♥ K932	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 20	♣ QJ4	

Board: 33	♠ KT93	You are dealer.
Dealer: South	♥ A2	West (LHO) Doubles 4♠ if possible.
Vul: N-S	♦ KQJ	
HCP: 20	♣ AK97	

Both hands (Answers Page)

Board: 29

Dealer: North

North:

♠ QJ4

South:

♠ A92

W N E S

2NT Pass 3NT

Vul: None

♥ AK65

♥ Q94

All Pass

North HCP: 20

♦ J7

♦ 852

South HCP: 6

♣ AKQ8

♣ T653

Contract: 3NT South

Board: 30

Dealer: South

North:

♠ 95

South:

♠ QJ7

W N E S

2NT

Vul: N-S

♥ 62

♥ KQT

Pass 3NT All Pass

North HCP: 5+2

♦ KJ5432

♦ AQ98

South HCP: 20

♣ J85

♣ AQ7

Contract: 3NT North

Board: 31

Dealer: North

North:

♠ KQ95

South:

♠ JT8

W N E S

4♣

Vul: E-W

♥ AKT2

♥ QJ9

 2NT Pass 4♣¹ Pass 6NT

North HCP: 20

♦ AK6

♦ 87

All Pass

South HCP: 11+1

♣ J8

♣ AK976

1. A=2 out of 4

Contract: 6NT South

Board: 32

Dealer: South

North:

♠ T83

South:

♠ KQ

W N E S

2NT

Vul: Both

♥ J865

♥ K932

 Pass 3♣¹ Pass 3♥

North HCP: 5

♦ T64

♦ AKQ9

Pass 4♥ All Pass

South HCP: 20

♣ AT9

♣ QJ4

1. Stayman

Contract: 4♥ North

Board: 33

Dealer: South

North:

♠ Q4

South:

♠ KT93

W N E S

2NT

Vul: N-S

♥ KJ

♥ A2

 Pass 4♣ Pass 4♠¹

North HCP: 13+1

♦ A7632

♦ KQJ

X XX Pass 5♣

South HCP: 20

♣ QJT6

♣ AK97

Pass 6♣ All Pass

Contract: 6♣ North

1. A=2 out of 4

Board: 34	♠ A92	Partner is dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: E-W	♦ J876	
HCP: 9	♣ T64	

Board: 35	♠ AQT5	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ Q6	
HCP: 20+1	♣ AKJT4	

Board: 36	♠ J65	Partner is dealer.
Dealer: South	♥ J98762	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 2+2	♣ 93	

Board: 37	♠ KJT63	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: None	♦ A3	
HCP: 20+1	♣ AK5	

Board: 38	♠ Q7632	Partner is dealer.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 10+1	♣ Q5	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K8				2NT
Vul: E-W	♥ KJ8	♥ A93	Pass	3NT	All Pass	
North HCP: 9	♦ J876	♦ AQT2				
South HCP: 20	♣ T64	♣ AK97				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQT5	♠ J93		2NT	Pass	3NT
Vul: None	♥ AT	♥ K2	All Pass			
North HCP: 20+1	♦ Q6	♦ KJ752				
South HCP: 10+1	♣ AKJT4	♣ Q85				
Contract: 3NT South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AK2				2NT
Vul: E-W	♥ J98762	♥ KT	Pass	3♦	Pass	3♥
North HCP: 2+2	♦ 75	♦ AK943	All Pass			
South HCP: 21+1	♣ 93	♣ A65				
Contract: 3♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJT63	♠ 952		2NT	Pass	3♣ ¹
Vul: None	♥ KQ7	♥ AJT5	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ A3	♦ T864	All Pass			
South HCP: 6	♣ AK5	♣ JT				
Contract: 3NT South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q7632	♠ AT				2NT
Vul: N-S	♥ KQT6	♥ A54	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ J2	♦ KQT7	Pass	3♥ ²	Pass	3NT
South HCP: 20	♣ Q5	♣ AK76	All Pass			
Contract: 3NT South			1. Stayman			
			2. SMOLEN			

Board: 34	♠ K8	You are dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: E-W	♦ AQT2	
HCP: 20	♣ AK97	

Board: 35	♠ J93	Partner is dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: None	♦ KJ752	
HCP: 10+1	♣ Q85	

Board: 36	♠ AK2	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ AK943	
HCP: 21+1	♣ A65	

Board: 37	♠ 952	Partner is dealer.
Dealer: North	♥ AJT5	The opponents are silent.
Vul: None	♦ T864	
HCP: 6	♣ JT	

Board: 38	♠ AT	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ KQT7	
HCP: 20	♣ AK76	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K8				2NT
Vul: E-W	♥ KJ8	♥ A93	Pass	3NT	All Pass	
North HCP: 9	♦ J876	♦ AQT2				
South HCP: 20	♣ T64	♣ AK97				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQT5	♠ J93		2NT	Pass	3NT
Vul: None	♥ AT	♥ K2	All Pass			
North HCP: 20+1	♦ Q6	♦ KJ752				
South HCP: 10+1	♣ AKJT4	♣ Q85				
Contract: 3NT South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AK2				2NT
Vul: E-W	♥ J98762	♥ KT	Pass	3♦	Pass	3♥
North HCP: 2+2	♦ 75	♦ AK943	All Pass			
South HCP: 21+1	♣ 93	♣ A65				
Contract: 3♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJT63	♠ 952		2NT	Pass	3♣ ¹
Vul: None	♥ KQ7	♥ AJT5	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ A3	♦ T864	All Pass			
South HCP: 6	♣ AK5	♣ JT				
Contract: 3NT South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q7632	♠ AT				2NT
Vul: N-S	♥ KQT6	♥ A54	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ J2	♦ KQT7	Pass	3♥ ²	Pass	3NT
South HCP: 20	♣ Q5	♣ AK76	All Pass			
Contract: 3NT South			1. Stayman			
			2. SMOLEN			

Board: 39	♠ AJ83	You are dealer.
Dealer: North	♥ AQT2	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 21	♣ AKJ	

Board: 40	♠ Q	Partner is dealer.
Dealer: South	♥ JT9852	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 7+2	♣ J97	

Board: 41	♠ KQJT5	You are dealer.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 21+1	♣ K6	

Board: 42	♠ KT97	Partner is dealer.
Dealer: South	♥ J5432	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 10+1	♣ AQ	

Both hands (Answers Page)

Board: 39

Dealer: North

North:

♠ AJ83

South:

♠ 9764

W N E S

2NT Pass 3♣¹

Vul: Both

♥ AQT2

♥ K763

Pass 3♥ Pass 4♥

North HCP: 21

♦ Q9

♦ A8

All Pass

South HCP: 7

♣ AKJ

♣ 964

1. Stayman

Contract: 4♥ South

Board: 40

Dealer: South

North:

♠ Q

South:

♠ J86

W N E S

2NT

Vul: N-S

♥ JT9852

♥ AKQ6

Pass 3♦ Pass 3♥

North HCP: 7+2

♦ QJ4

♦ AK5

Pass 4♥ All Pass

South HCP: 20

♣ J97

♣ K53

Contract: 4♥ North

Board: 41

Dealer: North

North:

♠ KQJT5

South:

♠ A86

W N E S

2NT

Vul: N-S

♥ AQ5

♥ K9832

Pass 3♥ Pass 6NT

North HCP: 21+1

♦ KQJ

♦ A94

All Pass

South HCP: 13+1

♣ K6

♣ Q4

Contract: 6NT South

Board: 42

Dealer: South

North:

♠ KT97

South:

♠ J6

W N E S

2NT

Vul: E-W

♥ J5432

♥ AK6

Pass 3♣¹ Pass 3♦

North HCP: 10+1

♦ 65

♦ AKQ2

Pass 3♠² Pass 4♥

South HCP: 21

♣ AQ

♣ KJT2

Pass 4NT Pass 5♣³

Contract: 6NT North

Pass 5♦ Pass 5♥⁴

Pass 6NT All Pass

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

4. no !H queen

Board: 39	♠ 9764	Partner is dealer.
Dealer: North	♥ K763	The opponents are silent.
Vul: Both	♦ A8	
HCP: 7	♣ 964	

Board: 40	♠ J86	You are dealer.
Dealer: South	♥ AKQ6	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 20	♣ K53	

Board: 41	♠ A86	Partner is dealer.
Dealer: North	♥ K9832	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13+1	♣ Q4	

Board: 42	♠ J6	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: E-W	♦ AKQ2	
HCP: 21	♣ KJT2	

Both hands (Answers Page)

Board: 39

Dealer: North

North:

♠ AJ83

South:

♠ 9764

W N E S

2NT Pass 3♣¹

Vul: Both

♥ AQT2

♥ K763

Pass 3♥ Pass 4♥

North HCP: 21

♦ Q9

♦ A8

All Pass

South HCP: 7

♣ AKJ

♣ 964

1. Stayman

Contract: 4♥ South

Board: 40

Dealer: South

North:

♠ Q

South:

♠ J86

W N E S

2NT

Vul: N-S

♥ JT9852

♥ AKQ6

Pass 3♦ Pass 3♥

North HCP: 7+2

♦ QJ4

♦ AK5

Pass 4♥ All Pass

South HCP: 20

♣ J97

♣ K53

Contract: 4♥ North

Board: 41

Dealer: North

North:

♠ KQJT5

South:

♠ A86

W N E S

2NT Pass 3♦

Vul: N-S

♥ AQ5

♥ K9832

Pass 3♥ Pass 6NT

North HCP: 21+1

♦ KQJ

♦ A94

All Pass

South HCP: 13+1

♣ K6

♣ Q4

Contract: 6NT South

Board: 42

Dealer: South

North:

♠ KT97

South:

♠ J6

W N E S

2NT

Vul: E-W

♥ J5432

♥ AK6

Pass 3♣¹ Pass 3♦

North HCP: 10+1

♦ 65

♦ AKQ2

Pass 3♠² Pass 4♥

South HCP: 21

♣ AQ

♣ KJT2

Pass 4NT Pass 5♣³

Contract: 6NT North

Pass 5♦ Pass 5♥⁴

Pass 6NT All Pass

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

4. no !H queen

Board: 43 ♠ K63 You are dealer.

Dealer: North ♥ J5 The opponents are silent.

Vul: Both ♦ AK62

HCP: 20 ♣ AKQ8

Board: 44 ♠ T9 Partner is dealer.

Dealer: South ♥ 94 The opponents are silent.

Vul: N-S ♦ K9643

HCP: 6+1 ♣ QJ98

Board: 45 ♠ KT You are dealer.

Dealer: North ♥ 872 The opponents are silent.

Vul: E-W ♦ AKT7

HCP: 20 ♣ AKQJ

Board: 46 ♠ QJT Partner is dealer.

Dealer: South ♥ AJ98653 The opponents are silent.

Vul: Both ♦ -

HCP: 13+3 ♣ KQT

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ 5		2NT	Pass	3♦
Vul: Both	♥ J5	♥ KQ9642	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK62	♦ JT73		All Pass		
South HCP: 6+2	♣ AKQ8	♣ 96				
Contract: 6♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ5			2NT	
Vul: N-S	♥ 94	♥ QT8	Pass	3NT	All Pass	
North HCP: 6+1	♦ K9643	♦ Q72				
South HCP: 20	♣ QJ98	♣ AK6				
Contract: 3NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ5		2NT	Pass	3♦
Vul: E-W	♥ 872	♥ KT9653	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKT7	♦ J5		All Pass		
South HCP: 7+2	♣ AKQJ	♣ 98				
Contract: 4♥ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK98			2NT	
Vul: Both	♥ AJ98653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 13+3	♦ -	♦ AQJ53	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ KQT	♣ A3	Pass	5♦	Pass	5♠ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 43	♠ 5	Partner is dealer.
Dealer: North	♥ KQ9642	The opponents are silent.
Vul: Both	♦ JT73	
HCP: 6+2	♣ 96	

Board: 44	♠ AKQ5	You are dealer.
Dealer: South	♥ QT8	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 20	♣ AK6	

Board: 45	♠ QJ5	Partner is dealer.
Dealer: North	♥ KT9653	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 7+2	♣ 98	

Board: 46	♠ AK98	You are dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AQJ53	
HCP: 20+1	♣ A3	

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ 5		2NT	Pass	3♦
Vul: Both	♥ J5	♥ KQ9642	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK62	♦ JT73		All Pass		
South HCP: 6+2	♣ AKQ8	♣ 96				
Contract: 6♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ5			2NT	
Vul: N-S	♥ 94	♥ QT8	Pass	3NT	All Pass	
North HCP: 6+1	♦ K9643	♦ Q72				
South HCP: 20	♣ QJ98	♣ AK6				
Contract: 3NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ5		2NT	Pass	3♦
Vul: E-W	♥ 872	♥ KT9653	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKT7	♦ J5		All Pass		
South HCP: 7+2	♣ AKQJ	♣ 98				
Contract: 4♥ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK98			2NT	
Vul: Both	♥ AJ98653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 13+3	♦ -	♦ AQJ53	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ KQT	♣ A3	Pass	5♦	Pass	5♠ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 47	♠ A4	You are dealer.
Dealer: North	♥ KQ65	The opponents are silent.
Vul: None	♦ AKT32	
HCP: 21+1	♣ KQ	

Board: 48	♠ KT64	Partner is dealer.
Dealer: South	♥ K65	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 14	♣ A43	

Board: 49	♠ QT83	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 20	♣ AK84	

Board: 50	♠ K972	Partner is dealer.
Dealer: South	♥ T742	The opponents are silent.
Vul: None	♦ J6	
HCP: 9	♣ AJ8	

Board: 51	♠ AK97	You are dealer.
Dealer: North	♥ J43	The opponents are silent.
Vul: N-S	♦ AJT2	
HCP: 20	♣ AK	

Both hands (Answers Page)

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KJ97532		2NT	Pass	4♥ ¹
Vul: None	♥ KQ65	♥ J		Pass	4♦	All Pass
North HCP: 21+1	♦ AKT32	♦ 8				
South HCP: 9+3	♣ KQ	♣ A965				1. Texas
Contract: 4♦ North						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ AJ				2NT
Vul: E-W	♥ K65	♥ AQJ2		Pass	3♣ ¹	Pass 3♥
North HCP: 14	♦ AT4	♦ KQ875		Pass	6NT	All Pass
South HCP: 20+1	♣ A43	♣ K7				1. Stayman
Contract: 6NT North						

Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ QT83	♠ KJ7		2NT	Pass	3♣ ¹
Vul: Both	♥ A4	♥ T972		Pass	3♦	Pass 3NT
North HCP: 20	♦ AK9	♦ QJ				All Pass
South HCP: 10	♣ AK84	♣ QJ53				1. Stayman
Contract: 3NT South						

Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ A83				2NT
Vul: None	♥ T742	♥ AKJ		Pass	3♣ ¹	Pass 3♦
North HCP: 9	♦ J6	♦ AK		Pass	3NT	All Pass
South HCP: 21+1	♣ AJ8	♣ QT754				1. Stayman
Contract: 3NT North						

Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ J32		2NT	Pass	3NT
Vul: N-S	♥ J43	♥ K72				All Pass
North HCP: 20	♦ AJT2	♦ K73				
South HCP: 10	♣ AK	♣ QJ76				
Contract: 3NT South						

Board: 47	♠ KJ97532	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ 8	
HCP: 9+3	♣ A965	

Board: 48	♠ AJ	You are dealer.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: E-W	♦ KQ875	
HCP: 20+1	♣ K7	

Board: 49	♠ KJ7	Partner is dealer.
Dealer: North	♥ T972	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 10	♣ QJ53	

Board: 50	♠ A83	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ AK	
HCP: 21+1	♣ QT754	

Board: 51	♠ J32	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 10	♣ QJ76	

Both hands (Answers Page)

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KJ97532		2NT	Pass	4♥ ¹
Vul: None	♥ KQ65	♥ J		Pass	4♦	All Pass
North HCP: 21+1	♦ AKT32	♦ 8				
South HCP: 9+3	♣ KQ	♣ A965				1. Texas
Contract: 4♦ North						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ AJ				2NT
Vul: E-W	♥ K65	♥ AQJ2		Pass	3♣ ¹	Pass 3♥
North HCP: 14	♦ AT4	♦ KQ875		Pass	6NT	All Pass
South HCP: 20+1	♣ A43	♣ K7				1. Stayman
Contract: 6NT North						

Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ QT83	♠ KJ7		2NT	Pass	3♣ ¹
Vul: Both	♥ A4	♥ T972		Pass	3♦	Pass 3NT
North HCP: 20	♦ AK9	♦ QJ				All Pass
South HCP: 10	♣ AK84	♣ QJ53				1. Stayman
Contract: 3NT South						

Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ A83				2NT
Vul: None	♥ T742	♥ AKJ		Pass	3♣ ¹	Pass 3♦
North HCP: 9	♦ J6	♦ AK		Pass	3NT	All Pass
South HCP: 21+1	♣ AJ8	♣ QT754				1. Stayman
Contract: 3NT North						

Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ J32		2NT	Pass	3NT
Vul: N-S	♥ J43	♥ K72				All Pass
North HCP: 20	♦ AJT2	♦ K73				
South HCP: 10	♣ AK	♣ QJ76				
Contract: 3NT South						

Board: 52	♠ K982	Partner is dealer.
Dealer: South	♥ Q53	The opponents are silent.
Vul: Both	♦ KJ64	
HCP: 13	♣ A5	

Board: 53	♠ AK2	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ AQ754	
HCP: 20+1	♣ K85	

Board: 54	♠ KJ5	Partner is dealer.
Dealer: South	♥ AKQ92	The opponents are silent.
Vul: N-S	♦ -	
HCP: 18+2	♣ KQ873	

Board: 55	♠ 74	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: E-W	♦ KQ98542	
HCP: 8+3	♣ QJ7	

Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ AQ54				2NT
Vul: Both	♥ Q53	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ KJ64	♦ AQ83	Pass	4♥	Pass	4NT
South HCP: 20	♣ A5	♣ JT9	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ T7		2NT	Pass	3♦
Vul: None	♥ A9	♥ JT87432	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ AQ754	♦ J6	All Pass			
South HCP: 5+3	♣ K85	♣ QJ				
Contract: 4♥ South						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ AQ94				2NT
Vul: N-S	♥ AKQ92	♥ T3	Pass	3♦	Pass	3♥
North HCP: 18+2	♦ -	♦ AKQ5	Pass	7NT	All Pass	
South HCP: 20	♣ KQ873	♣ AJ5				
Contract: 7NT North						

Board: 55	North:	South:	W	N	E	S		
Dealer: South	♠ 74	♠ QT2				2NT		
Vul: E-W	♥ 4	♥ AQJ6	Pass	3♣ ¹	Pass	4♣ ²		
North HCP: 8+3	♦ KQ98542	♦ AJ6	Pass	5♦	All Pass			
South HCP: 21	♣ QJ7	♣ AKT	1. Minor Suit Transfers after 2NT					
Contract: 5♦ North			2. automat					

Board: 52	♠ AQ54	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 20	♣ JT9	

Board: 53	♠ T7	Partner is dealer.
Dealer: North	♥ JT87432	The opponents are silent.
Vul: None	♦ J6	
HCP: 5+3	♣ QJ	

Board: 54	♠ AQ94	You are dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 20	♣ AJ5	

Board: 55	♠ QT2	You are dealer.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 21	♣ AKT	

Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ AQ54				2NT
Vul: Both	♥ Q53	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 13	♦ KJ64	♦ AQ83	Pass	4♥	Pass	4NT
South HCP: 20	♣ A5	♣ JT9	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ T7		2NT	Pass	3♦
Vul: None	♥ A9	♥ JT87432	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ AQ754	♦ J6	All Pass			
South HCP: 5+3	♣ K85	♣ QJ				
Contract: 4♥ South						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ AQ94				2NT
Vul: N-S	♥ AKQ92	♥ T3	Pass	3♦	Pass	3♥
North HCP: 18+2	♦ -	♦ AKQ5	Pass	7NT	All Pass	
South HCP: 20	♣ KQ873	♣ AJ5				
Contract: 7NT North						

Board: 55	North:	South:	W	N	E	S		
Dealer: South	♠ 74	♠ QT2				2NT		
Vul: E-W	♥ 4	♥ AQJ6	Pass	3♣ ¹	Pass	4♣ ²		
North HCP: 8+3	♦ KQ98542	♦ AJ6	Pass	5♦	All Pass			
South HCP: 21	♣ QJ7	♣ AKT	1. Minor Suit Transfers after 2NT					
Contract: 5♦ North			2. automat					

Board: 56	♠ AKQ75	Partner is dealer.
Dealer: South	♥ QJ62	The opponents are silent.
Vul: None	♦ KT	
HCP: 15+1	♣ 42	

Board: 57	♠ QJ8	You are dealer.
Dealer: North	♥ A82	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 21	♣ AK97	

Board: 58	♠ KQ9	Partner is dealer.
Dealer: South	♥ 952	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 9+2	♣ A98743	

Board: 59	♠ AK83	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ QJ7	
HCP: 20	♣ AKJ7	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AKQ75	♠ 983				2NT
Vul: None	♥ QJ62	♥ AK3	Pass	3♣ ¹	Pass	3♦
North HCP: 15+1	♦ KT	♦ AQJ9	Pass	3♥ ²	Pass	3♠
South HCP: 21	♣ 42	♣ AK7	Pass	4NT	Pass	5♣ ³
Contract: 7♠ North			Pass	7♠	All Pass	

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ K743		2NT	Pass	3♣ ¹
Vul: N-S	♥ A82	♥ KJT4	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK8	♦ QT7	All Pass			
South HCP: 9	♣ AK97	♣ 63				
Contract: 3NT South			1. Stayman			

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQ9	♠ AJ754				2NT
Vul: E-W	♥ 952	♥ AQ	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ 8	♦ AJ9	Pass	6NT	All Pass	
South HCP: 20+1	♣ A98743	♣ KJ6				
Contract: 6NT North			1. A=3 out of 4			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ AK83	♠ Q4		2NT	Pass	4♦ ¹
Vul: Both	♥ QT	♥ AJ86542	Pass	4♥	Pass	4NT
North HCP: 20	♦ QJ7	♦ K	Pass	5♣ ²	Pass	6♥
South HCP: 12+3	♣ AKJ7	♣ Q86	All Pass			
Contract: 6♥ South			1. Texas			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 56	♠ 983	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ AQJ9	
HCP: 21	♣ AK7	

Board: 57	♠ K743	Partner is dealer.
Dealer: North	♥ KJT4	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 9	♣ 63	

Board: 58	♠ AJ754	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 20+1	♣ KJ6	

Board: 59	♠ Q4	Partner is dealer.
Dealer: North	♥ AJ86542	The opponents are silent.
Vul: Both	♦ K	
HCP: 12+3	♣ Q86	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AKQ75	♠ 983				2NT
Vul: None	♥ QJ62	♥ AK3	Pass	3♣ ¹	Pass	3♦
North HCP: 15+1	♦ KT	♦ AQJ9	Pass	3♥ ²	Pass	3♠
South HCP: 21	♣ 42	♣ AK7	Pass	4NT	Pass	5♣ ³
Contract: 7♠ North			Pass	7♠	All Pass	

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ K743		2NT	Pass	3♣ ¹
Vul: N-S	♥ A82	♥ KJT4	Pass	3♦	Pass	3NT
North HCP: 21	♦ AK8	♦ QT7	All Pass			
South HCP: 9	♣ AK97	♣ 63				
Contract: 3NT South			1. Stayman			

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQ9	♠ AJ754				2NT
Vul: E-W	♥ 952	♥ AQ	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ 8	♦ AJ9	Pass	6NT	All Pass	
South HCP: 20+1	♣ A98743	♣ KJ6				
Contract: 6NT North			1. A=3 out of 4			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ AK83	♠ Q4		2NT	Pass	4♦ ¹
Vul: Both	♥ QT	♥ AJ86542	Pass	4♥	Pass	4NT
North HCP: 20	♦ QJ7	♦ K	Pass	5♠ ²	Pass	6♥
South HCP: 12+3	♣ AKJ7	♣ Q86	All Pass			
Contract: 6♥ South			1. Texas			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 60	♠ K87	Partner is dealer.
Dealer: South	♥ AT85	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 11	♣ AT53	

Board: 61	♠ Q82	You are dealer.
Dealer: North	♥ A53	The opponents are silent.
Vul: E-W	♦ AKJ8	
HCP: 21	♣ AK3	

Board: 62	♠ QJ	You are dealer.
Dealer: North	♥ AKT85	East (LHO) bids 3♣ if possible.
Vul: Both	♦ AJ92	
HCP: 20+1	♣ KQ	

Board: 63	♠ A543	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 21	♣ AK8	

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ AQ6				2NT
Vul: N-S	♥ AT85	♥ Q7	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ 94	♦ AKT8	Pass	6NT	All Pass	
South HCP: 21	♣ AT53	♣ KQJ9				
Contract: 6NT North			1. Stayman			

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ AKT93		2NT	Pass	3♣ ¹
Vul: E-W	♥ A53	♥ KT76	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AKJ8	♦ T	Pass	3♠	Pass	3NT
South HCP: 11+1	♣ AK3	♣ J92	Pass	4♣	Pass	4♦
Contract: 6♠ North			Pass	4NT	Pass	5♥ ³
			Pass	5NT ⁴	Pass	6♦ ⁵
			Pass	6♠	All Pass	

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(S)=0
4. King ask by 5NT
5. K=1

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ K98763		2NT	3♣	4♠
Vul: Both	♥ AKT85	♥ 963			All Pass	
North HCP: 20+1	♦ AJ92	♦ QT8				
South HCP: 5+2	♣ KQ	♣ T				
Contract: 4♠ South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ A543	♠ T		2NT	Pass	3♦
Vul: E-W	♥ AK6	♥ T9875	Pass	3♥	All Pass	
North HCP: 21	♦ K64	♦ QT95				
South HCP: 3+1	♣ AK8	♣ J95				
Contract: 3♥ North						

Board: 60 ♠ AQ6 You are dealer.

Dealer: South ♥ Q7 The opponents are silent.

Vul: N-S ♦ AKT8

HCP: 21 ♣ KQJ9

Board: 61 ♠ AKT93 Partner is dealer.

Dealer: North ♥ KT76 The opponents are silent.

Vul: E-W ♦ T

HCP: 11+1 ♣ J92

Board: 62 ♠ K98763 Partner is dealer.

Dealer: North ♥ 963 East (RHO) bids 3♣ if possible.

Vul: Both ♦ QT8

HCP: 5+2 ♣ T

Board: 63 ♠ T Partner is dealer.

Dealer: North ♥ T9875 The opponents are silent.

Vul: E-W ♦ QT95

HCP: 3+1 ♣ J95

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ AQ6				2NT
Vul: N-S	♥ AT85	♥ Q7	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ 94	♦ AKT8	Pass	6NT	All Pass	
South HCP: 21	♣ AT53	♣ KQJ9				1. Stayman
Contract: 6NT North						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ AKT93		2NT	Pass	3♣ ¹
Vul: E-W	♥ A53	♥ KT76	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AKJ8	♦ T	Pass	3♠	Pass	3NT
South HCP: 11+1	♣ AK3	♣ J92	Pass	4♣	Pass	4♦
Contract: 6♠ North			Pass	4NT	Pass	5♥ ³
			Pass	5NT ⁴	Pass	6♦ ⁵
			Pass	6♠	All Pass	

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(S)=0
4. King ask by 5NT
5. K=1

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ K98763		2NT	3♣	4♠
Vul: Both	♥ AKT85	♥ 963			All Pass	
North HCP: 20+1	♦ AJ92	♦ QT8				
South HCP: 5+2	♣ KQ	♣ T				
Contract: 4♠ South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ A543	♠ T		2NT	Pass	3♦
Vul: E-W	♥ AK6	♥ T9875	Pass	3♥	All Pass	
North HCP: 21	♦ K64	♦ QT95				
South HCP: 3+1	♣ AK8	♣ J95				
Contract: 3♥ North						

Board: 64	♠ 8	RHO is dealer. You bid second.
Dealer: West	♥ 9742	West (RHO) opens 2NT if possible.
Vul: Both	♦ KT6	East (LHO) bids 3♦ if possible.
HCP: 9+1	♣ KQJT2	West (RHO) bids 3♥ if possible. West (RHO) Doubles 3♠ if possible.

Board: 65	♠ KQ72	You are dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: None	♦ KQT9	
HCP: 20	♣ AQ	

Board: 66	♠ K72	Partner is dealer.
Dealer: South	♥ KT8743	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 13+2	♣ A4	

Board: 67	♠ AKQT	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 20	♣ A965	

Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ KQT9765	2NT	Pass	3♦	Pass
Vul: Both	♥ 9742	♥ 5	3♥	Pass	Pass	3♠
North HCP: 9+1	♦ KT6	♦ A52	X	All Pass		
South HCP: 9+3	♣ KQJT2	♣ 54				
Contract: 3♠X South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ KQ72	♠ J8	2NT	Pass	4♦ ¹	
Vul: None	♥ A84	♥ QT9765	Pass	4♥	Pass	4NT
North HCP: 20	♦ KQT9	♦ A7	Pass	5♥ ²	All Pass	
South HCP: 10+2	♣ AQ	♣ K65				
Contract: 5♥ North			1. Texas			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQ854				2NT
Vul: N-S	♥ KT8743	♥ AJ	Pass	4♦ ¹	Pass	4♥
North HCP: 13+2	♦ K2	♦ AQT	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ A4	♣ K53	Pass	5♦	Pass	5♥ ³
Contract: 6♥ North			Pass	6♥	All Pass	
			1. Texas			
			2. A=0/5 or 3/5			
			3. no !H queen			

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ J74	2NT	Pass	3♦	
Vul: Both	♥ KQ7	♥ J9853	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q5	♦ 7	Pass	4♥	All Pass	
South HCP: 6+1	♣ A965	♣ KJ43				
Contract: 4♥ North						

Board: 64	♠ KQT9765	LHO is dealer.
Dealer: West	♥ 5	West (LHO) opens 2NT if possible.
Vul: Both	♦ A52	East (RHO) bids 3♦ if possible.
HCP: 9+3	♣ 54	West (LHO) bids 3♥ if possible.
		West (LHO) Doubles 3♠ if possible.

Board: 65	♠ J8	Partner is dealer.
Dealer: North	♥ QT9765	The opponents are silent.
Vul: None	♦ A7	
HCP: 10+2	♣ K65	

Board: 66	♠ AQ854	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 20+1	♣ K53	

Board: 67	♠ J74	Partner is dealer.
Dealer: North	♥ J9853	The opponents are silent.
Vul: Both	♦ 7	
HCP: 6+1	♣ KJ43	

Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ KQT9765	2NT	Pass	3♦	Pass
Vul: Both	♥ 9742	♥ 5	3♥	Pass	Pass	3♠
North HCP: 9+1	♦ KT6	♦ A52	X	All Pass		
South HCP: 9+3	♣ KQJT2	♣ 54				
Contract: 3♠X South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ KQ72	♠ J8	2NT	Pass	4♦ ¹	
Vul: None	♥ A84	♥ QT9765	Pass	4♥	Pass	4NT
North HCP: 20	♦ KQT9	♦ A7	Pass	5♥ ²	All Pass	
South HCP: 10+2	♣ AQ	♣ K65				
Contract: 5♥ North			1. Texas			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQ854				2NT
Vul: N-S	♥ KT8743	♥ AJ	Pass	4♦ ¹	Pass	4♥
North HCP: 13+2	♦ K2	♦ AQT	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ A4	♣ K53	Pass	5♦	Pass	5♥ ³
Contract: 6♥ North			Pass	6♥	All Pass	
			1. Texas			
			2. A=0/5 or 3/5			
			3. no !H queen			

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ J74	2NT	Pass	3♦	
Vul: Both	♥ KQ7	♥ J9853	Pass	3♥	Pass	3NT
North HCP: 20	♦ Q5	♦ 7	Pass	4♥	All Pass	
South HCP: 6+1	♣ A965	♣ KJ43				
Contract: 4♥ North						

Board: 68	♠ QJ7	Partner is dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: N-S	♦ 9752	
HCP: 10	♣ Q65	

Board: 69	♠ K2	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ AK973	
HCP: 20+1	♣ AQT5	

Board: 70	♠ T7	Partner is dealer.
Dealer: South	♥ QJT9432	The opponents are silent.
Vul: N-S	♦ KT6	
HCP: 6+3	♣ 3	

Board: 71	♠ A95	You are dealer.
Dealer: North	♥ A985	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 20	♣ AKJ5	

Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AK98				2NT
Vul: N-S	♥ AJ8	♥ KQT3	Pass	3NT	All Pass	
North HCP: 10	♦ 9752	♦ AKJ				
South HCP: 20	♣ Q65	♣ 83				
Contract: 3NT North						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AJ		2NT	Pass	4♦ ¹
Vul: E-W	♥ KJ	♥ A76532	Pass	4♥	Pass	4NT
North HCP: 20+1	♦ AK973	♦ T65	Pass	5♣ ²	Pass	5♦
South HCP: 9+2	♣ AQT5	♣ 74	Pass	5♥ ³	Pass	6♥
Contract: 6♥ South						All Pass

1. Texas
2. A=0/5 or 3/5
3. no !H queen

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ K854				2NT
Vul: N-S	♥ QJT9432	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 6+3	♦ KT6	♦ AJ	Pass	4♥	All Pass	
South HCP: 20	♣ 3	♣ KQT6				
Contract: 4♥ North						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ 86		2NT	Pass	3NT
Vul: E-W	♥ A985	♥ JT2				All Pass
North HCP: 20	♦ A7	♦ KQJ84				
South HCP: 7+1	♣ AKJ5	♣ 876				
Contract: 3NT South						

Board: 68	♠ AK98	You are dealer.
Dealer: South	♥ KQT3	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 20	♣ 83	

Board: 69	♠ AJ	Partner is dealer.
Dealer: North	♥ A76532	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 9+2	♣ 74	

Board: 70	♠ K854	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 20	♣ KQT6	

Board: 71	♠ 86	Partner is dealer.
Dealer: North	♥ JT2	The opponents are silent.
Vul: E-W	♦ KQJ84	
HCP: 7+1	♣ 876	

Both hands (Answers Page)

Board: 68

Dealer: South

North:

♠ QJ7

South:

♠ AK98

W N E S

2NT

Vul: N-S

♥ AJ8

♥ KQT3

Pass 3NT All Pass

North HCP: 10

♦ 9752

♦ AKJ

South HCP: 20

♣ Q65

♣ 83

Contract: 3NT North

Board: 69

Dealer: North

North:

♠ K2

South:

♠ AJ

W N E S

 2NT Pass 4♦¹

Vul: E-W

♥ KJ

♥ A76532

Pass 4♥ Pass 4NT

North HCP: 20+1

♦ AK973

♦ T65

 Pass 5♣² Pass 5♦

South HCP: 9+2

♣ AQT5

♣ 74

 Pass 5♥³ Pass 6♥

Contract: 6♥ South

All Pass

1. Texas

2. A=0/5 or 3/5

3. no !H queen

Board: 70

Dealer: South

North:

♠ T7

South:

♠ K854

W N E S

2NT

Vul: N-S

♥ QJT9432

♥ AK6

Pass 3♦ Pass 3♥

North HCP: 6+3

♦ KT6

♦ AJ

Pass 4♥ All Pass

South HCP: 20

♣ 3

♣ KQT6

Contract: 4♥ North

Board: 71

Dealer: North

North:

♠ A95

South:

♠ 86

W N E S

2NT Pass 3NT

Vul: E-W

♥ A985

♥ JT2

All Pass

North HCP: 20

♦ A7

♦ KQJ84

South HCP: 7+1

♣ AKJ5

♣ 876

Contract: 3NT South

Board: 72	♠ 9	Partner is dealer.
Dealer: South	♥ QJ9842	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 7+2	♣ QT76	

Board: 73	♠ KQ32	You are dealer.
Dealer: North	♥ AJ95	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 21	♣ AKJ	

Board: 74	♠ AK84	Partner is dealer.
Dealer: South	♥ T95	The opponents are silent.
Vul: E-W	♦ 874	
HCP: 8	♣ J97	

Board: 75	♠ 52	You are dealer.
Dealer: North	♥ AKT92	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 20+1	♣ A64	

Board: 76	♠ 653	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: None	♦ T972	
HCP: 5	♣ KQ86	

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ Q76				2NT
Vul: Both	♥ QJ9842	♥ AK	Pass	3♦	Pass	3♥
North HCP: 7+2	♦ Q3	♦ A62	Pass	6♥	All Pass	
South HCP: 20+1	♣ QT76	♣ AK984				
Contract: 6♥ North						

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ KQ32	♠ T974		2NT	Pass	3♣ ¹
Vul: N-S	♥ AJ95	♥ 84	Pass	3♥	Pass	3NT
North HCP: 21	♦ K6	♦ AJT54	Pass	4♠	All Pass	
South HCP: 5+1	♣ AKJ	♣ 86				
Contract: 4♠ North			1. Stayman			

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ AK84	♠ QT2				2NT
Vul: E-W	♥ T95	♥ AK3	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 874	♦ AKQ9	Pass	3NT	All Pass	
South HCP: 20	♣ J97	♣ Q86				
Contract: 3NT North			1. Stayman			

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ KT873		2NT	Pass	3♥
Vul: Both	♥ AKT92	♥ 653	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ AKQ	♦ J876				
South HCP: 5+1	♣ A64	♣ J				
Contract: 3NT South						

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AT7				2NT
Vul: None	♥ 43	♥ AQ987	Pass	3NT	All Pass	
North HCP: 5	♦ T972	♦ AK5				
South HCP: 21+1	♣ KQ86	♣ A3				
Contract: 3NT North						

Board: 72	♠ Q76	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ A62	
HCP: 20+1	♣ AK984	

Board: 73	♠ T974	Partner is dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ AJT54	
HCP: 5+1	♣ 86	

Board: 74	♠ QT2	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 20	♣ Q86	

Board: 75	♠ KT873	Partner is dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: Both	♦ J876	
HCP: 5+1	♣ J	

Board: 76	♠ AT7	You are dealer.
Dealer: South	♥ AQ987	The opponents are silent.
Vul: None	♦ AK5	
HCP: 21+1	♣ A3	

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ Q76				2NT
Vul: Both	♥ QJ9842	♥ AK	Pass	3♦	Pass	3♥
North HCP: 7+2	♦ Q3	♦ A62	Pass	6♥	All Pass	
South HCP: 20+1	♣ QT76	♣ AK984				
Contract:	6♥ North					

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ KQ32	♠ T974		2NT	Pass	3♣ ¹
Vul: N-S	♥ AJ95	♥ 84	Pass	3♥	Pass	3NT
North HCP: 21	♦ K6	♦ AJT54	Pass	4♠	All Pass	
South HCP: 5+1	♣ AKJ	♣ 86				
Contract:	4♠ North		1. Stayman			

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ AK84	♠ QT2				2NT
Vul: E-W	♥ T95	♥ AK3	Pass	3♣ ¹	Pass	3♦
North HCP: 8	♦ 874	♦ AKQ9	Pass	3NT	All Pass	
South HCP: 20	♣ J97	♣ Q86				
Contract:	3NT North		1. Stayman			

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ KT873		2NT	Pass	3♥
Vul: Both	♥ AKT92	♥ 653	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ AKQ	♦ J876				
South HCP: 5+1	♣ A64	♣ J				
Contract:	3NT South					

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AT7				2NT
Vul: None	♥ 43	♥ AQ987	Pass	3NT	All Pass	
North HCP: 5	♦ T972	♦ AK5				
South HCP: 21+1	♣ KQ86	♣ A3				
Contract:	3NT North					

Board: 77	♠ A85	You are dealer.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: E-W	♦ A75	
HCP: 20	♣ AK9	

Board: 78	♠ 65	Partner is dealer.
Dealer: South	♥ J9852	The opponents are silent.
Vul: Both	♦ J83	
HCP: 7+1	♣ AJ5	

Board: 79	♠ Q42	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 20	♣ AJ43	

Board: 80	♠ 7	Partner is dealer.
Dealer: South	♥ JT7653	The opponents are silent.
Vul: Both	♦ 542	
HCP: 3+2	♣ Q63	

Board: 81	♠ A6	You are dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ AKQ6	
HCP: 20	♣ KT95	

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ QT94		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ54	♥ T	Pass	3♥	Pass	3NT
North HCP: 20	♦ A75	♦ QJT84	All Pass			
South HCP: 6+1	♣ AK9	♣ J87				1. Stayman
Contract: 3NT South						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AQ2				2NT
Vul: Both	♥ J9852	♥ AKQ4	Pass	3♦	Pass	3NT ¹
North HCP: 7+1	♦ J83	♦ AQT5	Pass	4♣	Pass	4♥
South HCP: 21	♣ AJ5	♣ T4	All Pass			
Contract: 4♥ South						1. Extended acceptance after NT

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ Q42	♠ KJ7		2NT	Pass	4♣
Vul: N-S	♥ AKQ	♥ 76	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AT6	♦ K87532	All Pass			
South HCP: 12+2	♣ AJ43	♣ KQ				1. A=3 out of 4
Contract: 6NT South						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KJ42				2NT
Vul: Both	♥ JT7653	♥ AQ	Pass	4♦ ¹	Pass	4♥
North HCP: 3+2	♦ 542	♦ AQJ87	All Pass			
South HCP: 21+1	♣ Q63	♣ KJ				1. Texas
Contract: 4♥ South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K7542		2NT	Pass	3♣ ¹
Vul: None	♥ A97	♥ Q652	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AKQ6	♦ J7	Pass	3NT	All Pass	
South HCP: 6+1	♣ KT95	♣ 86				1. Stayman
Contract: 3NT North						2. SMOLEN

Board: 77	♠ QT94	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ QJT84	
HCP: 6+1	♣ J87	

Board: 78	♠ AQ2	You are dealer.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: Both	♦ AQT5	
HCP: 21	♣ T4	

Board: 79	♠ KJ7	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: N-S	♦ K87532	
HCP: 12+2	♣ KQ	

Board: 80	♠ KJ42	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ AQJ87	
HCP: 21+1	♣ KJ	

Board: 81	♠ K7542	Partner is dealer.
Dealer: North	♥ Q652	The opponents are silent.
Vul: None	♦ J7	
HCP: 6+1	♣ 86	

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ QT94		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ54	♥ T	Pass	3♥	Pass	3NT
North HCP: 20	♦ A75	♦ QJT84	All Pass			
South HCP: 6+1	♣ AK9	♣ J87				1. Stayman
Contract: 3NT South						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AQ2				2NT
Vul: Both	♥ J9852	♥ AKQ4	Pass	3♦	Pass	3NT ¹
North HCP: 7+1	♦ J83	♦ AQT5	Pass	4♣	Pass	4♥
South HCP: 21	♣ AJ5	♣ T4	All Pass			
Contract: 4♥ South						1. Extended acceptance after NT

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ Q42	♠ KJ7		2NT	Pass	4♣
Vul: N-S	♥ AKQ	♥ 76	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AT6	♦ K87532	All Pass			
South HCP: 12+2	♣ AJ43	♣ KQ				1. A=3 out of 4
Contract: 6NT South						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KJ42				2NT
Vul: Both	♥ JT7653	♥ AQ	Pass	4♦ ¹	Pass	4♥
North HCP: 3+2	♦ 542	♦ AQJ87	All Pass			
South HCP: 21+1	♣ Q63	♣ KJ				1. Texas
Contract: 4♥ South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K7542		2NT	Pass	3♣ ¹
Vul: None	♥ A97	♥ Q652	Pass	3♦	Pass	3♥ ²
North HCP: 20	♦ AKQ6	♦ J7	Pass	3NT	All Pass	
South HCP: 6+1	♣ KT95	♣ 86				1. Stayman
Contract: 3NT North						2. SMOLEN

Board: 82	♠ Q	Partner is dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ AJ8652	
HCP: 7+2	♣ 9543	

Board: 83	♠ 85	You are dealer.
Dealer: North	♥ AKT6	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 20	♣ AKQJ	

Board: 84	♠ -	Partner is dealer.
Dealer: South	♥ Q9432	The opponents are silent.
Vul: None	♦ A965	
HCP: 6+1	♣ T754	

Board: 85	♠ KQ63	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 21	♣ AKJ8	

Board: 86	♠ 96	Partner is dealer.
Dealer: South	♥ Q7643	West (RHO) bids 3♣ if possible.
Vul: Both	♦ AQT76	
HCP: 8+2	♣ 5	

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK9				2NT
Vul: N-S	♥ 92	♥ QJ43	Pass	3NT	All Pass	
North HCP: 7+2	♦ AJ8652	♦ Q7				
South HCP: 20	♣ 9543	♣ AKJ7				
Contract: 3NT North						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ AQJT762		2NT	Pass	4♥ ¹
Vul: E-W	♥ AKT6	♥ 53	Pass	4♠	Pass	4NT
North HCP: 20	♦ K95	♦ Q84	Pass	5♥ ²	Pass	5♠
South HCP: 9+3	♣ AKQJ	♣ 8	All Pass			
Contract: 5♠ South						
			1. Texas			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQ6				2NT
Vul: None	♥ Q9432	♥ A85	Pass	3♦	Pass	3♥
North HCP: 6+1	♦ A965	♦ KQT	Pass	3NT	Pass	4♥
South HCP: 20	♣ T754	♣ KQJ6	All Pass			
Contract: 4♥ South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ A		2NT	Pass	4♣
Vul: N-S	♥ AKJ	♥ 963	Pass	4♠ ¹	Pass	7NT
North HCP: 21	♦ 82	♦ AKQ964	All Pass			
South HCP: 13+2	♣ AKJ8	♣ T94				
Contract: 7NT South			1. A=2 out of 4			

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AKJ5				2NT
Vul: Both	♥ Q7643	♥ AJ2	3♣	3NT	All Pass	
North HCP: 8+2	♦ AQT76	♦ KJ5				
South HCP: 20	♣ 5	♣ QJ6				
Contract: 3NT North						

Board: 82 ♠ AK9 You are dealer.

Dealer: South ♥ QJ43 The opponents are silent.

Vul: N-S ♦ Q7

HCP: 20 ♣ AKJ7

Board: 83 ♠ AQJT762 Partner is dealer.

Dealer: North ♥ 53 The opponents are silent.

Vul: E-W ♦ Q84

HCP: 9+3 ♣ 8

Board: 84 ♠ KQ6 You are dealer.

Dealer: South ♥ A85 The opponents are silent.

Vul: None ♦ KQT

HCP: 20 ♣ KQJ6

Board: 85 ♠ A Partner is dealer.

Dealer: North ♥ 963 The opponents are silent.

Vul: N-S ♦ AKQ964

HCP: 13+2 ♣ T94

Board: 86 ♠ AKJ5 You are dealer.

Dealer: South ♥ AJ2 West (LHO) bids 3♣ if possible.

Vul: Both ♦ KJ5

HCP: 20 ♣ QJ6

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK9				2NT
Vul: N-S	♥ 92	♥ QJ43	Pass	3NT	All Pass	
North HCP: 7+2	♦ AJ8652	♦ Q7				
South HCP: 20	♣ 9543	♣ AKJ7				
Contract: 3NT North						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ AQJT762		2NT	Pass	4♥ ¹
Vul: E-W	♥ AKT6	♥ 53	Pass	4♠	Pass	4NT
North HCP: 20	♦ K95	♦ Q84	Pass	5♥ ²	Pass	5♠
South HCP: 9+3	♣ AKQJ	♣ 8	All Pass			
Contract: 5♠ South						
			1. Texas			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQ6				2NT
Vul: None	♥ Q9432	♥ A85	Pass	3♦	Pass	3♥
North HCP: 6+1	♦ A965	♦ KQT	Pass	3NT	Pass	4♥
South HCP: 20	♣ T754	♣ KQJ6	All Pass			
Contract: 4♥ South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ A		2NT	Pass	4♣
Vul: N-S	♥ AKJ	♥ 963	Pass	4♠ ¹	Pass	7NT
North HCP: 21	♦ 82	♦ AKQ964	All Pass			
South HCP: 13+2	♣ AKJ8	♣ T94				
Contract: 7NT South			1. A=2 out of 4			

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AKJ5				2NT
Vul: Both	♥ Q7643	♥ AJ2	3♣	3NT	All Pass	
North HCP: 8+2	♦ AQT76	♦ KJ5				
South HCP: 20	♣ 5	♣ QJ6				
Contract: 3NT North						

Board: 87	♠ AJ72	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 20	♣ AJT	

Board: 88	♠ T842	Partner is dealer.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 15	♣ Q5	

Board: 89	♠ KQJ	You are dealer.
Dealer: North	♥ KQT43	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 21+1	♣ A5	

Board: 90	♠ QT862	Partner is dealer.
Dealer: South	♥ 6542	The opponents are silent.
Vul: None	♦ A	
HCP: 12+1	♣ AQT	

Both hands (Answers Page)

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ 83		2NT	Pass	3♦
Vul: N-S	♥ AKJ	♥ T96542	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q83	♦ K76		All Pass		
South HCP: 6+2	♣ AJT	♣ K6				
Contract: 4♥ South						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ T842	♠ AQ5				2NT
Vul: E-W	♥ KQ83	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ AKJ	♦ QT4	Pass	6NT	All Pass	
South HCP: 20	♣ Q5	♣ AK63				
Contract: 6NT North			1. Stayman			

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 8762		2NT	Pass	3♣ ¹
Vul: Both	♥ KQT43	♥ A8	Pass	3♥	Pass	6NT
North HCP: 21+1	♦ AQ8	♦ KJT3		All Pass		
South HCP: 13	♣ A5	♣ KQT				
Contract: 6NT South			1. Stayman			

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ QT862	♠ AK				2NT
Vul: None	♥ 6542	♥ KQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12+1	♦ A	♦ KJ965	Pass	3♥ ²	Pass	3♠
South HCP: 20+1	♣ AQT	♣ K65	Pass	3NT	Pass	4♠
Contract: 6♠ North			Pass	4NT	Pass	5♥ ³
			Pass	6♠	All Pass	
			1. Stayman			
			2. SMOLEN			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 87	♠ 83	Partner is dealer.
Dealer: North	♥ T96542	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 6+2	♣ K6	

Board: 88	♠ AQ5	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 20	♣ AK63	

Board: 89	♠ 8762	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ KJT3	
HCP: 13	♣ KQT	

Board: 90	♠ AK	You are dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: None	♦ KJ965	
HCP: 20+1	♣ K65	

Both hands (Answers Page)

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ 83		2NT	Pass	3♦
Vul: N-S	♥ AKJ	♥ T96542	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q83	♦ K76		All Pass		
South HCP: 6+2	♣ AJT	♣ K6				
Contract: 4♥ South						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ T842	♠ AQ5				2NT
Vul: E-W	♥ KQ83	♥ AJ6	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ AKJ	♦ QT4	Pass	6NT	All Pass	
South HCP: 20	♣ Q5	♣ AK63				
Contract: 6NT North			1. Stayman			

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 8762		2NT	Pass	3♣ ¹
Vul: Both	♥ KQT43	♥ A8	Pass	3♥	Pass	6NT
North HCP: 21+1	♦ AQ8	♦ KJT3		All Pass		
South HCP: 13	♣ A5	♣ KQT				
Contract: 6NT South			1. Stayman			

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ QT862	♠ AK				2NT
Vul: None	♥ 6542	♥ KQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 12+1	♦ A	♦ KJ965	Pass	3♥ ²	Pass	3♠
South HCP: 20+1	♣ AQT	♣ K65	Pass	3NT	Pass	4♠
Contract: 6♠ North			Pass	4NT	Pass	5♥ ³
			Pass	6♠	All Pass	
			1. Stayman			
			2. SMOLEN			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 91	♠ 8	Partner is dealer.
Dealer: South	♥ 854	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 8+2	♣ KQT854	

Board: 92	♠ 842	Partner is dealer.
Dealer: South	♥ KQT42	The opponents are silent.
Vul: Both	♦ 854	
HCP: 6+1	♣ J7	

Board: 93	♠ AQ43	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ AKQ8	
HCP: 20	♣ J76	

Board: 94	♠ JT9543	Partner is dealer.
Dealer: South	♥ JT72	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 3+2	♣ J	

Board: 95	♠ QT8	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 21	♣ AQ96	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A7632				2NT
Vul: E-W	♥ 854	♥ AQJ	Pass	6♣	All Pass	
North HCP: 8+2	♦ K65	♦ AT7				
South HCP: 20+1	♣ KQT854	♣ AJ				
Contract: 6♣ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AJ53				2NT
Vul: Both	♥ KQT42	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 6+1	♦ 854	♦ AKQ7	Pass	3NT	All Pass	
South HCP: 21	♣ J7	♣ Q65				
Contract: 3NT North						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ 982		2NT	Pass	3♦
Vul: None	♥ A4	♥ K8752	Pass	3♥	All Pass	
North HCP: 20	♦ AKQ8	♦ 754				
South HCP: 3+1	♣ J76	♣ T4				
Contract: 3♥ North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ JT9543	♠ AK6				2NT
Vul: N-S	♥ JT72	♥ KQ6	Pass	4♥ ¹	Pass	4♠
North HCP: 3+2	♦ 85	♦ AJ7	All Pass			
South HCP: 21	♣ J	♣ A863				
Contract: 4♠ South			1. Texas			

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ J65		2NT	Pass	4♣
Vul: Both	♥ AQ	♥ KJT	Pass	4NT ¹	All Pass	
North HCP: 21	♦ AK72	♦ QJ98				
South HCP: 11	♣ AQ96	♣ KT4	1. A=3 out of 4			
Contract: 4NT North						

Board: 91	♠ A7632	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 20+1	♣ AJ	

Board: 92	♠ AJ53	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ AKQ7	
HCP: 21	♣ Q65	

Board: 93	♠ 982	Partner is dealer.
Dealer: North	♥ K8752	The opponents are silent.
Vul: None	♦ 754	
HCP: 3+1	♣ T4	

Board: 94	♠ AK6	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 21	♣ A863	

Board: 95	♠ J65	Partner is dealer.
Dealer: North	♥ KJT	The opponents are silent.
Vul: Both	♦ QJ98	
HCP: 11	♣ KT4	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A7632				2NT
Vul: E-W	♥ 854	♥ AQJ	Pass	6♣	All Pass	
North HCP: 8+2	♦ K65	♦ AT7				
South HCP: 20+1	♣ KQT854	♣ AJ				
Contract: 6♣ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AJ53				2NT
Vul: Both	♥ KQT42	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 6+1	♦ 854	♦ AKQ7	Pass	3NT	All Pass	
South HCP: 21	♣ J7	♣ Q65				
Contract: 3NT North						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ 982		2NT	Pass	3♦
Vul: None	♥ A4	♥ K8752	Pass	3♥	All Pass	
North HCP: 20	♦ AKQ8	♦ 754				
South HCP: 3+1	♣ J76	♣ T4				
Contract: 3♥ North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ JT9543	♠ AK6				2NT
Vul: N-S	♥ JT72	♥ KQ6	Pass	4♥ ¹	Pass	4♠
North HCP: 3+2	♦ 85	♦ AJ7	All Pass			
South HCP: 21	♣ J	♣ A863				
Contract: 4♠ South			1. Texas			

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ J65		2NT	Pass	4♣
Vul: Both	♥ AQ	♥ KJT	Pass	4NT ¹	All Pass	
North HCP: 21	♦ AK72	♦ QJ98				
South HCP: 11	♣ AQ96	♣ KT4	1. A=3 out of 4			
Contract: 4NT North						

Board: 96	♠ 872	Partner is dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ T76	
HCP: 10	♣ KQJ9	

Board: 97	♠ A93	You are dealer.
Dealer: North	♥ AKQJ	The opponents are silent.
Vul: E-W	♦ J953	
HCP: 21	♣ AQ	

Board: 98	♠ J73	Partner is dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: None	♦ 8543	
HCP: 9	♣ AT8	

Board: 99	♠ AK4	You are dealer.
Dealer: North	♥ A965	The opponents are silent.
Vul: N-S	♦ A753	
HCP: 20	♣ KQ	

Board: 100	♠ T9753	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ J963	
HCP: 3+1	♣ Q5	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ KT9				2NT
Vul: N-S	♥ A96	♥ KJ87	Pass	3NT	All Pass	
North HCP: 10	♦ T76	♦ AKQJ				
South HCP: 21	♣ KQJ9	♣ A8				
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ JT75		2NT	Pass	3♣ ¹
Vul: E-W	♥ AKQJ	♥ 83	Pass	3♥	Pass	3NT
North HCP: 21	♦ J953	♦ A76	All Pass			
South HCP: 6	♣ AQ	♣ J865				
Contract: 3NT South			1. Stayman			

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ J73	♠ AK62				2NT
Vul: None	♥ A96	♥ KQ32	Pass	3NT	All Pass	
North HCP: 9	♦ 8543	♦ AJ2				
South HCP: 20	♣ AT8	♣ K4				
Contract: 3NT North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q952		2NT	Pass	3♣ ¹
Vul: N-S	♥ A965	♥ K	Pass	3♥	Pass	6NT
North HCP: 20	♦ A753	♦ QJT4	All Pass			
South HCP: 12	♣ KQ	♣ AT75				
Contract: 6NT South			1. Stayman			

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ T9753	♠ A6				2NT
Vul: Both	♥ 32	♥ AT7	Pass	3♥	Pass	3♠
North HCP: 3+1	♦ J963	♦ KQT4	All Pass			
South HCP: 21	♣ Q5	♣ AKJ9				
Contract: 3♠ South						

Board: 96	♠ KT9	You are dealer.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 21	♣ A8	

Board: 97	♠ JT75	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 6	♣ J865	

Board: 98	♠ AK62	You are dealer.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 20	♣ K4	

Board: 99	♠ Q952	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ QJT4	
HCP: 12	♣ AT75	

Board: 100	♠ A6	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ KQT4	
HCP: 21	♣ AKJ9	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ KT9				2NT
Vul: N-S	♥ A96	♥ KJ87	Pass	3NT	All Pass	
North HCP: 10	♦ T76	♦ AKQJ				
South HCP: 21	♣ KQJ9	♣ A8				
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ JT75		2NT	Pass	3♣ ¹
Vul: E-W	♥ AKQJ	♥ 83	Pass	3♥	Pass	3NT
North HCP: 21	♦ J953	♦ A76	All Pass			
South HCP: 6	♣ AQ	♣ J865				
Contract: 3NT South			1. Stayman			

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ J73	♠ AK62				2NT
Vul: None	♥ A96	♥ KQ32	Pass	3NT	All Pass	
North HCP: 9	♦ 8543	♦ AJ2				
South HCP: 20	♣ AT8	♣ K4				
Contract: 3NT North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q952		2NT	Pass	3♣ ¹
Vul: N-S	♥ A965	♥ K	Pass	3♥	Pass	6NT
North HCP: 20	♦ A753	♦ QJT4	All Pass			
South HCP: 12	♣ KQ	♣ AT75				
Contract: 6NT South			1. Stayman			

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ T9753	♠ A6				2NT
Vul: Both	♥ 32	♥ AT7	Pass	3♥	Pass	3♠
North HCP: 3+1	♦ J963	♦ KQT4	All Pass			
South HCP: 21	♣ Q5	♣ AKJ9				
Contract: 3♠ South						

Board: 101	♠ AJ92	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 20	♣ AJ7	

Board: 102	♠ AK986	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 10+2	♣ KT763	

Board: 103	♠ K62	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 20	♣ AQJ7	

Board: 104	♠ Q3	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ AQJ8	
HCP: 21	♣ AK85	

Both hands (Answers Page)

Board: 101

Dealer: North

North:

♠ AJ92

South:

♠ KT5

W N E S

 2NT Pass 3♣¹

Vul: N-S

♥ AK6

♥ QT94

Pass 3♠ Pass 6NT

North HCP: 20

♦ QJ4

♦ AK53

All Pass

South HCP: 14

♣ AJ7

♣ QT

1. Stayman

Contract: 6NT South

Board: 102

Dealer: South

North:

♠ AK986

South:

♠ Q2

W N E S

2NT

Vul: E-W

♥ 8

♥ AKQ4

Pass 3♥ Pass 3♠

North HCP: 10+2

♦ T8

♦ A96

Pass 6NT All Pass

South HCP: 20

♣ KT763

♣ AJ85

Contract: 6NT North

Board: 103

Dealer: North

North:

♠ K62

South:

♠ AQ98

W N E S

 3♣¹

Vul: Both

♥ K9

♥ AQT86

 Pass 3♦ Pass 3♠²

North HCP: 20

♦ AKT6

♦ 7

Pass 3NT Pass 6NT

South HCP: 12+1

♣ AQJ7

♣ T64

All Pass

Contract: 6NT South

1. Stayman

2. SMOLEN

Board: 104

Dealer: North

North:

♠ Q3

South:

♠ AJ965

W N E S

 3♣¹

Vul: None

♥ KQT

♥ A743

 Pass 3♦ Pass 3♥²

North HCP: 21

♦ AQJ8

♦ 65

Pass 3NT Pass 4♠

South HCP: 10+1

♣ AK85

♣ J9

All Pass

Contract: 4♠ South

1. Stayman

2. SMOLEN

Board: 101	♠ KT5	Partner is dealer.
Dealer: North	♥ QT94	The opponents are silent.
Vul: N-S	♦ AK53	
HCP: 14	♣ QT	

Board: 102	♠ Q2	You are dealer.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 20	♣ AJ85	

Board: 103	♠ AQ98	Partner is dealer.
Dealer: North	♥ AQT86	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+1	♣ T64	

Board: 104	♠ AJ965	Partner is dealer.
Dealer: North	♥ A743	The opponents are silent.
Vul: None	♦ 65	
HCP: 10+1	♣ J9	

Both hands (Answers Page)

Board: 101

Dealer: North

North:

♠ AJ92

South:

♠ KT5

W N E S

 2NT Pass 3♣¹

Vul: N-S

♥ AK6

♥ QT94

Pass 3♠ Pass 6NT

North HCP: 20

♦ QJ4

♦ AK53

All Pass

South HCP: 14

♣ AJ7

♣ QT

1. Stayman

Contract: 6NT South

Board: 102

Dealer: South

North:

♠ AK986

South:

♠ Q2

W N E S

2NT

Vul: E-W

♥ 8

♥ AKQ4

Pass 3♥ Pass 3♠

North HCP: 10+2

♦ T8

♦ A96

Pass 6NT All Pass

South HCP: 20

♣ KT763

♣ AJ85

Contract: 6NT North

Board: 103

Dealer: North

North:

♠ K62

South:

♠ AQ98

W N E S

 3♣¹

Vul: Both

♥ K9

♥ AQT86

 Pass 3♦ Pass 3♠²

North HCP: 20

♦ AKT6

♦ 7

Pass 3NT Pass 6NT

South HCP: 12+1

♣ AQJ7

♣ T64

All Pass

Contract: 6NT South

1. Stayman

2. SMOLEN

Board: 104

Dealer: North

North:

♠ Q3

South:

♠ AJ965

W N E S

 3♣¹

Vul: None

♥ KQT

♥ A743

 Pass 3♦ Pass 3♥²

North HCP: 21

♦ AQJ8

♦ 65

Pass 3NT Pass 4♠

South HCP: 10+1

♣ AK85

♣ J9

All Pass

Contract: 4♠ South

1. Stayman

2. SMOLEN

Board: 105	♠ AT874	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 20+1	♣ AT	

Board: 106	♠ QJT3	Partner is dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: Both	♦ 954	
HCP: 8	♣ 973	

Board: 107	♠ AQ8	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ Q73	
HCP: 20	♣ AJ97	

Board: 108	♠ 42	Partner is dealer.
Dealer: South	♥ 973	The opponents are silent.
Vul: N-S	♦ AQT8532	
HCP: 6+3	♣ T	

Board: 109	♠ AQJ	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ AQ85	
HCP: 21	♣ KQ96	

Both hands (Answers Page)

Board: 105

Dealer: North

North:

♠ AT874

South:

♠ KJ5

W N E S

2NT Pass 4♣

Vul: E-W

♥ AK3

♥ Q6

Pass 4NT¹ Pass 6NT

North HCP: 20+1

♦ KQ3

♦ AT7654

All Pass

South HCP: 13+2

♣ AT

♣ K4

1. A=3 out of 4

Contract: 6NT South

Board: 106

Dealer: South

North:

♠ QJT3

South:

♠ AK

W N E S

2NT

Vul: Both

♥ KQ6

♥ 9752

Pass 3♣¹ Pass 3♥

North HCP: 8

♦ 954

♦ AQ7

Pass 3NT All Pass

South HCP: 21

♣ 973

♣ AKJ4

1. Stayman

Contract: 3NT North

Board: 107

Dealer: North

North:

♠ AQ8

South:

♠ J2

W N E S

2NT

Vul: None

♥ AK7

♥ QT9842

Pass 3♥ Pass 4♥

North HCP: 20

♦ Q73

♦ KJ84

All Pass

South HCP: 7+2

♣ AJ97

♣ 4

Contract: 4♥ South

Board: 108

Dealer: South

North:

♠ 42

South:

♠ 863

W N E S

2NT

Vul: N-S

♥ 973

♥ AKT

Pass 3NT All Pass

North HCP: 6+3

♦ AQT8532

♦ KJ9

South HCP: 20

♣ T

♣ AKQ8

Contract: 3NT North

Board: 109

Dealer: North

North:

♠ AQJ

South:

♠ KT95

W N E S

2NT

Vul: Both

♥ K7

♥ AQT64

Pass 3♦ Pass 3♠²

North HCP: 21

♦ AQ85

♦ 2

Pass 3NT Pass 6NT

South HCP: 13+1

♣ KQ96

♣ A32

All Pass

Contract: 6NT South

1. Stayman

2. SMOLEN

Board: 105	♠ KJ5	Partner is dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: E-W	♦ AT7654	
HCP: 13+2	♣ K4	

Board: 106	♠ AK	You are dealer.
Dealer: South	♥ 9752	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 21	♣ AKJ4	

Board: 107	♠ J2	Partner is dealer.
Dealer: North	♥ QT9842	The opponents are silent.
Vul: None	♦ KJ84	
HCP: 7+2	♣ 4	

Board: 108	♠ 863	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: N-S	♦ KJ9	
HCP: 20	♣ AKQ8	

Board: 109	♠ KT95	Partner is dealer.
Dealer: North	♥ AQT64	The opponents are silent.
Vul: Both	♦ 2	
HCP: 13+1	♣ A32	

Both hands (Answers Page)

Board: 105

Dealer: North

North:

♠ AT874

South:

♠ KJ5

W N E S

2NT Pass 4♣

Vul: E-W

♥ AK3

♥ Q6

Pass 4NT¹ Pass 6NT

North HCP: 20+1

♦ KQ3

♦ AT7654

All Pass

South HCP: 13+2

♣ AT

♣ K4

1. A=3 out of 4

Contract: 6NT South

Board: 106

Dealer: South

North:

♠ QJT3

South:

♠ AK

W N E S

2NT

Vul: Both

♥ KQ6

♥ 9752

Pass 3♣¹ Pass 3♥

North HCP: 8

♦ 954

♦ AQ7

Pass 3NT All Pass

South HCP: 21

♣ 973

♣ AKJ4

1. Stayman

Contract: 3NT North

Board: 107

Dealer: North

North:

♠ AQ8

South:

♠ J2

W N E S

2NT

Vul: None

♥ AK7

♥ QT9842

Pass 3♥ Pass 4♥

North HCP: 20

♦ Q73

♦ KJ84

All Pass

South HCP: 7+2

♣ AJ97

♣ 4

Contract: 4♥ South

Board: 108

Dealer: South

North:

♠ 42

South:

♠ 863

W N E S

2NT

Vul: N-S

♥ 973

♥ AKT

Pass 3NT All Pass

North HCP: 6+3

♦ AQT8532

♦ KJ9

South HCP: 20

♣ T

♣ AKQ8

Contract: 3NT North

Board: 109

Dealer: North

North:

♠ AQJ

South:

♠ KT95

W N E S

2NT

Vul: Both

♥ K7

♥ AQT64

Pass 3♦ Pass 3♠²

North HCP: 21

♦ AQ85

♦ 2

Pass 3NT Pass 6NT

South HCP: 13+1

♣ KQ96

♣ A32

All Pass

Contract: 6NT South

1. Stayman

2. SMOLEN

Board: 110	♠ Q876532	Partner is dealer.
Dealer: South	♥ 632	The opponents are silent.
Vul: None	♦ 8	
HCP: 2+3	♣ T8	

Board: 111	♠ Q8	You are dealer.
Dealer: North	♥ AK543	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 21+1	♣ AKJ	

Board: 112	♠ 9653	Partner is dealer.
Dealer: South	♥ AQ975	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 10+1	♣ KT	

Board: 113	♠ KQ732	Partner is dealer.
Dealer: South	♥ KT93	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 9+1	♣ 97	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ Q876532	♠ AK				2NT
Vul: None	♥ 632	♥ Q87	Pass	4♥ ¹	Pass	4♦
North HCP: 2+3	♦ 8	♦ AQT92	All Pass			
South HCP: 21+1	♣ T8	♣ AQ7				1. Texas
Contract: 4♦ South						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AKJ7		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK543	♥ J6	Pass	3♥	Pass	3NT
North HCP: 21+1	♦ KJ7	♦ 94	All Pass			
South HCP: 9+1	♣ AKJ	♣ T8643				1. Stayman
Contract: 3NT South						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ AK				2NT
Vul: E-W	♥ AQ975	♥ KT8	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ J7	♦ AKQT9	Pass	3♠ ²	Pass	4♥
South HCP: 20+1	♣ KT	♣ J84	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	
						1. Stayman
						2. SMOLEN
						3. A=0/5 or 3/5

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ KQ732	♠ A5				2NT
Vul: N-S	♥ KT93	♥ J62	Pass	3♣ ¹	Pass	3♦
North HCP: 9+1	♦ J4	♦ KQ7	Pass	3♥ ²	Pass	3NT
South HCP: 20+1	♣ 97	♣ AKQJ5	Pass	4♠	All Pass	
Contract: 4♦ North						1. Stayman
						2. SMOLEN

Board: 110	♠ AK	You are dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: None	♦ AQT92	
HCP: 21+1	♣ AQ7	

Board: 111	♠ AKJ7	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 9+1	♣ T8643	

Board: 112	♠ AK	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: E-W	♦ AKQT9	
HCP: 20+1	♣ J84	

Board: 113	♠ A5	You are dealer.
Dealer: South	♥ J62	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 20+1	♣ AKQJ5	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ Q876532	♠ AK				2NT
Vul: None	♥ 632	♥ Q87	Pass	4♥ ¹	Pass	4♠
North HCP: 2+3	♦ 8	♦ AQT92	All Pass			
South HCP: 21+1	♣ T8	♣ AQ7				1. Texas
Contract: 4♠ South						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AKJ7		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK543	♥ J6	Pass	3♥	Pass	3NT
North HCP: 21+1	♦ KJ7	♦ 94	All Pass			
South HCP: 9+1	♣ AKJ	♣ T8643				1. Stayman
Contract: 3NT South						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ AK				2NT
Vul: E-W	♥ AQ975	♥ KT8	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ J7	♦ AKQT9	Pass	3♠ ²	Pass	4♥
South HCP: 20+1	♣ KT	♣ J84	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	
						1. Stayman
						2. SMOLEN
						3. A=0/5 or 3/5

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ KQ732	♠ A5				2NT
Vul: N-S	♥ KT93	♥ J62	Pass	3♣ ¹	Pass	3♦
North HCP: 9+1	♦ J4	♦ KQ7	Pass	3♥ ²	Pass	3NT
South HCP: 20+1	♣ 97	♣ AKQJ5	Pass	4♠	All Pass	
Contract: 4♠ North						1. Stayman
						2. SMOLEN

Board: 114	♠ Q9873	Partner is dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ K76	
HCP: 5+1	♣ T94	

Board: 115	♠ AKJ6	You are dealer.
Dealer: North	♥ KJ2	East (LHO) bids 3♣ if possible.
Vul: Both	♦ A7	
HCP: 21	♣ AJ85	

Board: 116	♠ 62	Partner is dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: E-W	♦ QJ865	
HCP: 11+1	♣ KJT	

Board: 117	♠ KQ87	You are dealer.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 20	♣ Q7	

Both hands (Answers Page)

Board: 114

Dealer: South

North:

♠ Q9873

South:

♠ AJ

W N E S

2NT

Vul: E-W

♥ T2

♥ AQJ63

Pass 3♥ Pass 3♠

North HCP: 5+1

♦ K76

♦ A4

Pass 3NT All Pass

South HCP: 20+1

♣ T94

♣ A875

Contract: 3NT North

Board: 115

Dealer: North

North:

♠ AKJ6

South:

♠ Q4

W N E S

2NT 3♣ 3NT

Vul: Both

♥ KJ2

♥ A854

All Pass

North HCP: 21

♦ A7

♦ QJ8432

South HCP: 9+2

♣ AJ85

♣ 6

Contract: 3NT South

Board: 116

Dealer: South

North:

♠ 62

South:

♠ AKJ7

W N E S

2NT

Vul: E-W

♥ A82

♥ K6

 Pass 4♣ Pass 4NT¹

North HCP: 11+1

♦ QJ865

♦ A2

Pass 6NT All Pass

South HCP: 21+1

♣ KJT

♣ AQ873

1. A=3 out of 4

Contract: 6NT North

Board: 117

Dealer: North

North:

♠ KQ87

South:

♠ J943

W N E S

 2NT Pass 3♣¹

Vul: Both

♥ AQJ4

♥ K953

Pass 3♥ Pass 3♠

North HCP: 20

♦ AQ4

♦ K97

Pass 4♥ Pass 4NT

South HCP: 11

♣ Q7

♣ A3

 Pass 5♣² Pass 6♥

Contract: 6♥ South

All Pass

1. Stayman

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

Board: 114 ♠ AJ You are dealer.

Dealer: South ♥ AQJ63 The opponents are silent.

Vul: E-W ♦ A4

HCP: 20+1 ♣ A875

Board: 115 ♠ Q4 Partner is dealer.

Dealer: North ♥ A854 East (RHO) bids 3♣ if possible.

Vul: Both ♦ QJ8432

HCP: 9+2 ♣ 6

Board: 116 ♠ AKJ7 You are dealer.

Dealer: South ♥ K6 The opponents are silent.

Vul: E-W ♦ A2

HCP: 21+1 ♣ AQ873

Board: 117 ♠ J943 Partner is dealer.

Dealer: North ♥ K953 The opponents are silent.

Vul: Both ♦ K97

HCP: 11 ♣ A3

Both hands (Answers Page)

Board: 114

Dealer: South

North:

♠ Q9873

South:

♠ AJ

W N E S

2NT

Vul: E-W

♥ T2

♥ AQJ63

Pass 3♥ Pass 3♠

North HCP: 5+1

♦ K76

♦ A4

Pass 3NT All Pass

South HCP: 20+1

♣ T94

♣ A875

Contract: 3NT North

Board: 115

Dealer: North

North:

♠ AKJ6

South:

♠ Q4

W N E S

2NT 3♣ 3NT

Vul: Both

♥ KJ2

♥ A854

All Pass

North HCP: 21

♦ A7

♦ QJ8432

South HCP: 9+2

♣ AJ85

♣ 6

Contract: 3NT South

Board: 116

Dealer: South

North:

♠ 62

South:

♠ AKJ7

W N E S

2NT

Vul: E-W

♥ A82

♥ K6

 Pass 4♣ Pass 4NT¹

North HCP: 11+1

♦ QJ865

♦ A2

Pass 6NT All Pass

South HCP: 21+1

♣ KJT

♣ AQ873

1. A=3 out of 4

Contract: 6NT North

Board: 117

Dealer: North

North:

♠ KQ87

South:

♠ J943

W N E S

 2NT Pass 3♣¹

Vul: Both

♥ AQJ4

♥ K953

Pass 3♥ Pass 3♠

North HCP: 20

♦ AQ4

♦ K97

Pass 4♥ Pass 4NT

South HCP: 11

♣ Q7

♣ A3

 Pass 5♣² Pass 6♥

Contract: 6♥ South

All Pass

1. Stayman

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

Board: 118	♠ 92	Partner is dealer.
Dealer: South	♥ AQT64	The opponents are silent.
Vul: E-W	♦ AJ986	
HCP: 11+2	♣ T	

Board: 119	♠ 92	You are dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: Both	♦ AKQ8	
HCP: 21	♣ AK42	

Board: 120	♠ T2	Partner is dealer.
Dealer: South	♥ KJ864	East (LHO) bids 3♠ if possible.
Vul: None	♦ 83	
HCP: 4+1	♣ T765	

Board: 121	♠ AK64	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ K876	
HCP: 20	♣ KT	

Board: 122	♠ 93	Partner is dealer.
Dealer: South	♥ QT962	The opponents are silent.
Vul: Both	♦ J64	
HCP: 4+1	♣ JT6	

Both hands (Answers Page)

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AKJ5				2NT
Vul: E-W	♥ AQT64	♥ K3	Pass	3♦	Pass	3♥
North HCP: 11+2	♦ AJ986	♦ Q743	Pass	6NT	All Pass	
South HCP: 20	♣ T	♣ AK7				
Contract: 6NT North						

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KQT84		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ6	♥ K873	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AKQ8	♦ T9	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK42	♣ Q8				
Contract: 3NT North			1. Stayman			
			2. SMOLEN			

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ KQJ				2NT
Vul: None	♥ KJ864	♥ AQ97	Pass	3♦	3♠	Pass
North HCP: 4+1	♦ 83	♦ AJ94	Pass	X	Pass	4♥
South HCP: 20	♣ T765	♣ K4		All Pass		
Contract: 4♥ South						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AK64	♠ QJT953		2NT	Pass	4♥ ¹
Vul: N-S	♥ AKT	♥ 97	Pass	4♠	All Pass	
North HCP: 20	♦ K876	♦ J95				
South HCP: 8+2	♣ KT	♣ A3	1. Texas			
Contract: 4♠ North						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ KQ75				2NT
Vul: Both	♥ QT962	♥ KJ3	Pass	3♦	Pass	3♥
North HCP: 4+1	♦ J64	♦ AK7	All Pass			
South HCP: 21	♣ JT6	♣ KQ9				
Contract: 3♥ South						

Board: 118	♠ AKJ5	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: E-W	♦ Q743	
HCP: 20	♣ AK7	

Board: 119	♠ KQT84	Partner is dealer.
Dealer: North	♥ K873	The opponents are silent.
Vul: Both	♦ T9	
HCP: 10+1	♣ Q8	

Board: 120	♠ KQJ	You are dealer.
Dealer: South	♥ AQ97	East (RHO) bids 3♠ if possible.
Vul: None	♦ AJ94	
HCP: 20	♣ K4	

Board: 121	♠ QJT953	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 8+2	♣ A3	

Board: 122	♠ KQ75	You are dealer.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 21	♣ KQ9	

Both hands (Answers Page)

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AKJ5				2NT
Vul: E-W	♥ AQT64	♥ K3	Pass	3♦	Pass	3♥
North HCP: 11+2	♦ AJ986	♦ Q743	Pass	6NT	All Pass	
South HCP: 20	♣ T	♣ AK7				
Contract: 6NT North						

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KQT84		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ6	♥ K873	Pass	3♦	Pass	3♥ ²
North HCP: 21	♦ AKQ8	♦ T9	Pass	3NT	All Pass	
South HCP: 10+1	♣ AK42	♣ Q8				
Contract: 3NT North			1. Stayman			
			2. SMOLEN			

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ KQJ				2NT
Vul: None	♥ KJ864	♥ AQ97	Pass	3♦	3♠	Pass
North HCP: 4+1	♦ 83	♦ AJ94	Pass	X	Pass	4♥
South HCP: 20	♣ T765	♣ K4		All Pass		
Contract: 4♥ South						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AK64	♠ QJT953		2NT	Pass	4♥ ¹
Vul: N-S	♥ AKT	♥ 97	Pass	4♠	All Pass	
North HCP: 20	♦ K876	♦ J95				
South HCP: 8+2	♣ KT	♣ A3	1. Texas			
Contract: 4♠ North						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ KQ75				2NT
Vul: Both	♥ QT962	♥ KJ3	Pass	3♦	Pass	3♥
North HCP: 4+1	♦ J64	♦ AK7	All Pass			
South HCP: 21	♣ JT6	♣ KQ9				
Contract: 3♥ South						

Board: 123	♠ KJ	You are dealer.
Dealer: North	♥ QT63	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 20	♣ AK4	

Board: 124	♠ QJ9864	Partner is dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: N-S	♦ K	
HCP: 9+2	♣ 764	

Board: 125	♠ K2	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ KQ9	
HCP: 21+1	♣ AQ853	

Board: 126	♠ J42	Partner is dealer.
Dealer: South	♥ JT985	The opponents are silent.
Vul: None	♦ T76	
HCP: 4+1	♣ Q9	

Board: 127	♠ AKQ	You are dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: N-S	♦ KQ986	
HCP: 21+1	♣ K3	

Both hands (Answers Page)

Board: 123

Dealer: North
Vul: None
North HCP: 20
South HCP: 12+2
Contract: 7♠ South

North:

♠ KJ
♥ QT63
♦ AKT3
♣ AK4

South:

♠ AQ9652
♥ A75
♦ J2
♣ JT

W N E S

2NT Pass 4♥¹
Pass 4♠ Pass 4NT
Pass 5♣² Pass 7♠
All Pass

1. Texas

2. A=0/5 or 3/5

Board: 124

Dealer: South
Vul: N-S
North HCP: 9+2
South HCP: 20
Contract: 6♠ North

North:

♠ QJ9864
♥ K32
♦ K
♣ 764

South:

♠ A7
♥ Q64
♦ AJT5
♣ AKQ8

W N E S

2NT
Pass 3♥ Pass 3♠
Pass 6♠ All Pass

Board: 125

Dealer: North
Vul: E-W
North HCP: 21+1
South HCP: 9
Contract: 3NT South

North:

♠ K2
♥ AK6
♦ KQ9
♣ AQ853

South:

♠ A876
♥ J854
♦ A87
♣ T7

W N E S

2NT Pass 3♣¹
Pass 3♦ Pass 3NT
All Pass

1. Stayman

Board: 126

Dealer: South
Vul: None
North HCP: 4+1
South HCP: 20
Contract: 3♥ South

North:

♠ J42
♥ JT985
♦ T76
♣ Q9

South:

♠ K875
♥ Q2
♦ AK8
♣ AKJ7

W N E S

2NT
Pass 3♦ Pass 3♥
All Pass

Board: 127

Dealer: North
Vul: N-S
North HCP: 21+1
South HCP: 8+2
Contract: 4♠ North

North:

♠ AKQ
♥ AT9
♦ KQ986
♣ K3

South:

♠ T87542
♥ K
♦ T7
♣ AJT5

W N E S

2NT Pass 4♥¹
Pass 4♠ All Pass

1. Texas

Board: 123	♠ AQ9652	Partner is dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: None	♦ J2	
HCP: 12+2	♣ JT	

Board: 124	♠ A7	You are dealer.
Dealer: South	♥ Q64	The opponents are silent.
Vul: N-S	♦ AJT5	
HCP: 20	♣ AKQ8	

Board: 125	♠ A876	Partner is dealer.
Dealer: North	♥ J854	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 9	♣ T7	

Board: 126	♠ K875	You are dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ AK8	
HCP: 20	♣ AKJ7	

Board: 127	♠ T87542	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 8+2	♣ AJT5	

Both hands (Answers Page)

Board: 123

Dealer: North
Vul: None
North HCP: 20
South HCP: 12+2
Contract: 7♠ South

North:

♠ KJ
♥ QT63
♦ AKT3
♣ AK4

South:

♠ AQ9652
♥ A75
♦ J2
♣ JT

W N E S

2NT Pass 4♥¹
Pass 4♠ Pass 4NT
Pass 5♣² Pass 7♠
All Pass

1. Texas

2. A=0/5 or 3/5

Board: 124

Dealer: South
Vul: N-S
North HCP: 9+2
South HCP: 20
Contract: 6♠ North

North:

♠ QJ9864
♥ K32
♦ K
♣ 764

South:

♠ A7
♥ Q64
♦ AJT5
♣ AKQ8

W N E S

2NT
Pass 3♥ Pass 3♠
Pass 6♠ All Pass

Board: 125

Dealer: North
Vul: E-W
North HCP: 21+1
South HCP: 9
Contract: 3NT South

North:

♠ K2
♥ AK6
♦ KQ9
♣ AQ853

South:

♠ A876
♥ J854
♦ A87
♣ T7

W N E S

2NT Pass 3♣¹
Pass 3♦ Pass 3NT
All Pass

1. Stayman

Board: 126

Dealer: South
Vul: None
North HCP: 4+1
South HCP: 20
Contract: 3♥ South

North:

♠ J42
♥ JT985
♦ T76
♣ Q9

South:

♠ K875
♥ Q2
♦ AK8
♣ AKJ7

W N E S

2NT
Pass 3♦ Pass 3♥
All Pass

Board: 127

Dealer: North
Vul: N-S
North HCP: 21+1
South HCP: 8+2
Contract: 4♠ North

North:

♠ AKQ
♥ AT9
♦ KQ986
♣ K3

South:

♠ T87542
♥ K
♦ T7
♣ AJT5

W N E S

2NT Pass 4♥¹
Pass 4♠ All Pass

1. Texas

Board: 128	♠ J4	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ KQ764	
HCP: 11+1	♣ 8765	

Board: 129	♠ K43	You are dealer.
Dealer: North	♥ AK94	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 20	♣ A7	

Board: 130	♠ T4	Partner is dealer.
Dealer: South	♥ AJ653	The opponents are silent.
Vul: N-S	♦ 984	
HCP: 9+1	♣ A53	

Board: 131	♠ K8	You are dealer.
Dealer: North	♥ AK98	The opponents are silent.
Vul: E-W	♦ KQJ7	
HCP: 20	♣ A84	

Board: 132	♠ Q763	Partner is dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: Both	♦ J6	
HCP: 8+1	♣ KJT54	

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ A8				2NT
Vul: E-W	♥ KQ	♥ A865	Pass	4♣	Pass	4♦ ¹
North HCP: 11+1	♦ KQ764	♦ A95	Pass	6♦	All Pass	
South HCP: 20	♣ 8765	♣ AKJT				
Contract: 6♦ North			1. A=0/4 or 4/4			

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ J2		2NT	Pass	3NT
Vul: Both	♥ AK94	♥ JT3		All Pass		
North HCP: 20	♦ KQJ6	♦ A984				
South HCP: 9	♣ A7	♣ K863				
Contract: 3NT South						

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ A7				2NT
Vul: N-S	♥ AJ653	♥ Q9	Pass	3♦	Pass	3♥
North HCP: 9+1	♦ 984	♦ AKQJ	Pass	4♥	All Pass	
South HCP: 21+1	♣ A53	♣ KQT87				
Contract: 4♥ North						

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ A7		2NT	Pass	4♣
Vul: E-W	♥ AK98	♥ J5	Pass	4♣ ¹	Pass	7NT
North HCP: 20	♦ KQJ7	♦ A86432	All Pass			
South HCP: 14+2	♣ A84	♣ KQ9				
Contract: 7NT South			1. A=2 out of 4			

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ Q763	♠ A98				2NT
Vul: Both	♥ J2	♥ AT4	Pass	3♣ ¹	Pass	3♦
North HCP: 8+1	♦ J6	♦ AK4	Pass	3NT	All Pass	
South HCP: 21	♣ KJT54	♣ AQ98				
Contract: 3NT North			1. Stayman			

Board: 128	♠ A8	You are dealer.
Dealer: South	♥ A865	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 20	♣ AKJT	

Board: 129	♠ J2	Partner is dealer.
Dealer: North	♥ JT3	The opponents are silent.
Vul: Both	♦ A984	
HCP: 9	♣ K863	

Board: 130	♠ A7	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 21+1	♣ KQT87	

Board: 131	♠ A7	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: E-W	♦ A86432	
HCP: 14+2	♣ KQ9	

Board: 132	♠ A98	You are dealer.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 21	♣ AQ98	

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ A8				2NT
Vul: E-W	♥ KQ	♥ A865	Pass	4♣	Pass	4♦ ¹
North HCP: 11+1	♦ KQ764	♦ A95	Pass	6♦	All Pass	
South HCP: 20	♣ 8765	♣ AKJT				
Contract: 6♦ North			1. A=0/4 or 4/4			

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ J2		2NT	Pass	3NT
Vul: Both	♥ AK94	♥ JT3		All Pass		
North HCP: 20	♦ KQJ6	♦ A984				
South HCP: 9	♣ A7	♣ K863				
Contract: 3NT South						

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ A7				2NT
Vul: N-S	♥ AJ653	♥ Q9	Pass	3♦	Pass	3♥
North HCP: 9+1	♦ 984	♦ AKQJ	Pass	4♥	All Pass	
South HCP: 21+1	♣ A53	♣ KQT87				
Contract: 4♥ North						

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ A7		2NT	Pass	4♣
Vul: E-W	♥ AK98	♥ J5	Pass	4♣ ¹	Pass	7NT
North HCP: 20	♦ KQJ7	♦ A86432	All Pass			
South HCP: 14+2	♣ A84	♣ KQ9				
Contract: 7NT South			1. A=2 out of 4			

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ Q763	♠ A98				2NT
Vul: Both	♥ J2	♥ AT4	Pass	3♣ ¹	Pass	3♦
North HCP: 8+1	♦ J6	♦ AK4	Pass	3NT	All Pass	
South HCP: 21	♣ KJT54	♣ AQ98				
Contract: 3NT North			1. Stayman			

Board: 133	♠ 642	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ AKT82	
HCP: 20+1	♣ AK	

Board: 134	♠ Q5	Partner is dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: E-W	♦ QT942	
HCP: 13+1	♣ KQJ	

Board: 135	♠ AT7	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ AQ93	
HCP: 21	♣ AQJ5	

Board: 136	♠ A53	Partner is dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: None	♦ K53	
HCP: 10+1	♣ KT975	

Board: 137	♠ AKJ4	You are dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 20+1	♣ AK873	

Both hands (Answers Page)

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ J93		2NT	All Pass	
Vul: None	♥ AQ9	♥ 532				
North HCP: 20+1	♦ AKT82	♦ J5				
South HCP: 4+1	♣ AK	♣ QT965				
Contract: 2NT North						

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A92				2NT
Vul: E-W	♥ K86	♥ AJ54	Pass	4♣	Pass	4♦ ¹
North HCP: 13+1	♦ QT942	♦ AK87	Pass	6NT	All Pass	
South HCP: 20	♣ KQJ	♣ A7				
Contract: 6NT North			1. A=0/4 or 4/4			

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ KQ4		2NT	Pass	3♣ ¹
Vul: Both	♥ A4	♥ J876	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ93	♦ J84		All Pass		
South HCP: 7	♣ AQJ5	♣ 976				
Contract: 3NT South			1. Stayman			

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ KQ7				2NT
Vul: None	♥ 86	♥ AJ95	Pass	4♣	Pass	4♠ ¹
North HCP: 10+1	♦ K53	♦ QJ	Pass	6NT	All Pass	
South HCP: 20	♣ KT975	♣ AQJ8				
Contract: 6NT North			1. A=2 out of 4			

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ Q87		2NT	Pass	3NT
Vul: N-S	♥ K8	♥ Q4		All Pass		
North HCP: 20+1	♦ Q7	♦ AT8652				
South HCP: 9+2	♣ AK873	♣ J4				
Contract: 3NT South						

Board: 133	♠ J93	Partner is dealer.
Dealer: North	♥ 532	The opponents are silent.
Vul: None	♦ J5	
HCP: 4+1	♣ QT965	

Board: 134	♠ A92	You are dealer.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: E-W	♦ AK87	
HCP: 20	♣ A7	

Board: 135	♠ KQ4	Partner is dealer.
Dealer: North	♥ J876	The opponents are silent.
Vul: Both	♦ J84	
HCP: 7	♣ 976	

Board: 136	♠ KQ7	You are dealer.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: None	♦ QJ	
HCP: 20	♣ AQJ8	

Board: 137	♠ Q87	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ AT8652	
HCP: 9+2	♣ J4	

Both hands (Answers Page)

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ J93		2NT	All Pass	
Vul: None	♥ AQ9	♥ 532				
North HCP: 20+1	♦ AKT82	♦ J5				
South HCP: 4+1	♣ AK	♣ QT965				
Contract: 2NT North						

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A92				2NT
Vul: E-W	♥ K86	♥ AJ54	Pass	4♣	Pass	4♦ ¹
North HCP: 13+1	♦ QT942	♦ AK87	Pass	6NT	All Pass	
South HCP: 20	♣ KQJ	♣ A7				
Contract: 6NT North			1. A=0/4 or 4/4			

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ KQ4		2NT	Pass	3♣ ¹
Vul: Both	♥ A4	♥ J876	Pass	3♦	Pass	3NT
North HCP: 21	♦ AQ93	♦ J84		All Pass		
South HCP: 7	♣ AQJ5	♣ 976				
Contract: 3NT South			1. Stayman			

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ KQ7				2NT
Vul: None	♥ 86	♥ AJ95	Pass	4♣	Pass	4♠ ¹
North HCP: 10+1	♦ K53	♦ QJ	Pass	6NT	All Pass	
South HCP: 20	♣ KT975	♣ AQJ8				
Contract: 6NT North			1. A=2 out of 4			

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ Q87		2NT	Pass	3NT
Vul: N-S	♥ K8	♥ Q4		All Pass		
North HCP: 20+1	♦ Q7	♦ AT8652				
South HCP: 9+2	♣ AK873	♣ J4				
Contract: 3NT South						

Board: 138	♠ QJ9	Partner is dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ JT87	
HCP: 11	♣ AK95	

Board: 139	♠ KJ642	Partner is dealer.
Dealer: South	♥ QJ87	The opponents are silent.
Vul: None	♦ K2	
HCP: 10+1	♣ 95	

Board: 140	♠ 763	Partner is dealer.
Dealer: South	♥ 654	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 8	♣ AQJ8	

Board: 141	♠ AT4	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 20+1	♣ AKJ94	

Board: 142	♠ A98	Partner is dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ K9543	
HCP: 10+1	♣ QJ9	

Both hands (Answers Page)

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AKT82				2NT
Vul: Both	♥ T5	♥ AJ4	Pass	4♣	Pass	4NT ¹
North HCP: 11	♦ JT87	♦ AQ	Pass	6NT	All Pass	
South HCP: 20+1	♣ AK95	♣ QT7				1. A=3 out of 4
Contract: 6NT North						

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ KJ642	♠ T7				2NT
Vul: None	♥ QJ87	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ K2	♦ A86	Pass	3♥ ²	Pass	3NT
South HCP: 20+1	♣ 95	♣ AKQT6	Pass	4♠	All Pass	
Contract: 4♠ North						1. Stayman
						2. SMOLEN

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ 763	♠ AKQ4				2NT
Vul: N-S	♥ 654	♥ KQ8	Pass	3NT	All Pass	
North HCP: 8	♦ J92	♦ AKT4				
South HCP: 21	♣ AQJ8	♣ T3				
Contract: 3NT North						

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ QJ62		2NT	Pass	3♣ ¹
Vul: E-W	♥ A9	♥ Q832	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ A94	♦ T6	All Pass			
South HCP: 5	♣ AKJ94	♣ 853				1. Stayman
Contract: 3NT South						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ QJ5				2NT
Vul: None	♥ 96	♥ AK2	Pass	3NT	All Pass	
North HCP: 10+1	♦ K9543	♦ AQJ87				
South HCP: 20+1	♣ QJ9	♣ K4				
Contract: 3NT North						

Board: 138	♠ AKT82	You are dealer.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 20+1	♣ QT7	

Board: 139	♠ T7	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ A86	
HCP: 20+1	♣ AKQT6	

Board: 140	♠ AKQ4	You are dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: N-S	♦ AKT4	
HCP: 21	♣ T3	

Board: 141	♠ QJ62	Partner is dealer.
Dealer: North	♥ Q832	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 5	♣ 853	

Board: 142	♠ QJ5	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: None	♦ AQJ87	
HCP: 20+1	♣ K4	

Both hands (Answers Page)

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AKT82				2NT
Vul: Both	♥ T5	♥ AJ4	Pass	4♣	Pass	4NT ¹
North HCP: 11	♦ JT87	♦ AQ	Pass	6NT	All Pass	
South HCP: 20+1	♣ AK95	♣ QT7				
Contract: 6NT North			1. A=3 out of 4			

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ KJ642	♠ T7				2NT
Vul: None	♥ QJ87	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ K2	♦ A86	Pass	3♥ ²	Pass	3NT
South HCP: 20+1	♣ 95	♣ AKQT6	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			
			2. SMOLEN			

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ 763	♠ AKQ4				2NT
Vul: N-S	♥ 654	♥ KQ8	Pass	3NT	All Pass	
North HCP: 8	♦ J92	♦ AKT4				
South HCP: 21	♣ AQJ8	♣ T3				
Contract: 3NT North						

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ QJ62		2NT	Pass	3♣ ¹
Vul: E-W	♥ A9	♥ Q832	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ A94	♦ T6	All Pass			
South HCP: 5	♣ AKJ94	♣ 853				
Contract: 3NT South			1. Stayman			

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ QJ5				2NT
Vul: None	♥ 96	♥ AK2	Pass	3NT	All Pass	
North HCP: 10+1	♦ K9543	♦ AQJ87				
South HCP: 20+1	♣ QJ9	♣ K4				
Contract: 3NT North						

Board: 143	♠ AKQ	You are dealer.
Dealer: North	♥ A872	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 21	♣ AKJ6	

Board: 144	♠ K3	Partner is dealer.
Dealer: South	♥ QT97653	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 9+3	♣ AT5	

Board: 145	♠ KQ7	You are dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 20	♣ AKJ3	

Board: 146	♠ AKQT	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 20	♣ A643	

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T76		2NT	Pass	3NT
Vul: N-S	♥ A872	♥ JT		All Pass		
North HCP: 21	♦ 95	♦ KJT42				
South HCP: 7+1	♣ AKJ6	♣ Q97				
Contract: 3NT South						

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ QJ4				2NT
Vul: E-W	♥ QT97653	♥ A42	Pass	4♦ ¹	Pass	4♥
North HCP: 9+3	♦ 7	♦ AKQJ2	Pass	4NT	Pass	5♥ ²
South HCP: 20+1	♣ AT5	♣ K3	All Pass			
Contract: 5♥ South						
			1. Texas			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ AJ9654		2NT	Pass	4♥ ¹
Vul: Both	♥ 43	♥ AT5	Pass	4♠	Pass	4NT
North HCP: 20	♦ AK86	♦ 5	Pass	5♣ ²	Pass	5♦
South HCP: 11+2	♣ AKJ3	♣ QT4	Pass	6♣ ³	Pass	7♠
Contract: 7♠ South			All Pass			
			1. Texas			
			2. A=0/5 or 3/5			
			3. !S queen and !C king			

Board: 146	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ 76532		2NT	Pass	3♥
Vul: N-S	♥ 72	♥ QJ	Pass	3NT ¹	Pass	4♠
North HCP: 20	♦ AK3	♦ T97	All Pass			
South HCP: 3+1	♣ A643	♣ 987				
Contract: 4♠ South			1. Extended acceptance after NT			

Board: 143	♠ T76	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ KJT42	
HCP: 7+1	♣ Q97	

Board: 144	♠ QJ4	You are dealer.
Dealer: South	♥ A42	The opponents are silent.
Vul: E-W	♦ AKQJ2	
HCP: 20+1	♣ K3	

Board: 145	♠ AJ9654	Partner is dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ 5	
HCP: 11+2	♣ QT4	

Board: 146	♠ 76532	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ T97	
HCP: 3+1	♣ 987	

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T76		2NT	Pass	3NT
Vul: N-S	♥ A872	♥ JT		All Pass		
North HCP: 21	♦ 95	♦ KJT42				
South HCP: 7+1	♣ AKJ6	♣ Q97				
Contract: 3NT South						

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ QJ4				2NT
Vul: E-W	♥ QT97653	♥ A42	Pass	4♦ ¹	Pass	4♥
North HCP: 9+3	♦ 7	♦ AKQJ2	Pass	4NT	Pass	5♥ ²
South HCP: 20+1	♣ AT5	♣ K3	All Pass			
Contract: 5♥ South						
			1. Texas			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ AJ9654		2NT	Pass	4♥ ¹
Vul: Both	♥ 43	♥ AT5	Pass	4♠	Pass	4NT
North HCP: 20	♦ AK86	♦ 5	Pass	5♣ ²	Pass	5♦
South HCP: 11+2	♣ AKJ3	♣ QT4	Pass	6♣ ³	Pass	7♠
Contract: 7♠ South			All Pass			
			1. Texas			
			2. A=0/5 or 3/5			
			3. !S queen and !C king			

Board: 146	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ 76532		2NT	Pass	3♥
Vul: N-S	♥ 72	♥ QJ	Pass	3NT ¹	Pass	4♠
North HCP: 20	♦ AK3	♦ T97	All Pass			
South HCP: 3+1	♣ A643	♣ 987				
Contract: 4♠ South			1. Extended acceptance after NT			

Board: 147 ♠ K7 Partner is dealer.

Dealer: South ♥ 863 West (RHO) bids 3♠ if possible.

Vul: E-W ♦ 2

HCP: 6+3 ♣ QJ87543

Board: 148 ♠ T74 Partner is dealer.

Dealer: South ♥ KQ54 The opponents are silent.

Vul: Both ♦ AT973

HCP: 12+1 ♣ K

Board: 149 ♠ AQJ5 You are dealer.

Dealer: North ♥ K98 The opponents are silent.

Vul: E-W ♦ AK

HCP: 20 ♣ KT87

Board: 150 ♠ K Partner is dealer.

Dealer: South ♥ T4 The opponents are silent.

Vul: Both ♦ KQT53

HCP: 9+2 ♣ J9763

Board: 151 ♠ AT6 You are dealer.

Dealer: North ♥ A5 The opponents are silent.

Vul: None ♦ A74

HCP: 21+1 ♣ AKQ53

Both hands (Answers Page)

Board: 147	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AT				2NT
Vul: E-W	♥ 863	♥ AT	3 ♠	5 ♣	All Pass	
North HCP: 6+3	♦ 2	♦ KQT74				
South HCP: 20+1	♣ QJ87543	♣ AK96				
Contract: 5 ♣ North						

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ T74	♠ AKJ				2NT
Vul: Both	♥ KQ54	♥ AT	Pass	3 ♣ ¹	Pass	3 ♦
North HCP: 12+1	♦ AT973	♦ KQJ5	Pass	6NT	All Pass	
South HCP: 20	♣ K	♣ QT75				
Contract: 6NT North			1. Stayman			

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ K987		2NT	Pass	3 ♣ ¹
Vul: E-W	♥ K98	♥ T5	Pass	3 ♠	Pass	4 ♠
North HCP: 20	♦ AK	♦ JT65		All Pass		
South HCP: 8	♣ KT87	♣ A43				
Contract: 4 ♠ South			1. Stayman			

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQJ43				2NT
Vul: Both	♥ T4	♥ K8	Pass	4 ♠ ¹	Pass	5 ♣
North HCP: 9+2	♦ KQT53	♦ A82		All Pass		
South HCP: 21+1	♣ J9763	♣ AK8				
Contract: 5 ♣ South			1. Texas			

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ Q87		2NT	Pass	3 ♦
Vul: None	♥ A5	♥ KJ8762	Pass	3 ♥	Pass	4 ♥
North HCP: 21+1	♦ A74	♦ 62		All Pass		
South HCP: 6+2	♣ AKQ53	♣ 87				
Contract: 4 ♥ South						

Board: 147 ♠ AT You are dealer.

Dealer: South ♥ AT West (LHO) bids 3♠ if possible.

Vul: E-W ♦ KQT74

HCP: 20+1 ♣ AK96

Board: 148 ♠ AKJ You are dealer.

Dealer: South ♥ AT The opponents are silent.

Vul: Both ♦ KQJ5

HCP: 20 ♣ QT75

Board: 149 ♠ K987 Partner is dealer.

Dealer: North ♥ T5 The opponents are silent.

Vul: E-W ♦ JT65

HCP: 8 ♣ A43

Board: 150 ♠ AQJ43 You are dealer.

Dealer: South ♥ K8 The opponents are silent.

Vul: Both ♦ A82

HCP: 21+1 ♣ AK8

Board: 151 ♠ Q87 Partner is dealer.

Dealer: North ♥ KJ8762 The opponents are silent.

Vul: None ♦ 62

HCP: 6+2 ♣ 87

Both hands (Answers Page)

Board: 147	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AT				2NT
Vul: E-W	♥ 863	♥ AT	3 ♠	5 ♣	All Pass	
North HCP: 6+3	♦ 2	♦ KQT74				
South HCP: 20+1	♣ QJ87543	♣ AK96				
Contract: 5 ♣ North						

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ T74	♠ AKJ				2NT
Vul: Both	♥ KQ54	♥ AT	Pass	3 ♣ ¹	Pass	3 ♦
North HCP: 12+1	♦ AT973	♦ KQJ5	Pass	6NT	All Pass	
South HCP: 20	♣ K	♣ QT75				
Contract: 6NT North			1. Stayman			

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ K987		2NT	Pass	3 ♣ ¹
Vul: E-W	♥ K98	♥ T5	Pass	3 ♠	Pass	4 ♠
North HCP: 20	♦ AK	♦ JT65		All Pass		
South HCP: 8	♣ KT87	♣ A43				
Contract: 4 ♠ South			1. Stayman			

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQJ43				2NT
Vul: Both	♥ T4	♥ K8	Pass	4 ♠ ¹	Pass	5 ♣
North HCP: 9+2	♦ KQT53	♦ A82		All Pass		
South HCP: 21+1	♣ J9763	♣ AK8				
Contract: 5 ♣ South			1. Texas			

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ Q87		2NT	Pass	3 ♦
Vul: None	♥ A5	♥ KJ8762	Pass	3 ♥	Pass	4 ♥
North HCP: 21+1	♦ A74	♦ 62		All Pass		
South HCP: 6+2	♣ AKQ53	♣ 87				
Contract: 4 ♥ South						

Board: 152	♠ KQJ82	Partner is dealer.
Dealer: South	♥ KQ65	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 11+1	♣ 87	

Board: 153	♠ AQ	You are dealer.
Dealer: North	♥ AKT64	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 20+1	♣ J84	

Board: 154	♠ KQT65	Partner is dealer.
Dealer: South	♥ A954	The opponents are silent.
Vul: None	♦ Q854	
HCP: 11+1	♣ -	

Board: 155	♠ 9752	Partner is dealer.
Dealer: South	♥ KQ7643	East (LHO) Doubles 3♦ if possible.
Vul: N-S	♦ 87	
HCP: 5+2	♣ 4	

Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KQJ82	♠ AT				2NT
Vul: N-S	♥ KQ65	♥ AT8	Pass	3♣ ¹	Pass	3♦
North HCP: 11+1	♦ 75	♦ AQ4	Pass	3♥ ²	Pass	3NT
South HCP: 20+1	♣ 87	♣ KQJ95	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			
			1. Stayman			
			2. SMOLEN			

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ T743		2NT	Pass	3♣ ¹
Vul: Both	♥ AKT64	♥ Q75	Pass	3♥	Pass	3NT
North HCP: 20+1	♦ AQ8	♦ T95	All Pass			
South HCP: 6	♣ J84	♣ A97	1. Stayman			
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ KQT65	♠ A4				2NT
Vul: None	♥ A954	♥ KT7	Pass	3♣ ¹	Pass	3♦
North HCP: 11+1	♦ Q854	♦ AT3	Pass	3♥ ²	Pass	3NT
South HCP: 20+1	♣ -	♣ AKQ52	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			
			1. Stayman			
			2. SMOLEN			

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ AJ8				2NT
Vul: N-S	♥ KQ7643	♥ A8	Pass	3♦	X	XX
North HCP: 5+2	♦ 87	♦ AT42	Pass	4♥	All Pass	
South HCP: 21	♣ 4	♣ AKJ8				
Contract: 4♥ North						

Board: 152 ♠ AT You are dealer.

Dealer: South ♥ AT8 The opponents are silent.

Vul: N-S ♦ AQ4

HCP: 20+1 ♣ KQJ95

Board: 153 ♠ T743 Partner is dealer.

Dealer: North ♥ Q75 The opponents are silent.

Vul: Both ♦ T95

HCP: 6 ♣ A97

Board: 154 ♠ A4 You are dealer.

Dealer: South ♥ KT7 The opponents are silent.

Vul: None ♦ AT3

HCP: 20+1 ♣ AKQ52

Board: 155 ♠ AJ8 You are dealer.

Dealer: South ♥ A8 East (RHO) Doubles 3♦ if possible.

Vul: N-S ♦ AT42

HCP: 21 ♣ AKJ8

Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KQJ82	♠ AT				2NT
Vul: N-S	♥ KQ65	♥ AT8	Pass	3♣ ¹	Pass	3♦
North HCP: 11+1	♦ 75	♦ AQ4	Pass	3♥ ²	Pass	3NT
South HCP: 20+1	♣ 87	♣ KQJ95	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			
			1. Stayman			
			2. SMOLEN			

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ T743		2NT	Pass	3♣ ¹
Vul: Both	♥ AKT64	♥ Q75	Pass	3♥	Pass	3NT
North HCP: 20+1	♦ AQ8	♦ T95	All Pass			
South HCP: 6	♣ J84	♣ A97	1. Stayman			
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ KQT65	♠ A4				2NT
Vul: None	♥ A954	♥ KT7	Pass	3♣ ¹	Pass	3♦
North HCP: 11+1	♦ Q854	♦ AT3	Pass	3♥ ²	Pass	3NT
South HCP: 20+1	♣ -	♣ AKQ52	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			
			1. Stayman			
			2. SMOLEN			

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ AJ8				2NT
Vul: N-S	♥ KQ7643	♥ A8	Pass	3♦	X	XX
North HCP: 5+2	♦ 87	♦ AT42	Pass	4♥	All Pass	
South HCP: 21	♣ 4	♣ AKJ8				
Contract: 4♥ North						

Board: 156	♠ Q54	Partner is dealer.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: E-W	♦ KQ73	
HCP: 13	♣ 76	

Board: 157	♠ K52	You are dealer.
Dealer: North	♥ AQ92	The opponents are silent.
Vul: None	♦ AK54	
HCP: 20	♣ A4	

Board: 158	♠ A75	You are dealer.
Dealer: North	♥ AJ984	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 20+1	♣ AKQ	

Board: 159	♠ AKT	You are dealer.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 20	♣ QJ73	

Board: 160	♠ AQ864	Partner is dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 12+1	♣ 75	

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ AK3				2NT
Vul: E-W	♥ AQ86	♥ 73	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ KQ73	♦ AJ54	Pass	6NT	All Pass	
South HCP: 20	♣ 76	♣ AKJ8				1. Stayman
Contract: 6NT North						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AT8		2NT	Pass	3NT
Vul: None	♥ AQ92	♥ J86			All Pass	
North HCP: 20	♦ AK54	♦ J9				
South HCP: 9+1	♣ A4	♣ K9875				
Contract: 3NT South						

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ J6		2NT	Pass	3♦
Vul: N-S	♥ AJ984	♥ Q7532	Pass	3NT ¹	Pass	4♥
North HCP: 20+1	♦ Q7	♦ K6		All Pass		
South HCP: 6+1	♣ AKQ	♣ 8754				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 74		2NT	Pass	4♣
Vul: E-W	♥ AKT2	♥ J63	Pass	4♠ ¹	Pass	6NT
North HCP: 20	♦ K7	♦ AQ986		All Pass		
South HCP: 11+1	♣ QJ73	♣ A64				1. A=2 out of 4
Contract: 6NT South						

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ AQ864	♠ J53				2NT
Vul: N-S	♥ QJ3	♥ AK65	Pass	3♥	Pass	3♠
North HCP: 12+1	♦ K87	♦ AQ6	Pass	6NT	All Pass	
South HCP: 21	♣ 75	♣ AK9				
Contract: 6NT North						

Board: 156	♠ AK3	You are dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: E-W	♦ AJ54	
HCP: 20	♣ AKJ8	

Board: 157	♠ AT8	Partner is dealer.
Dealer: North	♥ J86	The opponents are silent.
Vul: None	♦ J9	
HCP: 9+1	♣ K9875	

Board: 158	♠ J6	Partner is dealer.
Dealer: North	♥ Q7532	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 6+1	♣ 8754	

Board: 159	♠ 74	Partner is dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: E-W	♦ AQ986	
HCP: 11+1	♣ A64	

Board: 160	♠ J53	You are dealer.
Dealer: South	♥ AK65	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 21	♣ AK9	

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ AK3				2NT
Vul: E-W	♥ AQ86	♥ 73	Pass	3♣ ¹	Pass	3♦
North HCP: 13	♦ KQ73	♦ AJ54	Pass	6NT	All Pass	
South HCP: 20	♣ 76	♣ AKJ8				1. Stayman
Contract: 6NT North						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AT8		2NT	Pass	3NT
Vul: None	♥ AQ92	♥ J86			All Pass	
North HCP: 20	♦ AK54	♦ J9				
South HCP: 9+1	♣ A4	♣ K9875				
Contract: 3NT South						

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ J6		2NT	Pass	3♦
Vul: N-S	♥ AJ984	♥ Q7532	Pass	3NT ¹	Pass	4♥
North HCP: 20+1	♦ Q7	♦ K6		All Pass		
South HCP: 6+1	♣ AKQ	♣ 8754				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 74		2NT	Pass	4♣
Vul: E-W	♥ AKT2	♥ J63	Pass	4♠ ¹	Pass	6NT
North HCP: 20	♦ K7	♦ AQ986		All Pass		
South HCP: 11+1	♣ QJ73	♣ A64				1. A=2 out of 4
Contract: 6NT South						

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ AQ864	♠ J53				2NT
Vul: N-S	♥ QJ3	♥ AK65	Pass	3♥	Pass	3♠
North HCP: 12+1	♦ K87	♦ AQ6	Pass	6NT	All Pass	
South HCP: 21	♣ 75	♣ AK9				
Contract: 6NT North						

Board: 161	♠ AK52	You are dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 20	♣ KQJ3	

Board: 162	♠ T9	Partner is dealer.
Dealer: South	♥ JT8753	The opponents are silent.
Vul: Both	♦ J73	
HCP: 5+2	♣ K8	

Board: 163	♠ AK8	You are dealer.
Dealer: North	♥ A872	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 20	♣ AK9	

Board: 164	♠ AJT2	Partner is dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: Both	♦ J5	
HCP: 8+1	♣ Q9763	

Both hands (Answers Page)

Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ Q974		2NT	Pass	3♣ ¹
Vul: E-W	♥ KT5	♥ AQJ	Pass	3♠	Pass	4♥
North HCP: 20	♦ AT	♦ Q987	Pass	4♠	Pass	4NT
South HCP: 11	♣ KQJ3	♣ 76	Pass	5♣ ²	Pass	6♠
Contract: 6♠ South			All Pass			

1. Stayman

2. A=0/5 or 3/5

Board: 162

	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ K85				2NT
Vul: Both	♥ JT8753	♥ KQ	Pass	3♦	Pass	3♥
North HCP: 5+2	♦ J73	♦ AQ6	Pass	4♥	All Pass	
South HCP: 20+1	♣ K8	♣ AQ975				
Contract: 4♥ North			All Pass			

Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ 32		2NT	Pass	3♣ ¹
Vul: E-W	♥ A872	♥ QJ64	Pass	3♥	Pass	3♠
North HCP: 20	♦ QT6	♦ AK53	Pass	3NT	Pass	4NT
South HCP: 10	♣ AK9	♣ T54	Pass	5♣ ²	Pass	6♥
Contract: 6♥ South			All Pass			

1. Stayman

2. A=0/5 or 3/5

Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ AJT2	♠ K85				2NT
Vul: Both	♥ 87	♥ AQ94	Pass	3♣ ¹	Pass	3♥
North HCP: 8+1	♦ J5	♦ AKT8	Pass	3NT	All Pass	
South HCP: 20	♣ Q9763	♣ AT				
Contract: 3NT North			1. Stayman			

Board: 161	♠ Q974	Partner is dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ Q987	
HCP: 11	♣ 76	

Board: 162	♠ K85	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 20+1	♣ AQ975	

Board: 163	♠ 32	Partner is dealer.
Dealer: North	♥ QJ64	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 10	♣ T54	

Board: 164	♠ K85	You are dealer.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 20	♣ AT	

Both hands (Answers Page)

Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ Q974		2NT	Pass	3♣ ¹
Vul: E-W	♥ KT5	♥ AQJ	Pass	3♠	Pass	4♥
North HCP: 20	♦ AT	♦ Q987	Pass	4♠	Pass	4NT
South HCP: 11	♣ KQJ3	♣ 76	Pass	5♣ ²	Pass	6♠
Contract: 6♠ South			All Pass			

1. Stayman

2. A=0/5 or 3/5

Board: 162

	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ K85				2NT
Vul: Both	♥ JT8753	♥ KQ	Pass	3♦	Pass	3♥
North HCP: 5+2	♦ J73	♦ AQ6	Pass	4♥	All Pass	
South HCP: 20+1	♣ K8	♣ AQ975				
Contract: 4♥ North			All Pass			

Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ 32		2NT	Pass	3♣ ¹
Vul: E-W	♥ A872	♥ QJ64	Pass	3♥	Pass	3♠
North HCP: 20	♦ QT6	♦ AK53	Pass	3NT	Pass	4NT
South HCP: 10	♣ AK9	♣ T54	Pass	5♣ ²	Pass	6♥
Contract: 6♥ South			All Pass			

1. Stayman

2. A=0/5 or 3/5

Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ AJT2	♠ K85				2NT
Vul: Both	♥ 87	♥ AQ94	Pass	3♣ ¹	Pass	3♥
North HCP: 8+1	♦ J5	♦ AKT8	Pass	3NT	All Pass	
South HCP: 20	♣ Q9763	♣ AT				
Contract: 3NT North			1. Stayman			

Board: 165	♠ K53	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 20	♣ KT95	

Board: 166	♠ KJ4	You are dealer.
Dealer: North	♥ AJ85	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 20	♣ AQ95	

Board: 167	♠ AJ86	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 21	♣ AKQ8	

Board: 168	♠ T3	Partner is dealer.
Dealer: South	♥ QJ764	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 8+1	♣ T83	

Board: 169	♠ AKQT	You are dealer.
Dealer: North	♥ K982	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 20	♣ K5	

Both hands (Answers Page)

Board: 165

Dealer: North

North:

♠ K53

South:

♠ JT987

W N E S

2NT Pass 3♥

Vul: None

♥ AK6

♥ J95

Pass 3♠ Pass 3NT

North HCP: 20

♦ AQJ

♦ T53

Pass 4♠ All Pass

South HCP: 6+1

♣ KT95

♣ A8

Contract: 4♠ North

Board: 166

Dealer: North

North:

♠ KJ4

South:

♠ A7532

W N E S

2NT Pass 3♥

Vul: N-S

♥ AJ85

♥ -

Pass 3♠ Pass 6♣

North HCP: 20

♦ KQ

♦ 75

All Pass

South HCP: 8+3

♣ AQ95

♣ KJ7643

Contract: 6♣ South

Board: 167

Dealer: North

North:

♠ AJ86

South:

♠ T

W N E S

2NT Pass 3♦

Vul: None

♥ A4

♥ KQ9876

Pass 3♥ Pass 4♥

North HCP: 21

♦ QJ8

♦ 97

All Pass

South HCP: 5+2

♣ AKQ8

♣ 9754

Contract: 4♥ South

Board: 168

Dealer: South

North:

♠ T3

South:

♠ AK5

W N E S

2NT

Vul: E-W

♥ QJ764

♥ A853

Pass 3♦ Pass 3♥

North HCP: 8+1

♦ AJ5

♦ KT4

Pass 4♥ All Pass

South HCP: 21

♣ T83

♣ AK7

Contract: 4♥ North

Board: 169

Dealer: North

North:

♠ AKQT

South:

♠ 8543

W N E S

 2NT Pass 3♣¹

Vul: None

♥ K982

♥ QJT7

Pass 3♥ Pass 3♠

North HCP: 20

♦ KQ5

♦ AJ

 Pass 4NT Pass 5♦²

South HCP: 10

♣ K5

♣ Q74

Pass 5♥ All Pass

Contract: 5♥ North

1. Stayman

2. A=1/5 or 4/5

Board: 165	♠ JT987	Partner is dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: None	♦ T53	
HCP: 6+1	♣ A8	

Board: 166	♠ A7532	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 8+3	♣ KJ7643	

Board: 167	♠ T	Partner is dealer.
Dealer: North	♥ KQ9876	The opponents are silent.
Vul: None	♦ 97	
HCP: 5+2	♣ 9754	

Board: 168	♠ AK5	You are dealer.
Dealer: South	♥ A853	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 21	♣ AK7	

Board: 169	♠ 8543	Partner is dealer.
Dealer: North	♥ QJT7	The opponents are silent.
Vul: None	♦ AJ	
HCP: 10	♣ Q74	

Both hands (Answers Page)

Board: 165

Dealer: North

North:

♠ K53

South:

♠ JT987

W N E S

2NT Pass 3♥

Vul: None

♥ AK6

♥ J95

Pass 3♠ Pass 3NT

North HCP: 20

♦ AQJ

♦ T53

Pass 4♠ All Pass

South HCP: 6+1

♣ KT95

♣ A8

Contract: 4♠ North

Board: 166

Dealer: North

North:

♠ KJ4

South:

♠ A7532

W N E S

2NT Pass 3♥

Vul: N-S

♥ AJ85

♥ -

Pass 3♠ Pass 6♣

North HCP: 20

♦ KQ

♦ 75

All Pass

South HCP: 8+3

♣ AQ95

♣ KJ7643

Contract: 6♣ South

Board: 167

Dealer: North

North:

♠ AJ86

South:

♠ T

W N E S

2NT Pass 3♦

Vul: None

♥ A4

♥ KQ9876

Pass 3♥ Pass 4♥

North HCP: 21

♦ QJ8

♦ 97

All Pass

South HCP: 5+2

♣ AKQ8

♣ 9754

Contract: 4♥ South

Board: 168

Dealer: South

North:

♠ T3

South:

♠ AK5

W N E S

2NT

Vul: E-W

♥ QJ764

♥ A853

Pass 3♦ Pass 3♥

North HCP: 8+1

♦ AJ5

♦ KT4

Pass 4♥ All Pass

South HCP: 21

♣ T83

♣ AK7

Contract: 4♥ North

Board: 169

Dealer: North

North:

♠ AKQT

South:

♠ 8543

W N E S

 2NT Pass 3♣¹

Vul: None

♥ K982

♥ QJT7

Pass 3♥ Pass 3♠

North HCP: 20

♦ KQ5

♦ AJ

 Pass 4NT Pass 5♦²

South HCP: 10

♣ K5

♣ Q74

Pass 5♥ All Pass

Contract: 5♥ North

1. Stayman

2. A=1/5 or 4/5

Board: 170	♠ JT9742	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ 985	
HCP: 8+2	♣ K84	

Board: 171	♠ AJT82	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 20+1	♣ A5	

Board: 172	♠ KJT9	Partner is dealer.
Dealer: South	♥ KQ3	East (LHO) Doubles 3♣ if possible.
Vul: Both	♦ T8765	
HCP: 9+1	♣ 7	

Board: 173	♠ J72	You are dealer.
Dealer: North	♥ A98	The opponents are silent.
Vul: N-S	♦ AK76	
HCP: 20	♣ AKJ	

Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ JT9742	♠ AK8				2NT
Vul: N-S	♥ A	♥ Q8	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+2	♦ 985	♦ AKQJ	Pass	4NT	Pass	5 ♣ ²
South HCP: 20	♣ K84	♣ JT95	Pass	5 ♦	Pass	5 ♠ ³
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. Texas
2. A=0/5 or 3/5
3. no !S queen

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ AJT82	♠ 76		2NT	All Pass	
Vul: E-W	♥ A4	♥ J82				
North HCP: 20+1	♦ AK92	♦ QT6				
South HCP: 4+1	♣ A5	♣ J9743				
Contract: 2NT North						

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ KJT9	♠ AQ6				2NT
Vul: Both	♥ KQ3	♥ A64	Pass	3 ♣ ¹	X	3 ♦
North HCP: 9+1	♦ T8765	♦ AKJ94	Pass	3NT	All Pass	
South HCP: 21+1	♣ 7	♣ K6				
Contract: 3NT North			1. Stayman			

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ J72	♠ AKQT8		2NT	Pass	3 ♣ ¹
Vul: N-S	♥ A98	♥ JT32	Pass	3 ♦	Pass	3 ♥ ²
North HCP: 20	♦ AK76	♦ -	Pass	4 ♠	Pass	4NT
South HCP: 12+1	♣ AKJ	♣ Q863	Pass	5 ♣ ³	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5

Board: 170 ♠ AK8 You are dealer.

Dealer: South ♥ Q8 The opponents are silent.

Vul: N-S ♦ AKQJ

HCP: 20 ♣ JT95

Board: 171 ♠ 76 Partner is dealer.

Dealer: North ♥ J82 The opponents are silent.

Vul: E-W ♦ QT6

HCP: 4+1 ♣ J9743

Board: 172 ♠ AQ6 You are dealer.

Dealer: South ♥ A64 East (RHO) Doubles 3♣ if possible.

Vul: Both ♦ AKJ94

HCP: 21+1 ♣ K6

Board: 173 ♠ AKQT8 Partner is dealer.

Dealer: North ♥ JT32 The opponents are silent.

Vul: N-S ♦ -

HCP: 12+1 ♣ Q863

Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ JT9742	♠ AK8				2NT
Vul: N-S	♥ A	♥ Q8	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 8+2	♦ 985	♦ AKQJ	Pass	4NT	Pass	5 ♣ ²
South HCP: 20	♣ K84	♣ JT95	Pass	5 ♦	Pass	5 ♠ ³
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. Texas
2. A=0/5 or 3/5
3. no !S queen

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ AJT82	♠ 76		2NT	All Pass	
Vul: E-W	♥ A4	♥ J82				
North HCP: 20+1	♦ AK92	♦ QT6				
South HCP: 4+1	♣ A5	♣ J9743				
Contract: 2NT North						

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ KJT9	♠ AQ6				2NT
Vul: Both	♥ KQ3	♥ A64	Pass	3 ♣ ¹	X	3 ♦
North HCP: 9+1	♦ T8765	♦ AKJ94	Pass	3NT	All Pass	
South HCP: 21+1	♣ 7	♣ K6				
Contract: 3NT North			1. Stayman			

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ J72	♠ AKQT8		2NT	Pass	3 ♣ ¹
Vul: N-S	♥ A98	♥ JT32	Pass	3 ♦	Pass	3 ♥ ²
North HCP: 20	♦ AK76	♦ -	Pass	4 ♠	Pass	4NT
South HCP: 12+1	♣ AKJ	♣ Q863	Pass	5 ♣ ³	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5

Board: 174	♠ KJ	Partner is dealer.
Dealer: South	♥ 865	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 9+2	♣ KT9874	

Board: 175	♠ A4	You are dealer.
Dealer: North	♥ AJT4	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 20	♣ KJ9	

Board: 176	♠ J7432	Partner is dealer.
Dealer: South	♥ J32	The opponents are silent.
Vul: None	♦ 63	
HCP: 3+1	♣ JT4	

Board: 177	♠ AK96	You are dealer.
Dealer: North	♥ Q965	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 20	♣ A9	

Board: 178	♠ A865	Partner is dealer.
Dealer: South	♥ KJ863	The opponents are silent.
Vul: Both	♦ J7	
HCP: 12+1	♣ K6	

Both hands (Answers Page)

Board: 174

Dealer: South

North:

♠ KJ

South:

♠ Q7

W N E S

2NT

Vul: E-W

♥ 865

♥ AQJT

Pass 3NT All Pass

North HCP: 9+2

♦ QT

♦ AK5

South HCP: 21

♣ KT9874

♣ AJ53

Contract: 3NT North

Board: 175

Dealer: North

North:

♠ A4

South:

♠ 98752

W N E S

2NT Pass 3♥

Vul: Both

♥ AJT4

♥ 9

Pass 3♠ All Pass

North HCP: 20

♦ AKT6

♦ J985

South HCP: 1+1

♣ KJ9

♣ T86

Contract: 3♠ North

Board: 176

Dealer: South

North:

♠ J7432

South:

♠ A5

W N E S

2NT

Vul: None

♥ J32

♥ AK84

Pass 3♥ Pass 3♠

North HCP: 3+1

♦ 63

♦ AK7

All Pass

South HCP: 21

♣ JT4

♣ K863

Contract: 3♠ South

Board: 177

Dealer: North

North:

♠ AK96

South:

♠ J3

W N E S

2NT Pass 3NT

Vul: E-W

♥ Q965

♥ AJ

All Pass

North HCP: 20

♦ AK4

♦ J8632

South HCP: 10+1

♣ A9

♣ KT86

Contract: 3NT South

Board: 178

Dealer: South

North:

♠ A865

South:

♠ KT9

W N E S

2NT

Vul: Both

♥ KJ863

♥ AQ

 Pass 3♣¹ Pass 3♦

North HCP: 12+1

♦ J7

♦ AKQ54

 Pass 3♠² Pass 3NT

South HCP: 20+1

♣ K6

♣ Q87

Pass 6NT All Pass

Contract: 6NT North

1. Stayman

2. SMOLEN

Board: 174	♠ Q7	You are dealer.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 21	♣ AJ53	

Board: 175	♠ 98752	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ J985	
HCP: 1+1	♣ T86	

Board: 176	♠ A5	You are dealer.
Dealer: South	♥ AK84	The opponents are silent.
Vul: None	♦ AK7	
HCP: 21	♣ K863	

Board: 177	♠ J3	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ J8632	
HCP: 10+1	♣ KT86	

Board: 178	♠ KT9	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ AKQ54	
HCP: 20+1	♣ Q87	

Both hands (Answers Page)

Board: 174

Dealer: South

North:

♠ KJ

South:

♠ Q7

W N E S

2NT

Vul: E-W

♥ 865

♥ AQJT

Pass 3NT All Pass

North HCP: 9+2

♦ QT

♦ AK5

South HCP: 21

♣ KT9874

♣ AJ53

Contract: 3NT North

Board: 175

Dealer: North

North:

♠ A4

South:

♠ 98752

W N E S

2NT Pass 3♥

Vul: Both

♥ AJT4

♥ 9

Pass 3♠ All Pass

North HCP: 20

♦ AKT6

♦ J985

South HCP: 1+1

♣ KJ9

♣ T86

Contract: 3♠ North

Board: 176

Dealer: South

North:

♠ J7432

South:

♠ A5

W N E S

2NT

Vul: None

♥ J32

♥ AK84

Pass 3♥ Pass 3♠

North HCP: 3+1

♦ 63

♦ AK7

All Pass

South HCP: 21

♣ JT4

♣ K863

Contract: 3♠ South

Board: 177

Dealer: North

North:

♠ AK96

South:

♠ J3

W N E S

2NT Pass 3NT

Vul: E-W

♥ Q965

♥ AJ

All Pass

North HCP: 20

♦ AK4

♦ J8632

South HCP: 10+1

♣ A9

♣ KT86

Contract: 3NT South

Board: 178

Dealer: South

North:

♠ A865

South:

♠ KT9

W N E S

2NT

Vul: Both

♥ KJ863

♥ AQ

 Pass 3♣¹ Pass 3♦

North HCP: 12+1

♦ J7

♦ AKQ54

 Pass 3♠² Pass 3NT

South HCP: 20+1

♣ K6

♣ Q87

Pass 6NT All Pass

Contract: 6NT North

1. Stayman

2. SMOLEN

Board: 179 ♠ Q854 Partner is dealer.

Dealer: South ♥ AT8732 West (RHO) bids 3♣ if possible.

Vul: None ♦ 94

HCP: 6+2 ♣ 5

Board: 180 ♠ A652 Partner is dealer.

Dealer: South ♥ KT98 The opponents are silent.

Vul: N-S ♦ Q8

HCP: 9 ♣ 853

Board: 181 ♠ KT4 You are dealer.

Dealer: North ♥ KJ The opponents are silent.

Vul: Both ♦ AQJ5

HCP: 20 ♣ AQT6

Board: 182 ♠ 98742 Partner is dealer.

Dealer: South ♥ KJ6 The opponents are silent.

Vul: None ♦ KQJ9

HCP: 10+1 ♣ 4

Board: 183 ♠ AKQ8 You are dealer.

Dealer: North ♥ 83 The opponents are silent.

Vul: N-S ♦ A93

HCP: 21 ♣ AKJ9

Both hands (Answers Page)

Board: 179	North:	South:	W	N	E	S
Dealer: South	♠ Q854	♠ AKJT				2NT
Vul: None	♥ AT8732	♥ J9	3♣	4♥	All Pass	
North HCP: 6+2	♦ 94	♦ AKJT7				
South HCP: 20+1	♣ 5	♣ QJ				
Contract: 4♥ North						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ A652	♠ K8				2NT
Vul: N-S	♥ KT98	♥ A4	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ Q8	♦ KJ97	Pass	3NT	All Pass	
South HCP: 21+1	♣ 853	♣ AKQJ4				
Contract: 3NT North			1. Stayman			

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ 9752		2NT	Pass	4♦ ¹
Vul: Both	♥ KJ	♥ AQ8532	Pass	4♥	Pass	4NT
North HCP: 20	♦ AQJ5	♦ 7	Pass	5♣ ²	Pass	6♥
South HCP: 9+2	♣ AQT6	♣ K7	All Pass			
Contract: 6♥ South			1. Texas			
			2. A=0/5 or 3/5			

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ 98742	♠ K3				2NT
Vul: None	♥ KJ6	♥ AQT92	Pass	3♥	Pass	3♠
North HCP: 10+1	♦ KQJ9	♦ A4	Pass	3NT	All Pass	
South HCP: 20+1	♣ 4	♣ AK97				
Contract: 3NT North						

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ 76		2NT	Pass	3♦
Vul: N-S	♥ 83	♥ KQ7654	Pass	3♥	Pass	4♥
North HCP: 21	♦ A93	♦ 875	All Pass			
South HCP: 5+2	♣ AKJ9	♣ 87				
Contract: 4♥ South						

Board: 179 ♠ AKJT You are dealer.

Dealer: South ♥ J9 West (LHO) bids 3♣ if possible.

Vul: None ♦ AKJT7

HCP: 20+1 ♣ QJ

Board: 180 ♠ K8 You are dealer.

Dealer: South ♥ A4 The opponents are silent.

Vul: N-S ♦ KJ97

HCP: 21+1 ♣ AKQJ4

Board: 181 ♠ 9752 Partner is dealer.

Dealer: North ♥ AQ8532 The opponents are silent.

Vul: Both ♦ 7

HCP: 9+2 ♣ K7

Board: 182 ♠ K3 You are dealer.

Dealer: South ♥ AQT92 The opponents are silent.

Vul: None ♦ A4

HCP: 20+1 ♣ AK97

Board: 183 ♠ 76 Partner is dealer.

Dealer: North ♥ KQ7654 The opponents are silent.

Vul: N-S ♦ 875

HCP: 5+2 ♣ 87

Both hands (Answers Page)

Board: 179

Dealer: South

North:

♠ Q854

South:

♠ AKJT

W N E S

2NT

Vul: None

♥ AT8732

♥ J9

3♣ 4♥ All Pass

North HCP: 6+2

♦ 94

♦ AKJT7

South HCP: 20+1

♣ 5

♣ QJ

Contract: 4♥ North

Board: 180

Dealer: South

North:

♠ A652

South:

♠ K8

W N E S

2NT

Vul: N-S

♥ KT98

♥ A4

 Pass 3♣¹ Pass 3♦

North HCP: 9

♦ Q8

♦ KJ97

Pass 3NT All Pass

South HCP: 21+1

♣ 853

♣ AKQJ4

1. Stayman

Contract: 3NT North

Board: 181

Dealer: North

North:

♠ KT4

South:

♠ 9752

W N E S

 2NT Pass 4♦¹

Vul: Both

♥ KJ

♥ AQ8532

Pass 4♥ Pass 4NT

North HCP: 20

♦ AQJ5

♦ 7

 Pass 5♣² Pass 6♥

South HCP: 9+2

♣ AQT6

♣ K7

All Pass

Contract: 6♥ South

1. Texas

2. A=0/5 or 3/5

Board: 182

Dealer: South

North:

♠ 98742

South:

♠ K3

W N E S

2NT

Vul: None

♥ KJ6

♥ AQT92

Pass 3♥ Pass 3♠

North HCP: 10+1

♦ KQJ9

♦ A4

Pass 3NT All Pass

South HCP: 20+1

♣ 4

♣ AK97

Contract: 3NT North

Board: 183

Dealer: North

North:

♠ AKQ8

South:

♠ 76

W N E S

2NT Pass 3♦

Vul: N-S

♥ 83

♥ KQ7654

Pass 3♥ Pass 4♥

North HCP: 21

♦ A93

♦ 875

All Pass

South HCP: 5+2

♣ AKJ9

♣ 87

Contract: 4♥ South

Board: 184	♠ QT97	Partner is dealer.
Dealer: South	♥ Q82	The opponents are silent.
Vul: E-W	♦ 943	
HCP: 7	♣ K98	

Board: 185	♠ AQT	You are dealer.
Dealer: North	♥ AKQ2	The opponents are silent.
Vul: None	♦ K95	
HCP: 20	♣ QT7	

Board: 186	♠ J53	Partner is dealer.
Dealer: South	♥ KQJ95	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 11+1	♣ 86	

Board: 187	♠ Q95	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 20+1	♣ AKQJ4	

Board: 188	♠ AKJ7	You are dealer.
Dealer: North	♥ K953	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 20	♣ 84	

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ QT97	♠ A3				2NT
Vul: E-W	♥ Q82	♥ AK543	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ 943	♦ KJT	Pass	3NT	All Pass	
South HCP: 20+1	♣ K98	♣ AJ7				
Contract: 3NT North			1. Stayman			

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ J843		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ2	♥ J84	Pass	3♥	Pass	3NT
North HCP: 20	♦ K95	♦ T8	All Pass			
South HCP: 9	♣ QT7	♣ AK65				
Contract: 3NT South			1. Stayman			

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ KQ64				2NT
Vul: N-S	♥ KQJ95	♥ A43	Pass	3♦	Pass	3♥
North HCP: 11+1	♦ A87	♦ K63	Pass	6NT	All Pass	
South HCP: 21	♣ 86	♣ AKQ				
Contract: 6NT North						

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ Q95	♠ T62		2NT	Pass	3♦
Vul: E-W	♥ A6	♥ KJT732	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ A83	♦ Q2	All Pass			
South HCP: 6+2	♣ AKQJ4	♣ 75				
Contract: 4♥ South						

Board: 188	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ 942		2NT	Pass	3♦
Vul: Both	♥ K953	♥ AJ876	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ AKQ	♦ 84	All Pass			
South HCP: 6+1	♣ 84	♣ J73				
Contract: 4♥ South			1. Extended acceptance after NT			

Board: 184	♠ A3	You are dealer.
Dealer: South	♥ AK543	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 20+1	♣ AJ7	

Board: 185	♠ J843	Partner is dealer.
Dealer: North	♥ J84	The opponents are silent.
Vul: None	♦ T8	
HCP: 9	♣ AK65	

Board: 186	♠ KQ64	You are dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ K63	
HCP: 21	♣ AKQ	

Board: 187	♠ T62	Partner is dealer.
Dealer: North	♥ KJT732	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 6+2	♣ 75	

Board: 188	♠ 942	Partner is dealer.
Dealer: North	♥ AJ876	The opponents are silent.
Vul: Both	♦ 84	
HCP: 6+1	♣ J73	

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ QT97	♠ A3				2NT
Vul: E-W	♥ Q82	♥ AK543	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ 943	♦ KJT	Pass	3NT	All Pass	
South HCP: 20+1	♣ K98	♣ AJ7				
Contract: 3NT North			1. Stayman			

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ J843		2NT	Pass	3♣ ¹
Vul: None	♥ AKQ2	♥ J84	Pass	3♥	Pass	3NT
North HCP: 20	♦ K95	♦ T8	All Pass			
South HCP: 9	♣ QT7	♣ AK65				
Contract: 3NT South			1. Stayman			

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ KQ64				2NT
Vul: N-S	♥ KQJ95	♥ A43	Pass	3♦	Pass	3♥
North HCP: 11+1	♦ A87	♦ K63	Pass	6NT	All Pass	
South HCP: 21	♣ 86	♣ AKQ				
Contract: 6NT North						

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ Q95	♠ T62		2NT	Pass	3♦
Vul: E-W	♥ A6	♥ KJT732	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ A83	♦ Q2	All Pass			
South HCP: 6+2	♣ AKQJ4	♣ 75				
Contract: 4♥ South						

Board: 188	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ 942		2NT	Pass	3♦
Vul: Both	♥ K953	♥ AJ876	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ AKQ	♦ 84	All Pass			
South HCP: 6+1	♣ 84	♣ J73				
Contract: 4♥ South			1. Extended acceptance after NT			

Board: 189 ♠ AK83 You are dealer.

Dealer: North ♥ AJ8 The opponents are silent.

Vul: Both ♦ AKQ4

HCP: 21 ♣ 84

Board: 190 ♠ T76 Partner is dealer.

Dealer: South ♥ K96 The opponents are silent.

Vul: None ♦ KJ87

HCP: 11 ♣ AT6

Board: 191 ♠ AJ54 You are dealer.

Dealer: North ♥ AT96 The opponents are silent.

Vul: Both ♦ AQ

HCP: 21 ♣ AQ8

Board: 192 ♠ QT865 Partner is dealer.

Dealer: South ♥ K West (RHO) bids 3♥ if possible.

Vul: None ♦ KJT9

HCP: 9+1 ♣ 754

Board: 193 ♠ KJT43 Partner is dealer.

Dealer: South ♥ Q854 The opponents are silent.

Vul: Both ♦ A83

HCP: 10+1 ♣ 8

Both hands (Answers Page)

Board: 189

Dealer: North
Vul: Both
North HCP: 21
South HCP: 11
Contract: 4NT North

North:

♠ AK83
♥ AJ8
♦ AKQ4
♣ 84

South:

♠ 976
♥ K3
♦ J875
♣ AK63

W N E S

2NT Pass 4♣

Pass 4NT¹ All Pass

1. A=3 out of 4

Board: 190

Dealer: South
Vul: None
North HCP: 11
South HCP: 21
Contract: 4NT South

North:

♠ T76
♥ K96
♦ KJ87
♣ AT6

South:

♠ AK5
♥ AQT8
♦ AQ9
♣ Q43

W N E S

2NT

Pass 4♣ Pass 4NT¹

All Pass

1. A=3 out of 4

Board: 191

Dealer: North
Vul: Both
North HCP: 21
South HCP: 7
Contract: 3NT South

North:

♠ AJ54
♥ AT96
♦ AQ
♣ AQ8

South:

♠ 96
♥ J43
♦ K652
♣ KT76

W N E S

2NT Pass 3NT

All Pass

Board: 192

Dealer: South
Vul: None
North HCP: 9+1
South HCP: 20+1
Contract: 3NT North

North:

♠ QT865
♥ K
♦ KJT9
♣ 754

South:

♠ K7
♥ A5
♦ A8653
♣ AKQ9

W N E S

2NT

3♥ 3NT All Pass

Board: 193

Dealer: South
Vul: Both
North HCP: 10+1
South HCP: 20
Contract: 4♠ North

North:

♠ KJT43
♥ Q854
♦ A83
♣ 8

South:

♠ Q5
♥ AJ3
♦ KJ97
♣ AKQ6

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 3♥² Pass 3NT

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

Board: 189	♠ 976	Partner is dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ J875	
HCP: 11	♣ AK63	

Board: 190	♠ AK5	You are dealer.
Dealer: South	♥ AQT8	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 21	♣ Q43	

Board: 191	♠ 96	Partner is dealer.
Dealer: North	♥ J43	The opponents are silent.
Vul: Both	♦ K652	
HCP: 7	♣ KT76	

Board: 192	♠ K7	You are dealer.
Dealer: South	♥ A5	West (LHO) bids 3♥ if possible.
Vul: None	♦ A8653	
HCP: 20+1	♣ AKQ9	

Board: 193	♠ Q5	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: Both	♦ KJ97	
HCP: 20	♣ AKQ6	

Both hands (Answers Page)

Board: 189

Dealer: North
Vul: Both
North HCP: 21
South HCP: 11
Contract: 4NT North

North:

♠ AK83
♥ AJ8
♦ AKQ4
♣ 84

South:

♠ 976
♥ K3
♦ J875
♣ AK63

W N E S

2NT Pass 4♣
Pass 4NT¹ All Pass
1. A=3 out of 4

Board: 190

Dealer: South
Vul: None
North HCP: 11
South HCP: 21
Contract: 4NT South

North:

♠ T76
♥ K96
♦ KJ87
♣ AT6

South:

♠ AK5
♥ AQT8
♦ AQ9
♣ Q43

W N E S

2NT
Pass 4♣ Pass 4NT¹
All Pass
1. A=3 out of 4

Board: 191

Dealer: North
Vul: Both
North HCP: 21
South HCP: 7
Contract: 3NT South

North:

♠ AJ54
♥ AT96
♦ AQ
♣ AQ8

South:

♠ 96
♥ J43
♦ K652
♣ KT76

W N E S

2NT Pass 3NT
All Pass

Board: 192

Dealer: South
Vul: None
North HCP: 9+1
South HCP: 20+1
Contract: 3NT North

North:

♠ QT865
♥ K
♦ KJT9
♣ 754

South:

♠ K7
♥ A5
♦ A8653
♣ AKQ9

W N E S

2NT
3♥ 3NT All Pass

Board: 193

Dealer: South
Vul: Both
North HCP: 10+1
South HCP: 20
Contract: 4♠ North

North:

♠ KJT43
♥ Q854
♦ A83
♣ 8

South:

♠ Q5
♥ AJ3
♦ KJ97
♣ AKQ6

W N E S

2NT
Pass 3♣¹ Pass 3♦
Pass 3♥² Pass 3NT
Pass 4♠ All Pass

1. Stayman

2. SMOLEN

Board: 194	♠ J654	Partner is dealer.
Dealer: South	♥ AJ974	The opponents are silent.
Vul: None	♦ T3	
HCP: 6+1	♣ 94	

Board: 195	♠ K5	You are dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 20+1	♣ AKJT4	

Board: 196	♠ T42	Partner is dealer.
Dealer: South	♥ KT97653	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 4+3	♣ J5	

Board: 197	♠ KJ75	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 20	♣ AQJ5	

Board: 198	♠ KT3	Partner is dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 9+1	♣ A9743	

Both hands (Answers Page)

Board: 194

Dealer: South
Vul: None
North HCP: 6+1
South HCP: 20
Contract: 4♥ South

North:

♠ J654
♥ AJ974
♦ T3
♣ 94

South:

♠ AT8
♥ KT2
♦ A764
♣ AKQ

W N E S

2NT
Pass 3♣¹ Pass 3♦
Pass 3♠² Pass 4♥
All Pass

1. Stayman

2. SMOLEN

Board: 195

Dealer: North
Vul: N-S
North HCP: 20+1
South HCP: 9+1
Contract: 3NT North

North:

♠ K5
♥ AJ6
♦ A65
♣ AKJT4

South:

♠ Q9864
♥ QT95
♦ KT
♣ Q5

W N E S

2NT Pass 3♣¹
Pass 3♦ Pass 3♥²
Pass 3NT All Pass
1. Stayman
2. SMOLEN

Board: 196

Dealer: South
Vul: E-W
North HCP: 4+3
South HCP: 20
Contract: 4♥ South

North:

♠ T42
♥ KT97653
♦ 4
♣ J5

South:

♠ AQ7
♥ Q82
♦ KT65
♣ AKQ

W N E S

2NT
Pass 4♦¹ Pass 4♥
All Pass
1. Texas

Board: 197

Dealer: North
Vul: None
North HCP: 20
South HCP: 13
Contract: 6NT South

North:

♠ KJ75
♥ K5
♦ AQ6
♣ AQJ5

South:

♠ A9
♥ AJ63
♦ J873
♣ K73

W N E S

2NT Pass 3♣¹
Pass 3♠ Pass 6NT
All Pass
1. Stayman

Board: 198

Dealer: South
Vul: N-S
North HCP: 9+1
South HCP: 21+1
Contract: 3NT North

North:

♠ KT3
♥ J9
♦ J95
♣ A9743

South:

♠ A872
♥ K4
♦ AKQ62
♣ KQ

W N E S

2NT
Pass 3NT All Pass
♦ AKQ62
♣ KQ

Board: 194	♠ AT8	You are dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ A764	
HCP: 20	♣ AKQ	

Board: 195	♠ Q9864	Partner is dealer.
Dealer: North	♥ QT95	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 9+1	♣ Q5	

Board: 196	♠ AQ7	You are dealer.
Dealer: South	♥ Q82	The opponents are silent.
Vul: E-W	♦ KT65	
HCP: 20	♣ AKQ	

Board: 197	♠ A9	Partner is dealer.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: None	♦ J873	
HCP: 13	♣ K73	

Board: 198	♠ A872	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ AKQ62	
HCP: 21+1	♣ KQ	

Both hands (Answers Page)

Board: 194

Dealer: South
Vul: None
North HCP: 6+1
South HCP: 20
Contract: 4♥ South

North:

♠ J654
♥ AJ974
♦ T3
♣ 94

South:

♠ AT8
♥ KT2
♦ A764
♣ AKQ

W N E S

2NT
Pass 3♣¹ Pass 3♦
Pass 3♠² Pass 4♥
All Pass

1. Stayman

2. SMOLEN

Board: 195

Dealer: North
Vul: N-S
North HCP: 20+1
South HCP: 9+1
Contract: 3NT North

North:

♠ K5
♥ AJ6
♦ A65
♣ AKJT4

South:

♠ Q9864
♥ QT95
♦ KT
♣ Q5

W N E S

2NT Pass 3♣¹
Pass 3♦ Pass 3♥²
Pass 3NT All Pass
1. Stayman
2. SMOLEN

Board: 196

Dealer: South
Vul: E-W
North HCP: 4+3
South HCP: 20
Contract: 4♥ South

North:

♠ T42
♥ KT97653
♦ 4
♣ J5

South:

♠ AQ7
♥ Q82
♦ KT65
♣ AKQ

W N E S

2NT
Pass 4♦¹ Pass 4♥
All Pass
1. Texas

Board: 197

Dealer: North
Vul: None
North HCP: 20
South HCP: 13
Contract: 6NT South

North:

♠ KJ75
♥ K5
♦ AQ6
♣ AQJ5

South:

♠ A9
♥ AJ63
♦ J873
♣ K73

W N E S

2NT Pass 3♣¹
Pass 3♠ Pass 6NT
All Pass
1. Stayman

Board: 198

Dealer: South
Vul: N-S
North HCP: 9+1
South HCP: 21+1
Contract: 3NT North

North:

♠ KT3
♥ J9
♦ J95
♣ A9743

South:

♠ A872
♥ K4
♦ AKQ62
♣ KQ

W N E S

2NT
Pass 3NT All Pass
Pass 3NT All Pass
1. Stayman

Board: 199 ♠ AQJ97 You are dealer.

Dealer: North ♥ AK5 The opponents are silent.

Vul: E-W ♦ AT8

HCP: 20+1 ♣ Q7

Board: 200 ♠ A85 You are dealer.

Dealer: North ♥ A8 East (LHO) bids 3♣ if possible.

Vul: Both ♦ AKQ97

HCP: 20+1 ♣ QJ9

Board: 201 ♠ AJ32 You are dealer.

Dealer: North ♥ KQ3 The opponents are silent.

Vul: N-S ♦ KQ6

HCP: 21 ♣ AQ8

Board: 202 ♠ 8 Partner is dealer.

Dealer: South ♥ K3 The opponents are silent.

Vul: E-W ♦ K987

HCP: 9+2 ♣ KT9652

Board: 203 ♠ AK You are dealer.

Dealer: North ♥ AJ72 The opponents are silent.

Vul: Both ♦ K864

HCP: 20 ♣ KQ3

Both hands (Answers Page)

Board: 199

Dealer: North

North:

♠ AQJ97

South:

♠ T4

W N E S

2NT Pass 3NT

Vul: E-W

♥ AK5

♥ 42

All Pass

North HCP: 20+1

♦ AT8

♦ 764

South HCP: 5+2

♣ Q7

♣ AJT653

Contract: 3NT South

Board: 200

Dealer: North

North:

♠ A85

South:

♠ KJ64

W N E S

2NT 3♣ 6♥

Vul: Both

♥ A8

♥ K65432

All Pass

North HCP: 20+1

♦ AKQ97

♦ J6

South HCP: 8+2

♣ QJ9

♣ 3

Contract: 6♥ South

Board: 201

Dealer: North

North:

♠ AJ32

South:

♠ T4

W N E S

2NT Pass 3NT

Vul: N-S

♥ KQ3

♥ J762

All Pass

North HCP: 21

♦ KQ6

♦ 74

South HCP: 4+1

♣ AQ8

♣ KT654

Contract: 3NT South

Board: 202

Dealer: South

North:

♠ 8

South:

♠ AK765

W N E S

2NT

Vul: E-W

♥ K3

♥ AJ7

 Pass 3♠¹ Pass 4♣²

North HCP: 9+2

♦ K987

♦ A53

Pass 6♣ All Pass

South HCP: 20+1

♣ KT9652

♣ A4

1. Minor Suit Transfers after 2NT

2. automat

Board: 203

Dealer: North

North:

♠ AK

South:

♠ J6

W N E S

2NT Pass 4♣

Vul: Both

♥ AJ72

♥ Q98

 Pass 4♠¹ Pass 6NT

North HCP: 20

♦ K864

♦ A52

All Pass

South HCP: 12+1

♣ KQ3

♣ AJT94

1. A=2 out of 4

Contract: 6NT South

Board: 199	♠ T4	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ 764	
HCP: 5+2	♣ AJT653	

Board: 200	♠ KJ64	Partner is dealer.
Dealer: North	♥ K65432	East (RHO) bids 3♣ if possible.
Vul: Both	♦ J6	
HCP: 8+2	♣ 3	

Board: 201	♠ T4	Partner is dealer.
Dealer: North	♥ J762	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 4+1	♣ KT654	

Board: 202	♠ AK765	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 20+1	♣ A4	

Board: 203	♠ J6	Partner is dealer.
Dealer: North	♥ Q98	The opponents are silent.
Vul: Both	♦ A52	
HCP: 12+1	♣ AJT94	

Both hands (Answers Page)

Board: 199

Dealer: North

North:

♠ AQJ97

South:

♠ T4

W N E S

2NT Pass 3NT

Vul: E-W

♥ AK5

♥ 42

All Pass

North HCP: 20+1

♦ AT8

♦ 764

South HCP: 5+2

♣ Q7

♣ AJT653

Contract: 3NT South

Board: 200

Dealer: North

North:

♠ A85

South:

♠ KJ64

W N E S

2NT 3♣ 6♥

Vul: Both

♥ A8

♥ K65432

All Pass

North HCP: 20+1

♦ AKQ97

♦ J6

South HCP: 8+2

♣ QJ9

♣ 3

Contract: 6♥ South

Board: 201

Dealer: North

North:

♠ AJ32

South:

♠ T4

W N E S

2NT Pass 3NT

Vul: N-S

♥ KQ3

♥ J762

All Pass

North HCP: 21

♦ KQ6

♦ 74

South HCP: 4+1

♣ AQ8

♣ KT654

Contract: 3NT South

Board: 202

Dealer: South

North:

♠ 8

South:

♠ AK765

W N E S

2NT

Vul: E-W

♥ K3

♥ AJ7

 Pass 3♠¹ Pass 4♣²

North HCP: 9+2

♦ K987

♦ A53

Pass 6♣ All Pass

South HCP: 20+1

♣ KT9652

♣ A4

1. Minor Suit Transfers after 2NT

2. automat

Board: 203

Dealer: North

North:

♠ AK

South:

♠ J6

W N E S

2NT Pass 4♣

Vul: Both

♥ AJ72

♥ Q98

 Pass 4♠¹ Pass 6NT

North HCP: 20

♦ K864

♦ A52

All Pass

South HCP: 12+1

♣ KQ3

♣ AJT94

1. A=2 out of 4

Contract: 6NT South

Board: 204	♠ AQ	You are dealer.
Dealer: North	♥ K972	The opponents are silent.
Vul: None	♦ A873	
HCP: 20	♣ AK4	

Board: 205	♠ K7	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ AQ96	
HCP: 20	♣ Q874	

Board: 206	♠ T2	Partner is dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ AQT93	
HCP: 10+1	♣ J64	

Board: 207	♠ KJ84	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 20	♣ AK97	

Board: 208	♠ KJ8653	Partner is dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ QT8	
HCP: 7+2	♣ 74	

Both hands (Answers Page)

Board: 204	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJ53		2NT	Pass	3♦
Vul: None	♥ K972	♥ QT86543	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ A873	♦ -		All Pass		
South HCP: 6+3	♣ AK4	♣ 95				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ QT86		2NT	Pass	4♦ ¹
Vul: Both	♥ AKQ	♥ J98643	Pass	4♥	All Pass	
North HCP: 20	♦ AQ96	♦ 7				1. Texas
South HCP: 4+2	♣ Q874	♣ J9				
Contract: 4♥ North						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AK5				2NT
Vul: None	♥ QJT	♥ A62	Pass	3NT	All Pass	
North HCP: 10+1	♦ AQT93	♦ J742				
South HCP: 21	♣ J64	♣ AKQ				
Contract: 3NT North						

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ KJ84	♠ A63		2NT	Pass	4♣
Vul: N-S	♥ Q9	♥ A5	Pass	4♣ ¹	Pass	6NT
North HCP: 20	♦ AK2	♦ QJ5		All Pass		
South HCP: 12+1	♣ AK97	♣ J8543				1. A=2 out of 4
Contract: 6NT South						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ KJ8653	♠ Q7				2NT
Vul: Both	♥ J3	♥ AK92	Pass	3♥	Pass	3♠
North HCP: 7+2	♦ QT8	♦ KJ92	Pass	4♠	All Pass	
South HCP: 20	♣ 74	♣ AKT				
Contract: 4♠ North						

Board: 204	♠ KJ53	Partner is dealer.
Dealer: North	♥ QT86543	The opponents are silent.
Vul: None	♦ -	
HCP: 6+3	♣ 95	

Board: 205	♠ QT86	Partner is dealer.
Dealer: North	♥ J98643	The opponents are silent.
Vul: Both	♦ 7	
HCP: 4+2	♣ J9	

Board: 206	♠ AK5	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: None	♦ J742	
HCP: 21	♣ AKQ	

Board: 207	♠ A63	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 12+1	♣ J8543	

Board: 208	♠ Q7	You are dealer.
Dealer: South	♥ AK92	The opponents are silent.
Vul: Both	♦ KJ92	
HCP: 20	♣ AKT	

Both hands (Answers Page)

Board: 204	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJ53		2NT	Pass	3♦
Vul: None	♥ K972	♥ QT86543	Pass	3NT ¹	Pass	4♥
North HCP: 20	♦ A873	♦ -		All Pass		
South HCP: 6+3	♣ AK4	♣ 95				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ QT86		2NT	Pass	4♦ ¹
Vul: Both	♥ AKQ	♥ J98643	Pass	4♥	All Pass	
North HCP: 20	♦ AQ96	♦ 7				1. Texas
South HCP: 4+2	♣ Q874	♣ J9				
Contract: 4♥ North						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AK5				2NT
Vul: None	♥ QJT	♥ A62	Pass	3NT	All Pass	
North HCP: 10+1	♦ AQT93	♦ J742				
South HCP: 21	♣ J64	♣ AKQ				
Contract: 3NT North						

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ KJ84	♠ A63		2NT	Pass	4♣
Vul: N-S	♥ Q9	♥ A5	Pass	4♣ ¹	Pass	6NT
North HCP: 20	♦ AK2	♦ QJ5		All Pass		
South HCP: 12+1	♣ AK97	♣ J8543				1. A=2 out of 4
Contract: 6NT South						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ KJ8653	♠ Q7				2NT
Vul: Both	♥ J3	♥ AK92	Pass	3♥	Pass	3♠
North HCP: 7+2	♦ QT8	♦ KJ92	Pass	4♠	All Pass	
South HCP: 20	♣ 74	♣ AKT				
Contract: 4♠ North						

Board: 209	♠ K5	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ KT984	
HCP: 20+1	♣ AK4	

Board: 210	♠ Q93	Partner is dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: N-S	♦ Q852	
HCP: 11	♣ K53	

Board: 211	♠ AQ4	You are dealer.
Dealer: North	♥ KQ52	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 20	♣ A93	

Board: 212	♠ T6432	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ 9753	
HCP: 10+1	♣ AJ	

Board: 213	♠ AK	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ 986	
HCP: 20+1	♣ AQT64	

Both hands (Answers Page)

Board: 209

Dealer: North

North:

♠ K5

South:

♠ AT

W N E S

2NT Pass 3♦

Vul: None

♥ AK7

♥ J9863

Pass 3♥ Pass 3NT

North HCP: 20+1

♦ KT984

♦ 6

Pass 4♥ All Pass

South HCP: 6+2

♣ AK4

♣ JT765

Contract: 4♥ North

Board: 210

Dealer: South

North:

♠ Q93

South:

♠ AT

W N E S

2NT

Vul: N-S

♥ A84

♥ K75

 Pass 4♣ Pass 4NT¹

North HCP: 11

♦ Q852

♦ AK4

All Pass

South HCP: 20+1

♣ K53

♣ AQT76

1. A=3 out of 4

Contract: 4NT South

Board: 211

Dealer: North

North:

♠ AQ4

South:

♠ 6

W N E S

2NT Pass 3NT

Vul: E-W

♥ KQ52

♥ 876

All Pass

North HCP: 20

♦ KQ8

♦ AT64

South HCP: 10+1

♣ A93

♣ KQJ87

Contract: 3NT South

Board: 212

Dealer: South

North:

♠ T6432

South:

♠ AKQ

W N E S

2NT

Vul: None

♥ KQ

♥ A632

Pass 3♥ Pass 3♠

North HCP: 10+1

♦ 9753

♦ AT64

Pass 3NT Pass 4♠

South HCP: 20

♣ AJ

♣ K8

 Pass 4NT Pass 5♦¹

Contract: 6♠ North

Pass 6♠ All Pass

1. A=1/5 or 4/5

Board: 213

Dealer: North

North:

♠ AK

South:

♠ T76

W N E S

2NT Pass 4♣

Vul: N-S

♥ AKT

♥ 643

 Pass 4NT¹ Pass 6NT

North HCP: 20+1

♦ 986

♦ AKT

All Pass

South HCP: 11

♣ AQT64

♣ KJ97

1. A=3 out of 4

Contract: 6NT South

Board: 209	♠ AT	Partner is dealer.
Dealer: North	♥ J9863	The opponents are silent.
Vul: None	♦ 6	
HCP: 6+2	♣ JT765	

Board: 210	♠ AT	You are dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 20+1	♣ AQT76	

Board: 211	♠ 6	Partner is dealer.
Dealer: North	♥ 876	The opponents are silent.
Vul: E-W	♦ AT64	
HCP: 10+1	♣ KQJ87	

Board: 212	♠ AKQ	You are dealer.
Dealer: South	♥ A632	The opponents are silent.
Vul: None	♦ AT64	
HCP: 20	♣ K8	

Board: 213	♠ T76	Partner is dealer.
Dealer: North	♥ 643	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 11	♣ KJ97	

Both hands (Answers Page)

Board: 209

Dealer: North

North:

♠ K5

South:

♠ AT

W N E S

2NT Pass 3♦

Vul: None

♥ AK7

♥ J9863

Pass 3♥ Pass 3NT

North HCP: 20+1

♦ KT984

♦ 6

Pass 4♥ All Pass

South HCP: 6+2

♣ AK4

♣ JT765

Contract: 4♥ North

Board: 210

Dealer: South

North:

♠ Q93

South:

♠ AT

W N E S

2NT

Vul: N-S

♥ A84

♥ K75

 Pass 4♣ Pass 4NT¹

North HCP: 11

♦ Q852

♦ AK4

All Pass

South HCP: 20+1

♣ K53

♣ AQT76

1. A=3 out of 4

Contract: 4NT South

Board: 211

Dealer: North

North:

♠ AQ4

South:

♠ 6

W N E S

2NT Pass 3NT

Vul: E-W

♥ KQ52

♥ 876

All Pass

North HCP: 20

♦ KQ8

♦ AT64

South HCP: 10+1

♣ A93

♣ KQJ87

Contract: 3NT South

Board: 212

Dealer: South

North:

♠ T6432

South:

♠ AKQ

W N E S

2NT

Vul: None

♥ KQ

♥ A632

Pass 3♥ Pass 3♠

North HCP: 10+1

♦ 9753

♦ AT64

Pass 3NT Pass 4♠

South HCP: 20

♣ AJ

♣ K8

 Pass 4NT Pass 5♦¹

Contract: 6♠ North

Pass 6♠ All Pass

1. A=1/5 or 4/5

Board: 213

Dealer: North

North:

♠ AK

South:

♠ T76

W N E S

2NT Pass 4♣

Vul: N-S

♥ AKT

♥ 643

 Pass 4NT¹ Pass 6NT

North HCP: 20+1

♦ 986

♦ AKT

All Pass

South HCP: 11

♣ AQT64

♣ KJ97

1. A=3 out of 4

Contract: 6NT South

Board: 214	♠ T	Partner is dealer.
Dealer: South	♥ KT874	The opponents are silent.
Vul: E-W	♦ AKT43	
HCP: 12+2	♣ Q5	

Board: 215	♠ 6	Partner is dealer.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ KQT8765	
HCP: 8+3	♣ 74	

Board: 216	♠ K72	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ AQ83	
HCP: 11+1	♣ QT987	

Board: 217	♠ AJT52	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 21+1	♣ A9	

Board: 218	♠ KQ64	Partner is dealer.
Dealer: South	♥ T9543	The opponents are silent.
Vul: Both	♦ K	
HCP: 8+1	♣ 865	

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ4				2NT
Vul: E-W	♥ KT874	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 12+2	♦ AKT43	♦ QJ85	Pass	6NT	All Pass	
South HCP: 20	♣ Q5	♣ A98				
Contract: 6NT North						

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKT32				2NT
Vul: Both	♥ K43	♥ AT	Pass	6♦	All Pass	
North HCP: 8+3	♦ KQT8765	♦ A92				
South HCP: 21+1	♣ 74	♣ AQ8				
Contract: 6♦ North						

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AJ				2NT
Vul: N-S	♥ 8	♥ AJ963	Pass	4♣	Pass	4NT ¹
North HCP: 11+1	♦ AQ83	♦ K65	Pass	6NT	All Pass	
South HCP: 21+1	♣ QT987	♣ AKJ				
Contract: 6NT North			1. A=3 out of 4			

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ AJT52	♠ 87		2NT	Pass	3♦
Vul: E-W	♥ AK4	♥ QJ865	Pass	3♥	Pass	3NT
North HCP: 21+1	♦ AJ8	♦ T65	Pass	4♥	All Pass	
South HCP: 6+1	♣ A9	♣ K75				
Contract: 4♥ North						

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ KQ64	♠ AT3				2NT
Vul: Both	♥ T9543	♥ K86	Pass	3♣ ¹	Pass	3♦
North HCP: 8+1	♦ K	♦ AT7	Pass	3♠ ²	Pass	4♥
South HCP: 20	♣ 865	♣ AKQ3	All Pass			
Contract: 4♥ South			1. Stayman			
			2. SMOLEN			

Board: 214	♠ AKJ4	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: E-W	♦ QJ85	
HCP: 20	♣ A98	

Board: 215	♠ AKT32	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ A92	
HCP: 21+1	♣ AQ8	

Board: 216	♠ AJ	You are dealer.
Dealer: South	♥ AJ963	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 21+1	♣ AKJ	

Board: 217	♠ 87	Partner is dealer.
Dealer: North	♥ QJ865	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 6+1	♣ K75	

Board: 218	♠ AT3	You are dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 20	♣ AKQ3	

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ4				2NT
Vul: E-W	♥ KT874	♥ AJ	Pass	3♦	Pass	3♥
North HCP: 12+2	♦ AKT43	♦ QJ85	Pass	6NT	All Pass	
South HCP: 20	♣ Q5	♣ A98				
Contract: 6NT North						

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKT32				2NT
Vul: Both	♥ K43	♥ AT	Pass	6♦	All Pass	
North HCP: 8+3	♦ KQT8765	♦ A92				
South HCP: 21+1	♣ 74	♣ AQ8				
Contract: 6♦ North						

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AJ				2NT
Vul: N-S	♥ 8	♥ AJ963	Pass	4♣	Pass	4NT ¹
North HCP: 11+1	♦ AQ83	♦ K65	Pass	6NT	All Pass	
South HCP: 21+1	♣ QT987	♣ AKJ				
Contract: 6NT North			1. A=3 out of 4			

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ AJT52	♠ 87		2NT	Pass	3♦
Vul: E-W	♥ AK4	♥ QJ865	Pass	3♥	Pass	3NT
North HCP: 21+1	♦ AJ8	♦ T65	Pass	4♥	All Pass	
South HCP: 6+1	♣ A9	♣ K75				
Contract: 4♥ North						

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ KQ64	♠ AT3				2NT
Vul: Both	♥ T9543	♥ K86	Pass	3♣ ¹	Pass	3♦
North HCP: 8+1	♦ K	♦ AT7	Pass	3♠ ²	Pass	4♥
South HCP: 20	♣ 865	♣ AKQ3	All Pass			
Contract: 4♥ South			1. Stayman			
			2. SMOLEN			

Board: 219	♠ KQ94	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ AK92	
HCP: 21	♣ AT7	

Board: 220	♠ A5	You are dealer.
Dealer: North	♥ A753	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 20	♣ K76	

Board: 221	♠ AQJ54	You are dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: Both	♦ AKQT	
HCP: 20+1	♣ K9	

Board: 222	♠ AT8642	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: None	♦ QJT	
HCP: 7+2	♣ T3	

Both hands (Answers Page)

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ A852		2NT	Pass	4♦ ¹
Vul: None	♥ KQ	♥ AT9764	Pass	4♥	Pass	4NT
North HCP: 21	♦ AK92	♦ T	Pass	5♣ ²	Pass	5♦
South HCP: 11+2	♣ AT7	♣ K8	Pass	5♠ ³	Pass	6♥
Contract: 6♥ South			All Pass			

1. Texas
2. A=0/5 or 3/5
3. !H queen and !S king

Board: 220	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ QT4		2NT	Pass	4♣
Vul: E-W	♥ A753	♥ KT	Pass	4NT ¹	Pass	6♣
North HCP: 20	♦ AKQ9	♦ J83	All Pass			
South HCP: 11+1	♣ K76	♣ AJT83				1. A=3 out of 4
Contract: 6♣ South						

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ AQJ54	♠ K3		2NT	Pass	3NT
Vul: Both	♥ J3	♥ 6	All Pass			
North HCP: 20+1	♦ AKQT	♦ 96532				
South HCP: 8+2	♣ K9	♣ AJ875				
Contract: 3NT South						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ AT8642	♠ QJ				2NT
Vul: None	♥ 82	♥ AKT96	Pass	4♥ ¹	Pass	4♠
North HCP: 7+2	♦ QJT	♦ K92	All Pass			
South HCP: 20+1	♣ T3	♣ AK5				1. Texas
Contract: 4♠ South						

Board: 219	♠ A852	Partner is dealer.
Dealer: North	♥ AT9764	The opponents are silent.
Vul: None	♦ T	
HCP: 11+2	♣ K8	

Board: 220	♠ QT4	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ J83	
HCP: 11+1	♣ AJT83	

Board: 221	♠ K3	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ 96532	
HCP: 8+2	♣ AJ875	

Board: 222	♠ QJ	You are dealer.
Dealer: South	♥ AKT96	The opponents are silent.
Vul: None	♦ K92	
HCP: 20+1	♣ AK5	

Both hands (Answers Page)

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ A852		2NT	Pass	4♦ ¹
Vul: None	♥ KQ	♥ AT9764	Pass	4♥	Pass	4NT
North HCP: 21	♦ AK92	♦ T	Pass	5♣ ²	Pass	5♦
South HCP: 11+2	♣ AT7	♣ K8	Pass	5♠ ³	Pass	6♥
Contract: 6♥ South			All Pass			

1. Texas
2. A=0/5 or 3/5
3. !H queen and !S king

Board: 220	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ QT4		2NT	Pass	4♣
Vul: E-W	♥ A753	♥ KT	Pass	4NT ¹	Pass	6♣
North HCP: 20	♦ AKQ9	♦ J83	All Pass			
South HCP: 11+1	♣ K76	♣ AJT83				1. A=3 out of 4
Contract: 6♣ South						

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ AQJ54	♠ K3		2NT	Pass	3NT
Vul: Both	♥ J3	♥ 6	All Pass			
North HCP: 20+1	♦ AKQT	♦ 96532				
South HCP: 8+2	♣ K9	♣ AJ875				
Contract: 3NT South						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ AT8642	♠ QJ				2NT
Vul: None	♥ 82	♥ AKT96	Pass	4♥ ¹	Pass	4♠
North HCP: 7+2	♦ QJT	♦ K92	All Pass			
South HCP: 20+1	♣ T3	♣ AK5				1. Texas
Contract: 4♠ South						

Board: 223 ♠ AKQT You are dealer.

Dealer: North ♥ A8 The opponents are silent.

Vul: N-S ♦ AQ95

HCP: 21 ♣ Q75

Board: 224 ♠ AJ9853 Partner is dealer.

Dealer: South ♥ 85 The opponents are silent.

Vul: Both ♦ 64

HCP: 8+2 ♣ KT9

Board: 225 ♠ AK76 You are dealer.

Dealer: North ♥ AKT8 The opponents are silent.

Vul: None ♦ A83

HCP: 21 ♣ K9

Board: 226 ♠ QT43 Partner is dealer.

Dealer: South ♥ KJT93 The opponents are silent.

Vul: E-W ♦ 62

HCP: 7+1 ♣ J6

Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ J96		2NT	Pass	3NT
Vul: N-S	♥ A8	♥ J2		All Pass		
North HCP: 21	♦ AQ95	♦ J63				
South HCP: 7+1	♣ Q75	♣ KJT94				
Contract: 3NT South						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ AJ9853	♠ Q4				2NT
Vul: Both	♥ 85	♥ AKQ	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ 64	♦ AQT7	Pass	4NT	Pass	5♠ ²
South HCP: 20	♣ KT9	♣ QJ86	All Pass			
Contract: 5♠ South						
			1. Texas			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ J982		2NT	Pass	3♣ ¹
Vul: None	♥ AKT8	♥ 96	Pass	3♥	Pass	3NT
North HCP: 21	♦ A83	♦ KJ75	Pass	4♠	All Pass	
South HCP: 9	♣ K9	♣ A85				
Contract: 4♠ North			1. Stayman			

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ A82				2NT
Vul: E-W	♥ KJT93	♥ A4	Pass	3♣ ¹	Pass	3♦
North HCP: 7+1	♦ 62	♦ KQ75	Pass	3♠ ²	Pass	3NT
South HCP: 20	♣ J6	♣ AKT9	All Pass			
Contract: 3NT South			1. Stayman			
			2. SMOLEN			

Board: 223	♠ J96	Partner is dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ J63	
HCP: 7+1	♣ KJT94	

Board: 224	♠ Q4	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ AQT7	
HCP: 20	♣ QJ86	

Board: 225	♠ J982	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: None	♦ KJ75	
HCP: 9	♣ A85	

Board: 226	♠ A82	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ KQ75	
HCP: 20	♣ AKT9	

Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ J96		2NT	Pass	3NT
Vul: N-S	♥ A8	♥ J2		All Pass		
North HCP: 21	♦ AQ95	♦ J63				
South HCP: 7+1	♣ Q75	♣ KJT94				
Contract: 3NT South						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ AJ9853	♠ Q4				2NT
Vul: Both	♥ 85	♥ AKQ	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ 64	♦ AQT7	Pass	4NT	Pass	5♠ ²
South HCP: 20	♣ KT9	♣ QJ86	All Pass			
Contract: 5♠ South						
			1. Texas			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ J982		2NT	Pass	3♣ ¹
Vul: None	♥ AKT8	♥ 96	Pass	3♥	Pass	3NT
North HCP: 21	♦ A83	♦ KJ75	Pass	4♠	All Pass	
South HCP: 9	♣ K9	♣ A85				
Contract: 4♠ North			1. Stayman			

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ A82				2NT
Vul: E-W	♥ KJT93	♥ A4	Pass	3♣ ¹	Pass	3♦
North HCP: 7+1	♦ 62	♦ KQ75	Pass	3♠ ²	Pass	3NT
South HCP: 20	♣ J6	♣ AKT9	All Pass			
Contract: 3NT South			1. Stayman			
			2. SMOLEN			

Board: 227 ♠ AKT96 You are dealer.

Dealer: North ♥ K4 The opponents are silent.

Vul: None ♦ K75

HCP: 20+1 ♣ AK8

Board: 228 ♠ AQT742 Partner is dealer.

Dealer: South ♥ AQ8 The opponents are silent.

Vul: N-S ♦ 5

HCP: 13+2 ♣ J65

Board: 229 ♠ AKQ4 You are dealer.

Dealer: North ♥ K4 The opponents are silent.

Vul: Both ♦ KQT84

HCP: 20+1 ♣ K5

Board: 230 ♠ AT97 You are dealer.

Dealer: North ♥ A7 The opponents are silent.

Vul: N-S ♦ KT7

HCP: 20 ♣ AKQ3

Board: 231 ♠ KQ84 You are dealer.

Dealer: North ♥ KQ6 The opponents are silent.

Vul: E-W ♦ AK4

HCP: 21 ♣ A75

Both hands (Answers Page)

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ AKT96	♠ 84		2NT	Pass	4♣
Vul: None	♥ K4	♥ AT	Pass	4♦ ¹	Pass	6NT
North HCP: 20+1	♦ K75	♦ QJ9862	All Pass			
South HCP: 10+2	♣ AK8	♣ QJT				
Contract: 6NT South			1. A=2 out of 4			

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ AQT742	♠ 98				2NT
Vul: N-S	♥ AQ8	♥ K6	Pass	4♥ ¹	Pass	4♠
North HCP: 13+2	♦ 5	♦ AKQ62	Pass	4NT	Pass	5♥ ²
South HCP: 21+1	♣ J65	♣ AKQ4	Pass	6♠	All Pass	
Contract: 6♠ North			1. Texas			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ J3		2NT	Pass	3♦
Vul: Both	♥ K4	♥ QJ985	Pass	3♥	Pass	3NT
North HCP: 20+1	♦ KQT84	♦ 5	All Pass			
South HCP: 6+2	♣ K5	♣ QT864				
Contract: 3NT South						

Board: 230	North:	South:	W	N	E	S
Dealer: North	♠ AT97	♠ QJ85432		2NT	Pass	3♥
Vul: N-S	♥ A7	♥ QJ2	Pass	3NT ¹	Pass	4♦
North HCP: 20	♦ KT7	♦ 4	Pass	4♥	Pass	6♠
South HCP: 6+3	♣ AKQ3	♣ T4	All Pass			
Contract: 6♠ South			1. Extended acceptance after NT			

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ KQ84	♠ J		2NT	Pass	4♦ ¹
Vul: E-W	♥ KQ6	♥ AT987543	Pass	4♥	All Pass	
North HCP: 21	♦ AK4	♦ J985				
South HCP: 6+4	♣ A75	♣ -	1. Texas			
Contract: 4♥ North						

Board: 227	♠ 84	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ QJ9862	
HCP: 10+2	♣ QJT	

Board: 228	♠ 98	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ AKQ62	
HCP: 21+1	♣ AKQ4	

Board: 229	♠ J3	Partner is dealer.
Dealer: North	♥ QJ985	The opponents are silent.
Vul: Both	♦ 5	
HCP: 6+2	♣ QT864	

Board: 230	♠ QJ85432	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 6+3	♣ T4	

Board: 231	♠ J	Partner is dealer.
Dealer: North	♥ AT987543	The opponents are silent.
Vul: E-W	♦ J985	
HCP: 6+4	♣ -	

Both hands (Answers Page)

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ AKT96	♠ 84		2NT	Pass	4♣
Vul: None	♥ K4	♥ AT	Pass	4♦ ¹	Pass	6NT
North HCP: 20+1	♦ K75	♦ QJ9862	All Pass			
South HCP: 10+2	♣ AK8	♣ QJT				
Contract: 6NT South			1. A=2 out of 4			

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ AQT742	♠ 98				2NT
Vul: N-S	♥ AQ8	♥ K6	Pass	4♥ ¹	Pass	4♠
North HCP: 13+2	♦ 5	♦ AKQ62	Pass	4NT	Pass	5♥ ²
South HCP: 21+1	♣ J65	♣ AKQ4	Pass	6♠	All Pass	
Contract: 6♠ North			1. Texas			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ J3		2NT	Pass	3♦
Vul: Both	♥ K4	♥ QJ985	Pass	3♥	Pass	3NT
North HCP: 20+1	♦ KQT84	♦ 5	All Pass			
South HCP: 6+2	♣ K5	♣ QT864				
Contract: 3NT South						

Board: 230	North:	South:	W	N	E	S
Dealer: North	♠ AT97	♠ QJ85432		2NT	Pass	3♥
Vul: N-S	♥ A7	♥ QJ2	Pass	3NT ¹	Pass	4♦
North HCP: 20	♦ KT7	♦ 4	Pass	4♥	Pass	6♠
South HCP: 6+3	♣ AKQ3	♣ T4	All Pass			
Contract: 6♠ South			1. Extended acceptance after NT			

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ KQ84	♠ J		2NT	Pass	4♦ ¹
Vul: E-W	♥ KQ6	♥ AT987543	Pass	4♥	All Pass	
North HCP: 21	♦ AK4	♦ J985				
South HCP: 6+4	♣ A75	♣ -	1. Texas			
Contract: 4♥ North						

Board: 232	♠ 75	Partner is dealer.
Dealer: South	♥ J74	The opponents are silent.
Vul: Both	♦ JT942	
HCP: 4+1	♣ Q83	

Board: 233	♠ AK7	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 21	♣ AKJ9	

Board: 234	♠ KQ74	Partner is dealer.
Dealer: South	♥ KT53	West (RHO) bids 3♣ if possible.
Vul: Both	♦ Q8764	
HCP: 10+1	♣ -	

Board: 235	♠ KJ7653	Partner is dealer.
Dealer: South	♥ QT9872	West (RHO) bids 3♣ if possible.
Vul: None	♦ J	
HCP: 7+4	♣ -	

Both hands (Answers Page)

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AK8				2NT
Vul: Both	♥ J74	♥ K85		All Pass		
North HCP: 4+1	♦ JT942	♦ AK6				
South HCP: 20	♣ Q83	♣ KT65				
Contract: 2NT South						

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ T432		2NT	Pass	3♣ ¹
Vul: None	♥ Q75	♥ AT62	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ8	♦ A		All Pass		
South HCP: 8	♣ AKJ9	♣ 8763				
Contract: 3NT South			1. Stayman			

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ KQ74	♠ AT32				2NT
Vul: Both	♥ KT53	♥ AQ	3♣	3NT	All Pass	
North HCP: 10+1	♦ Q8764	♦ KJT93				
South HCP: 21+1	♣ -	♣ AK				
Contract: 3NT North						

Board: 235	North:	South:	W	N	E	S
Dealer: South	♠ KJ7653	♠ AQ				2NT
Vul: None	♥ QT9872	♥ AK4	3♣	6♥	All Pass	
North HCP: 7+4	♦ J	♦ QT842				
South HCP: 20+1	♣ -	♣ AJ4				
Contract: 6♥ North						

Board: 232 ♠ AK8 You are dealer.

Dealer: South ♥ K85 The opponents are silent.

Vul: Both ♦ AK6

HCP: 20 ♣ KT65

Board: 233 ♠ T432 Partner is dealer.

Dealer: North ♥ AT62 The opponents are silent.

Vul: None ♦ A

HCP: 8 ♣ 8763

Board: 234 ♠ AT32 You are dealer.

Dealer: South ♥ AQ West (LHO) bids 3♣ if possible.

Vul: Both ♦ KJT93

HCP: 21+1 ♣ AK

Board: 235 ♠ AQ You are dealer.

Dealer: South ♥ AK4 West (LHO) bids 3♣ if possible.

Vul: None ♦ QT842

HCP: 20+1 ♣ AJ4

Both hands (Answers Page)

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AK8				2NT
Vul: Both	♥ J74	♥ K85		All Pass		
North HCP: 4+1	♦ JT942	♦ AK6				
South HCP: 20	♣ Q83	♣ KT65				
Contract: 2NT South						

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ T432		2NT	Pass	3♣ ¹
Vul: None	♥ Q75	♥ AT62	Pass	3♦	Pass	3NT
North HCP: 21	♦ KJ8	♦ A		All Pass		
South HCP: 8	♣ AKJ9	♣ 8763				
Contract: 3NT South			1. Stayman			

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ KQ74	♠ AT32				2NT
Vul: Both	♥ KT53	♥ AQ	3♣	3NT	All Pass	
North HCP: 10+1	♦ Q8764	♦ KJT93				
South HCP: 21+1	♣ -	♣ AK				
Contract: 3NT North						

Board: 235	North:	South:	W	N	E	S
Dealer: South	♠ KJ7653	♠ AQ				2NT
Vul: None	♥ QT9872	♥ AK4	3♣	6♥	All Pass	
North HCP: 7+4	♦ J	♦ QT842				
South HCP: 20+1	♣ -	♣ AJ4				
Contract: 6♥ North						

Board: 236	♠ KJ42	Partner is dealer.
Dealer: South	♥ A9873	The opponents are silent.
Vul: Both	♦ 53	
HCP: 12+1	♣ A6	

Board: 237	♠ A92	You are dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: None	♦ AK984	
HCP: 20+1	♣ AQ	

Board: 238	♠ A96	Partner is dealer.
Dealer: South	♥ 975	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 6+1	♣ T8753	

Board: 239	♠ AKJ	You are dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 21	♣ A875	

Both hands (Answers Page)

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ KJ42	♠ AQ				2NT
Vul: Both	♥ A9873	♥ K42	Pass	3♣ ¹	Pass	3♦
North HCP: 12+1	♦ 53	♦ AQJ87	Pass	3♠ ²	Pass	4♥
South HCP: 20+1	♣ A6	♣ KJT	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	5♦	Pass	5♥ ⁴
			Pass	6♥	All Pass	

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. no !H queen

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ QJ873		2NT	Pass	3♥
Vul: None	♥ KT6	♥ 43	Pass	3♠	All Pass	
North HCP: 20+1	♦ AK984	♦ T75				
South HCP: 3+1	♣ AQ	♣ 865				
Contract: 3♠ North						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ Q53				2NT
Vul: E-W	♥ 975	♥ K3	Pass	3NT	All Pass	
North HCP: 6+1	♦ Q7	♦ AKJT4				
South HCP: 21+1	♣ T8753	♣ AKJ				
Contract: 3NT North						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q65432		2NT	Pass	4♥ ¹
Vul: None	♥ A52	♥ JT964	Pass	4♠	All Pass	
North HCP: 21	♦ AJ4	♦ 9				
South HCP: 3+3	♣ A875	♣ 4	1. Texas			
Contract: 4♠ North						

Board: 236	♠ AQ	You are dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: Both	♦ AQJ87	
HCP: 20+1	♣ KJT	

Board: 237	♠ QJ873	Partner is dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ T75	
HCP: 3+1	♣ 865	

Board: 238	♠ Q53	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: E-W	♦ AKJT4	
HCP: 21+1	♣ AKJ	

Board: 239	♠ Q65432	Partner is dealer.
Dealer: North	♥ JT964	The opponents are silent.
Vul: None	♦ 9	
HCP: 3+3	♣ 4	

Both hands (Answers Page)

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ KJ42	♠ AQ				2NT
Vul: Both	♥ A9873	♥ K42	Pass	3♣ ¹	Pass	3♦
North HCP: 12+1	♦ 53	♦ AQJ87	Pass	3♠ ²	Pass	4♥
South HCP: 20+1	♣ A6	♣ KJT	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	5♦	Pass	5♥ ⁴
			Pass	6♥	All Pass	

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. no !H queen

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ QJ873		2NT	Pass	3♥
Vul: None	♥ KT6	♥ 43	Pass	3♠	All Pass	
North HCP: 20+1	♦ AK984	♦ T75				
South HCP: 3+1	♣ AQ	♣ 865				
Contract: 3♠ North						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ Q53				2NT
Vul: E-W	♥ 975	♥ K3	Pass	3NT	All Pass	
North HCP: 6+1	♦ Q7	♦ AKJT4				
South HCP: 21+1	♣ T8753	♣ AKJ				
Contract: 3NT North						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q65432		2NT	Pass	4♥ ¹
Vul: None	♥ A52	♥ JT964	Pass	4♠	All Pass	
North HCP: 21	♦ AJ4	♦ 9				
South HCP: 3+3	♣ A875	♣ 4	1. Texas			
Contract: 4♠ North						

Board: 240	♠ 862	Partner is dealer.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: N-S	♦ AQT43	
HCP: 10+1	♣ 7	

Board: 241	♠ AJ84	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: E-W	♦ A75	
HCP: 20	♣ AT4	

Board: 242	♠ AJ8654	Partner is dealer.
Dealer: South	♥ 42	The opponents are silent.
Vul: Both	♦ K973	
HCP: 8+2	♣ 4	

Board: 243	♠ AJ	Partner is dealer.
Dealer: South	♥ J96	The opponents are silent.
Vul: N-S	♦ QJ7632	
HCP: 9+2	♣ 95	

Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ AJ				2NT
Vul: N-S	♥ KJ96	♥ A2	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ AQT43	♦ KJ86	Pass	3NT	All Pass	
South HCP: 20+1	♣ 7	♣ AKT98				1. Stayman
Contract: 3NT North						

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AJ84	♠ 976		2NT	Pass	3♣ ¹
Vul: E-W	♥ AK7	♥ Q982	Pass	3♠	Pass	3NT
North HCP: 20	♦ A75	♦ KJ		All Pass		
South HCP: 9	♣ AT4	♣ K987				1. Stayman
Contract: 3NT South						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ AJ8654	♠ T93				2NT
Vul: Both	♥ 42	♥ AKJ	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ K973	♦ AQT2	Pass	4NT	Pass	5♣ ²
South HCP: 21	♣ 4	♣ AK6	Pass	5♦	Pass	5♠ ³
Contract: 6♠ North			Pass	6♠	All Pass	
						1. Texas
						2. A=0/5 or 3/5
						3. no !S queen

Board: 243	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ Q5				2NT
Vul: N-S	♥ J96	♥ AKT74	Pass	4♣ ¹	Pass	4NT ¹
North HCP: 9+2	♦ QJ7632	♦ A5	Pass	6♦	All Pass	
South HCP: 20+1	♣ 95	♣ AKT7				1. A=3 out of 4
Contract: 6♦ North						

Board: 240 ♠ AJ You are dealer.

Dealer: South ♥ A2 The opponents are silent.

Vul: N-S ♦ KJ86

HCP: 20+1 ♣ AKT98

Board: 241 ♠ 976 Partner is dealer.

Dealer: North ♥ Q982 The opponents are silent.

Vul: E-W ♦ KJ

HCP: 9 ♣ K987

Board: 242 ♠ T93 You are dealer.

Dealer: South ♥ AKJ The opponents are silent.

Vul: Both ♦ AQT2

HCP: 21 ♣ AK6

Board: 243 ♠ Q5 You are dealer.

Dealer: South ♥ AKT74 The opponents are silent.

Vul: N-S ♦ A5

HCP: 20+1 ♣ AKT7

Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ AJ				2NT
Vul: N-S	♥ KJ96	♥ A2	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ AQT43	♦ KJ86	Pass	3NT	All Pass	
South HCP: 20+1	♣ 7	♣ AKT98				1. Stayman
Contract: 3NT North						

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AJ84	♠ 976		2NT	Pass	3♣ ¹
Vul: E-W	♥ AK7	♥ Q982	Pass	3♠	Pass	3NT
North HCP: 20	♦ A75	♦ KJ		All Pass		
South HCP: 9	♣ AT4	♣ K987				1. Stayman
Contract: 3NT South						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ AJ8654	♠ T93				2NT
Vul: Both	♥ 42	♥ AKJ	Pass	4♥ ¹	Pass	4♠
North HCP: 8+2	♦ K973	♦ AQT2	Pass	4NT	Pass	5♣ ²
South HCP: 21	♣ 4	♣ AK6	Pass	5♦	Pass	5♠ ³
Contract: 6♠ North			Pass	6♠	All Pass	
						1. Texas
						2. A=0/5 or 3/5
						3. no !S queen

Board: 243	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ Q5				2NT
Vul: N-S	♥ J96	♥ AKT74	Pass	4♣ ¹	Pass	4NT ¹
North HCP: 9+2	♦ QJ7632	♦ A5	Pass	6♦	All Pass	
South HCP: 20+1	♣ 95	♣ AKT7				1. A=3 out of 4
Contract: 6♦ North						

Board: 244	♠ KQ9543	Partner is dealer.
Dealer: South	♥ 9874	The opponents are silent.
Vul: E-W	♦ -	
HCP: 5+2	♣ 976	

Board: 245	♠ AT73	You are dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: Both	♦ KQT5	
HCP: 20	♣ AK	

Board: 246	♠ JT94	Partner is dealer.
Dealer: South	♥ 98642	The opponents are silent.
Vul: None	♦ 5	
HCP: 4+1	♣ K96	

Board: 247	♠ KT	You are dealer.
Dealer: North	♥ AK62	The opponents are silent.
Vul: Both	♦ JT63	
HCP: 20	♣ AKQ	

Board: 248	♠ AK	You are dealer.
Dealer: North	♥ QJ83	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ AQ62	
HCP: 20	♣ KJ6	

Both hands (Answers Page)

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ KQ9543	♠ AT8				2NT
Vul: E-W	♥ 9874	♥ KQJT3	Pass	3♥	Pass	3♠
North HCP: 5+2	♦ -	♦ AK6	Pass	4♠	All Pass	
South HCP: 20+1	♣ 976	♣ QJ				
Contract: 4♠ North						

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ 86		2NT	Pass	3♦
Vul: Both	♥ AT8	♥ J6543	Pass	3♥	All Pass	
North HCP: 20	♦ KQT5	♦ J84				
South HCP: 2+1	♣ AK	♣ 865				
Contract: 3♥ North						

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ JT94	♠ Q85				2NT
Vul: None	♥ 98642	♥ AQ5	Pass	3♦	Pass	3♥
North HCP: 4+1	♦ 5	♦ AQ86	All Pass			
South HCP: 20	♣ K96	♣ AQ7				
Contract: 3♥ South						

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AQ9653		2NT	Pass	4♥ ¹
Vul: Both	♥ AK62	♥ T7	Pass	4♠	All Pass	
North HCP: 20	♦ JT63	♦ 87				
South HCP: 7+2	♣ AKQ	♣ JT6	1. Texas			
Contract: 4♠ North						

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 876432		2NT	3♣	4♠
Vul: N-S	♥ QJ83	♥ K97	All Pass			
North HCP: 20	♦ AQ62	♦ KJT5				
South HCP: 7+2	♣ KJ6	♣ -				
Contract: 4♠ South						

Board: 244 ♠ AT8 You are dealer.

Dealer: South ♥ KQJT3 The opponents are silent.

Vul: E-W ♦ AK6

HCP: 20+1 ♣ QJ

Board: 245 ♠ 86 Partner is dealer.

Dealer: North ♥ J6543 The opponents are silent.

Vul: Both ♦ J84

HCP: 2+1 ♣ 865

Board: 246 ♠ Q85 You are dealer.

Dealer: South ♥ AQ5 The opponents are silent.

Vul: None ♦ AQ86

HCP: 20 ♣ AQ7

Board: 247 ♠ AQ9653 Partner is dealer.

Dealer: North ♥ T7 The opponents are silent.

Vul: Both ♦ 87

HCP: 7+2 ♣ JT6

Board: 248 ♠ 876432 Partner is dealer.

Dealer: North ♥ K97 East (RHO) bids 3♣ if possible.

Vul: N-S ♦ KJT5

HCP: 7+2 ♣ -

Both hands (Answers Page)

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ KQ9543	♠ AT8				2NT
Vul: E-W	♥ 9874	♥ KQJT3	Pass	3♥	Pass	3♠
North HCP: 5+2	♦ -	♦ AK6	Pass	4♠	All Pass	
South HCP: 20+1	♣ 976	♣ QJ				
Contract: 4♠ North						

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ 86		2NT	Pass	3♦
Vul: Both	♥ AT8	♥ J6543	Pass	3♥	All Pass	
North HCP: 20	♦ KQT5	♦ J84				
South HCP: 2+1	♣ AK	♣ 865				
Contract: 3♥ North						

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ JT94	♠ Q85				2NT
Vul: None	♥ 98642	♥ AQ5	Pass	3♦	Pass	3♥
North HCP: 4+1	♦ 5	♦ AQ86	All Pass			
South HCP: 20	♣ K96	♣ AQ7				
Contract: 3♥ South						

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AQ9653		2NT	Pass	4♥ ¹
Vul: Both	♥ AK62	♥ T7	Pass	4♠	All Pass	
North HCP: 20	♦ JT63	♦ 87				
South HCP: 7+2	♣ AKQ	♣ JT6	1. Texas			
Contract: 4♠ North						

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 876432		2NT	3♣	4♠
Vul: N-S	♥ QJ83	♥ K97	All Pass			
North HCP: 20	♦ AQ62	♦ KJT5				
South HCP: 7+2	♣ KJ6	♣ -				
Contract: 4♠ South						

Board: 249 ♠ QJ76 Partner is dealer.

Dealer: South ♥ 974 East (LHO) Doubles 3♣ if possible.

Vul: Both ♦ KQJT98

HCP: 9+2 ♣ -

Board: 250 ♠ J7 Partner is dealer.

Dealer: South ♥ 832 The opponents are silent.

Vul: None ♦ AJT52

HCP: 7+1 ♣ J97

Board: 251 ♠ AKT96 You are dealer.

Dealer: North ♥ AQ3 The opponents are silent.

Vul: N-S ♦ K6

HCP: 20+1 ♣ A96

Board: 252 ♠ AQJ8 You are dealer.

Dealer: North ♥ AT2 The opponents are silent.

Vul: None ♦ KQ

HCP: 20 ♣ KJ83

Both hands (Answers Page)

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ QJ76	♠ A9				2NT
Vul: Both	♥ 974	♥ AKJ8	Pass	3♣ ¹	X	3♥
North HCP: 9+2	♦ KQJT98	♦ A53	Pass	4♦	Pass	4♥
South HCP: 20	♣ -	♣ KJT4	Pass	4NT	Pass	5♣ ²
Contract: 5♦ North			Pass	5♦	All Pass	

1. Stayman

2. A=0/5 or 3/5

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ A542				2NT
Vul: None	♥ 832	♥ AQ5	Pass	3NT	All Pass	
North HCP: 7+1	♦ AJT52	♦ K74				
South HCP: 20	♣ J97	♣ AK8				
Contract: 3NT North						

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AKT96	♠ 873		2NT	All Pass	
Vul: N-S	♥ AQ3	♥ J75				
North HCP: 20+1	♦ K6	♦ QT				
South HCP: 4+1	♣ A96	♣ J8753				
Contract: 2NT North						

Board: 252	North:	South:	W	N	E	S
Dealer: North	♠ AQJ8	♠ 6		2NT	Pass	3♦
Vul: None	♥ AT2	♥ QJ984	Pass	3♥	Pass	6♦
North HCP: 20	♦ KQ	♦ AJ9764	All Pass			
South HCP: 12+3	♣ KJ83	♣ A				
Contract: 6♦ South						

Board: 249 ♠ A9 You are dealer.

Dealer: South ♥ AKJ8 East (RHO) Doubles 3♣ if possible.

Vul: Both ♦ A53

HCP: 20 ♣ KJT4

Board: 250 ♠ A542 You are dealer.

Dealer: South ♥ AQ5 The opponents are silent.

Vul: None ♦ K74

HCP: 20 ♣ AK8

Board: 251 ♠ 873 Partner is dealer.

Dealer: North ♥ J75 The opponents are silent.

Vul: N-S ♦ QT

HCP: 4+1 ♣ J8753

Board: 252 ♠ 6 Partner is dealer.

Dealer: North ♥ QJ984 The opponents are silent.

Vul: None ♦ AJ9764

HCP: 12+3 ♣ A

Both hands (Answers Page)

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ QJ76	♠ A9				2NT
Vul: Both	♥ 974	♥ AKJ8	Pass	3♣ ¹	X	3♥
North HCP: 9+2	♦ KQJT98	♦ A53	Pass	4♦	Pass	4♥
South HCP: 20	♣ -	♣ KJT4	Pass	4NT	Pass	5♣ ²
Contract: 5♦ North			Pass	5♦	All Pass	

1. Stayman

2. A=0/5 or 3/5

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ A542				2NT
Vul: None	♥ 832	♥ AQ5	Pass	3NT	All Pass	
North HCP: 7+1	♦ AJT52	♦ K74				
South HCP: 20	♣ J97	♣ AK8				
Contract: 3NT North						

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AKT96	♠ 873		2NT	All Pass	
Vul: N-S	♥ AQ3	♥ J75				
North HCP: 20+1	♦ K6	♦ QT				
South HCP: 4+1	♣ A96	♣ J8753				
Contract: 2NT North						

Board: 252	North:	South:	W	N	E	S
Dealer: North	♠ AQJ8	♠ 6		2NT	Pass	3♦
Vul: None	♥ AT2	♥ QJ984	Pass	3♥	Pass	6♦
North HCP: 20	♦ KQ	♦ AJ9764	All Pass			
South HCP: 12+3	♣ KJ83	♣ A				
Contract: 6♦ South						

Board: 253	♠ K543	You are dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 20	♣ AKQ	

Board: 254	♠ 82	Partner is dealer.
Dealer: South	♥ K74	West (RHO) Doubles 4♠ if possible.
Vul: E-W	♦ QT	
HCP: 12+2	♣ AKT743	

Board: 255	♠ AQ975	You are dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 20+1	♣ AQT	

Board: 256	♠ Q83	Partner is dealer.
Dealer: South	♥ J865	The opponents are silent.
Vul: N-S	♦ J654	
HCP: 10	♣ AQ	

Board: 257	♠ A7	You are dealer.
Dealer: North	♥ AQ972	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 20+1	♣ K873	

Both hands (Answers Page)

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ -		2NT	Pass	3♣ ¹
Vul: N-S	♥ A65	♥ KQ73	Pass	3♠	Pass	3NT
North HCP: 20	♦ A32	♦ KJ9874	All Pass			
South HCP: 9+2	♣ AKQ	♣ T93				
Contract: 3NT South			1. Stayman			

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ KJ				2NT
Vul: E-W	♥ K74	♥ AQJ	Pass	4♣	Pass	4♠ ¹
North HCP: 12+2	♦ QT	♦ AK876	X	XX	Pass	5♦
South HCP: 20+1	♣ AKT743	♣ Q65	Pass	6NT	All Pass	
Contract: 6NT North			1. A=2 out of 4			

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AQ975	♠ 42		2NT	All Pass	
Vul: Both	♥ KT6	♥ QJ74				
North HCP: 20+1	♦ KQ	♦ JT987				
South HCP: 4+1	♣ AQT	♣ 76				
Contract: 2NT North						

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ KT762				2NT
Vul: N-S	♥ J865	♥ AQ4	Pass	3♣ ¹	Pass	3♠
North HCP: 10	♦ J654	♦ AK	Pass	3NT	All Pass	
South HCP: 20+1	♣ AQ	♣ KJ7				
Contract: 3NT North			1. Stayman			

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ Q6		2NT	Pass	3NT
Vul: E-W	♥ AQ972	♥ JT4	All Pass			
North HCP: 20+1	♦ AK	♦ Q74				
South HCP: 6+1	♣ K873	♣ JT954				
Contract: 3NT South						

Board: 253	♠ -	Partner is dealer.
Dealer: North	♥ KQ73	The opponents are silent.
Vul: N-S	♦ KJ9874	
HCP: 9+2	♣ T93	

Board: 254	♠ KJ	You are dealer.
Dealer: South	♥ AQJ	West (LHO) Doubles 4♠ if possible.
Vul: E-W	♦ AK876	
HCP: 20+1	♣ Q65	

Board: 255	♠ 42	Partner is dealer.
Dealer: North	♥ QJ74	The opponents are silent.
Vul: Both	♦ JT987	
HCP: 4+1	♣ 76	

Board: 256	♠ KT762	You are dealer.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 20+1	♣ KJ7	

Board: 257	♠ Q6	Partner is dealer.
Dealer: North	♥ JT4	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 6+1	♣ JT954	

Both hands (Answers Page)

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ -		2NT	Pass	3♣ ¹
Vul: N-S	♥ A65	♥ KQ73	Pass	3♠	Pass	3NT
North HCP: 20	♦ A32	♦ KJ9874	All Pass			
South HCP: 9+2	♣ AKQ	♣ T93				
Contract: 3NT South			1. Stayman			

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ KJ				2NT
Vul: E-W	♥ K74	♥ AQJ	Pass	4♣	Pass	4♠ ¹
North HCP: 12+2	♦ QT	♦ AK876	X	XX	Pass	5♦
South HCP: 20+1	♣ AKT743	♣ Q65	Pass	6NT	All Pass	
Contract: 6NT North			1. A=2 out of 4			

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AQ975	♠ 42		2NT	All Pass	
Vul: Both	♥ KT6	♥ QJ74				
North HCP: 20+1	♦ KQ	♦ JT987				
South HCP: 4+1	♣ AQT	♣ 76				
Contract: 2NT North						

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ KT762				2NT
Vul: N-S	♥ J865	♥ AQ4	Pass	3♣ ¹	Pass	3♠
North HCP: 10	♦ J654	♦ AK	Pass	3NT	All Pass	
South HCP: 20+1	♣ AQ	♣ KJ7				
Contract: 3NT North			1. Stayman			

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ Q6		2NT	Pass	3NT
Vul: E-W	♥ AQ972	♥ JT4	All Pass			
North HCP: 20+1	♦ AK	♦ Q74				
South HCP: 6+1	♣ K873	♣ JT954				
Contract: 3NT South						

Board: 258	♠ T943	Partner is dealer.
Dealer: South	♥ T9862	The opponents are silent.
Vul: Both	♦ 76	
HCP: 4+1	♣ A7	

Board: 259	♠ AQ98	You are dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ AKQ7	
HCP: 21	♣ Q4	

Board: 260	♠ A853	You are dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 20	♣ AKQJ	

Board: 261	♠ A8	You are dealer.
Dealer: North	♥ AKT8	The opponents are silent.
Vul: Both	♦ AQ64	
HCP: 21	♣ KJ7	

Both hands (Answers Page)

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ T943	♠ AQJ				2NT
Vul: Both	♥ T9862	♥ A4	Pass	3♦	Pass	3♥
North HCP: 4+1	♦ 76	♦ AJ8			All Pass	
South HCP: 20+1	♣ A7	♣ KJT95				
Contract: 3♥ South						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ T73		2NT	Pass	3NT
Vul: None	♥ A73	♥ KQT			All Pass	
North HCP: 21	♦ AKQ7	♦ T842				
South HCP: 5	♣ Q4	♣ T65				
Contract: 3NT South						

Board: 260	North:	South:	W	N	E	S
Dealer: North	♠ A853	♠ K4		2NT	Pass	4♣
Vul: E-W	♥ T7	♥ Q	Pass	4NT ¹	Pass	6♦
North HCP: 20	♦ AQ4	♦ KJT9532			All Pass	
South HCP: 9+3	♣ AKQJ	♣ 543				1. A=3 out of 4
Contract: 6♦ South						

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ Q74		2NT	Pass	3♦
Vul: Both	♥ AKT8	♥ J7543	Pass	3♠ ¹	Pass	3NT
North HCP: 21	♦ AQ64	♦ K7	Pass	4♣	Pass	4♦
South HCP: 10+1	♣ KJ7	♣ A53	Pass	4NT	Pass	5♦ ²
Contract: 6♥ North			Pass	6♥	All Pass	

1. Extended acceptance after NT

2. A=1/5 or 4/5

Board: 258	♠ AQJ	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 20+1	♣ KJT95	

Board: 259	♠ T73	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ T842	
HCP: 5	♣ T65	

Board: 260	♠ K4	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KJT9532	
HCP: 9+3	♣ 543	

Board: 261	♠ Q74	Partner is dealer.
Dealer: North	♥ J7543	The opponents are silent.
Vul: Both	♦ K7	
HCP: 10+1	♣ A53	

Both hands (Answers Page)

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ T943	♠ AQJ				2NT
Vul: Both	♥ T9862	♥ A4	Pass	3♦	Pass	3♥
North HCP: 4+1	♦ 76	♦ AJ8			All Pass	
South HCP: 20+1	♣ A7	♣ KJT95				
Contract: 3♥ South						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ T73		2NT	Pass	3NT
Vul: None	♥ A73	♥ KQT			All Pass	
North HCP: 21	♦ AKQ7	♦ T842				
South HCP: 5	♣ Q4	♣ T65				
Contract: 3NT South						

Board: 260	North:	South:	W	N	E	S
Dealer: North	♠ A853	♠ K4		2NT	Pass	4♣
Vul: E-W	♥ T7	♥ Q	Pass	4NT ¹	Pass	6♦
North HCP: 20	♦ AQ4	♦ KJT9532			All Pass	
South HCP: 9+3	♣ AKQJ	♣ 543				1. A=3 out of 4
Contract: 6♦ South						

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ Q74		2NT	Pass	3♦
Vul: Both	♥ AKT8	♥ J7543	Pass	3♠ ¹	Pass	3NT
North HCP: 21	♦ AQ64	♦ K7	Pass	4♣	Pass	4♦
South HCP: 10+1	♣ KJ7	♣ A53	Pass	4NT	Pass	5♦ ²
Contract: 6♥ North			Pass	6♥	All Pass	

1. Extended acceptance after NT

2. A=1/5 or 4/5

Board: 262	♠ Q95	Partner is dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: None	♦ AJ743	
HCP: 11+1	♣ A95	

Board: 263	♠ AKQ	You are dealer.
Dealer: North	♥ AJ652	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 21+1	♣ AK8	

Board: 264	♠ KJ8	Partner is dealer.
Dealer: South	♥ JT754	The opponents are silent.
Vul: Both	♦ T	
HCP: 8+1	♣ K863	

Board: 265	♠ QT6	You are dealer.
Dealer: North	♥ AK63	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 20	♣ AK5	

Board: 266	♠ Q962	Partner is dealer.
Dealer: South	♥ JT8542	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 3+2	♣ 98	

Both hands (Answers Page)

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ AKJ7				2NT
Vul: None	♥ 97	♥ AKJ6	Pass	4♣	Pass	4♦ ¹
North HCP: 11+1	♦ AJ743	♦ K62	Pass	6NT	All Pass	
South HCP: 20	♣ A95	♣ J4				1. A=2 out of 4
Contract: 6NT North						

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 3		2NT	Pass	3♦ ¹
Vul: N-S	♥ AJ652	♥ 4	Pass	4♣ ²	Pass	6♣
North HCP: 21+1	♦ 62	♦ QJ875	All Pass			
South HCP: 6+3	♣ AK8	♣ QJ7654				1. Minor Suit Transfers after 2NT
Contract: 6♣ South						2. automat

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AT63				2NT
Vul: Both	♥ JT754	♥ K3	Pass	3♦	Pass	3♥
North HCP: 8+1	♦ T	♦ AKJ95	Pass	4♥	All Pass	
South HCP: 21+1	♣ K863	♣ AQ				
Contract: 4♥ North						

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ AKJ987		2NT	Pass	4♦ ¹
Vul: None	♥ AK63	♥ J	Pass	4♣	Pass	4NT
North HCP: 20	♦ KJ5	♦ 82	Pass	5♦ ²	Pass	6♦
South HCP: 11+2	♣ AK5	♣ Q973	All Pass			
Contract: 6♦ South						1. Texas
						2. A=2/5 or 5/5, Q(S)=1

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ Q962	♠ KJ8				2NT
Vul: N-S	♥ JT8542	♥ AQ97	Pass	4♦ ¹	Pass	4♥
North HCP: 3+2	♦ 5	♦ KT4	All Pass			
South HCP: 20	♣ 98	♣ AK7				1. Texas
Contract: 4♥ South						

Board: 262	♠ AKJ7	You are dealer.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: None	♦ K62	
HCP: 20	♣ J4	

Board: 263	♠ 3	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ QJ875	
HCP: 6+3	♣ QJ7654	

Board: 264	♠ AT63	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: Both	♦ AKJ95	
HCP: 21+1	♣ AQ	

Board: 265	♠ AKJ987	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ 82	
HCP: 11+2	♣ Q973	

Board: 266	♠ KJ8	You are dealer.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: N-S	♦ KT4	
HCP: 20	♣ AK7	

Both hands (Answers Page)

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ AKJ7				2NT
Vul: None	♥ 97	♥ AKJ6	Pass	4♣	Pass	4♦ ¹
North HCP: 11+1	♦ AJ743	♦ K62	Pass	6NT	All Pass	
South HCP: 20	♣ A95	♣ J4				1. A=2 out of 4
Contract: 6NT North						

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 3		2NT	Pass	3♦ ¹
Vul: N-S	♥ AJ652	♥ 4	Pass	4♣ ²	Pass	6♣
North HCP: 21+1	♦ 62	♦ QJ875	All Pass			
South HCP: 6+3	♣ AK8	♣ QJ7654				1. Minor Suit Transfers after 2NT
Contract: 6♣ South						2. automat

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AT63				2NT
Vul: Both	♥ JT754	♥ K3	Pass	3♦	Pass	3♥
North HCP: 8+1	♦ T	♦ AKJ95	Pass	4♥	All Pass	
South HCP: 21+1	♣ K863	♣ AQ				
Contract: 4♥ North						

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ AKJ987		2NT	Pass	4♦ ¹
Vul: None	♥ AK63	♥ J	Pass	4♣	Pass	4NT
North HCP: 20	♦ KJ5	♦ 82	Pass	5♦ ²	Pass	6♦
South HCP: 11+2	♣ AK5	♣ Q973	All Pass			
Contract: 6♦ South						1. Texas
						2. A=2/5 or 5/5, Q(S)=1

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ Q962	♠ KJ8				2NT
Vul: N-S	♥ JT8542	♥ AQ97	Pass	4♦ ¹	Pass	4♥
North HCP: 3+2	♦ 5	♦ KT4	All Pass			
South HCP: 20	♣ 98	♣ AK7				1. Texas
Contract: 4♥ South						

Board: 267	♠ KQ	You are dealer.
Dealer: North	♥ QT952	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 20+1	♣ AQT	

Board: 268	♠ 974	Partner is dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ Q	
HCP: 5+3	♣ QJT9743	

Board: 269	♠ AQ92	You are dealer.
Dealer: North	♥ AK92	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 21	♣ A63	

Board: 270	♠ KQ	Partner is dealer.
Dealer: South	♥ 763	The opponents are silent.
Vul: E-W	♦ K763	
HCP: 14	♣ AQT5	

Board: 271	♠ AJ	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ Q8763	
HCP: 20+1	♣ AKQT	

Both hands (Answers Page)

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A9762		2NT	Pass	4♦ ¹
Vul: E-W	♥ QT952	♥ AKJ864	Pass	4♥	Pass	4NT
North HCP: 20+1	♦ AQJ	♦ K9	Pass	5♠ ²	Pass	7♥
South HCP: 15+3	♣ AQT	♣ -	All Pass			
Contract: 7♥ South			1. Texas			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ A8				2NT
Vul: None	♥ 96	♥ KQJ54	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 5+3	♦ Q	♦ KJ62	All Pass			
South HCP: 21+1	♣ QJT9743	♣ AK	1. Minor Suit Transfers after 2NT			
Contract: 4♣ South			2. automat			

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AQ92	♠ 873		2NT	Pass	3NT
Vul: N-S	♥ AK92	♥ 765	All Pass			
North HCP: 21	♦ A7	♦ KJ2				
South HCP: 5	♣ A63	♣ J987				
Contract: 3NT South						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ A84				2NT
Vul: E-W	♥ 763	♥ AQ5	Pass	4♣	Pass	4NT ¹
North HCP: 14	♦ K763	♦ AQ42	Pass	7NT	All Pass	
South HCP: 20	♣ AQT5	♣ KJ9	1. A=3 out of 4			
Contract: 7NT North						

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K9832		2NT	Pass	3♥
Vul: Both	♥ KJ	♥ 53	Pass	3♠	Pass	6NT
North HCP: 20+1	♦ Q8763	♦ AKJ	All Pass			
South HCP: 12+1	♣ AKQT	♣ J86				
Contract: 6NT South						

Board: 267	♠ A9762	Partner is dealer.
Dealer: North	♥ AKJ864	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 15+3	♣ -	

Board: 268	♠ A8	You are dealer.
Dealer: South	♥ KQJ54	The opponents are silent.
Vul: None	♦ KJ62	
HCP: 21+1	♣ AK	

Board: 269	♠ 873	Partner is dealer.
Dealer: North	♥ 765	The opponents are silent.
Vul: N-S	♦ KJ2	
HCP: 5	♣ J987	

Board: 270	♠ A84	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: E-W	♦ AQ42	
HCP: 20	♣ KJ9	

Board: 271	♠ K9832	Partner is dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 12+1	♣ J86	

Both hands (Answers Page)

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A9762		2NT	Pass	4♦ ¹
Vul: E-W	♥ QT952	♥ AKJ864	Pass	4♥	Pass	4NT
North HCP: 20+1	♦ AQJ	♦ K9	Pass	5♠ ²	Pass	7♥
South HCP: 15+3	♣ AQT	♣ -	All Pass			
Contract: 7♥ South			1. Texas			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ A8				2NT
Vul: None	♥ 96	♥ KQJ54	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 5+3	♦ Q	♦ KJ62	All Pass			
South HCP: 21+1	♣ QJT9743	♣ AK	1. Minor Suit Transfers after 2NT			
Contract: 4♣ South			2. automat			

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AQ92	♠ 873		2NT	Pass	3NT
Vul: N-S	♥ AK92	♥ 765	All Pass			
North HCP: 21	♦ A7	♦ KJ2				
South HCP: 5	♣ A63	♣ J987				
Contract: 3NT South						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ A84				2NT
Vul: E-W	♥ 763	♥ AQ5	Pass	4♣	Pass	4NT ¹
North HCP: 14	♦ K763	♦ AQ42	Pass	7NT	All Pass	
South HCP: 20	♣ AQT5	♣ KJ9	1. A=3 out of 4			
Contract: 7NT North						

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K9832		2NT	Pass	3♥
Vul: Both	♥ KJ	♥ 53	Pass	3♠	Pass	6NT
North HCP: 20+1	♦ Q8763	♦ AKJ	All Pass			
South HCP: 12+1	♣ AKQT	♣ J86				
Contract: 6NT South						

Board: 272	♠ J98	Partner is dealer.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ KQ65	
HCP: 12	♣ QJ7	

Board: 273	♠ AQ64	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 20	♣ AJ4	

Board: 274	♠ KJ	Partner is dealer.
Dealer: South	♥ T53	The opponents are silent.
Vul: Both	♦ A96	
HCP: 10+1	♣ QT763	

Board: 275	♠ AJ7	You are dealer.
Dealer: North	♥ AK53	The opponents are silent.
Vul: None	♦ A4	
HCP: 21	♣ KQ86	

Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ AKQ4				2NT
Vul: N-S	♥ K63	♥ Q5	Pass	4♣	Pass	4NT ¹
North HCP: 12	♦ KQ65	♦ AJT73				All Pass
South HCP: 20+1	♣ QJ7	♣ A8				1. A=3 out of 4
Contract: 4NT South						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ AQ64	♠ J83		2NT	Pass	4♣
Vul: E-W	♥ AT6	♥ K9	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ KQ2	♦ AT7				All Pass
South HCP: 11+1	♣ AJ4	♣ KT653				1. A=3 out of 4
Contract: 6NT South						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ A42				2NT
Vul: Both	♥ T53	♥ AKQ	Pass	4♣	Pass	4NT ¹
North HCP: 10+1	♦ A96	♦ T8543	Pass	6NT	All Pass	
South HCP: 20+1	♣ QT763	♣ AK				1. A=3 out of 4
Contract: 6NT North						

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ Q65		2NT	Pass	3NT
Vul: None	♥ AK53	♥ QJ7				All Pass
North HCP: 21	♦ A4	♦ J752				
South HCP: 6	♣ KQ86	♣ 543				
Contract: 3NT South						

Board: 272	♠ AKQ4	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ AJT73	
HCP: 20+1	♣ A8	

Board: 273	♠ J83	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 11+1	♣ KT653	

Board: 274	♠ A42	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ T8543	
HCP: 20+1	♣ AK	

Board: 275	♠ Q65	Partner is dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: None	♦ J752	
HCP: 6	♣ 543	

Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ AKQ4				2NT
Vul: N-S	♥ K63	♥ Q5	Pass	4♣	Pass	4NT ¹
North HCP: 12	♦ KQ65	♦ AJT73				All Pass
South HCP: 20+1	♣ QJ7	♣ A8				1. A=3 out of 4
Contract: 4NT South						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ AQ64	♠ J83		2NT	Pass	4♣
Vul: E-W	♥ AT6	♥ K9	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ KQ2	♦ AT7				All Pass
South HCP: 11+1	♣ AJ4	♣ KT653				1. A=3 out of 4
Contract: 6NT South						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ A42				2NT
Vul: Both	♥ T53	♥ AKQ	Pass	4♣	Pass	4NT ¹
North HCP: 10+1	♦ A96	♦ T8543	Pass	6NT	All Pass	
South HCP: 20+1	♣ QT763	♣ AK				1. A=3 out of 4
Contract: 6NT North						

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ Q65		2NT	Pass	3NT
Vul: None	♥ AK53	♥ QJ7				All Pass
North HCP: 21	♦ A4	♦ J752				
South HCP: 6	♣ KQ86	♣ 543				
Contract: 3NT South						

Board: 276	♠ T654	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 13+2	♣ AK7543	

Board: 277	♠ AKJ	You are dealer.
Dealer: North	♥ K4	East (LHO) bids 3♥ if possible.
Vul: None	♦ QJ3	
HCP: 20+1	♣ AQ875	

Board: 278	♠ AQ9	Partner is dealer.
Dealer: South	♥ KT973	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 10+1	♣ J743	

Board: 279	♠ KJ	You are dealer.
Dealer: North	♥ KJT54	The opponents are silent.
Vul: Both	♦ AJT9	
HCP: 20+1	♣ AK	

Both hands (Answers Page)

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ T654	♠ AQ82				2NT
Vul: E-W	♥ AQ	♥ K92	Pass	3♣ ¹	Pass	3♠
North HCP: 13+2	♦ 5	♦ AKQ9	Pass	4♥	Pass	4NT
South HCP: 21	♣ AK7543	♣ QJ	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q7		2NT	3♥	3NT
Vul: None	♥ K4	♥ T9	All Pass			
North HCP: 20+1	♦ QJ3	♦ AKT642				
South HCP: 10+2	♣ AQ875	♣ JT9				
Contract: 3NT South						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ K6				2NT
Vul: N-S	♥ KT973	♥ QJ84	Pass	3♦	Pass	3♥
North HCP: 10+1	♦ 5	♦ AK	Pass	3NT	Pass	4♥
South HCP: 20+1	♣ J743	♣ AKT96	All Pass			
Contract: 4♥ South						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ 764		2NT	Pass	3NT
Vul: Both	♥ KJT54	♥ A7	All Pass			
North HCP: 20+1	♦ AJT9	♦ K65432				
South HCP: 7+2	♣ AK	♣ 75				
Contract: 3NT South						

Board: 276	♠ AQ82	You are dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 21	♣ QJ	

Board: 277	♠ Q7	Partner is dealer.
Dealer: North	♥ T9	East (RHO) bids 3♥ if possible.
Vul: None	♦ AKT642	
HCP: 10+2	♣ JT9	

Board: 278	♠ K6	You are dealer.
Dealer: South	♥ QJ84	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 20+1	♣ AKT96	

Board: 279	♠ 764	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ K65432	
HCP: 7+2	♣ 75	

Both hands (Answers Page)

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ T654	♠ AQ82				2NT
Vul: E-W	♥ AQ	♥ K92	Pass	3♣ ¹	Pass	3♠
North HCP: 13+2	♦ 5	♦ AKQ9	Pass	4♥	Pass	4NT
South HCP: 21	♣ AK7543	♣ QJ	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			

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

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q7		2NT	3♥	3NT
Vul: None	♥ K4	♥ T9	All Pass			
North HCP: 20+1	♦ QJ3	♦ AKT642				
South HCP: 10+2	♣ AQ875	♣ JT9				
Contract: 3NT South			All Pass			

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ K6				2NT
Vul: N-S	♥ KT973	♥ QJ84	Pass	3♦	Pass	3♥
North HCP: 10+1	♦ 5	♦ AK	Pass	3NT	Pass	4♥
South HCP: 20+1	♣ J743	♣ AKT96	All Pass			
Contract: 4♥ South			All Pass			

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ 764		2NT	Pass	3NT
Vul: Both	♥ KJT54	♥ A7	All Pass			
North HCP: 20+1	♦ AJT9	♦ K65432				
South HCP: 7+2	♣ AK	♣ 75				
Contract: 3NT South			All Pass			

Board: 280	♠ KJ7	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ AQ9643	
HCP: 14+2	♣ 74	

Board: 281	♠ AQ2	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ KQ65	
HCP: 20	♣ AQ98	

Board: 282	♠ Q42	Partner is dealer.
Dealer: South	♥ KJ873	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 8+1	♣ 86	

Board: 283	♠ A53	You are dealer.
Dealer: North	♥ AK732	The opponents are silent.
Vul: None	♦ AJ	
HCP: 20+1	♣ KJ8	

Board: 284	♠ QT9	Partner is dealer.
Dealer: South	♥ 9632	The opponents are silent.
Vul: N-S	♦ KQ75	
HCP: 10	♣ KT	

Both hands (Answers Page)

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AQ64				2NT
Vul: None	♥ A5	♥ KT9	Pass	4♣	Pass	4♣ ¹
North HCP: 14+2	♦ AQ9643	♦ K8	Pass	7NT	All Pass	
South HCP: 20	♣ 74	♣ AKJ8				1. A=2 out of 4
Contract: 7NT North						

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ J43		2NT	Pass	3NT
Vul: N-S	♥ QJ	♥ K73			All Pass	
North HCP: 20	♦ KQ65	♦ JT72				
South HCP: 6	♣ AQ98	♣ JT7				
Contract: 3NT South						

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AK63				2NT
Vul: E-W	♥ KJ873	♥ 952	Pass	3♦	Pass	3♥
North HCP: 8+1	♦ Q95	♦ AK6	Pass	3NT	Pass	4♥
South HCP: 21	♣ 86	♣ AK9		All Pass		
Contract: 4♥ South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ QJT762		2NT	Pass	3♥
Vul: None	♥ AK732	♥ Q9	Pass	3♣	Pass	4♣
North HCP: 20+1	♦ AJ	♦ T543		All Pass		
South HCP: 5+2	♣ KJ8	♣ 7				
Contract: 4♣ South						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ AJ62				2NT
Vul: N-S	♥ 9632	♥ KQ4	Pass	3♣ ¹	Pass	3♣
North HCP: 10	♦ KQ75	♦ A6	Pass	4♣	All Pass	
South HCP: 20	♣ KT	♣ AQ64				1. Stayman
Contract: 4♣ North						

Board: 280	♠ AQ64	You are dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: None	♦ K8	
HCP: 20	♣ AKJ8	

Board: 281	♠ J43	Partner is dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: N-S	♦ JT72	
HCP: 6	♣ JT7	

Board: 282	♠ AK63	You are dealer.
Dealer: South	♥ 952	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 21	♣ AK9	

Board: 283	♠ QJT762	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ T543	
HCP: 5+2	♣ 7	

Board: 284	♠ AJ62	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 20	♣ AQ64	

Both hands (Answers Page)

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AQ64				2NT
Vul: None	♥ A5	♥ KT9	Pass	4♣	Pass	4♣ ¹
North HCP: 14+2	♦ AQ9643	♦ K8	Pass	7NT	All Pass	
South HCP: 20	♣ 74	♣ AKJ8				1. A=2 out of 4
Contract: 7NT North						

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ J43		2NT	Pass	3NT
Vul: N-S	♥ QJ	♥ K73			All Pass	
North HCP: 20	♦ KQ65	♦ JT72				
South HCP: 6	♣ AQ98	♣ JT7				
Contract: 3NT South						

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AK63				2NT
Vul: E-W	♥ KJ873	♥ 952	Pass	3♦	Pass	3♥
North HCP: 8+1	♦ Q95	♦ AK6	Pass	3NT	Pass	4♥
South HCP: 21	♣ 86	♣ AK9		All Pass		
Contract: 4♥ South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ QJT762		2NT	Pass	3♥
Vul: None	♥ AK732	♥ Q9	Pass	3♣	Pass	4♣
North HCP: 20+1	♦ AJ	♦ T543		All Pass		
South HCP: 5+2	♣ KJ8	♣ 7				
Contract: 4♣ South						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ AJ62				2NT
Vul: N-S	♥ 9632	♥ KQ4	Pass	3♣ ¹	Pass	3♣
North HCP: 10	♦ KQ75	♦ A6	Pass	4♣	All Pass	
South HCP: 20	♣ KT	♣ AQ64				1. Stayman
Contract: 4♣ North						

Board: 285	♠ AKT6	You are dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 21+1	♣ AKQJ5	

Board: 286	♠ AT2	You are dealer.
Dealer: North	♥ KQJ8	The opponents are silent.
Vul: Both	♦ AQ52	
HCP: 21	♣ KQ	

Board: 287	♠ K54	You are dealer.
Dealer: North	♥ KQ862	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 20+1	♣ K5	

Board: 288	♠ 732	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: E-W	♦ J76	
HCP: 6+1	♣ AJ964	

Board: 289	♠ KJ7	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ K842	
HCP: 21	♣ AK6	

Both hands (Answers Page)

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ J7		2NT	Pass	3♦
Vul: E-W	♥ 43	♥ KQ986	Pass	3♥	Pass	4♦
North HCP: 21+1	♦ A3	♦ JT974	Pass	4♥	All Pass	
South HCP: 7+2	♣ AKQJ5	♣ 9				
Contract: 4♥ North						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ -		2NT	Pass	6♣
Vul: Both	♥ KQJ8	♥ 73	All Pass			
North HCP: 21	♦ AQ52	♦ KJT4				
South HCP: 8+3	♣ KQ	♣ AT98653				
Contract: 6♣ South						

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ J63		2NT	Pass	3NT
Vul: N-S	♥ KQ862	♥ A5	All Pass			
North HCP: 20+1	♦ AKQ	♦ T732				
South HCP: 7	♣ K5	♣ Q764				
Contract: 3NT South						

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ AK9				2NT
Vul: E-W	♥ 74	♥ AK8	Pass	3NT	All Pass	
North HCP: 6+1	♦ J76	♦ AKT42				
South HCP: 21+1	♣ AJ964	♣ 53				
Contract: 3NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ KJ7	♠ 32		2NT	Pass	3NT
Vul: Both	♥ AK4	♥ J92	All Pass			
North HCP: 21	♦ K842	♦ AQ976				
South HCP: 7+1	♣ AK6	♣ 983				
Contract: 3NT South						

Board: 285	♠ J7	Partner is dealer.
Dealer: North	♥ KQ986	The opponents are silent.
Vul: E-W	♦ JT974	
HCP: 7+2	♣ 9	

Board: 286	♠ -	Partner is dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: Both	♦ KJT4	
HCP: 8+3	♣ AT98653	

Board: 287	♠ J63	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ T732	
HCP: 7	♣ Q764	

Board: 288	♠ AK9	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: E-W	♦ AKT42	
HCP: 21+1	♣ 53	

Board: 289	♠ 32	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: Both	♦ AQ976	
HCP: 7+1	♣ 983	

Both hands (Answers Page)

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ J7		2NT	Pass	3♦
Vul: E-W	♥ 43	♥ KQ986	Pass	3♥	Pass	4♦
North HCP: 21+1	♦ A3	♦ JT974	Pass	4♥	All Pass	
South HCP: 7+2	♣ AKQJ5	♣ 9				
Contract: 4♥ North						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ -		2NT	Pass	6♣
Vul: Both	♥ KQJ8	♥ 73	All Pass			
North HCP: 21	♦ AQ52	♦ KJT4				
South HCP: 8+3	♣ KQ	♣ AT98653				
Contract: 6♣ South						

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ J63		2NT	Pass	3NT
Vul: N-S	♥ KQ862	♥ A5	All Pass			
North HCP: 20+1	♦ AKQ	♦ T732				
South HCP: 7	♣ K5	♣ Q764				
Contract: 3NT South						

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ AK9				2NT
Vul: E-W	♥ 74	♥ AK8	Pass	3NT	All Pass	
North HCP: 6+1	♦ J76	♦ AKT42				
South HCP: 21+1	♣ AJ964	♣ 53				
Contract: 3NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ KJ7	♠ 32		2NT	Pass	3NT
Vul: Both	♥ AK4	♥ J92	All Pass			
North HCP: 21	♦ K842	♦ AQ976				
South HCP: 7+1	♣ AK6	♣ 983				
Contract: 3NT South						

Board: 290	♠ QJT8532	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ JT2	
HCP: 10+3	♣ 4	

Board: 291	♠ A984	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ A754	
HCP: 20	♣ K6	

Board: 292	♠ J9872	Partner is dealer.
Dealer: South	♥ 652	The opponents are silent.
Vul: None	♦ 875	
HCP: 1+1	♣ 87	

Board: 293	♠ Q852	You are dealer.
Dealer: North	♥ A742	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 20	♣ AK	

Board: 294	♠ QJT	Partner is dealer.
Dealer: South	♥ 965	The opponents are silent.
Vul: Both	♦ AT86	
HCP: 8	♣ JT5	

Both hands (Answers Page)

Board: 290

Dealer: South
Vul: E-W
North HCP: 10+3
South HCP: 20+1
Contract: 6♠ North

North:

♠ QJT8532
♥ AQ
♦ JT2
♣ 4

South:

♠ AK9
♥ K4
♦ A84
♣ AQ876

W N E S

			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT	Pass	5♦ ²
Pass	6♠	All Pass	

1. Texas

2. A=1/5 or 4/5

Board: 291

Dealer: North
Vul: Both
North HCP: 20
South HCP: 5+2
Contract: 3♥ North

North:

♠ A984
♥ AKQ
♦ A754
♣ K6

South:

♠ Q2
♥ 98542
♦ T
♣ QJ743

W N E S

		2NT	Pass
Pass	3♥	All Pass	3♦

Board: 292

Dealer: South
Vul: None
North HCP: 1+1
South HCP: 20+1
Contract: 3♠ South

North:

♠ J9872
♥ 652
♦ 875
♣ 87

South:

♠ Q6
♥ AQ7
♦ AJ4
♣ AQJ93

W N E S

		2NT	
Pass	3♥	Pass	3♠
		All Pass	

Board: 293

Dealer: North
Vul: N-S
North HCP: 20
South HCP: 15
Contract: 6NT South

North:

♠ Q852
♥ A742
♦ AK6
♣ AK

South:

♠ AKJ7
♥ QJ
♦ QT43
♣ Q73

W N E S

		2NT	Pass
Pass	3♥	All Pass	3♣ ¹

1. Stayman

Board: 294

Dealer: South
Vul: Both
North HCP: 8
South HCP: 20+1
Contract: 3NT North

North:

♠ QJT
♥ 965
♦ AT86
♣ JT5

South:

♠ AK6
♥ JT
♦ KQ942
♣ AK9

W N E S

		2NT	
Pass	3NT	All Pass	

Board: 290	♠ AK9	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 20+1	♣ AQ876	

Board: 291	♠ Q2	Partner is dealer.
Dealer: North	♥ 98542	The opponents are silent.
Vul: Both	♦ T	
HCP: 5+2	♣ QJ743	

Board: 292	♠ Q6	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 20+1	♣ AQJ93	

Board: 293	♠ AKJ7	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ QT43	
HCP: 15	♣ Q73	

Board: 294	♠ AK6	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ KQ942	
HCP: 20+1	♣ AK9	

Both hands (Answers Page)

Board: 290

Dealer: South
Vul: E-W
North HCP: 10+3
South HCP: 20+1
Contract: 6♠ North

North:

♠ QJT8532
♥ AQ
♦ JT2
♣ 4

South:

♠ AK9
♥ K4
♦ A84
♣ AQ876

W N E S

			2NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT	Pass	5♦ ²
Pass	6♠	All Pass	

1. Texas

2. A=1/5 or 4/5

Board: 291

Dealer: North
Vul: Both
North HCP: 20
South HCP: 5+2
Contract: 3♥ North

North:

♠ A984
♥ AKQ
♦ A754
♣ K6

South:

♠ Q2
♥ 98542
♦ T
♣ QJ743

W N E S

		2NT	Pass 3♦
Pass	3♥	All Pass	

Board: 292

Dealer: South
Vul: None
North HCP: 1+1
South HCP: 20+1
Contract: 3♠ South

North:

♠ J9872
♥ 652
♦ 875
♣ 87

South:

♠ Q6
♥ AQ7
♦ AJ4
♣ AQJ93

W N E S

		2NT	
Pass	3♥	Pass	3♠
		All Pass	

Board: 293

Dealer: North
Vul: N-S
North HCP: 20
South HCP: 15
Contract: 6NT South

North:

♠ Q852
♥ A742
♦ AK6
♣ AK

South:

♠ AKJ7
♥ QJ
♦ QT43
♣ Q73

W N E S

		2NT	Pass 3♣ ¹
Pass	3♥	All Pass	6NT

1. Stayman

Board: 294

Dealer: South
Vul: Both
North HCP: 8
South HCP: 20+1
Contract: 3NT North

North:

♠ QJT
♥ 965
♦ AT86
♣ JT5

South:

♠ AK6
♥ JT
♦ KQ942
♣ AK9

W N E S

		2NT	
Pass	3NT	All Pass	

Board: 295	♠ A3	You are dealer.
Dealer: North	♥ AJT43	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 21+1	♣ AKT	

Board: 296	♠ J53	Partner is dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ AJT84	
HCP: 10+1	♣ Q53	

Board: 297	♠ AKQJ	You are dealer.
Dealer: North	♥ K964	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 20	♣ K65	

Board: 298	♠ K2	Partner is dealer.
Dealer: South	♥ KQT965	The opponents are silent.
Vul: None	♦ -	
HCP: 12+3	♣ AT865	

Board: 299	♠ A862	You are dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 20	♣ AQJ4	

Both hands (Answers Page)

Board: 295

Dealer: North

North:

♠ A3

South:

♠ QJ8765

W N E S

2NT Pass 3♥

Vul: None

♥ AJT43

♥ KQ52

Pass 3♠ Pass 6♠

North HCP: 21+1

♦ AJ6

♦ 4

All Pass

South HCP: 10+2

♣ AKT

♣ Q4

Contract: 6♠ South

Board: 296

Dealer: South

North:

♠ J53

South:

♠ KQ42

W N E S

2NT

Vul: N-S

♥ Q5

♥ AKT3

Pass 3NT All Pass

North HCP: 10+1

♦ AJT84

♦ KQ2

South HCP: 21

♣ Q53

♣ AT

Contract: 3NT North

Board: 297

Dealer: North

North:

♠ AKQJ

South:

♠ 876

W N E S

2NT Pass 4♣

Vul: E-W

♥ K964

♥ AJ

 Pass 4♥¹ Pass 7NT

North HCP: 20

♦ KJ

♦ A9843

All Pass

South HCP: 13+1

♣ K65

♣ A93

1. A=1/4

Contract: 7NT South

Board: 298

Dealer: South

North:

♠ K2

South:

♠ AQJ97

W N E S

2NT

Vul: None

♥ KQT965

♥ J8

 Pass 4♦¹ Pass 4♥

North HCP: 12+3

♦ -

♦ AK2

 Pass 4NT Pass 5♥²

South HCP: 20+1

♣ AT865

♣ KQ7

Pass 7♥ All Pass

Contract: 7♥ North

1. Texas

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

Board: 299

Dealer: North

North:

♠ A862

South:

♠ Q5

W N E S

2NT Pass 3NT

Vul: E-W

♥ AJ5

♥ 743

All Pass

North HCP: 20

♦ A4

♦ QT873

South HCP: 7+1

♣ AQJ4

♣ K65

Contract: 3NT South

Board: 295	♠ QJ8765	Partner is dealer.
Dealer: North	♥ KQ52	The opponents are silent.
Vul: None	♦ 4	
HCP: 10+2	♣ Q4	

Board: 296	♠ KQ42	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: N-S	♦ KQ2	
HCP: 21	♣ AT	

Board: 297	♠ 876	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ A9843	
HCP: 13+1	♣ A93	

Board: 298	♠ AQJ97	You are dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ AK2	
HCP: 20+1	♣ KQ7	

Board: 299	♠ Q5	Partner is dealer.
Dealer: North	♥ 743	The opponents are silent.
Vul: E-W	♦ QT873	
HCP: 7+1	♣ K65	

Both hands (Answers Page)

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ QJ8765		2NT	Pass	3♥
Vul: None	♥ AJT43	♥ KQ52	Pass	3♠	Pass	6♠
North HCP: 21+1	♦ AJ6	♦ 4		All Pass		
South HCP: 10+2	♣ AKT	♣ Q4				
Contract: 6♠ South						

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ KQ42			2NT	
Vul: N-S	♥ Q5	♥ AKT3	Pass	3NT	All Pass	
North HCP: 10+1	♦ AJT84	♦ KQ2				
South HCP: 21	♣ Q53	♣ AT				
Contract: 3NT North						

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ 876		2NT	Pass	4♣
Vul: E-W	♥ K964	♥ AJ	Pass	4♥ ¹	Pass	7NT
North HCP: 20	♦ KJ	♦ A9843		All Pass		
South HCP: 13+1	♣ K65	♣ A93				
Contract: 7NT South			1. A=1/4			

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQJ97			2NT	
Vul: None	♥ KQT965	♥ J8	Pass	4♦ ¹	Pass	4♥
North HCP: 12+3	♦ -	♦ AK2	Pass	4NT	Pass	5♥ ²
South HCP: 20+1	♣ AT865	♣ KQ7	Pass	7♥	All Pass	
Contract: 7♥ North			1. Texas			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ Q5		2NT	Pass	3NT
Vul: E-W	♥ AJ5	♥ 743		All Pass		
North HCP: 20	♦ A4	♦ QT873				
South HCP: 7+1	♣ AQJ4	♣ K65				
Contract: 3NT South						

Board: 300	♠ 976	Partner is dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: Both	♦ 962	
HCP: 4+1	♣ AT876	

Board: 301	♠ AJ6	You are dealer.
Dealer: North	♥ KQ6	West (RHO) Doubles 3♣ if possible.
Vul: N-S	♦ KQ8	
HCP: 20	♣ KQT8	

Board: 302	♠ J653	Partner is dealer.
Dealer: South	♥ Q986	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 11	♣ KQ4	

Board: 303	♠ QJ7	You are dealer.
Dealer: North	♥ AK2	East (LHO) Doubles 3♦ if possible.
Vul: Both	♦ KQ	
HCP: 21+1	♣ AQT73	

Board: 304	♠ 762	Partner is dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: None	♦ A752	
HCP: 7	♣ 964	

Both hands (Answers Page)

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AQ4				2NT
Vul: Both	♥ 84	♥ KQ6		All Pass		
North HCP: 4+1	♦ 962	♦ AKQJ7				
South HCP: 21+1	♣ AT876	♣ 94				
Contract: 2NT South						

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ K952		2NT	Pass	3♣ ¹
Vul: N-S	♥ KQ6	♥ J9732	X	Pass	Pass	3♥
North HCP: 20	♦ KQ8	♦ A92	Pass	3NT	All Pass	
South HCP: 8+1	♣ KQT8	♣ 4				
Contract: 3NT North			1. Stayman			

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ J653	♠ AKT				2NT
Vul: E-W	♥ Q986	♥ AK7	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ QJ	♦ AK97	Pass	4NT	Pass	6NT
South HCP: 21	♣ KQ4	♣ 987		All Pass		
Contract: 6NT South			1. Stayman			

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ AK6		2NT	Pass	3♣ ¹
Vul: Both	♥ AK2	♥ J543	Pass	3♦	X	XX
North HCP: 21+1	♦ KQ	♦ 876	Pass	3NT	Pass	4NT
South HCP: 11	♣ AQT73	♣ K54	Pass	6NT	All Pass	
Contract: 6NT North			1. Stayman			

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ 762	♠ AKT83				2NT
Vul: None	♥ K32	♥ QJ	Pass	3NT	All Pass	
North HCP: 7	♦ A752	♦ KQJ9				
South HCP: 20+1	♣ 964	♣ A8				
Contract: 3NT North						

Board: 300 ♠ AQ4 You are dealer.

Dealer: South ♥ KQ6 The opponents are silent.

Vul: Both ♦ AKQJ7

HCP: 21+1 ♣ 94

Board: 301 ♠ K952 Partner is dealer.

Dealer: North ♥ J9732 West (LHO) Doubles 3♣ if possible.

Vul: N-S ♦ A92

HCP: 8+1 ♣ 4

Board: 302 ♠ AKT You are dealer.

Dealer: South ♥ AK7 The opponents are silent.

Vul: E-W ♦ AK97

HCP: 21 ♣ 987

Board: 303 ♠ AK6 Partner is dealer.

Dealer: North ♥ J543 East (RHO) Doubles 3♦ if possible.

Vul: Both ♦ 876

HCP: 11 ♣ K54

Board: 304 ♠ AKT83 You are dealer.

Dealer: South ♥ QJ The opponents are silent.

Vul: None ♦ KQJ9

HCP: 20+1 ♣ A8

Both hands (Answers Page)

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AQ4				2NT
Vul: Both	♥ 84	♥ KQ6		All Pass		
North HCP: 4+1	♦ 962	♦ AKQJ7				
South HCP: 21+1	♣ AT876	♣ 94				
Contract: 2NT South						

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ K952		2NT	Pass	3♣ ¹
Vul: N-S	♥ KQ6	♥ J9732	X	Pass	Pass	3♥
North HCP: 20	♦ KQ8	♦ A92	Pass	3NT	All Pass	
South HCP: 8+1	♣ KQT8	♣ 4				
Contract: 3NT North			1. Stayman			

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ J653	♠ AKT				2NT
Vul: E-W	♥ Q986	♥ AK7	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ QJ	♦ AK97	Pass	4NT	Pass	6NT
South HCP: 21	♣ KQ4	♣ 987		All Pass		
Contract: 6NT South			1. Stayman			

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ AK6		2NT	Pass	3♣ ¹
Vul: Both	♥ AK2	♥ J543	Pass	3♦	X	XX
North HCP: 21+1	♦ KQ	♦ 876	Pass	3NT	Pass	4NT
South HCP: 11	♣ AQT73	♣ K54	Pass	6NT	All Pass	
Contract: 6NT North			1. Stayman			

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ 762	♠ AKT83				2NT
Vul: None	♥ K32	♥ QJ	Pass	3NT	All Pass	
North HCP: 7	♦ A752	♦ KQJ9				
South HCP: 20+1	♣ 964	♣ A8				
Contract: 3NT North						

Board: 305 ♠ KQT3 You are dealer.

Dealer: North ♥ AK The opponents are silent.

Vul: E-W ♦ AK87

HCP: 20 ♣ J65

Board: 306 ♠ Q83 Partner is dealer.

Dealer: South ♥ 52 The opponents are silent.

Vul: Both ♦ KJT96

HCP: 7+1 ♣ J87

Board: 307 ♠ AQ You are dealer.

Dealer: North ♥ KJT5 The opponents are silent.

Vul: None ♦ AQJ5

HCP: 20 ♣ K76

Board: 308 ♠ Q3 Partner is dealer.

Dealer: South ♥ AQJ7 East (LHO) Doubles 3♣ if possible.

Vul: N-S ♦ KJ874

HCP: 13+1 ♣ 43

Board: 309 ♠ AK74 You are dealer.

Dealer: North ♥ AQ9 The opponents are silent.

Vul: Both ♦ KT2

HCP: 20 ♣ A86

Both hands (Answers Page)

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ 8654		2NT	All Pass	
Vul: E-W	♥ AK	♥ 542				
North HCP: 20	♦ AK87	♦ J				
South HCP: 4+1	♣ J65	♣ KT843				
Contract: 2NT North						

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A94				2NT
Vul: Both	♥ 52	♥ AJ8	Pass	3NT	All Pass	
North HCP: 7+1	♦ KJT96	♦ Q752				
South HCP: 20	♣ J87	♣ AKQ				
Contract: 3NT North						

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJT753		2NT	Pass	3♥
Vul: None	♥ KJT5	♥ -	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQJ5	♦ T64		All Pass		
South HCP: 5+2	♣ K76	♣ JT54				
Contract: 4♠ South						

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK82				2NT
Vul: N-S	♥ AQJ7	♥ KT9	Pass	3♣ ¹	X	3♠
North HCP: 13+1	♦ KJ874	♦ AQ65	Pass	6NT	All Pass	
South HCP: 21	♣ 43	♣ AJ				
Contract: 6NT North			1. Stayman			

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ QJ9862		2NT	Pass	3♥
Vul: Both	♥ AQ9	♥ 863	Pass	3♠	Pass	4♠
North HCP: 20	♦ KT2	♦ Q97		All Pass		
South HCP: 5+2	♣ A86	♣ 5				
Contract: 4♠ South						

Board: 305	♠ 8654	Partner is dealer.
Dealer: North	♥ 542	The opponents are silent.
Vul: E-W	♦ J	
HCP: 4+1	♣ KT843	

Board: 306	♠ A94	You are dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: Both	♦ Q752	
HCP: 20	♣ AKQ	

Board: 307	♠ KJT753	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ T64	
HCP: 5+2	♣ JT54	

Board: 308	♠ AK82	You are dealer.
Dealer: South	♥ KT9	East (RHO) Doubles 3♣ if possible.
Vul: N-S	♦ AQ65	
HCP: 21	♣ AJ	

Board: 309	♠ QJ9862	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: Both	♦ Q97	
HCP: 5+2	♣ 5	

Both hands (Answers Page)

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ 8654		2NT	All Pass	
Vul: E-W	♥ AK	♥ 542				
North HCP: 20	♦ AK87	♦ J				
South HCP: 4+1	♣ J65	♣ KT843				
Contract: 2NT North						

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A94				2NT
Vul: Both	♥ 52	♥ AJ8	Pass	3NT	All Pass	
North HCP: 7+1	♦ KJT96	♦ Q752				
South HCP: 20	♣ J87	♣ AKQ				
Contract: 3NT North						

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJT753		2NT	Pass	3♥
Vul: None	♥ KJT5	♥ -	Pass	3♠	Pass	4♠
North HCP: 20	♦ AQJ5	♦ T64		All Pass		
South HCP: 5+2	♣ K76	♣ JT54				
Contract: 4♠ South						

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK82				2NT
Vul: N-S	♥ AQJ7	♥ KT9	Pass	3♣ ¹	X	3♠
North HCP: 13+1	♦ KJ874	♦ AQ65	Pass	6NT	All Pass	
South HCP: 21	♣ 43	♣ AJ				
Contract: 6NT North			1. Stayman			

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ QJ9862		2NT	Pass	3♥
Vul: Both	♥ AQ9	♥ 863	Pass	3♠	Pass	4♠
North HCP: 20	♦ KT2	♦ Q97		All Pass		
South HCP: 5+2	♣ A86	♣ 5				
Contract: 4♠ South						

Board: 310	♠ K832	Partner is dealer.
Dealer: South	♥ AT84	The opponents are silent.
Vul: None	♦ J6	
HCP: 11	♣ K95	

Board: 311	♠ AQ2	You are dealer.
Dealer: North	♥ AQ65	The opponents are silent.
Vul: N-S	♦ AJ8	
HCP: 20	♣ QJ5	

Board: 312	♠ K97	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ JT86432	
HCP: 7+3	♣ 98	

Board: 313	♠ 9865	You are dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ AK2	
HCP: 20	♣ AK9	

Both hands (Answers Page)

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ K832	♠ AQ97				2NT
Vul: None	♥ AT84	♥ QJ	Pass	3♣ ¹	Pass	3♠
North HCP: 11	♦ J6	♦ AKT4	Pass	4♥	Pass	4NT
South HCP: 20	♣ K95	♣ AT3	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			

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

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQ65	♥ JT93	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ8	♦ T943	All Pass			
South HCP: 5	♣ QJ5	♣ AT74	1. Stayman			
Contract: 4♥ South						

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A4				2NT
Vul: E-W	♥ K	♥ AJT96	Pass	3NT	All Pass	
North HCP: 7+3	♦ JT86432	♦ A9				
South HCP: 20+1	♣ 98	♣ AKT5				
Contract: 3NT North						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ 9865	♠ A73		2NT	Pass	3NT
Vul: None	♥ AQ2	♥ KT3	All Pass			
North HCP: 20	♦ AK2	♦ JT5				
South HCP: 9	♣ AK9	♣ J874				
Contract: 3NT South						

Board: 310	♠ AQ97	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ AKT4	
HCP: 20	♣ AT3	

Board: 311	♠ T	Partner is dealer.
Dealer: North	♥ JT93	The opponents are silent.
Vul: N-S	♦ T943	
HCP: 5	♣ AT74	

Board: 312	♠ A4	You are dealer.
Dealer: South	♥ AJT96	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 20+1	♣ AKT5	

Board: 313	♠ A73	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ JT5	
HCP: 9	♣ J874	

Both hands (Answers Page)

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ K832	♠ AQ97				2NT
Vul: None	♥ AT84	♥ QJ	Pass	3♣ ¹	Pass	3♠
North HCP: 11	♦ J6	♦ AKT4	Pass	4♥	Pass	4NT
South HCP: 20	♣ K95	♣ AT3	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			

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

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQ65	♥ JT93	Pass	3♥	Pass	4♥
North HCP: 20	♦ AJ8	♦ T943	All Pass			
South HCP: 5	♣ QJ5	♣ AT74	1. Stayman			
Contract: 4♥ South						

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A4				2NT
Vul: E-W	♥ K	♥ AJT96	Pass	3NT	All Pass	
North HCP: 7+3	♦ JT86432	♦ A9				
South HCP: 20+1	♣ 98	♣ AKT5				
Contract: 3NT North						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ 9865	♠ A73		2NT	Pass	3NT
Vul: None	♥ AQ2	♥ KT3	All Pass			
North HCP: 20	♦ AK2	♦ JT5				
South HCP: 9	♣ AK9	♣ J874				
Contract: 3NT South						

Board: 314	♠ KQ4	Partner is dealer.
Dealer: South	♥ T85	The opponents are silent.
Vul: N-S	♦ KJT2	
HCP: 11	♣ Q74	

Board: 315	♠ AK74	You are dealer.
Dealer: North	♥ A732	West (RHO) Doubles 3♣ if possible.
Vul: E-W	♦ AJ3	
HCP: 20	♣ A4	

Board: 316	♠ 8	Partner is dealer.
Dealer: South	♥ K875	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 11+1	♣ KQ743	

Board: 317	♠ AT7	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ KQ987	
HCP: 21+1	♣ AKQ	

Both hands (Answers Page)

Board: 314

Dealer: South

North:

♠ KQ4

South:

♠ AT76

W N E S

2NT

Vul: N-S

♥ T85

♥ K9

 Pass 4♣ Pass 4NT¹

North HCP: 11

♦ KJT2

♦ AQ4

All Pass

South HCP: 21

♣ Q74

♣ AKJ5

1. A=3 out of 4

Contract: 4NT South

Board: 315

Dealer: North

North:

♠ AK74

South:

♠ Q932

W N E S

 2NT Pass 3♣¹

Vul: E-W

♥ A732

♥ K5

X 3♥ Pass 3NT

North HCP: 20

♦ AJ3

♦ T9765

Pass 4♠ All Pass

South HCP: 5+1

♣ A4

♣ 98

1. Stayman

Contract: 4♠ North

Board: 316

Dealer: South

North:

♠ 8

South:

♠ AQJ2

W N E S

2NT

Vul: Both

♥ K875

♥ AQ94

 Pass 3♣¹ Pass 3♥

North HCP: 11+1

♦ QJ3

♦ K76

Pass 3♠ Pass 4♥

South HCP: 20

♣ KQ743

♣ A5

 Pass 4NT Pass 5♣²

Contract: 6♥ North

 Pass 5♦ Pass 6♦³

Pass 6♥ All Pass

1. Stayman

2. A=0/5 or 3/5

3. !H queen and !D king

Board: 317

Dealer: North

North:

♠ AT7

South:

♠ 53

W N E S

2NT Pass 3♦

Vul: E-W

♥ K7

♥ AJT965

Pass 3♥ Pass 4♥

North HCP: 21+1

♦ KQ987

♦ 4

All Pass

South HCP: 6+2

♣ AKQ

♣ J543

Contract: 4♥ South

Board: 314 ♠ AT76 You are dealer.

Dealer: South ♥ K9 The opponents are silent.

Vul: N-S ♦ AQ4

HCP: 21 ♣ AKJ5

Board: 315 ♠ Q932 Partner is dealer.

Dealer: North ♥ K5 West (LHO) Doubles 3♣ if possible.

Vul: E-W ♦ T9765

HCP: 5+1 ♣ 98

Board: 316 ♠ AQJ2 You are dealer.

Dealer: South ♥ AQ94 The opponents are silent.

Vul: Both ♦ K76

HCP: 20 ♣ A5

Board: 317 ♠ 53 Partner is dealer.

Dealer: North ♥ AJT965 The opponents are silent.

Vul: E-W ♦ 4

HCP: 6+2 ♣ J543

Both hands (Answers Page)

Board: 314

Dealer: South

North:

♠ KQ4

South:

♠ AT76

W N E S

2NT

Vul: N-S

♥ T85

♥ K9

 Pass 4♣ Pass 4NT¹

North HCP: 11

♦ KJT2

♦ AQ4

All Pass

South HCP: 21

♣ Q74

♣ AKJ5

1. A=3 out of 4

Contract: 4NT South

Board: 315

Dealer: North

North:

♠ AK74

South:

♠ Q932

W N E S

 2NT Pass 3♣¹

Vul: E-W

♥ A732

♥ K5

X 3♥ Pass 3NT

North HCP: 20

♦ AJ3

♦ T9765

Pass 4♠ All Pass

South HCP: 5+1

♣ A4

♣ 98

1. Stayman

Contract: 4♠ North

Board: 316

Dealer: South

North:

♠ 8

South:

♠ AQJ2

W N E S

2NT

Vul: Both

♥ K875

♥ AQ94

 Pass 3♣¹ Pass 3♥

North HCP: 11+1

♦ QJ3

♦ K76

Pass 3♠ Pass 4♥

South HCP: 20

♣ KQ743

♣ A5

 Pass 4NT Pass 5♣²

Contract: 6♥ North

 Pass 5♦ Pass 6♦³

Pass 6♥ All Pass

1. Stayman

2. A=0/5 or 3/5

3. !H queen and !D king

Board: 317

Dealer: North

North:

♠ AT7

South:

♠ 53

W N E S

2NT Pass 3♦

Vul: E-W

♥ K7

♥ AJT965

Pass 3♥ Pass 4♥

North HCP: 21+1

♦ KQ987

♦ 4

All Pass

South HCP: 6+2

♣ AKQ

♣ J543

Contract: 4♥ South

Board: 318	♠ JT87	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ KQT64	
HCP: 8+1	♣ Q86	

Board: 319	♠ A3	You are dealer.
Dealer: North	♥ AQ96	The opponents are silent.
Vul: None	♦ K7	
HCP: 20+1	♣ AQJ94	

Board: 320	♠ J9	Partner is dealer.
Dealer: South	♥ JT97653	The opponents are silent.
Vul: E-W	♦ -	
HCP: 5+3	♣ QJT9	

Board: 321	♠ K742	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 21	♣ AKQ6	

Board: 322	♠ KT	Partner is dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: N-S	♦ J742	
HCP: 7+1	♣ KT863	

Both hands (Answers Page)

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ JT87	♠ AQ543				2NT
Vul: Both	♥ 3	♥ AKJ	Pass	3♣ ¹	Pass	3♠
North HCP: 8+1	♦ KQT64	♦ 85	Pass	4♠	All Pass	
South HCP: 21+1	♣ Q86	♣ AK4				1. Stayman
Contract: 4♠ North						

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT84		2NT	Pass	3♣ ¹
Vul: None	♥ AQ96	♥ KT82	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ K7	♦ Q54	All Pass			
South HCP: 8	♣ AQJ94	♣ 75				1. Stayman
Contract: 4♥ South						

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ K6				2NT
Vul: E-W	♥ JT97653	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 5+3	♦ -	♦ AJ52	Pass	6♥	All Pass	
South HCP: 21+1	♣ QJT9	♣ AK876				
Contract: 6♥ North						

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ K742	♠ QJ9863		2NT	Pass	4♥ ¹
Vul: Both	♥ A3	♥ 5	Pass	4♠	All Pass	
North HCP: 21	♦ KQ8	♦ 76				
South HCP: 4+2	♣ AKQ6	♣ J985				1. Texas
Contract: 4♠ North						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ AQ94				2NT
Vul: N-S	♥ 72	♥ AK98	Pass	3NT	All Pass	
North HCP: 7+1	♦ J742	♦ AQ				
South HCP: 20	♣ KT863	♣ J97				
Contract: 3NT North						

Board: 318	♠ AQ543	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ 85	
HCP: 21+1	♣ AK4	

Board: 319	♠ KT84	Partner is dealer.
Dealer: North	♥ KT82	The opponents are silent.
Vul: None	♦ Q54	
HCP: 8	♣ 75	

Board: 320	♠ K6	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AJ52	
HCP: 21+1	♣ AK876	

Board: 321	♠ QJ9863	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ 76	
HCP: 4+2	♣ J985	

Board: 322	♠ AQ94	You are dealer.
Dealer: South	♥ AK98	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 20	♣ J97	

Both hands (Answers Page)

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ JT87	♠ AQ543				2NT
Vul: Both	♥ 3	♥ AKJ	Pass	3♣ ¹	Pass	3♠
North HCP: 8+1	♦ KQT64	♦ 85	Pass	4♠	All Pass	
South HCP: 21+1	♣ Q86	♣ AK4				1. Stayman
Contract: 4♠ North						

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT84		2NT	Pass	3♣ ¹
Vul: None	♥ AQ96	♥ KT82	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ K7	♦ Q54	All Pass			
South HCP: 8	♣ AQJ94	♣ 75				1. Stayman
Contract: 4♥ South						

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ K6				2NT
Vul: E-W	♥ JT97653	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 5+3	♦ -	♦ AJ52	Pass	6♥	All Pass	
South HCP: 21+1	♣ QJT9	♣ AK876				
Contract: 6♥ North						

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ K742	♠ QJ9863		2NT	Pass	4♥ ¹
Vul: Both	♥ A3	♥ 5	Pass	4♠	All Pass	
North HCP: 21	♦ KQ8	♦ 76				
South HCP: 4+2	♣ AKQ6	♣ J985				1. Texas
Contract: 4♠ North						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ AQ94				2NT
Vul: N-S	♥ 72	♥ AK98	Pass	3NT	All Pass	
North HCP: 7+1	♦ J742	♦ AQ				
South HCP: 20	♣ KT863	♣ J97				
Contract: 3NT North						

Board: 323	♠ AQ93	You are dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 21	♣ AK9	

Board: 324	♠ AQ8	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ KQ982	
HCP: 11+1	♣ 986	

Board: 325	♠ A75	You are dealer.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 21	♣ AJ8	

Board: 326	♠ AK87532	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ KQJT	
HCP: 13+3	♣ -	

Both hands (Answers Page)

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ AQ93	♠ J875		2NT	Pass	3♣ ¹
Vul: Both	♥ Q95	♥ AJ43	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ5	♦ 9		All Pass		
South HCP: 8	♣ AK9	♣ QT64				1. Stayman
Contract: 4♠ South						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ 643				2NT
Vul: None	♥ 74	♥ AK92	Pass	4♣	Pass	4NT ¹
North HCP: 11+1	♦ KQ982	♦ A3	Pass	6NT	All Pass	
South HCP: 20	♣ 986	♣ AKQT				1. A=3 out of 4
Contract: 6NT North						

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KQ		2NT	Pass	4NT
Vul: E-W	♥ KQT2	♥ 98	Pass	6NT	All Pass	
North HCP: 21	♦ AK9	♦ J763				
South HCP: 11+1	♣ AJ8	♣ KQ762				
Contract: 6NT North						

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ AK87532	♠ QJ				2NT
Vul: N-S	♥ 83	♥ AK42	Pass	4♥ ¹	Pass	4♠
North HCP: 13+3	♦ KQJT	♦ A7	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ -	♣ AQ976	Pass	5♦	Pass	5♥ ³
Contract: 7♠ North			Pass	7♠	All Pass	

1. Texas
2. A=0/5 or 3/5
3. !S queen and !H king

Board: 323	♠ J875	Partner is dealer.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: Both	♦ 9	
HCP: 8	♣ QT64	

Board: 324	♠ 643	You are dealer.
Dealer: South	♥ AK92	The opponents are silent.
Vul: None	♦ A3	
HCP: 20	♣ AKQT	

Board: 325	♠ KQ	Partner is dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: E-W	♦ J763	
HCP: 11+1	♣ KQ762	

Board: 326	♠ QJ	You are dealer.
Dealer: South	♥ AK42	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 20+1	♣ AQ976	

Both hands (Answers Page)

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ AQ93	♠ J875		2NT	Pass	3♣ ¹
Vul: Both	♥ Q95	♥ AJ43	Pass	3♠	Pass	4♠
North HCP: 21	♦ AQ5	♦ 9		All Pass		
South HCP: 8	♣ AK9	♣ QT64				1. Stayman
Contract: 4♠ South						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ 643				2NT
Vul: None	♥ 74	♥ AK92	Pass	4♣	Pass	4NT ¹
North HCP: 11+1	♦ KQ982	♦ A3	Pass	6NT	All Pass	
South HCP: 20	♣ 986	♣ AKQT				1. A=3 out of 4
Contract: 6NT North						

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KQ		2NT	Pass	4NT
Vul: E-W	♥ KQT2	♥ 98	Pass	6NT	All Pass	
North HCP: 21	♦ AK9	♦ J763				
South HCP: 11+1	♣ AJ8	♣ KQ762				
Contract: 6NT North						

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ AK87532	♠ QJ				2NT
Vul: N-S	♥ 83	♥ AK42	Pass	4♥ ¹	Pass	4♠
North HCP: 13+3	♦ KQJT	♦ A7	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ -	♣ AQ976	Pass	5♦	Pass	5♥ ³
Contract: 7♠ North			Pass	7♠	All Pass	

1. Texas
2. A=0/5 or 3/5
3. !S queen and !H king

Board: 327	♠ AKT93	You are dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 20+1	♣ K7	

Board: 328	♠ T8	Partner is dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 9+1	♣ JT754	

Board: 329	♠ KT	You are dealer.
Dealer: North	♥ Q983	The opponents are silent.
Vul: N-S	♦ AKJ53	
HCP: 20+1	♣ AK	

Board: 330	♠ AQT64	Partner is dealer.
Dealer: South	♥ K953	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 10+1	♣ J7	

Both hands (Answers Page)

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ AKT93	♠ Q75		2NT	Pass	4♦ ¹
Vul: E-W	♥ K2	♥ AQJ9863	Pass	4♥	Pass	4NT
North HCP: 20+1	♦ AK32	♦ J	Pass	5♣ ²	Pass	6♥
South HCP: 11+3	♣ K7	♣ J6	All Pass			
Contract: 6♥ South			1. Texas			
			2. A=0/5 or 3/5			

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AJ754				2NT
Vul: Both	♥ KQ4	♥ A62	Pass	3NT	All Pass	
North HCP: 9+1	♦ QJ9	♦ AK				
South HCP: 21+1	♣ JT754	♣ KQ3				
Contract: 3NT North						

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q87652		2NT	Pass	4♥ ¹
Vul: N-S	♥ Q983	♥ 52	Pass	4♠	All Pass	
North HCP: 20+1	♦ AKJ53	♦ 8764				
South HCP: 4+2	♣ AK	♣ Q	1. Texas			
Contract: 4♠ North						

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ AQT64	♠ J92				2NT
Vul: E-W	♥ K953	♥ AQT	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ 95	♦ AKQ7	Pass	3♥ ²	Pass	4♠
South HCP: 20	♣ J7	♣ A96	Pass	4NT	Pass	5♣ ³
Contract: 6♠ North			Pass	6♠	All Pass	
			1. Stayman			
			2. SMOLEN			
			3. A=0/5 or 3/5			

Board: 327	♠ Q75	Partner is dealer.
Dealer: North	♥ AQJ9863	The opponents are silent.
Vul: E-W	♦ J	
HCP: 11+3	♣ J6	

Board: 328	♠ AJ754	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: Both	♦ AK	
HCP: 21+1	♣ KQ3	

Board: 329	♠ Q87652	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ 8764	
HCP: 4+2	♣ Q	

Board: 330	♠ J92	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ AKQ7	
HCP: 20	♣ A96	

Both hands (Answers Page)

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ AKT93	♠ Q75		2NT	Pass	4♦ ¹
Vul: E-W	♥ K2	♥ AQJ9863	Pass	4♥	Pass	4NT
North HCP: 20+1	♦ AK32	♦ J	Pass	5♣ ²	Pass	6♥
South HCP: 11+3	♣ K7	♣ J6	All Pass			
Contract: 6♥ South			1. Texas			
			2. A=0/5 or 3/5			

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AJ754				2NT
Vul: Both	♥ KQ4	♥ A62	Pass	3NT	All Pass	
North HCP: 9+1	♦ QJ9	♦ AK				
South HCP: 21+1	♣ JT754	♣ KQ3				
Contract: 3NT North						

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q87652		2NT	Pass	4♥ ¹
Vul: N-S	♥ Q983	♥ 52	Pass	4♠	All Pass	
North HCP: 20+1	♦ AKJ53	♦ 8764				
South HCP: 4+2	♣ AK	♣ Q	1. Texas			
Contract: 4♠ North						

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ AQT64	♠ J92				2NT
Vul: E-W	♥ K953	♥ AQT	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ 95	♦ AKQ7	Pass	3♥ ²	Pass	4♠
South HCP: 20	♣ J7	♣ A96	Pass	4NT	Pass	5♣ ³
Contract: 6♠ North			Pass	6♠	All Pass	
			1. Stayman			
			2. SMOLEN			
			3. A=0/5 or 3/5			

Board: 331 ♠ KQJ4 You are dealer.

Dealer: North ♥ AQ6 East (LHO) bids 3♣ if possible.

Vul: Both ♦ AJ52

HCP: 20 ♣ K3

Board: 332 ♠ JT98 Partner is dealer.

Dealer: South ♥ KQ974 The opponents are silent.

Vul: None ♦ A5

HCP: 12+1 ♣ Q5

Board: 333 ♠ AQ6 You are dealer.

Dealer: North ♥ AKQ4 The opponents are silent.

Vul: Both ♦ JT7

HCP: 21 ♣ AJT

Board: 334 ♠ J654 Partner is dealer.

Dealer: South ♥ AKQ753 The opponents are silent.

Vul: None ♦ 2

HCP: 10+2 ♣ T5

Both hands (Answers Page)

Board: 331

Dealer: North

North:

♠ KQJ4

South:

♠ T95

W N E S

2NT 3♣ 3NT

Vul: Both

♥ AQ6

♥ 985

All Pass

North HCP: 20

♦ AJ52

♦ KQT97

South HCP: 5+1

♣ K3

♣ 97

Contract: 3NT South

Board: 332

Dealer: South

North:

♠ JT98

South:

♠ AK5

W N E S

2NT

Vul: None

♥ KQ974

♥ A82

 Pass 3♣¹ Pass 3♦

North HCP: 12+1

♦ A5

♦ KQ63

 Pass 3♠² Pass 4♥

South HCP: 21

♣ Q5

♣ AJ7

 Pass 4NT Pass 5♣³

Contract: 6♥ North

Pass 6♥ All Pass

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

Board: 333

Dealer: North

North:

♠ AQ6

South:

♠ JT9875

W N E S

2NT Pass 3♥

Vul: Both

♥ AKQ4

♥ 93

Pass 3♠ Pass 4♠

North HCP: 21

♦ JT7

♦ Q94

All Pass

South HCP: 6+2

♣ AJT

♣ K7

Contract: 4♠ South

Board: 334

Dealer: South

North:

♠ J654

South:

♠ KQ

W N E S

2NT

Vul: None

♥ AKQ753

♥ J92

 Pass 4♦¹ Pass 4♥

North HCP: 10+2

♦ 2

♦ AJT8

 Pass 4NT Pass 5♥²

South HCP: 20

♣ T5

♣ AKQ9

Pass 6♥ All Pass

Contract: 6♥ North

1. Texas

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

Board: 331 ♠ T95 Partner is dealer.

Dealer: North ♥ 985 East (RHO) bids 3♣ if possible.

Vul: Both ♦ KQT97

HCP: 5+1 ♣ 97

Board: 332 ♠ AK5 You are dealer.

Dealer: South ♥ A82 The opponents are silent.

Vul: None ♦ KQ63

HCP: 21 ♣ AJ7

Board: 333 ♠ JT9875 Partner is dealer.

Dealer: North ♥ 93 The opponents are silent.

Vul: Both ♦ Q94

HCP: 6+2 ♣ K7

Board: 334 ♠ KQ You are dealer.

Dealer: South ♥ J92 The opponents are silent.

Vul: None ♦ AJT8

HCP: 20 ♣ AKQ9

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ T95		2NT	3♣	3NT
Vul: Both	♥ AQ6	♥ 985		All Pass		
North HCP: 20	♦ AJ52	♦ KQT97				
South HCP: 5+1	♣ K3	♣ 97				
Contract: 3NT South						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ JT98	♠ AK5				2NT
Vul: None	♥ KQ974	♥ A82	Pass	3♣ ¹	Pass	3♦
North HCP: 12+1	♦ A5	♦ KQ63	Pass	3♠ ²	Pass	4♥
South HCP: 21	♣ Q5	♣ AJ7	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ JT9875		2NT	Pass	3♥
Vul: Both	♥ AKQ4	♥ 93	Pass	3♠	Pass	4♠
North HCP: 21	♦ JT7	♦ Q94		All Pass		
South HCP: 6+2	♣ AJT	♣ K7				
Contract: 4♠ South						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ KQ				2NT
Vul: None	♥ AKQ753	♥ J92	Pass	4♦ ¹	Pass	4♥
North HCP: 10+2	♦ 2	♦ AJT8	Pass	4NT	Pass	5♥ ²
South HCP: 20	♣ T5	♣ AKQ9	Pass	6♥	All Pass	
Contract: 6♥ North						

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

Board: 335 ♠ AJ97 You are dealer.

Dealer: North ♥ AK8 The opponents are silent.

Vul: N-S ♦ AJ6

HCP: 21 ♣ A63

Board: 336 ♠ AQ8 Partner is dealer.

Dealer: South ♥ KQ9 The opponents are silent.

Vul: Both ♦ 974

HCP: 11 ♣ 7654

Board: 337 ♠ QT You are dealer.

Dealer: North ♥ AKQ2 The opponents are silent.

Vul: None ♦ KT654

HCP: 21+1 ♣ AK

Board: 338 ♠ Q74 Partner is dealer.

Dealer: South ♥ QJ985 The opponents are silent.

Vul: N-S ♦ Q

HCP: 8+1 ♣ J973

Board: 339 ♠ AKT2 You are dealer.

Dealer: North ♥ K6 West (RHO) Doubles 3♣ if possible.

Vul: E-W ♦ AKQ5

HCP: 21 ♣ Q87

Both hands (Answers Page)

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ AJ97	♠ K86		2NT	Pass	3NT
Vul: N-S	♥ AK8	♥ Q4		All Pass		
North HCP: 21	♦ AJ6	♦ K98754				
South HCP: 10+2	♣ A63	♣ Q5				
Contract: 3NT South						

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ KJ65				2NT
Vul: Both	♥ KQ9	♥ A74	Pass	4♣	Pass	4NT ¹
North HCP: 11	♦ 974	♦ AJ86		All Pass		
South HCP: 20	♣ 7654	♣ AK				1. A=3 out of 4
Contract: 4NT South						

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A82		2NT	Pass	4♦ ¹
Vul: None	♥ AKQ2	♥ T98754	Pass	4♥	All Pass	
North HCP: 21+1	♦ KT654	♦ AQ				
South HCP: 10+2	♣ AK	♣ T5		1. Texas		
Contract: 4♥ North						

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ AKJ5				2NT
Vul: N-S	♥ QJ985	♥ AKT2	Pass	3♦	Pass	3♥
North HCP: 8+1	♦ Q	♦ K64	Pass	3NT	Pass	4♥
South HCP: 20	♣ J973	♣ Q4		All Pass		
Contract: 4♥ South						

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AKT2	♠ 3		2NT	Pass	3♣ ¹
Vul: E-W	♥ K6	♥ AQJ5	X	3♠	Pass	6NT
North HCP: 21	♦ AKQ5	♦ J8764		All Pass		
South HCP: 11+1	♣ Q87	♣ KT4				1. Stayman
Contract: 6NT South						

Board: 335	♠ K86	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ K98754	
HCP: 10+2	♣ Q5	

Board: 336	♠ KJ65	You are dealer.
Dealer: South	♥ A74	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 20	♣ AK	

Board: 337	♠ A82	Partner is dealer.
Dealer: North	♥ T98754	The opponents are silent.
Vul: None	♦ AQ	
HCP: 10+2	♣ T5	

Board: 338	♠ AKJ5	You are dealer.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 20	♣ Q4	

Board: 339	♠ 3	Partner is dealer.
Dealer: North	♥ AQJ5	West (LHO) Doubles 3♣ if possible.
Vul: E-W	♦ J8764	
HCP: 11+1	♣ KT4	

Both hands (Answers Page)

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ AJ97	♠ K86		2NT	Pass	3NT
Vul: N-S	♥ AK8	♥ Q4		All Pass		
North HCP: 21	♦ AJ6	♦ K98754				
South HCP: 10+2	♣ A63	♣ Q5				
Contract: 3NT South						

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ KJ65				2NT
Vul: Both	♥ KQ9	♥ A74	Pass	4♣	Pass	4NT ¹
North HCP: 11	♦ 974	♦ AJ86		All Pass		
South HCP: 20	♣ 7654	♣ AK				1. A=3 out of 4
Contract: 4NT South						

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A82		2NT	Pass	4♦ ¹
Vul: None	♥ AKQ2	♥ T98754	Pass	4♥	All Pass	
North HCP: 21+1	♦ KT654	♦ AQ				
South HCP: 10+2	♣ AK	♣ T5		1. Texas		
Contract: 4♥ North						

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ AKJ5				2NT
Vul: N-S	♥ QJ985	♥ AKT2	Pass	3♦	Pass	3♥
North HCP: 8+1	♦ Q	♦ K64	Pass	3NT	Pass	4♥
South HCP: 20	♣ J973	♣ Q4		All Pass		
Contract: 4♥ South						

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AKT2	♠ 3		2NT	Pass	3♣ ¹
Vul: E-W	♥ K6	♥ AQJ5	X	3♠	Pass	6NT
North HCP: 21	♦ AKQ5	♦ J8764		All Pass		
South HCP: 11+1	♣ Q87	♣ KT4				1. Stayman
Contract: 6NT South						

Board: 340	♠ K	Partner is dealer.
Dealer: South	♥ J42	The opponents are silent.
Vul: N-S	♦ QT872	
HCP: 13+1	♣ AKT8	

Board: 341	♠ A63	You are dealer.
Dealer: North	♥ AK73	The opponents are silent.
Vul: E-W	♦ AQ7	
HCP: 20	♣ KT3	

Board: 342	♠ JT65	Partner is dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 6	♣ J984	

Board: 343	♠ AKT84	You are dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 21+1	♣ AK	

Board: 344	♠ AJ73	Partner is dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: E-W	♦ J743	
HCP: 7	♣ J86	

Both hands (Answers Page)

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQJ4				2NT
Vul: N-S	♥ J42	♥ K6	Pass	4♣ ¹	Pass	4♦ ¹
North HCP: 13+1	♦ QT872	♦ AK93	Pass	6NT	All Pass	
South HCP: 20	♣ AKT8	♣ QJ5				
Contract: 6NT North			1. A=2 out of 4			

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ KJ		2NT	Pass	3♦
Vul: E-W	♥ AK73	♥ QJ542	Pass	3♥	Pass	4♦
North HCP: 20	♦ AQ7	♦ KJ93	Pass	6♥	Pass	7♥
South HCP: 17+1	♣ KT3	♣ AQ		All Pass		
Contract: 7♥ South						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ JT65	♠ A7				2NT
Vul: Both	♥ Q5	♥ AK984	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ QT7	♦ K6	Pass	3NT	All Pass	
South HCP: 21+1	♣ J984	♣ AK65				
Contract: 3NT North			1. Stayman			

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ AKT84	♠ J97		2NT	Pass	3NT
Vul: N-S	♥ KT4	♥ QJ		All Pass		
North HCP: 21+1	♦ AT7	♦ 5432				
South HCP: 5	♣ AK	♣ JT95				
Contract: 3NT South						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ AJ73	♠ Q95				2NT
Vul: E-W	♥ T3	♥ KQ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J743	♦ KQ8	Pass	3NT	All Pass	
South HCP: 21+1	♣ J86	♣ AKQ97				
Contract: 3NT North			1. Stayman			

Board: 340	♠ AQJ4	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 20	♣ QJ5	

Board: 341	♠ KJ	Partner is dealer.
Dealer: North	♥ QJ542	The opponents are silent.
Vul: E-W	♦ KJ93	
HCP: 17+1	♣ AQ	

Board: 342	♠ A7	You are dealer.
Dealer: South	♥ AK984	The opponents are silent.
Vul: Both	♦ K6	
HCP: 21+1	♣ AK65	

Board: 343	♠ J97	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ 5432	
HCP: 5	♣ JT95	

Board: 344	♠ Q95	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 21+1	♣ AKQ97	

Both hands (Answers Page)

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQJ4				2NT
Vul: N-S	♥ J42	♥ K6	Pass	4♣ ¹	Pass	4♦ ¹
North HCP: 13+1	♦ QT872	♦ AK93	Pass	6NT	All Pass	
South HCP: 20	♣ AKT8	♣ QJ5				
Contract: 6NT North			1. A=2 out of 4			

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ KJ		2NT	Pass	3♦
Vul: E-W	♥ AK73	♥ QJ542	Pass	3♥	Pass	4♦
North HCP: 20	♦ AQ7	♦ KJ93	Pass	6♥	Pass	7♥
South HCP: 17+1	♣ KT3	♣ AQ		All Pass		
Contract: 7♥ South						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ JT65	♠ A7				2NT
Vul: Both	♥ Q5	♥ AK984	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ QT7	♦ K6	Pass	3NT	All Pass	
South HCP: 21+1	♣ J984	♣ AK65				
Contract: 3NT North			1. Stayman			

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ AKT84	♠ J97		2NT	Pass	3NT
Vul: N-S	♥ KT4	♥ QJ		All Pass		
North HCP: 21+1	♦ AT7	♦ 5432				
South HCP: 5	♣ AK	♣ JT95				
Contract: 3NT South						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ AJ73	♠ Q95				2NT
Vul: E-W	♥ T3	♥ KQ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ J743	♦ KQ8	Pass	3NT	All Pass	
South HCP: 21+1	♣ J86	♣ AKQ97				
Contract: 3NT North			1. Stayman			

Board: 345	♠ KQ9	You are dealer.
Dealer: North	♥ AK64	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 21	♣ AK5	

Board: 346	♠ QJT873	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ AK2	
HCP: 13+2	♣ 64	

Board: 347	♠ AK6	You are dealer.
Dealer: North	♥ AQJ7	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 21	♣ AQJ6	

Board: 348	♠ KQ62	You are dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: Both	♦ A5	
HCP: 20	♣ AKJ7	

Board: 349	♠ AQ2	You are dealer.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: None	♦ Q8	
HCP: 20	♣ AK54	

Both hands (Answers Page)

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 82		2NT	Pass	3NT
Vul: Both	♥ AK64	♥ T98		All Pass		
North HCP: 21	♦ QT4	♦ A732				
South HCP: 6	♣ AK5	♣ Q764				
Contract: 3NT South						

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ QJT873	♠ AK95				2NT
Vul: None	♥ K6	♥ QJ2	Pass	4♥ ¹	Pass	4♠
North HCP: 13+2	♦ AK2	♦ 87	Pass	4NT	Pass	5♣ ²
South HCP: 20	♣ 64	♣ AKQJ	Pass	6♠	All Pass	
Contract: 6♠ North						
			1. Texas			
			2. A=0/5 or 3/5			

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ T985		2NT	Pass	3♣ ¹
Vul: E-W	♥ AQJ7	♥ 863	Pass	3♥	Pass	3NT
North HCP: 21	♦ 54	♦ AJT8		All Pass		
South HCP: 5	♣ AQJ6	♣ 43				
Contract: 3NT South			1. Stayman			

Board: 348	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ 9873		2NT	Pass	3♠ ¹
Vul: Both	♥ K62	♥ Q	Pass	4♣ ²	Pass	5♦
North HCP: 20	♦ A5	♦ JT98643		All Pass		
South HCP: 3+3	♣ AKJ7	♣ 9				
Contract: 5♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ J54		2NT	Pass	3NT
Vul: None	♥ AJT6	♥ K5		All Pass		
North HCP: 20	♦ Q8	♦ KJT542				
South HCP: 10+2	♣ AK54	♣ Q9				
Contract: 3NT South						

Board: 345	♠ 82	Partner is dealer.
Dealer: North	♥ T98	The opponents are silent.
Vul: Both	♦ A732	
HCP: 6	♣ Q764	

Board: 346	♠ AK95	You are dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: None	♦ 87	
HCP: 20	♣ AKQJ	

Board: 347	♠ T985	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: E-W	♦ AJT8	
HCP: 5	♣ 43	

Board: 348	♠ 9873	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ JT98643	
HCP: 3+3	♣ 9	

Board: 349	♠ J54	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ KJT542	
HCP: 10+2	♣ Q9	

Both hands (Answers Page)

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 82		2NT	Pass	3NT
Vul: Both	♥ AK64	♥ T98		All Pass		
North HCP: 21	♦ QT4	♦ A732				
South HCP: 6	♣ AK5	♣ Q764				
Contract: 3NT South						

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ QJT873	♠ AK95				2NT
Vul: None	♥ K6	♥ QJ2	Pass	4♥ ¹	Pass	4♠
North HCP: 13+2	♦ AK2	♦ 87	Pass	4NT	Pass	5♣ ²
South HCP: 20	♣ 64	♣ AKQJ	Pass	6♠	All Pass	
Contract: 6♠ North						
			1. Texas			
			2. A=0/5 or 3/5			

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ T985		2NT	Pass	3♣ ¹
Vul: E-W	♥ AQJ7	♥ 863	Pass	3♥	Pass	3NT
North HCP: 21	♦ 54	♦ AJT8		All Pass		
South HCP: 5	♣ AQJ6	♣ 43				
Contract: 3NT South			1. Stayman			

Board: 348	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ 9873		2NT	Pass	3♠ ¹
Vul: Both	♥ K62	♥ Q	Pass	4♣ ²	Pass	5♦
North HCP: 20	♦ A5	♦ JT98643		All Pass		
South HCP: 3+3	♣ AKJ7	♣ 9				
Contract: 5♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ J54		2NT	Pass	3NT
Vul: None	♥ AJT6	♥ K5		All Pass		
North HCP: 20	♦ Q8	♦ KJT542				
South HCP: 10+2	♣ AK54	♣ Q9				
Contract: 3NT South						

Board: 350	♠ KQJ9432	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AK94	
HCP: 15+3	♣ Q6	

Board: 351	♠ QJ5	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ AKQ83	
HCP: 21+1	♣ A87	

Board: 352	♠ 9542	Partner is dealer.
Dealer: South	♥ K986	The opponents are silent.
Vul: None	♦ K9	
HCP: 6	♣ 765	

Board: 353	♠ KQJT8	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 20+1	♣ AKQ5	

Board: 354	♠ K98	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: E-W	♦ AT652	
HCP: 8+1	♣ JT4	

Both hands (Answers Page)

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ KQJ9432	♠ A76				2NT
Vul: N-S	♥ -	♥ AQ87	Pass	4♥ ¹	Pass	4♠
North HCP: 15+3	♦ AK94	♦ QT6	Pass	4NT	Pass	5♣ ²
South HCP: 20	♣ Q6	♣ AKJ	Pass	7♠	All Pass	
Contract: 7♠ North			1. Texas			
			2. A=0/5 or 3/5			

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AK97		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ	♥ J95	Pass	3♦	Pass	4NT
North HCP: 21+1	♦ AKQ83	♦ 954	Pass	6NT	All Pass	
South HCP: 11	♣ A87	♣ QJ6	1. Stayman			
Contract: 6NT North						

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ 9542	♠ AQJ6				2NT
Vul: None	♥ K986	♥ Q4	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ K9	♦ A75	Pass	4♠	All Pass	
South HCP: 20	♣ 765	♣ AKT8	1. Stayman			
Contract: 4♠ North						

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ KQJT8	♠ 432		2NT	Pass	3NT
Vul: N-S	♥ KQ	♥ J63	All Pass			
North HCP: 20+1	♦ 76	♦ AQJ2				
South HCP: 9	♣ AKQ5	♣ J93				
Contract: 3NT South						

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ AT763				2NT
Vul: E-W	♥ 32	♥ AK7	Pass	3NT	All Pass	
North HCP: 8+1	♦ AT652	♦ KJ				
South HCP: 21+1	♣ JT4	♣ AQ6				
Contract: 3NT North						

Board: 350	♠ A76	You are dealer.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 20	♣ AKJ	

Board: 351	♠ AK97	Partner is dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: Both	♦ 954	
HCP: 11	♣ QJ6	

Board: 352	♠ AQJ6	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ A75	
HCP: 20	♣ AKT8	

Board: 353	♠ 432	Partner is dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: N-S	♦ AQJ2	
HCP: 9	♣ J93	

Board: 354	♠ AT763	You are dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 21+1	♣ AQ6	

Both hands (Answers Page)

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ KQJ9432	♠ A76				2NT
Vul: N-S	♥ -	♥ AQ87	Pass	4♥ ¹	Pass	4♠
North HCP: 15+3	♦ AK94	♦ QT6	Pass	4NT	Pass	5♣ ²
South HCP: 20	♣ Q6	♣ AKJ	Pass	7♠	All Pass	
Contract: 7♠ North			1. Texas			
			2. A=0/5 or 3/5			

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AK97		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ	♥ J95	Pass	3♦	Pass	4NT
North HCP: 21+1	♦ AKQ83	♦ 954	Pass	6NT	All Pass	
South HCP: 11	♣ A87	♣ QJ6	1. Stayman			
Contract: 6NT North						

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ 9542	♠ AQJ6				2NT
Vul: None	♥ K986	♥ Q4	Pass	3♣ ¹	Pass	3♠
North HCP: 6	♦ K9	♦ A75	Pass	4♠	All Pass	
South HCP: 20	♣ 765	♣ AKT8	1. Stayman			
Contract: 4♠ North						

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ KQJT8	♠ 432		2NT	Pass	3NT
Vul: N-S	♥ KQ	♥ J63	All Pass			
North HCP: 20+1	♦ 76	♦ AQJ2				
South HCP: 9	♣ AKQ5	♣ J93				
Contract: 3NT South						

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ AT763				2NT
Vul: E-W	♥ 32	♥ AK7	Pass	3NT	All Pass	
North HCP: 8+1	♦ AT652	♦ KJ				
South HCP: 21+1	♣ JT4	♣ AQ6				
Contract: 3NT North						

Board: 355	♠ AKJ5	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ AKQ9	
HCP: 21	♣ 65	
Board: 356	♠ 76	Partner is dealer.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: N-S	♦ JT754	
HCP: 6+1	♣ J96	
Board: 357	♠ Q54	Partner is dealer.
Dealer: South	♥ 62	West (RHO) Doubles 4♠ if possible.
Vul: E-W	♦ 86	
HCP: 10+2	♣ AKJT53	
Board: 358	♠ Q7	Partner is dealer.
Dealer: South	♥ AK8643	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 14+2	♣ 94	
Board: 359	♠ Q2	You are dealer.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: N-S	♦ AK865	
HCP: 20+1	♣ Q5	

Both hands (Answers Page)

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ AKJ5	♠ 7		2NT	Pass	4♠ ¹
Vul: None	♥ A76	♥ KT	Pass	5♦	Pass	6NT
North HCP: 21	♦ AKQ9	♦ J8632		All Pass		
South HCP: 12+2	♣ 65	♣ AKJ87				
Contract: 6NT South			1. Texas			

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AT94				2NT
Vul: N-S	♥ KJ3	♥ AQ	Pass	3NT	All Pass	
North HCP: 6+1	♦ JT754	♦ AQ2				
South HCP: 20	♣ J96	♣ A753				
Contract: 3NT North						

Board: 357	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ K82				2NT
Vul: E-W	♥ 62	♥ AKQ	Pass	4♣	Pass	4♠ ¹
North HCP: 10+2	♦ 86	♦ AQ52	X	6♣	All Pass	
South HCP: 20	♣ AKJT53	♣ Q94				1. A=2 out of 4
Contract: 6♣ North						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ AK92				2NT
Vul: Both	♥ AK8643	♥ QJT	Pass	4♦ ¹	Pass	4♥
North HCP: 14+2	♦ AJ7	♦ K65	Pass	4NT	Pass	5♠ ²
South HCP: 20	♣ 94	♣ AK6	Pass	7♥	All Pass	
Contract: 7♥ North			1. Texas			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ T6		2NT	All Pass	
Vul: N-S	♥ AKQ9	♥ 542				
North HCP: 20+1	♦ AK865	♦ 974				
South HCP: 4+1	♣ Q5	♣ AT974				
Contract: 2NT North						

Board: 355	♠ 7	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: None	♦ J8632	
HCP: 12+2	♣ AKJ87	

Board: 356	♠ AT94	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 20	♣ A753	

Board: 357	♠ K82	You are dealer.
Dealer: South	♥ AKQ	West (LHO) Doubles 4♠ if possible.
Vul: E-W	♦ AQ52	
HCP: 20	♣ Q94	

Board: 358	♠ AK92	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: Both	♦ K65	
HCP: 20	♣ AK6	

Board: 359	♠ T6	Partner is dealer.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 4+1	♣ AT974	

Both hands (Answers Page)

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ AKJ5	♠ 7		2NT	Pass	4♠ ¹
Vul: None	♥ A76	♥ KT	Pass	5♦	Pass	6NT
North HCP: 21	♦ AKQ9	♦ J8632		All Pass		
South HCP: 12+2	♣ 65	♣ AKJ87				
Contract: 6NT South			1. Texas			

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AT94				2NT
Vul: N-S	♥ KJ3	♥ AQ	Pass	3NT	All Pass	
North HCP: 6+1	♦ JT754	♦ AQ2				
South HCP: 20	♣ J96	♣ A753				
Contract: 3NT North						

Board: 357	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ K82				2NT
Vul: E-W	♥ 62	♥ AKQ	Pass	4♣	Pass	4♠ ¹
North HCP: 10+2	♦ 86	♦ AQ52	X	6♣	All Pass	
South HCP: 20	♣ AKJT53	♣ Q94				
Contract: 6♣ North			1. A=2 out of 4			

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ AK92				2NT
Vul: Both	♥ AK8643	♥ QJT	Pass	4♦ ¹	Pass	4♥
North HCP: 14+2	♦ AJ7	♦ K65	Pass	4NT	Pass	5♠ ²
South HCP: 20	♣ 94	♣ AK6	Pass	7♥	All Pass	
Contract: 7♥ North			1. Texas			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ T6		2NT	All Pass	
Vul: N-S	♥ AKQ9	♥ 542				
North HCP: 20+1	♦ AK865	♦ 974				
South HCP: 4+1	♣ Q5	♣ AT974				
Contract: 2NT North						

Board: 360	♠ A943	Partner is dealer.
Dealer: South	♥ J96	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 5+1	♣ 97654	

Board: 361	♠ K5	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ AKT2	
HCP: 20	♣ AKJ4	

Board: 362	♠ JT	Partner is dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: None	♦ AQ8732	
HCP: 14+2	♣ Q6	

Board: 363	♠ AKT86	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 21+1	♣ AKQ	

Board: 364	♠ T6	Partner is dealer.
Dealer: South	♥ T764	East (LHO) bids 3♠ if possible.
Vul: Both	♦ Q97	
HCP: 5	♣ K654	

Both hands (Answers Page)

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ A943	♠ KQ76				2NT
Vul: E-W	♥ J96	♥ 84	Pass	3♣ ¹	Pass	3♠
North HCP: 5+1	♦ 7	♦ AKQ	Pass	4♠	All Pass	
South HCP: 21	♣ 97654	♣ AKT3				1. Stayman
Contract: 4♠ North						

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ9643		2NT	Pass	4♥ ¹
Vul: Both	♥ Q43	♥ 6	Pass	4♠	Pass	4NT
North HCP: 20	♦ AKT2	♦ QJ73	Pass	5♣ ²	Pass	6♠
South HCP: 11+2	♣ AKJ4	♣ Q6	All Pass			
Contract: 6♠ South						1. Texas
						2. A=0/5 or 3/5

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ A6				2NT
Vul: None	♥ KQ5	♥ AJ92	Pass	4♣	Pass	4NT ¹
North HCP: 14+2	♦ AQ8732	♦ KJ964	Pass	7NT	All Pass	
South HCP: 20+1	♣ Q6	♣ AK				1. A=3 out of 4
Contract: 7NT North						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ AKT86	♠ QJ7		2NT	Pass	3NT
Vul: E-W	♥ Q8	♥ A73	All Pass			
North HCP: 21+1	♦ K94	♦ J82				
South HCP: 9	♣ AKQ	♣ J964				
Contract: 3NT South						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ KQ				2NT
Vul: Both	♥ T764	♥ AK85	Pass	3♣ ¹	3♠	3NT
North HCP: 5	♦ Q97	♦ AKJ64	All Pass			
South HCP: 20+1	♣ K654	♣ 87				1. Stayman
Contract: 3NT South						

Board: 360	♠ KQ76	You are dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 21	♣ AKT3	

Board: 361	♠ AQ9643	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ QJ73	
HCP: 11+2	♣ Q6	

Board: 362	♠ A6	You are dealer.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: None	♦ KJ964	
HCP: 20+1	♣ AK	

Board: 363	♠ QJ7	Partner is dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: E-W	♦ J82	
HCP: 9	♣ J964	

Board: 364	♠ KQ	You are dealer.
Dealer: South	♥ AK85	East (RHO) bids 3♠ if possible.
Vul: Both	♦ AKJ64	
HCP: 20+1	♣ 87	

Both hands (Answers Page)

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ A943	♠ KQ76				2NT
Vul: E-W	♥ J96	♥ 84	Pass	3♣ ¹	Pass	3♠
North HCP: 5+1	♦ 7	♦ AKQ	Pass	4♠	All Pass	
South HCP: 21	♣ 97654	♣ AKT3				1. Stayman
Contract: 4♠ North						

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ9643		2NT	Pass	4♥ ¹
Vul: Both	♥ Q43	♥ 6	Pass	4♠	Pass	4NT
North HCP: 20	♦ AKT2	♦ QJ73	Pass	5♣ ²	Pass	6♠
South HCP: 11+2	♣ AKJ4	♣ Q6	All Pass			
Contract: 6♠ South						1. Texas
						2. A=0/5 or 3/5

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ A6				2NT
Vul: None	♥ KQ5	♥ AJ92	Pass	4♣	Pass	4NT ¹
North HCP: 14+2	♦ AQ8732	♦ KJ964	Pass	7NT	All Pass	
South HCP: 20+1	♣ Q6	♣ AK				1. A=3 out of 4
Contract: 7NT North						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ AKT86	♠ QJ7		2NT	Pass	3NT
Vul: E-W	♥ Q8	♥ A73	All Pass			
North HCP: 21+1	♦ K94	♦ J82				
South HCP: 9	♣ AKQ	♣ J964				
Contract: 3NT South						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ KQ				2NT
Vul: Both	♥ T764	♥ AK85	Pass	3♣ ¹	3♠	3NT
North HCP: 5	♦ Q97	♦ AKJ64	All Pass			
South HCP: 20+1	♣ K654	♣ 87				1. Stayman
Contract: 3NT South						

Board: 365	♠ AQ7	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ A76	
HCP: 20	♣ KJ74	

Board: 366	♠ T98	Partner is dealer.
Dealer: South	♥ AQT963	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 6+2	♣ T	

Board: 367	♠ AK632	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 21+1	♣ A74	

Board: 368	♠ QT9843	Partner is dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: None	♦ 2	
HCP: 9+2	♣ A84	

Board: 369	♠ A85	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ K92	
HCP: 21+1	♣ AKT98	

Both hands (Answers Page)

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ K5432		2NT	Pass	3♦
Vul: None	♥ AQ9	♥ KJ8742	Pass	3♥	Pass	6♥
North HCP: 20	♦ A76	♦ JT		All Pass		
South HCP: 8+3	♣ KJ74	♣ -				
Contract: 6♥ South						

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ AKJ				2NT
Vul: N-S	♥ AQT963	♥ J52	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ T54	♦ Q3		All Pass		
South HCP: 21+1	♣ T	♣ AKQJ4				1. Texas
Contract: 4♥ South						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ AK632	♠ Q94		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ	♥ T653	Pass	3♠	Pass	3NT
North HCP: 21+1	♦ AJ7	♦ KT4		All Pass		
South HCP: 7	♣ A74	♣ QT6				1. Stayman
Contract: 3NT South						

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ QT9843	♠ AKJ				2NT
Vul: None	♥ QJ4	♥ 83	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ 2	♦ AK6	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ A84	♣ KQT76	Pass	6♠	All Pass	
Contract: 6♠ North						1. Texas
						2. A=0/5 or 3/5

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ T2		2NT	Pass	3NT
Vul: N-S	♥ AK	♥ J83		All Pass		
North HCP: 21+1	♦ K92	♦ A63				
South HCP: 8+1	♣ AKT98	♣ QJ764				
Contract: 3NT South						

Board: 365	♠ K5432	Partner is dealer.
Dealer: North	♥ KJ8742	The opponents are silent.
Vul: None	♦ JT	
HCP: 8+3	♣ -	

Board: 366	♠ AKJ	You are dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 21+1	♣ AKQJ4	

Board: 367	♠ Q94	Partner is dealer.
Dealer: North	♥ T653	The opponents are silent.
Vul: Both	♦ KT4	
HCP: 7	♣ QT6	

Board: 368	♠ AKJ	You are dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ AK6	
HCP: 20+1	♣ KQT76	

Board: 369	♠ T2	Partner is dealer.
Dealer: North	♥ J83	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 8+1	♣ QJ764	

Both hands (Answers Page)

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ K5432		2NT	Pass	3♦
Vul: None	♥ AQ9	♥ KJ8742	Pass	3♥	Pass	6♥
North HCP: 20	♦ A76	♦ JT		All Pass		
South HCP: 8+3	♣ KJ74	♣ -				
Contract: 6♥ South						

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ AKJ				2NT
Vul: N-S	♥ AQT963	♥ J52	Pass	4♦ ¹	Pass	4♥
North HCP: 6+2	♦ T54	♦ Q3		All Pass		
South HCP: 21+1	♣ T	♣ AKQJ4				1. Texas
Contract: 4♥ South						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ AK632	♠ Q94		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ	♥ T653	Pass	3♠	Pass	3NT
North HCP: 21+1	♦ AJ7	♦ KT4		All Pass		
South HCP: 7	♣ A74	♣ QT6				1. Stayman
Contract: 3NT South						

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ QT9843	♠ AKJ				2NT
Vul: None	♥ QJ4	♥ 83	Pass	4♥ ¹	Pass	4♠
North HCP: 9+2	♦ 2	♦ AK6	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ A84	♣ KQT76	Pass	6♠	All Pass	
Contract: 6♠ North						1. Texas
						2. A=0/5 or 3/5

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ T2		2NT	Pass	3NT
Vul: N-S	♥ AK	♥ J83		All Pass		
North HCP: 21+1	♦ K92	♦ A63				
South HCP: 8+1	♣ AKT98	♣ QJ764				
Contract: 3NT South						

Board: 370	♠ J985	LHO is dealer.
Dealer: East	♥ A987	East (LHO) opens 2NT if possible.
Vul: N-S	♦ J82	
HCP: 9	♣ K7	

Board: 371	♠ KQ73	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ AK76	
HCP: 21	♣ K9	

Board: 372	♠ K93	You are dealer.
Dealer: North	♥ AQ62	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ AK74	
HCP: 20	♣ A4	

Board: 373	♠ Q8	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ AKQ54	
HCP: 21+1	♣ QT	

Board: 374	♠ QJ65	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 11	♣ T75	

Both hands (Answers Page)

Board: 370	North:	South:	W	N	E	S
Dealer: East	♠ J985	♠ K76			2NT	3♣
Vul: N-S	♥ A987	♥ -		All Pass		
North HCP: 9	♦ J82	♦ T7				
South HCP: 4+4	♣ K7	♣ JT965432				
Contract: 3♣ South						

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KQ73	♠ A4		2NT	Pass	3♣ ¹
Vul: None	♥ AQ3	♥ J852	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK76	♦ T95		All Pass		
South HCP: 6	♣ K9	♣ J654				
Contract: 3NT South			1. Stayman			

Board: 372	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ AQT854		2NT	3♣	4♠
Vul: N-S	♥ AQ62	♥ 543		All Pass		
North HCP: 20	♦ AK74	♦ T2				
South HCP: 9+2	♣ A4	♣ K7				
Contract: 4♠ South						

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AT93		2NT	Pass	3♣ ¹
Vul: E-W	♥ AKJ6	♥ QT53	Pass	3♥	Pass	4♥
North HCP: 21+1	♦ AKQ54	♦ T976		All Pass		
South HCP: 6	♣ QT	♣ 4				
Contract: 4♥ South			1. Stayman			

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ QJ65	♠ AK8				2NT
Vul: Both	♥ J6	♥ K8	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ AKT6	♦ QJ75	Pass	6NT	All Pass	
South HCP: 20	♣ T75	♣ AQJ4				
Contract: 6NT North			1. Stayman			

Board: 370	♠ K76	RHO is dealer. You bid second.
Dealer: East	♥ -	East (RHO) opens 2NT if possible.
Vul: N-S	♦ T7	
HCP: 4+4	♣ JT965432	

Board: 371	♠ A4	Partner is dealer.
Dealer: North	♥ J852	The opponents are silent.
Vul: None	♦ T95	
HCP: 6	♣ J654	

Board: 372	♠ AQT854	Partner is dealer.
Dealer: North	♥ 543	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ T2	
HCP: 9+2	♣ K7	

Board: 373	♠ AT93	Partner is dealer.
Dealer: North	♥ QT53	The opponents are silent.
Vul: E-W	♦ T976	
HCP: 6	♣ 4	

Board: 374	♠ AK8	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ QJ75	
HCP: 20	♣ AQJ4	

Both hands (Answers Page)

Board: 370	North:	South:	W	N	E	S
Dealer: East	♠ J985	♠ K76			2NT	3♣
Vul: N-S	♥ A987	♥ -		All Pass		
North HCP: 9	♦ J82	♦ T7				
South HCP: 4+4	♣ K7	♣ JT965432				
Contract: 3♣ South						

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KQ73	♠ A4		2NT	Pass	3♣ ¹
Vul: None	♥ AQ3	♥ J852	Pass	3♠	Pass	3NT
North HCP: 21	♦ AK76	♦ T95		All Pass		
South HCP: 6	♣ K9	♣ J654				
Contract: 3NT South			1. Stayman			

Board: 372	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ AQT854		2NT	3♣	4♠
Vul: N-S	♥ AQ62	♥ 543		All Pass		
North HCP: 20	♦ AK74	♦ T2				
South HCP: 9+2	♣ A4	♣ K7				
Contract: 4♠ South						

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AT93		2NT	Pass	3♣ ¹
Vul: E-W	♥ AKJ6	♥ QT53	Pass	3♥	Pass	4♥
North HCP: 21+1	♦ AKQ54	♦ T976		All Pass		
South HCP: 6	♣ QT	♣ 4				
Contract: 4♥ South			1. Stayman			

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ QJ65	♠ AK8				2NT
Vul: Both	♥ J6	♥ K8	Pass	3♣ ¹	Pass	3♦
North HCP: 11	♦ AKT6	♦ QJ75	Pass	6NT	All Pass	
South HCP: 20	♣ T75	♣ AQJ4				
Contract: 6NT North			1. Stayman			

Board: 375 ♠ AJT You are dealer.

Dealer: North ♥ KQ The opponents are silent.

Vul: N-S ♦ KJ2

HCP: 20+1 ♣ AQ653

Board: 376 ♠ K864 Partner is dealer.

Dealer: South ♥ KQT93 The opponents are silent.

Vul: E-W ♦ 98

HCP: 10+1 ♣ Q7

Board: 377 ♠ K8 You are dealer.

Dealer: North ♥ KT The opponents are silent.

Vul: Both ♦ AKQ86

HCP: 20+1 ♣ KQT7

Board: 378 ♠ K53 Partner is dealer.

Dealer: South ♥ Q3 The opponents are silent.

Vul: None ♦ T843

HCP: 6 ♣ JT75

Both hands (Answers Page)

Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ KQ54		2NT	Pass	3♦
Vul: N-S	♥ KQ	♥ JT65432	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ KJ2	♦ 9		All Pass		
South HCP: 6+3	♣ AQ653	♣ 7				
Contract: 4♥ South						

Board: 376

	North:	South:	W	N	E	S
Dealer: South	♠ K864	♠ AQ7				2NT
Vul: E-W	♥ KQT93	♥ A42	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ 98	♦ AQJ7	Pass	3♠ ²	Pass	4♥
South HCP: 20	♣ Q7	♣ K64	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5

Board: 377

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 965432		2NT	Pass	4♥ ¹
Vul: Both	♥ KT	♥ AJ9	Pass	4♠	All Pass	
North HCP: 20+1	♦ AKQ86	♦ J3				
South HCP: 7+2	♣ KQT7	♣ J6		1. Texas		
Contract: 4♠ North						

Board: 378

	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ A8				2NT
Vul: None	♥ Q3	♥ KJ62	Pass	3NT	All Pass	
North HCP: 6	♦ T843	♦ AKQ7				
South HCP: 20	♣ JT75	♣ K64				
Contract: 3NT North						

Board: 375	♠ KQ54	Partner is dealer.
Dealer: North	♥ JT65432	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 6+3	♣ 7	

Board: 376	♠ AQ7	You are dealer.
Dealer: South	♥ A42	The opponents are silent.
Vul: E-W	♦ AQJ7	
HCP: 20	♣ K64	

Board: 377	♠ 965432	Partner is dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: Both	♦ J3	
HCP: 7+2	♣ J6	

Board: 378	♠ A8	You are dealer.
Dealer: South	♥ KJ62	The opponents are silent.
Vul: None	♦ AKQ7	
HCP: 20	♣ K64	

Both hands (Answers Page)

Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ KQ54		2NT	Pass	3♦
Vul: N-S	♥ KQ	♥ JT65432	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ KJ2	♦ 9		All Pass		
South HCP: 6+3	♣ AQ653	♣ 7				
Contract: 4♥ South						

Board: 376

	North:	South:	W	N	E	S
Dealer: South	♠ K864	♠ AQ7				2NT
Vul: E-W	♥ KQT93	♥ A42	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ 98	♦ AQJ7	Pass	3♠ ²	Pass	4♥
South HCP: 20	♣ Q7	♣ K64	Pass	4NT	Pass	5♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5

Board: 377

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 965432		2NT	Pass	4♥ ¹
Vul: Both	♥ KT	♥ AJ9	Pass	4♠	All Pass	
North HCP: 20+1	♦ AKQ86	♦ J3				
South HCP: 7+2	♣ KQT7	♣ J6		1. Texas		
Contract: 4♠ North						

Board: 378

	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ A8				2NT
Vul: None	♥ Q3	♥ KJ62	Pass	3NT	All Pass	
North HCP: 6	♦ T843	♦ AKQ7				
South HCP: 20	♣ JT75	♣ K64				
Contract: 3NT North						

Board: 379	♠ A82	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ AKQ43	
HCP: 21+1	♣ J4	

Board: 380	♠ AK7	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ K52	
HCP: 14	♣ JT43	

Board: 381	♠ AKJ	You are dealer.
Dealer: North	♥ 6543	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 20	♣ AJ7	

Board: 382	♠ 54	Partner is dealer.
Dealer: South	♥ QJT754	The opponents are silent.
Vul: Both	♦ A85	
HCP: 8+2	♣ J7	

Board: 383	♠ AT642	You are dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: None	♦ AK5	
HCP: 20+1	♣ AKQ	

Both hands (Answers Page)

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KQJ97643		2NT	Pass	3♥
Vul: Both	♥ AK7	♥ -	Pass	3♠	Pass	6♠
North HCP: 21+1	♦ AKQ43	♦ JT62		All Pass		
South HCP: 7+4	♣ J4	♣ 5				
Contract: 6♠ South						

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ 942			2NT	
Vul: None	♥ K72	♥ AJT9	Pass	4♣	Pass	4NT ¹
North HCP: 14	♦ K52	♦ AQ4	Pass	6NT	All Pass	
South HCP: 20	♣ JT43	♣ AKQ				
Contract: 6NT North			1. A=3 out of 4			

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T9		2NT	Pass	3♦
Vul: N-S	♥ 6543	♥ AKT97	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK9	♦ T8	Pass	4♥	All Pass	
South HCP: 7+1	♣ AJ7	♣ T643				
Contract: 4♥ North						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ AK7			2NT	
Vul: Both	♥ QJT754	♥ AK63	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ A85	♦ KT		All Pass		
South HCP: 21	♣ J7	♣ AT94				
Contract: 4♥ South			1. Texas			

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ AT642	♠ 95		2NT	Pass	4♦ ¹
Vul: None	♥ 97	♥ AQ86543	Pass	4♥	All Pass	
North HCP: 20+1	♦ AK5	♦ 82				
South HCP: 6+3	♣ AKQ	♣ 95				
Contract: 4♥ North			1. Texas			

Board: 379	♠ KQJ97643	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ JT62	
HCP: 7+4	♣ 5	

Board: 380	♠ 942	You are dealer.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 20	♣ AKQ	

Board: 381	♠ T9	Partner is dealer.
Dealer: North	♥ AKT97	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 7+1	♣ T643	

Board: 382	♠ AK7	You are dealer.
Dealer: South	♥ AK63	The opponents are silent.
Vul: Both	♦ KT	
HCP: 21	♣ AT94	

Board: 383	♠ 95	Partner is dealer.
Dealer: North	♥ AQ86543	The opponents are silent.
Vul: None	♦ 82	
HCP: 6+3	♣ 95	

Both hands (Answers Page)

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KQJ97643		2NT	Pass	3♥
Vul: Both	♥ AK7	♥ -	Pass	3♠	Pass	6♠
North HCP: 21+1	♦ AKQ43	♦ JT62		All Pass		
South HCP: 7+4	♣ J4	♣ 5				
Contract: 6♠ South						

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ 942			2NT	
Vul: None	♥ K72	♥ AJT9	Pass	4♣	Pass	4NT ¹
North HCP: 14	♦ K52	♦ AQ4	Pass	6NT	All Pass	
South HCP: 20	♣ JT43	♣ AKQ				
Contract: 6NT North			1. A=3 out of 4			

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T9		2NT	Pass	3♦
Vul: N-S	♥ 6543	♥ AKT97	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK9	♦ T8	Pass	4♥	All Pass	
South HCP: 7+1	♣ AJ7	♣ T643				
Contract: 4♥ North						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ AK7			2NT	
Vul: Both	♥ QJT754	♥ AK63	Pass	4♦ ¹	Pass	4♥
North HCP: 8+2	♦ A85	♦ KT		All Pass		
South HCP: 21	♣ J7	♣ AT94				
Contract: 4♥ South			1. Texas			

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ AT642	♠ 95		2NT	Pass	4♦ ¹
Vul: None	♥ 97	♥ AQ86543	Pass	4♥	All Pass	
North HCP: 20+1	♦ AK5	♦ 82				
South HCP: 6+3	♣ AKQ	♣ 95				
Contract: 4♥ North			1. Texas			

Board: 384	♠ J6	Partner is dealer.
Dealer: South	♥ J986	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 6	♣ T975	

Board: 385	♠ KJ6	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: E-W	♦ AQ94	
HCP: 20	♣ J76	

Board: 386	♠ AQ3	You are dealer.
Dealer: North	♥ A642	The opponents are silent.
Vul: None	♦ AK	
HCP: 21	♣ AT76	

Board: 387	♠ AQ9	You are dealer.
Dealer: North	♥ AQT62	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 20+1	♣ A86	

Board: 388	♠ 42	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ T9765	
HCP: 6+1	♣ KT3	

Both hands (Answers Page)

Board: 384	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ A43				2NT
Vul: N-S	♥ J986	♥ AKQ4	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ A65	♦ Q7	Pass	4♥	All Pass	
South HCP: 20	♣ T975	♣ KQ83				1. Stayman
Contract: 4♥ North						

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ 84		2NT	Pass	4♦ ¹
Vul: E-W	♥ AKQ	♥ T98642	Pass	4♥	All Pass	
North HCP: 20	♦ AQ94	♦ KJT6				1. Texas
South HCP: 4+2	♣ J76	♣ 8				
Contract: 4♥ North						

Board: 386	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ 854		2NT	Pass	3♦
Vul: None	♥ A642	♥ KJ753	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ AK	♦ 73	All Pass			
South HCP: 5+1	♣ AT76	♣ J84				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 387	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ T743		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQT62	♥ J543	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ A4	♦ Q8	All Pass			
South HCP: 5	♣ A86	♣ QT3				1. Stayman
Contract: 4♥ South						

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AK95				2NT
Vul: E-W	♥ K52	♥ AJ9	Pass	3NT	All Pass	
North HCP: 6+1	♦ T9765	♦ AK8				
South HCP: 21	♣ KT3	♣ Q54				
Contract: 3NT North						

Board: 384	♠ A43	You are dealer.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 20	♣ KQ83	

Board: 385	♠ 84	Partner is dealer.
Dealer: North	♥ T98642	The opponents are silent.
Vul: E-W	♦ KJT6	
HCP: 4+2	♣ 8	

Board: 386	♠ 854	Partner is dealer.
Dealer: North	♥ KJ753	The opponents are silent.
Vul: None	♦ 73	
HCP: 5+1	♣ J84	

Board: 387	♠ T743	Partner is dealer.
Dealer: North	♥ J543	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 5	♣ QT3	

Board: 388	♠ AK95	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 21	♣ Q54	

Both hands (Answers Page)

Board: 384	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ A43				2NT
Vul: N-S	♥ J986	♥ AKQ4	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ A65	♦ Q7	Pass	4♥	All Pass	
South HCP: 20	♣ T975	♣ KQ83				1. Stayman
Contract: 4♥ North						

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ 84		2NT	Pass	4♦ ¹
Vul: E-W	♥ AKQ	♥ T98642	Pass	4♥	All Pass	
North HCP: 20	♦ AQ94	♦ KJT6				1. Texas
South HCP: 4+2	♣ J76	♣ 8				
Contract: 4♥ North						

Board: 386	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ 854		2NT	Pass	3♦
Vul: None	♥ A642	♥ KJ753	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ AK	♦ 73	All Pass			
South HCP: 5+1	♣ AT76	♣ J84				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 387	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ T743		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQT62	♥ J543	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ A4	♦ Q8	All Pass			
South HCP: 5	♣ A86	♣ QT3				1. Stayman
Contract: 4♥ South						

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AK95				2NT
Vul: E-W	♥ K52	♥ AJ9	Pass	3NT	All Pass	
North HCP: 6+1	♦ T9765	♦ AK8				
South HCP: 21	♣ KT3	♣ Q54				
Contract: 3NT North						

Board: 389 ♠ AKJ You are dealer.

Dealer: North ♥ AQ93 The opponents are silent.

Vul: Both ♦ J4

HCP: 20 ♣ AJ83

Board: 390 ♠ KQ652 Partner is dealer.

Dealer: South ♥ J The opponents are silent.

Vul: N-S ♦ K9654

HCP: 10+2 ♣ J4

Board: 391 ♠ J63 You are dealer.

Dealer: North ♥ KQ3 The opponents are silent.

Vul: E-W ♦ AJT3

HCP: 20 ♣ AKQ

Board: 392 ♠ 82 Partner is dealer.

Dealer: South ♥ 43 The opponents are silent.

Vul: Both ♦ 985

HCP: 5+2 ♣ AJT986

Both hands (Answers Page)

Board: 389

Dealer: North

North:

♠ AKJ

South:

♠ Q5

W N E S

2NT Pass 3NT

Vul: Both

♥ AQ93

♥ K8

All Pass

North HCP: 20

♦ J4

♦ 98732

South HCP: 10+1

♣ AJ83

♣ KQ65

Contract: 3NT South

Board: 390

Dealer: South

North:

♠ KQ652

South:

♠ T4

W N E S

2NT

Vul: N-S

♥ J

♥ AKT2

Pass 3♥ Pass 3♠

North HCP: 10+2

♦ K9654

♦ AQT

Pass 3NT All Pass

South HCP: 20

♣ J4

♣ AKT9

Contract: 3NT North

Board: 391

Dealer: North

North:

♠ J63

South:

♠ A985

W N E S

 3♣¹

Vul: E-W

♥ KQ3

♥ AT985

 Pass 3♦ Pass 3♠²

North HCP: 20

♦ AJT3

♦ KQ84

Pass 4♥ Pass 4NT

South HCP: 13+1

♣ AKQ

♣ -

 Pass 5♣³ Pass 5♦

Contract: 6♥ South

 Pass 6♣⁴ Pass 6♥

All Pass

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

4. !H queen and !C king

Board: 392

Dealer: South

North:

♠ 82

South:

♠ K3

W N E S

2NT

Vul: Both

♥ 43

♥ KJ9

Pass 3NT All Pass

North HCP: 5+2

♦ 985

♦ AKQJT

South HCP: 20+1

♣ AJT986

♣ K54

Contract: 3NT North

Board: 389	♠ Q5	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ 98732	
HCP: 10+1	♣ KQ65	

Board: 390	♠ T4	You are dealer.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 20	♣ AKT9	

Board: 391	♠ A985	Partner is dealer.
Dealer: North	♥ AT985	The opponents are silent.
Vul: E-W	♦ KQ84	
HCP: 13+1	♣ -	

Board: 392	♠ K3	You are dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: Both	♦ AKQJT	
HCP: 20+1	♣ K54	

Both hands (Answers Page)

Board: 389

Dealer: North

North:

♠ AKJ

South:

♠ Q5

W N E S

2NT Pass 3NT

Vul: Both

♥ AQ93

♥ K8

All Pass

North HCP: 20

♦ J4

♦ 98732

South HCP: 10+1

♣ AJ83

♣ KQ65

Contract: 3NT South

Board: 390

Dealer: South

North:

♠ KQ652

South:

♠ T4

W N E S

2NT

Vul: N-S

♥ J

♥ AKT2

Pass 3♥ Pass 3♠

North HCP: 10+2

♦ K9654

♦ AQT

Pass 3NT All Pass

South HCP: 20

♣ J4

♣ AKT9

Contract: 3NT North

Board: 391

Dealer: North

North:

♠ J63

South:

♠ A985

W N E S

 3♣¹

Vul: E-W

♥ KQ3

♥ AT985

 Pass 3♦ Pass 3♠²

North HCP: 20

♦ AJT3

♦ KQ84

Pass 4♥ Pass 4NT

South HCP: 13+1

♣ AKQ

♣ -

 Pass 5♣³ Pass 5♦

Contract: 6♥ South

 Pass 6♣⁴ Pass 6♥

All Pass

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

4. !H queen and !C king

Board: 392

Dealer: South

North:

♠ 82

South:

♠ K3

W N E S

2NT

Vul: Both

♥ 43

♥ KJ9

Pass 3NT All Pass

North HCP: 5+2

♦ 985

♦ AKQJT

South HCP: 20+1

♣ AJT986

♣ K54

Contract: 3NT North

Board: 393	♠ AKQ3	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ KQT4	
HCP: 21	♣ K83	

Board: 394	♠ 6	Partner is dealer.
Dealer: South	♥ K62	The opponents are silent.
Vul: E-W	♦ KT654	
HCP: 9+1	♣ KT83	

Board: 395	♠ KJ65	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: None	♦ Q97	
HCP: 20	♣ AK6	

Board: 396	♠ T8	Partner is dealer.
Dealer: South	♥ 7542	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 8	♣ AK76	

Both hands (Answers Page)

Board: 393

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ JT9765		2NT	Pass	4♥ ¹
Vul: None	♥ A9	♥ 62	Pass	4♠	Pass	4NT
North HCP: 21	♦ KQT4	♦ A87	Pass	5♣ ²	Pass	5♦
South HCP: 9+2	♣ K83	♣ A4	Pass	6♣ ³	Pass	6♠
Contract: 6♠ South			All Pass			

1. Texas
2. A=0/5 or 3/5
3. !S queen and !C king

Board: 394

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ K8				2NT
Vul: E-W	♥ K62	♥ AQ85	Pass	3NT	All Pass	
North HCP: 9+1	♦ KT654	♦ AJ9				
South HCP: 20	♣ KT83	♣ AQ65				
Contract: 3NT North						

Board: 395

	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ T72		2NT	Pass	3♦
Vul: None	♥ AK4	♥ JT953	Pass	3♥	All Pass	
North HCP: 20	♦ Q97	♦ J63				
South HCP: 2+1	♣ AK6	♣ 85				
Contract: 3♥ North						

Board: 396

	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AQJ7				2NT
Vul: N-S	♥ 7542	♥ A9	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ JT3	♦ AK8	Pass	3NT	All Pass	
South HCP: 21	♣ AK76	♣ QJT9				
Contract: 3NT North			1. Stayman			

Board: 393	♠ JT9765	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: None	♦ A87	
HCP: 9+2	♣ A4	

Board: 394	♠ K8	You are dealer.
Dealer: South	♥ AQ85	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 20	♣ AQ65	

Board: 395	♠ T72	Partner is dealer.
Dealer: North	♥ JT953	The opponents are silent.
Vul: None	♦ J63	
HCP: 2+1	♣ 85	

Board: 396	♠ AQJ7	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 21	♣ QJT9	

Both hands (Answers Page)

Board: 393

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ JT9765		2NT	Pass	4♥ ¹
Vul: None	♥ A9	♥ 62	Pass	4♠	Pass	4NT
North HCP: 21	♦ KQT4	♦ A87	Pass	5♣ ²	Pass	5♦
South HCP: 9+2	♣ K83	♣ A4	Pass	6♣ ³	Pass	6♠
Contract: 6♠ South			All Pass			

1. Texas
2. A=0/5 or 3/5
3. !S queen and !C king

Board: 394

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ K8				2NT
Vul: E-W	♥ K62	♥ AQ85	Pass	3NT	All Pass	
North HCP: 9+1	♦ KT654	♦ AJ9				
South HCP: 20	♣ KT83	♣ AQ65				
Contract: 3NT North						

Board: 395

	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ T72		2NT	Pass	3♦
Vul: None	♥ AK4	♥ JT953	Pass	3♥	All Pass	
North HCP: 20	♦ Q97	♦ J63				
South HCP: 2+1	♣ AK6	♣ 85				
Contract: 3♥ North						

Board: 396

	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AQJ7				2NT
Vul: N-S	♥ 7542	♥ A9	Pass	3♣ ¹	Pass	3♠
North HCP: 8	♦ JT3	♦ AK8	Pass	3NT	All Pass	
South HCP: 21	♣ AK76	♣ QJT9				
Contract: 3NT North			1. Stayman			

Board: 397	♠ AKQ	You are dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ AK643	
HCP: 20+1	♣ J84	
<hr/>		
Board: 398	♠ 72	Partner is dealer.
Dealer: South	♥ Q986	The opponents are silent.
Vul: None	♦ 96	
HCP: 5+1	♣ K9864	
<hr/>		
Board: 399	♠ AK87	You are dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 21	♣ AT3	
<hr/>		
Board: 400	♠ 65	Partner is dealer.
Dealer: South	♥ 98742	The opponents are silent.
Vul: None	♦ JT6	
HCP: 3+1	♣ Q73	
<hr/>		
Board: 401	♠ KQ75	You are dealer.
Dealer: North	♥ AKQ5	East (LHO) Doubles 4♠ if possible.
Vul: N-S	♦ K76	
HCP: 21	♣ A9	

Both hands (Answers Page)

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ JT72		2NT	Pass	3♣ ¹
Vul: Both	♥ KT	♥ AQ643	Pass	3♦	Pass	3♠ ²
North HCP: 20+1	♦ AK643	♦ 2	Pass	3NT	All Pass	
South HCP: 10+1	♣ J84	♣ K63				
Contract: 3NT North			1. Stayman			
			2. SMOLEN			

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AK5				2NT
Vul: None	♥ Q986	♥ A54	Pass	3♣ ¹	Pass	3♦
North HCP: 5+1	♦ 96	♦ K543	Pass	3NT	All Pass	
South HCP: 20	♣ K9864	♣ AQ7				
Contract: 3NT North			1. Stayman			

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ AK87	♠ JT953		2NT	Pass	3♥
Vul: E-W	♥ A75	♥ 862	Pass	3♠	Pass	4♠
North HCP: 21	♦ KQJ	♦ A7		All Pass		
South HCP: 7+1	♣ AT3	♣ Q98				
Contract: 4♠ South						

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ Q874				2NT
Vul: None	♥ 98742	♥ A65	Pass	3♦	Pass	3♥
North HCP: 3+1	♦ JT6	♦ AK9		All Pass		
South HCP: 20	♣ Q73	♣ AK4				
Contract: 3♥ South						

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ KQ75	♠ 92		2NT	Pass	4♣
Vul: N-S	♥ AKQ5	♥ T2	Pass	4♠ ¹	X	6NT
North HCP: 21	♦ K76	♦ AQ3		All Pass		
South HCP: 10+2	♣ A9	♣ KJT654				
Contract: 6NT South			1. A=2 out of 4			

Board: 397	♠ JT72	Partner is dealer.
Dealer: North	♥ AQ643	The opponents are silent.
Vul: Both	♦ 2	
HCP: 10+1	♣ K63	

Board: 398	♠ AK5	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: None	♦ K543	
HCP: 20	♣ AQ7	

Board: 399	♠ JT953	Partner is dealer.
Dealer: North	♥ 862	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 7+1	♣ Q98	

Board: 400	♠ Q874	You are dealer.
Dealer: South	♥ A65	The opponents are silent.
Vul: None	♦ AK9	
HCP: 20	♣ AK4	

Board: 401	♠ 92	Partner is dealer.
Dealer: North	♥ T2	East (RHO) Doubles 4♠ if possible.
Vul: N-S	♦ AQ3	
HCP: 10+2	♣ KJT654	

Both hands (Answers Page)

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ JT72		2NT	Pass	3♣ ¹
Vul: Both	♥ KT	♥ AQ643	Pass	3♦	Pass	3♠ ²
North HCP: 20+1	♦ AK643	♦ 2	Pass	3NT	All Pass	
South HCP: 10+1	♣ J84	♣ K63				
Contract: 3NT North			1. Stayman			
			2. SMOLEN			

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AK5				2NT
Vul: None	♥ Q986	♥ A54	Pass	3♣ ¹	Pass	3♦
North HCP: 5+1	♦ 96	♦ K543	Pass	3NT	All Pass	
South HCP: 20	♣ K9864	♣ AQ7				
Contract: 3NT North			1. Stayman			

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ AK87	♠ JT953		2NT	Pass	3♥
Vul: E-W	♥ A75	♥ 862	Pass	3♠	Pass	4♠
North HCP: 21	♦ KQJ	♦ A7		All Pass		
South HCP: 7+1	♣ AT3	♣ Q98				
Contract: 4♠ South						

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ Q874				2NT
Vul: None	♥ 98742	♥ A65	Pass	3♦	Pass	3♥
North HCP: 3+1	♦ JT6	♦ AK9		All Pass		
South HCP: 20	♣ Q73	♣ AK4				
Contract: 3♥ South						

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ KQ75	♠ 92		2NT	Pass	4♣
Vul: N-S	♥ AKQ5	♥ T2	Pass	4♠ ¹	X	6NT
North HCP: 21	♦ K76	♦ AQ3		All Pass		
South HCP: 10+2	♣ A9	♣ KJT654				
Contract: 6NT South			1. A=2 out of 4			

Board: 402	♠ QJT43	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 6+2	♣ QT543	

Board: 403	♠ AK	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 21+1	♣ AK865	

Board: 404	♠ 94	Partner is dealer.
Dealer: South	♥ 982	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 3+2	♣ QJ9865	

Board: 405	♠ AJT	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ AQ98	
HCP: 21	♣ AQ73	

Both hands (Answers Page)

Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ QJT43	♠ K8				2NT
Vul: E-W	♥ J6	♥ AK92	Pass	3♥	Pass	3♠
North HCP: 6+2	♦ 7	♦ AQ6	Pass	3NT	All Pass	
South HCP: 21	♣ QT543	♣ AJ86				
Contract: 3NT North						

Board: 403

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q987		2NT	Pass	3♣ ¹
Vul: Both	♥ KQ7	♥ AJ642	Pass	3♦	Pass	3♠ ²
North HCP: 21+1	♦ Q32	♦ AK8	Pass	4♥	Pass	4NT
South HCP: 14+1	♣ AK865	♣ 2	Pass	5♣ ³	Pass	5♦
Contract: 6♥ South			Pass	5♠ ⁴	Pass	6♥
			All Pass			

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. !H queen and !S king

Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KQJ5				2NT
Vul: N-S	♥ 982	♥ AQJ	Pass	3NT	All Pass	
North HCP: 3+2	♦ 76	♦ J98				
South HCP: 21	♣ QJ9865	♣ AKT				
Contract: 3NT North						

Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ Q83		2NT	Pass	3♦
Vul: E-W	♥ A6	♥ Q8543	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ98	♦ J65	All Pass			
South HCP: 5+1	♣ AQ73	♣ 98				
Contract: 3NT South						

Board: 402 ♠ K8 You are dealer.

Dealer: South ♥ AK92 The opponents are silent.

Vul: E-W ♦ AQ6

HCP: 21 ♣ AJ86

Board: 403 ♠ Q987 Partner is dealer.

Dealer: North ♥ AJ642 The opponents are silent.

Vul: Both ♦ AK8

HCP: 14+1 ♣ 2

Board: 404 ♠ KQJ5 You are dealer.

Dealer: South ♥ AQJ The opponents are silent.

Vul: N-S ♦ J98

HCP: 21 ♣ AKT

Board: 405 ♠ Q83 Partner is dealer.

Dealer: North ♥ Q8543 The opponents are silent.

Vul: E-W ♦ J65

HCP: 5+1 ♣ 98

Both hands (Answers Page)

Board: 402

Dealer: South

North:

♠ QJT43

South:

♠ K8

W N E S

2NT

Vul: E-W

♥ J6

♥ AK92

Pass 3♥ Pass 3♠

North HCP: 6+2

♦ 7

♦ AQ6

Pass 3NT All Pass

South HCP: 21

♣ QT543

♣ AJ86

Contract: 3NT North

Board: 403

Dealer: North

North:

♠ AK

South:

♠ Q987

W N E S

 2NT Pass 3♣¹

Vul: Both

♥ KQ7

♥ AJ642

 Pass 3♦ Pass 3♠²

North HCP: 21+1

♦ Q32

♦ AK8

Pass 4♥ Pass 4NT

South HCP: 14+1

♣ AK865

♣ 2

 Pass 5♣³ Pass 5♦

Contract: 6♥ South

 Pass 5♠⁴ Pass 6♥

All Pass

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. !H queen and !S king

Board: 404

Dealer: South

North:

♠ 94

South:

♠ KQJ5

W N E S

2NT

Vul: N-S

♥ 982

♥ AJQ

Pass 3NT All Pass

North HCP: 3+2

♦ 76

♦ J98

South HCP: 21

♣ QJ9865

♣ AKT

Contract: 3NT North

Board: 405

Dealer: North

North:

♠ AJT

South:

♠ Q83

W N E S

2NT Pass 3♦

Vul: E-W

♥ A6

♥ Q8543

Pass 3♥ Pass 3NT

North HCP: 21

♦ AQ98

♦ J65

All Pass

South HCP: 5+1

♣ AQ73

♣ 98

Contract: 3NT South

Board: 406 ♠ AJ93 You are dealer.

Dealer: North ♥ KQJ5 The opponents are silent.

Vul: Both ♦ QJ4

HCP: 21 ♣ AK

Board: 407 ♠ AKJ6 You are dealer.

Dealer: North ♥ AJ5 East (LHO) Doubles 4♣ if possible.

Vul: None ♦ A82

HCP: 20 ♣ K54

Board: 408 ♠ JT75 Partner is dealer.

Dealer: South ♥ AQ653 West (RHO) Doubles 3♦ if possible.

Vul: E-W ♦ 4

HCP: 12+1 ♣ KQ4

Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: North	♠ AJ93	♠ T6		2NT	Pass	3♦
Vul: Both	♥ KQJ5	♥ T8432	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ QJ4	♦ T9876		All Pass		
South HCP: 0+2	♣ AK	♣ 7				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 407	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6	♠ 4		2NT	Pass	3♠ ¹
Vul: None	♥ AJ5	♥ KT8	Pass	4♣ ²	X	XX
North HCP: 20	♦ A82	♦ KJT7643	Pass	4♦	Pass	6♦
South HCP: 7+3	♣ K54	♣ 86		All Pass		
Contract: 6♦ South						1. Minor Suit Transfers after 2NT
						2. automat

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ JT75	♠ AKQ				2NT
Vul: E-W	♥ AQ653	♥ K7	Pass	3♣ ¹	Pass	3♦
North HCP: 12+1	♦ 4	♦ KJ82	X	3♠ ²	Pass	3NT
South HCP: 20	♣ KQ4	♣ AT96	Pass	4NT	Pass	5♠
Contract: 6NT North			Pass	6NT	All Pass	
						1. Stayman
						2. SMOLEN

Board: 406	♠ T6	Partner is dealer.
Dealer: North	♥ T8432	The opponents are silent.
Vul: Both	♦ T9876	
HCP: 0+2	♣ 7	

Board: 407	♠ 4	Partner is dealer.
Dealer: North	♥ KT8	East (RHO) Doubles 4♣ if possible.
Vul: None	♦ KJT7643	
HCP: 7+3	♣ 86	

Board: 408	♠ AKQ	You are dealer.
Dealer: South	♥ K7	West (LHO) Doubles 3♦ if possible.
Vul: E-W	♦ KJ82	
HCP: 20	♣ AT96	

Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: North	♠ AJ93	♠ T6		2NT	Pass	3♦
Vul: Both	♥ KQJ5	♥ T8432	Pass	3NT ¹	Pass	4♥
North HCP: 21	♦ QJ4	♦ T9876		All Pass		
South HCP: 0+2	♣ AK	♣ 7				1. Extended acceptance after NT
Contract: 4♥ South						

Board: 407	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6	♠ 4		2NT	Pass	3♠ ¹
Vul: None	♥ AJ5	♥ KT8	Pass	4♣ ²	X	XX
North HCP: 20	♦ A82	♦ KJT7643	Pass	4♦	Pass	6♦
South HCP: 7+3	♣ K54	♣ 86		All Pass		
Contract: 6♦ South						1. Minor Suit Transfers after 2NT
						2. automat

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ JT75	♠ AKQ				2NT
Vul: E-W	♥ AQ653	♥ K7	Pass	3♣ ¹	Pass	3♦
North HCP: 12+1	♦ 4	♦ KJ82	X	3♠ ²	Pass	3NT
South HCP: 20	♣ KQ4	♣ AT96	Pass	4NT	Pass	5♠
Contract: 6NT North			Pass	6NT	All Pass	
						1. Stayman
						2. SMOLEN

Board: 409	♠ 87	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ K87	
HCP: 20+1	♣ AKJ32	

Board: 410	♠ K5	Partner is dealer.
Dealer: South	♥ QJ986	The opponents are silent.
Vul: None	♦ 9654	
HCP: 6+1	♣ 76	

Board: 411	♠ AT9	You are dealer.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: N-S	♦ AK76	
HCP: 20	♣ K7	

Board: 412	♠ KQ6	You are dealer.
Dealer: North	♥ K652	The opponents are silent.
Vul: Both	♦ KQJ8	
HCP: 20	♣ AQ	

Both hands (Answers Page)

Board: 409

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AKQJ		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQ	♥ JT843	Pass	3♦	Pass	3♠ ²
North HCP: 20+1	♦ K87	♦ 93	Pass	4♥	Pass	4NT
South HCP: 11+1	♣ AKJ32	♣ 95	Pass	5♣ ³	Pass	5♦
Contract: 6♥ South			Pass	6♣ ⁴	Pass	6♥
			All Pass			

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. !H queen and !C king

Board: 410

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AQ2				2NT
Vul: None	♥ QJ986	♥ KT2	Pass	3♦	Pass	3♥
North HCP: 6+1	♦ 9654	♦ KJT7	Pass	3NT	Pass	4♥
South HCP: 21	♣ 76	♣ AKJ	All Pass			
Contract: 4♥ South						

Board: 411

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q542		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQT4	♥ KJ82	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK76	♦ 9853	All Pass			
South HCP: 7	♣ K7	♣ J	1. Stayman			
Contract: 4♥ South						

Board: 412

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ AJ8		2NT	Pass	3♦
Vul: Both	♥ K652	♥ AQ843	Pass	3NT ¹	Pass	6♥
North HCP: 20	♦ KQJ8	♦ 653	All Pass			
South HCP: 11+1	♣ AQ	♣ 95	1. Extended acceptance after NT			
Contract: 6♥ South						

Board: 409	♠ AKQJ	Partner is dealer.
Dealer: North	♥ JT843	The opponents are silent.
Vul: Both	♦ 93	
HCP: 11+1	♣ 95	

Board: 410	♠ AQ2	You are dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ KJT7	
HCP: 21	♣ AKJ	

Board: 411	♠ Q542	Partner is dealer.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: N-S	♦ 9853	
HCP: 7	♣ J	

Board: 412	♠ AJ8	Partner is dealer.
Dealer: North	♥ AQ843	The opponents are silent.
Vul: Both	♦ 653	
HCP: 11+1	♣ 95	

Both hands (Answers Page)

Board: 409

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AKQJ		2NT	Pass	3♣ ¹
Vul: Both	♥ AKQ	♥ JT843	Pass	3♦	Pass	3♠ ²
North HCP: 20+1	♦ K87	♦ 93	Pass	4♥	Pass	4NT
South HCP: 11+1	♣ AKJ32	♣ 95	Pass	5♣ ³	Pass	5♦
Contract: 6♥ South			Pass	6♣ ⁴	Pass	6♥
			All Pass			

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. !H queen and !C king

Board: 410

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AQ2				2NT
Vul: None	♥ QJ986	♥ KT2	Pass	3♦	Pass	3♥
North HCP: 6+1	♦ 9654	♦ KJT7	Pass	3NT	Pass	4♥
South HCP: 21	♣ 76	♣ AKJ	All Pass			
Contract: 4♥ South						

Board: 411

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q542		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQT4	♥ KJ82	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK76	♦ 9853	All Pass			
South HCP: 7	♣ K7	♣ J	1. Stayman			
Contract: 4♥ South						

Board: 412

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ AJ8		2NT	Pass	3♦
Vul: Both	♥ K652	♥ AQ843	Pass	3NT ¹	Pass	6♥
North HCP: 20	♦ KQJ8	♦ 653	All Pass			
South HCP: 11+1	♣ AQ	♣ 95	1. Extended acceptance after NT			
Contract: 6♥ South						

Board: 413	♠ AJ85	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 21	♣ AKT8	

Board: 414	♠ T76	Partner is dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ T942	
HCP: 8	♣ A54	

Board: 415	♠ AKT	You are dealer.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 21	♣ AT54	

Board: 416	♠ K9842	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13+1	♣ KQJ5	

Both hands (Answers Page)

Board: 413

Dealer: North

North:

♠ AJ85

South:

♠ QT42

W N E S

2NT Pass 3♦

Vul: None

♥ KJ

♥ T97653

Pass 3♥ Pass 4♥

North HCP: 21

♦ KQ8

♦ 2

All Pass

South HCP: 5+2

♣ AKT8

♣ QJ

Contract: 4♥ South

Board: 414

Dealer: South

North:

♠ T76

South:

♠ AK4

W N E S

2NT

Vul: N-S

♥ A76

♥ KQ432

Pass 3NT All Pass

North HCP: 8

♦ T942

♦ AKJ

South HCP: 20+1

♣ A54

♣ 98

Contract: 3NT North

Board: 415

Dealer: North

North:

♠ AKT

South:

♠ QJ8762

W N E S

2NT Pass 3♥

Vul: E-W

♥ AKQ3

♥ JT5

Pass 3♠ Pass 4♠

North HCP: 21

♦ J6

♦ 83

All Pass

South HCP: 5+2

♣ AT54

♣ J6

Contract: 4♠ South

Board: 416

Dealer: South

North:

♠ K9842

South:

♠ AQ

W N E S

2NT

Vul: N-S

♥ 8

♥ AKT53

Pass 3♥ Pass 3♠

North HCP: 13+1

♦ A94

♦ K87

Pass 4♣ Pass 4♠

South HCP: 20+1

♣ KQJ5

♣ AT8

 Pass 4NT Pass 5♣¹

Contract: 7♠ North

 Pass 5♦ Pass 5♥²

Pass 7♠ All Pass

1. A=0/5 or 3/5

2. !S queen and !H king

Board: 413	♠ QT42	Partner is dealer.
Dealer: North	♥ T97653	The opponents are silent.
Vul: None	♦ 2	
HCP: 5+2	♣ QJ	

Board: 414	♠ AK4	You are dealer.
Dealer: South	♥ KQ432	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 20+1	♣ 98	

Board: 415	♠ QJ8762	Partner is dealer.
Dealer: North	♥ JT5	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 5+2	♣ J6	

Board: 416	♠ AQ	You are dealer.
Dealer: South	♥ AKT53	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 20+1	♣ AT8	

Both hands (Answers Page)

Board: 413

Dealer: North

North:

♠ AJ85

South:

♠ QT42

W N E S

2NT Pass 3♦

Vul: None

♥ KJ

♥ T97653

Pass 3♥ Pass 4♥

North HCP: 21

♦ KQ8

♦ 2

All Pass

South HCP: 5+2

♣ AKT8

♣ QJ

Contract: 4♥ South

Board: 414

Dealer: South

North:

♠ T76

South:

♠ AK4

W N E S

2NT

Vul: N-S

♥ A76

♥ KQ432

Pass 3NT All Pass

North HCP: 8

♦ T942

♦ AKJ

South HCP: 20+1

♣ A54

♣ 98

Contract: 3NT North

Board: 415

Dealer: North

North:

♠ AKT

South:

♠ QJ8762

W N E S

2NT Pass 3♥

Vul: E-W

♥ AKQ3

♥ JT5

Pass 3♠ Pass 4♠

North HCP: 21

♦ J6

♦ 83

All Pass

South HCP: 5+2

♣ AT54

♣ J6

Contract: 4♠ South

Board: 416

Dealer: South

North:

♠ K9842

South:

♠ AQ

W N E S

2NT

Vul: N-S

♥ 8

♥ AKT53

Pass 3♥ Pass 3♠

North HCP: 13+1

♦ A94

♦ K87

Pass 4♣ Pass 4♠

South HCP: 20+1

♣ KQJ5

♣ AT8

 Pass 4NT Pass 5♣¹

Contract: 7♠ North

 Pass 5♦ Pass 5♥²

Pass 7♠ All Pass

1. A=0/5 or 3/5

2. !S queen and !H king

Board: 417 ♠ A Q J You are dealer.

Dealer: North ♥ A J T The opponents are silent.

Vul: E-W ♦ A Q J T 9

HCP: 20+1 ♣ J 5

Board: 418 ♠ 8 6 Partner is dealer.

Dealer: South ♥ Q 9 8 6 The opponents are silent.

Vul: Both ♦ A Q T 7

HCP: 9 ♣ J T 5

Board: 419 ♠ A Q J 3 You are dealer.

Dealer: North ♥ Q 6 The opponents are silent.

Vul: N-S ♦ A Q T 7

HCP: 21 ♣ A Q T

Board: 420 ♠ T 7 3 2 Partner is dealer.

Dealer: South ♥ J 8 7 The opponents are silent.

Vul: E-W ♦ K 6 5

HCP: 6 ♣ Q T 8

Board: 421 ♠ A Q J 5 You are dealer.

Dealer: North ♥ A Q 9 East (LHO) bids 3♣ if possible.

Vul: Both ♦ A Q 9 6

HCP: 21 ♣ Q 3

Both hands (Answers Page)

Board: 417

Dealer: North

North:

♠ AQJ

South:

♠ 976542

W N E S

 2NT Pass 4♥¹

Vul: E-W

North:

♥ AJT

South:

♥ K62

Pass 4♦ All Pass

North HCP: 20+1

North:

♦ AQJT9

South:

♦ -

1. Texas

South HCP: 9+2

North:

♣ J5

South:

♣ AQT8

Contract: 4♦ North

Board: 418

Dealer: South

North:

♠ 86

South:

♠ AKQ3

W N E S

2NT

Vul: Both

North:

♥ Q986

South:

♥ AKT

 Pass 3♣¹ Pass 3♠

North HCP: 9

North:

♦ AQT7

South:

♦ 643

Pass 3NT All Pass

South HCP: 20

North:

♣ JT5

South:

♣ A94

1. Stayman

Contract: 3NT North

Board: 419

Dealer: North

North:

♠ AQJ3

South:

♠ T62

W N E S

 2NT Pass 3♣¹

Vul: N-S

North:

♥ Q6

South:

♥ AJ74

Pass 3♠ Pass 3NT

North HCP: 21

North:

♦ AQT7

South:

♦ KJ85

All Pass

South HCP: 9

North:

♣ AQT

South:

♣ 73

1. Stayman

Contract: 3NT South

Board: 420

Dealer: South

North:

♠ T732

South:

♠ AQ4

W N E S

2NT

Vul: E-W

North:

♥ J87

South:

♥ KT2

 Pass 3♣¹ Pass 3♦

North HCP: 6

North:

♦ K65

South:

♦ AQ9

Pass 3NT All Pass

South HCP: 20

North:

♣ QT8

South:

♣ AJ65

1. Stayman

Contract: 3NT North

Board: 421

Dealer: North

North:

♠ AQJ5

South:

♠ T863

W N E S

2NT 3♣ 3NT

Vul: Both

North:

♥ AQ9

South:

♥ JT7

All Pass

North HCP: 21

North:

♦ AQ96

South:

♦ JT5

South HCP: 5

North:

♣ Q3

South:

♣ KT5

Contract: 3NT South

Board: 417	♠ 976542	Partner is dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: E-W	♦ -	
HCP: 9+2	♣ AQT8	

Board: 418	♠ AKQ3	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: Both	♦ 643	
HCP: 20	♣ A94	

Board: 419	♠ T62	Partner is dealer.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: N-S	♦ KJ85	
HCP: 9	♣ 73	

Board: 420	♠ AQ4	You are dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 20	♣ AJ65	

Board: 421	♠ T863	Partner is dealer.
Dealer: North	♥ JT7	East (RHO) bids 3♣ if possible.
Vul: Both	♦ JT5	
HCP: 5	♣ KT5	

Both hands (Answers Page)

Board: 417

Dealer: North

North:

♠ AQJ

South:

♠ 976542

W N E S

 2NT Pass 4♥¹

Vul: E-W

North:

♥ AJT

South:

♥ K62

Pass 4♦ All Pass

North HCP: 20+1

North:

♦ AQJT9

South:

♦ -

1. Texas

South HCP: 9+2

North:

♣ J5

South:

♣ AQT8

Contract: 4♦ North

Board: 418

Dealer: South

North:

♠ 86

South:

♠ AKQ3

W N E S

2NT

Vul: Both

North:

♥ Q986

South:

♥ AKT

 Pass 3♣¹ Pass 3♠

North HCP: 9

North:

♦ AQT7

South:

♦ 643

Pass 3NT All Pass

South HCP: 20

North:

♣ JT5

South:

♣ A94

1. Stayman

Contract: 3NT North

Board: 419

Dealer: North

North:

♠ AQJ3

South:

♠ T62

W N E S

 2NT Pass 3♣¹

Vul: N-S

North:

♥ Q6

South:

♥ AJ74

Pass 3♠ Pass 3NT

North HCP: 21

North:

♦ AQT7

South:

♦ KJ85

All Pass

South HCP: 9

North:

♣ AQT

South:

♣ 73

1. Stayman

Contract: 3NT South

Board: 420

Dealer: South

North:

♠ T732

South:

♠ AQ4

W N E S

2NT

Vul: E-W

North:

♥ J87

South:

♥ KT2

 Pass 3♣¹ Pass 3♦

North HCP: 6

North:

♦ K65

South:

♦ AQ9

Pass 3NT All Pass

South HCP: 20

North:

♣ QT8

South:

♣ AJ65

1. Stayman

Contract: 3NT North

Board: 421

Dealer: North

North:

♠ AQJ5

South:

♠ T863

W N E S

2NT 3♣ 3NT

Vul: Both

North:

♥ AQ9

South:

♥ JT7

All Pass

North HCP: 21

North:

♦ AQ96

South:

♦ JT5

South HCP: 5

North:

♣ Q3

South:

♣ KT5

Contract: 3NT South

Board: 422	♠ KJ98	You are dealer.
Dealer: North	♥ AK9	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 20	♣ K53	

Board: 423	♠ AJT62	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 20+1	♣ QT	

Board: 424	♠ A3	Partner is dealer.
Dealer: South	♥ QJ975	The opponents are silent.
Vul: Both	♦ K7	
HCP: 12+1	♣ Q954	

Board: 425	♠ A8	You are dealer.
Dealer: North	♥ AKQT	The opponents are silent.
Vul: None	♦ KQT75	
HCP: 21+1	♣ K4	

Both hands (Answers Page)

Board: 422	North:	South:	W	N	E	S
Dealer: North	♠ KJ98	♠ A73		2NT	Pass	4♣
Vul: None	♥ AK9	♥ Q7	Pass	4♦ ¹	Pass	6♣
North HCP: 20	♦ AQ3	♦ 52	All Pass			
South HCP: 9+2	♣ K53	♣ QJT874				1. A=2 out of 4
Contract: 6♣ South						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ AJT62	♠ KQ73		2NT	Pass	3♣ ¹
Vul: E-W	♥ AT	♥ J4	Pass	3♦	Pass	4♥
North HCP: 20+1	♦ AKQT	♦ J76	Pass	4NT	Pass	5♦ ²
South HCP: 14	♣ QT	♣ AK75	Pass	6♦	All Pass	
Contract: 6♦ North						1. Stayman
						2. A=2/5 or 5/5, Q(S)=1

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ K8				2NT
Vul: Both	♥ QJ975	♥ AKT3	Pass	3♦	Pass	3♦ ¹
North HCP: 12+1	♦ K7	♦ AQ43	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q954	♣ KJ6	Pass	4NT	Pass	5♣ ²
Contract: 6♥ North			Pass	6♥	All Pass	
						1. Extended acceptance after NT
						2. A=0/5 or 3/5

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QT7543		2NT	Pass	4♥ ¹
Vul: None	♥ AKQT	♥ J7652	Pass	4♦	All Pass	
North HCP: 21+1	♦ KQT75	♦ 2				1. Texas
South HCP: 3+3	♣ K4	♣ 6				
Contract: 4♦ North						

Board: 422	♠ A73	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ 52	
HCP: 9+2	♣ QJT874	

Board: 423	♠ KQ73	Partner is dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: E-W	♦ J76	
HCP: 14	♣ AK75	

Board: 424	♠ K8	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: Both	♦ AQ43	
HCP: 20	♣ KJ6	

Board: 425	♠ QT7543	Partner is dealer.
Dealer: North	♥ J7652	The opponents are silent.
Vul: None	♦ 2	
HCP: 3+3	♣ 6	

Both hands (Answers Page)

Board: 422	North:	South:	W	N	E	S
Dealer: North	♠ KJ98	♠ A73		2NT	Pass	4♣
Vul: None	♥ AK9	♥ Q7	Pass	4♦ ¹	Pass	6♣
North HCP: 20	♦ AQ3	♦ 52	All Pass			
South HCP: 9+2	♣ K53	♣ QJT874				1. A=2 out of 4
Contract: 6♣ South						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ AJT62	♠ KQ73		2NT	Pass	3♣ ¹
Vul: E-W	♥ AT	♥ J4	Pass	3♦	Pass	4♥
North HCP: 20+1	♦ AKQT	♦ J76	Pass	4NT	Pass	5♦ ²
South HCP: 14	♣ QT	♣ AK75	Pass	6♦	All Pass	
Contract: 6♦ North						1. Stayman
						2. A=2/5 or 5/5, Q(S)=1

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ K8				2NT
Vul: Both	♥ QJ975	♥ AKT3	Pass	3♦	Pass	3♦ ¹
North HCP: 12+1	♦ K7	♦ AQ43	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q954	♣ KJ6	Pass	4NT	Pass	5♣ ²
Contract: 6♥ North			Pass	6♥	All Pass	
						1. Extended acceptance after NT
						2. A=0/5 or 3/5

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QT7543		2NT	Pass	4♥ ¹
Vul: None	♥ AKQT	♥ J7652	Pass	4♦	All Pass	
North HCP: 21+1	♦ KQT75	♦ 2				1. Texas
South HCP: 3+3	♣ K4	♣ 6				
Contract: 4♦ North						

Board: 426	♠ Q3	Partner is dealer.
Dealer: South	♥ Q9753	The opponents are silent.
Vul: N-S	♦ AJ753	
HCP: 9+2	♣ 6	

Board: 427	♠ A4	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ JT86	
HCP: 20	♣ AQJ8	

Board: 428	♠ Q2	Partner is dealer.
Dealer: South	♥ 975	The opponents are silent.
Vul: None	♦ K84	
HCP: 8+1	♣ QJT86	

Board: 429	♠ AJ872	You are dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 20+1	♣ AJ5	

Board: 430	♠ AQ	You are dealer.
Dealer: North	♥ AQ74	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 20+1	♣ AKJ86	

Both hands (Answers Page)

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KJ8				2NT
Vul: N-S	♥ Q9753	♥ AK4	Pass	3♦	Pass	3♥
North HCP: 9+2	♦ AJ753	♦ KQ96	Pass	4♥	All Pass	
South HCP: 20	♣ 6	♣ AT7				
Contract: 4♥ North						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ T853		2NT	Pass	3♣ ¹
Vul: Both	♥ AKJ	♥ QT63	Pass	3♦	Pass	3NT
North HCP: 20	♦ JT86	♦ AQ7	All Pass			
South HCP: 8	♣ AQJ8	♣ 65				
Contract: 3NT South			1. Stayman			

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AK3				2NT
Vul: None	♥ 975	♥ AQJ3	Pass	3NT	All Pass	
North HCP: 8+1	♦ K84	♦ 762				
South HCP: 21	♣ QJT86	♣ AK5				
Contract: 3NT North						

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ AJ872	♠ K964		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQJ	♥ 985	Pass	3♠	Pass	4♠
North HCP: 20+1	♦ K5	♦ Q73	All Pass			
South HCP: 8	♣ AJ5	♣ K64				
Contract: 4♠ South			1. Stayman			

Board: 430	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K75		2NT	Pass	4♣
Vul: E-W	♥ AQ74	♥ 92	Pass	4NT ¹	Pass	6♦
North HCP: 20+1	♦ T4	♦ AQJ965	All Pass			
South HCP: 10+2	♣ AKJ86	♣ 54				
Contract: 6♦ South			1. A=3 out of 4			

Board: 426	♠ KJ8	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: N-S	♦ KQ96	
HCP: 20	♣ AT7	

Board: 427	♠ T853	Partner is dealer.
Dealer: North	♥ QT63	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 8	♣ 65	

Board: 428	♠ AK3	You are dealer.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: None	♦ 762	
HCP: 21	♣ AK5	

Board: 429	♠ K964	Partner is dealer.
Dealer: North	♥ 985	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 8	♣ K64	

Board: 430	♠ K75	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: E-W	♦ AQJ965	
HCP: 10+2	♣ 54	

Both hands (Answers Page)

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KJ8				2NT
Vul: N-S	♥ Q9753	♥ AK4	Pass	3♦	Pass	3♥
North HCP: 9+2	♦ AJ753	♦ KQ96	Pass	4♥	All Pass	
South HCP: 20	♣ 6	♣ AT7				
Contract: 4♥ North						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ T853		2NT	Pass	3♣ ¹
Vul: Both	♥ AKJ	♥ QT63	Pass	3♦	Pass	3NT
North HCP: 20	♦ JT86	♦ AQ7	All Pass			
South HCP: 8	♣ AQJ8	♣ 65				
Contract: 3NT South			1. Stayman			

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AK3				2NT
Vul: None	♥ 975	♥ AQJ3	Pass	3NT	All Pass	
North HCP: 8+1	♦ K84	♦ 762				
South HCP: 21	♣ QJT86	♣ AK5				
Contract: 3NT North						

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ AJ872	♠ K964		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQJ	♥ 985	Pass	3♠	Pass	4♠
North HCP: 20+1	♦ K5	♦ Q73	All Pass			
South HCP: 8	♣ AJ5	♣ K64				
Contract: 4♠ South			1. Stayman			

Board: 430	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K75		2NT	Pass	4♣
Vul: E-W	♥ AQ74	♥ 92	Pass	4NT ¹	Pass	6♦
North HCP: 20+1	♦ T4	♦ AQJ965	All Pass			
South HCP: 10+2	♣ AKJ86	♣ 54				
Contract: 6♦ South			1. A=3 out of 4			

Board: 431	♠ AQJ54	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ A84	
HCP: 21+1	♣ AQ6	

Board: 432	♠ QJ753	Partner is dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 8+1	♣ AJ87	

Board: 433	♠ AKJ	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ KJ54	
HCP: 21	♣ KQJ3	

Board: 434	♠ AKT72	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ T9875	
HCP: 10+2	♣ 4	

Both hands (Answers Page)

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ AQJ54	♠ K62		2NT	Pass	3♦
Vul: None	♥ A2	♥ JT8753	Pass	3♥	Pass	4♥
North HCP: 21+1	♦ A84	♦ KJ5		All Pass		
South HCP: 8+2	♣ AQ6	♣ 5				
Contract: 4♥ South						

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ QJ753	♠ A42			2NT	
Vul: E-W	♥ 62	♥ AK5	Pass	3♥	Pass	3♠
North HCP: 8+1	♦ T8	♦ AKQ54	Pass	4♠	All Pass	
South HCP: 20+1	♣ AJ87	♣ 54				
Contract: 4♠ North						

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 9765		2NT	Pass	3♣ ¹
Vul: Both	♥ K3	♥ AJ654	Pass	3♦	Pass	3♠ ²
North HCP: 21	♦ KJ54	♦ A6	Pass	3NT	Pass	6NT
South HCP: 13+1	♣ KQJ3	♣ A2		All Pass		
Contract: 6NT South			1. Stayman			
			2. SMOLEN			

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ AKT72	♠ Q65			2NT	
Vul: N-S	♥ K9	♥ AQJ	Pass	3♥	Pass	3♠
North HCP: 10+2	♦ T9875	♦ KQ64	Pass	6NT	All Pass	
South HCP: 20	♣ 4	♣ AQ5				
Contract: 6NT North						

Board: 431	♠ K62	Partner is dealer.
Dealer: North	♥ JT8753	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 8+2	♣ 5	

Board: 432	♠ A42	You are dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: E-W	♦ AKQ54	
HCP: 20+1	♣ 54	

Board: 433	♠ 9765	Partner is dealer.
Dealer: North	♥ AJ654	The opponents are silent.
Vul: Both	♦ A6	
HCP: 13+1	♣ A2	

Board: 434	♠ Q65	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: N-S	♦ KQ64	
HCP: 20	♣ AQ5	

Both hands (Answers Page)

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ AQJ54	♠ K62		2NT	Pass	3♦
Vul: None	♥ A2	♥ JT8753	Pass	3♥	Pass	4♥
North HCP: 21+1	♦ A84	♦ KJ5		All Pass		
South HCP: 8+2	♣ AQ6	♣ 5				
Contract: 4♥ South						

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ QJ753	♠ A42			2NT	
Vul: E-W	♥ 62	♥ AK5	Pass	3♥	Pass	3♠
North HCP: 8+1	♦ T8	♦ AKQ54	Pass	4♠	All Pass	
South HCP: 20+1	♣ AJ87	♣ 54				
Contract: 4♠ North						

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 9765		2NT	Pass	3♣ ¹
Vul: Both	♥ K3	♥ AJ654	Pass	3♦	Pass	3♠ ²
North HCP: 21	♦ KJ54	♦ A6	Pass	3NT	Pass	6NT
South HCP: 13+1	♣ KQJ3	♣ A2		All Pass		
Contract: 6NT South			1. Stayman			
			2. SMOLEN			

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ AKT72	♠ Q65			2NT	
Vul: N-S	♥ K9	♥ AQJ	Pass	3♥	Pass	3♠
North HCP: 10+2	♦ T9875	♦ KQ64	Pass	6NT	All Pass	
South HCP: 20	♣ 4	♣ AQ5				
Contract: 6NT North						

Board: 435	♠ A876	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: E-W	♦ KQJ976	
HCP: 10+2	♣ 3	

Board: 436	♠ KQ52	Partner is dealer.
Dealer: South	♥ T872	The opponents are silent.
Vul: Both	♦ K975	
HCP: 8	♣ T	

Board: 437	♠ 754	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ AKQ86	
HCP: 20+1	♣ KJ3	

Board: 438	♠ 7632	Partner is dealer.
Dealer: South	♥ AJT32	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 5+1	♣ 54	

Both hands (Answers Page)

Board: 435	North:	South:	W	N	E	S
Dealer: South	♠ A876	♠ QT3				2NT
Vul: E-W	♥ T4	♥ AKQ9	Pass	3♣ ¹	Pass	3♥
North HCP: 10+2	♦ KQJ976	♦ 852	Pass	4♦	Pass	4♥
South HCP: 20	♣ 3	♣ AKQ	Pass	4NT	Pass	5♥ ²
Contract: 6♦ North			Pass	6♦	All Pass	

1. Stayman
2. A=2/5 or 5/5, Q(D)=0

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ KQ52	♠ A7				2NT
Vul: Both	♥ T872	♥ KQ653	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K975	♦ A86	Pass	4♥	All Pass	
South HCP: 20+1	♣ T	♣ AK6				1. Stayman
Contract: 4♥ North						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ 754	♠ QJ32		2NT	Pass	4♦ ¹
Vul: None	♥ AK	♥ J87653	Pass	4♥	All Pass	
North HCP: 20+1	♦ AKQ86	♦ -				1. Texas
South HCP: 4+2	♣ KJ3	♣ T65				
Contract: 4♥ North						

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ 7632	♠ AT8				2NT
Vul: E-W	♥ AJT32	♥ KQ	Pass	3♣ ¹	Pass	3♦
North HCP: 5+1	♦ 84	♦ AQ75	Pass	3♠ ²	Pass	3NT
South HCP: 20	♣ 54	♣ AJT8	All Pass			
Contract: 3NT South						1. Stayman
						2. SMOLEN

Board: 435	♠ QT3	You are dealer.
Dealer: South	♥ AKQ9	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 20	♣ AKQ	

Board: 436	♠ A7	You are dealer.
Dealer: South	♥ KQ653	The opponents are silent.
Vul: Both	♦ A86	
HCP: 20+1	♣ AK6	

Board: 437	♠ QJ32	Partner is dealer.
Dealer: North	♥ J87653	The opponents are silent.
Vul: None	♦ -	
HCP: 4+2	♣ T65	

Board: 438	♠ AT8	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ AQ75	
HCP: 20	♣ AJT8	

Both hands (Answers Page)

Board: 435	North:	South:	W	N	E	S
Dealer: South	♠ A876	♠ QT3				2NT
Vul: E-W	♥ T4	♥ AKQ9	Pass	3♣ ¹	Pass	3♥
North HCP: 10+2	♦ KQJ976	♦ 852	Pass	4♦	Pass	4♥
South HCP: 20	♣ 3	♣ AKQ	Pass	4NT	Pass	5♥ ²
Contract: 6♦ North			Pass	6♦	All Pass	

1. Stayman
2. A=2/5 or 5/5, Q(D)=0

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ KQ52	♠ A7				2NT
Vul: Both	♥ T872	♥ KQ653	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ K975	♦ A86	Pass	4♥	All Pass	
South HCP: 20+1	♣ T	♣ AK6				1. Stayman
Contract: 4♥ North						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ 754	♠ QJ32		2NT	Pass	4♦ ¹
Vul: None	♥ AK	♥ J87653	Pass	4♥	All Pass	
North HCP: 20+1	♦ AKQ86	♦ -				1. Texas
South HCP: 4+2	♣ KJ3	♣ T65				
Contract: 4♥ North						

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ 7632	♠ AT8				2NT
Vul: E-W	♥ AJT32	♥ KQ	Pass	3♣ ¹	Pass	3♦
North HCP: 5+1	♦ 84	♦ AQ75	Pass	3♠ ²	Pass	3NT
South HCP: 20	♣ 54	♣ AJT8	All Pass			
Contract: 3NT South						1. Stayman
						2. SMOLEN

Board: 439 ♠ 54 You are dealer.

Dealer: North ♥ AKT5 West (RHO) Doubles 3♠ if possible.

Vul: Both ♦ AK76

HCP: 20 ♣ AQ4

Board: 440 ♠ J72 Partner is dealer.

Dealer: South ♥ AQT742 The opponents are silent.

Vul: None ♦ 97

HCP: 7+2 ♣ 75

Board: 441 ♠ KJ75 Partner is dealer.

Dealer: South ♥ KJ872 The opponents are silent.

Vul: N-S ♦ QT6

HCP: 10+1 ♣ T

Board: 442 ♠ T8 Partner is dealer.

Dealer: South ♥ Q32 The opponents are silent.

Vul: Both ♦ QJ532

HCP: 5+1 ♣ T94

Board: 443 ♠ J5 You are dealer.

Dealer: North ♥ AKJ6 The opponents are silent.

Vul: None ♦ AT872

HCP: 20+1 ♣ AK

Both hands (Answers Page)

Board: 439

Dealer: North

North:

♠ 54

South:

♠ KQ2

W N E S

 2NT Pass 3♣¹

Vul: Both

♥ AKT5

♥ J872

Pass 3♥ Pass 3♠

North HCP: 20

♦ AK76

♦ Q83

X Pass Pass 3NT

South HCP: 11

♣ AQ4

♣ KT6

Pass 4♥ All Pass

Contract: 4♥ North

1. Stayman

Board: 440

Dealer: South

North:

♠ J72

South:

♠ AKT3

W N E S

2NT

Vul: None

♥ AQT742

♥ KJ8

 Pass 4♦¹ Pass 4♥

North HCP: 7+2

♦ 97

♦ AT

All Pass

South HCP: 20

♣ 75

♣ AJ86

1. Texas

Contract: 4♥ South

Board: 441

Dealer: South

North:

♠ KJ75

South:

♠ AQ3

W N E S

2NT

Vul: N-S

♥ KJ872

♥ A5

 Pass 3♣¹ Pass 3♦

North HCP: 10+1

♦ QT6

♦ AK53

 Pass 3♠² Pass 3NT

South HCP: 20

♣ T

♣ K843

Pass 4♥ All Pass

Contract: 4♥ North

1. Stayman

2. SMOLEN

Board: 442

Dealer: South

North:

♠ T8

South:

♠ AQ2

W N E S

2NT

Vul: Both

♥ Q32

♥ AKT87

Pass 3NT All Pass

North HCP: 5+1

♦ QJ532

♦ K8

South HCP: 20+1

♣ T94

♣ A87

Contract: 3NT North

Board: 443

Dealer: North

North:

♠ J5

South:

♠ A97432

W N E S

 2NT Pass 4♥¹

Vul: None

♥ AKJ6

♥ 3

Pass 4♠ All Pass

North HCP: 20+1

♦ AT872

♦ 9654

1. Texas

South HCP: 4+2

♣ AK

♣ 95

Contract: 4♠ North

Board: 439 ♠ KQ2 Partner is dealer.

Dealer: North ♥ J872 West (LHO) Doubles 3♠ if possible.

Vul: Both ♦ Q83

HCP: 11 ♣ KT6

Board: 440 ♠ AKT3 You are dealer.

Dealer: South ♥ KJ8 The opponents are silent.

Vul: None ♦ AT

HCP: 20 ♣ AJ86

Board: 441 ♠ AQ3 You are dealer.

Dealer: South ♥ A5 The opponents are silent.

Vul: N-S ♦ AK53

HCP: 20 ♣ K843

Board: 442 ♠ AQ2 You are dealer.

Dealer: South ♥ AKT87 The opponents are silent.

Vul: Both ♦ K8

HCP: 20+1 ♣ A87

Board: 443 ♠ A97432 Partner is dealer.

Dealer: North ♥ 3 The opponents are silent.

Vul: None ♦ 9654

HCP: 4+2 ♣ 95

Both hands (Answers Page)

Board: 439

Dealer: North

North:

♠ 54

South:

♠ KQ2

W N E S

 2NT Pass 3♣¹

Vul: Both

♥ AKT5

♥ J872

Pass 3♥ Pass 3♠

North HCP: 20

♦ AK76

♦ Q83

X Pass Pass 3NT

South HCP: 11

♣ AQ4

♣ KT6

Pass 4♥ All Pass

Contract: 4♥ North

1. Stayman

Board: 440

Dealer: South

North:

♠ J72

South:

♠ AKT3

W N E S

2NT

Vul: None

♥ AQT742

♥ KJ8

 Pass 4♦¹ Pass 4♥

North HCP: 7+2

♦ 97

♦ AT

All Pass

South HCP: 20

♣ 75

♣ AJ86

1. Texas

Contract: 4♥ South

Board: 441

Dealer: South

North:

♠ KJ75

South:

♠ AQ3

W N E S

2NT

Vul: N-S

♥ KJ872

♥ A5

 Pass 3♣¹ Pass 3♦

North HCP: 10+1

♦ QT6

♦ AK53

 Pass 3♠² Pass 3NT

South HCP: 20

♣ T

♣ K843

Pass 4♥ All Pass

Contract: 4♥ North

1. Stayman

2. SMOLEN

Board: 442

Dealer: South

North:

♠ T8

South:

♠ AQ2

W N E S

2NT

Vul: Both

♥ Q32

♥ AKT87

Pass 3NT All Pass

North HCP: 5+1

♦ QJ532

♦ K8

South HCP: 20+1

♣ T94

♣ A87

Contract: 3NT North

Board: 443

Dealer: North

North:

♠ J5

South:

♠ A97432

W N E S

 2NT Pass 4♥¹

Vul: None

♥ AKJ6

♥ 3

Pass 4♠ All Pass

North HCP: 20+1

♦ AT872

♦ 9654

1. Texas

South HCP: 4+2

♣ AK

♣ 95

Contract: 4♠ North

Board: 444 ♠ J63 You are dealer.

Dealer: North ♥ AKQ3 The opponents are silent.

Vul: N-S ♦ KJ

HCP: 20 ♣ KQJ9

Board: 445 ♠ AKQ6 You are dealer.

Dealer: North ♥ A65 The opponents are silent.

Vul: E-W ♦ 98

HCP: 21 ♣ AKJ3

Board: 446 ♠ AK You are dealer.

Dealer: North ♥ AQT52 The opponents are silent.

Vul: None ♦ J8

HCP: 21+1 ♣ AK74

Board: 447 ♠ QJ72 Partner is dealer.

Dealer: South ♥ 3 The opponents are silent.

Vul: N-S ♦ QJ

HCP: 11+2 ♣ AJ9863

Both hands (Answers Page)

Board: 444	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ AT95		2NT	Pass	3♣ ¹
Vul: N-S	♥ AKQ3	♥ J7	Pass	3♥	Pass	4♦
North HCP: 20	♦ KJ	♦ AQT653	Pass	4♥	Pass	4NT
South HCP: 11+2	♣ KQJ9	♣ T	Pass	5♥ ²	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(D)=0			

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ J73		2NT	Pass	3NT
Vul: E-W	♥ A65	♥ T4	All Pass			
North HCP: 21	♦ 98	♦ KJ62				
South HCP: 5	♣ AKJ3	♣ 8754				
Contract: 3NT South						

Board: 446	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 53		2NT	Pass	4♣
Vul: None	♥ AQT52	♥ K7	Pass	4NT ¹	Pass	6♣
North HCP: 21+1	♦ J8	♦ KQ97	All Pass			
South HCP: 11+1	♣ AK74	♣ QJT83				
Contract: 6♣ South			1. A=3 out of 4			

Board: 447	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ AK				2NT
Vul: N-S	♥ 3	♥ KJ84	Pass	3♣ ¹	Pass	3♥
North HCP: 11+2	♦ QJ	♦ A97	Pass	4♣	Pass	4♦
South HCP: 20	♣ AJ9863	♣ KQ75	Pass	4NT	Pass	5♣ ²
Contract: 6♣ North			Pass	5♦	Pass	5♥ ³
			Pass	6♣	All Pass	
			1. Stayman			
			2. A=0/5 or 3/5			
			3. !C queen and !H king			

Board: 444	♠ AT95	Partner is dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ AQT653	
HCP: 11+2	♣ T	

Board: 445	♠ J73	Partner is dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: E-W	♦ KJ62	
HCP: 5	♣ 8754	

Board: 446	♠ 53	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ KQ97	
HCP: 11+1	♣ QJT83	

Board: 447	♠ AK	You are dealer.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 20	♣ KQ75	

Both hands (Answers Page)

Board: 444	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ AT95		2NT	Pass	3♣ ¹
Vul: N-S	♥ AKQ3	♥ J7	Pass	3♥	Pass	4♦
North HCP: 20	♦ KJ	♦ AQT653	Pass	4♥	Pass	4NT
South HCP: 11+2	♣ KQJ9	♣ T	Pass	5♥ ²	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(D)=0			

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ J73		2NT	Pass	3NT
Vul: E-W	♥ A65	♥ T4	All Pass			
North HCP: 21	♦ 98	♦ KJ62				
South HCP: 5	♣ AKJ3	♣ 8754				
Contract: 3NT South						

Board: 446	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 53		2NT	Pass	4♣
Vul: None	♥ AQT52	♥ K7	Pass	4NT ¹	Pass	6♣
North HCP: 21+1	♦ J8	♦ KQ97	All Pass			
South HCP: 11+1	♣ AK74	♣ QJT83				
Contract: 6♣ South			1. A=3 out of 4			

Board: 447	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ AK				2NT
Vul: N-S	♥ 3	♥ KJ84	Pass	3♣ ¹	Pass	3♥
North HCP: 11+2	♦ QJ	♦ A97	Pass	4♣	Pass	4♦
South HCP: 20	♣ AJ9863	♣ KQ75	Pass	4NT	Pass	5♣ ²
Contract: 6♣ North			Pass	5♦	Pass	5♥ ³
			Pass	6♣	All Pass	

1. Stayman
2. A=0/5 or 3/5
3. !C queen and !H king

Board: 448	♠ 84	Partner is dealer.
Dealer: South	♥ J54	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 7+1	♣ K8643	

Board: 449	♠ A5	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ KQ54	
HCP: 21	♣ AJ76	

Both hands (Answers Page)

Board: 448

Dealer: South

North:

♠ 84

South:

♠ AK76

W N E S

2NT

Vul: E-W

♥ J54

♥ AK97

Pass 3NT All Pass

North HCP: 7+1

♦ K98

♦ AJT

South HCP: 20

♣ K8643

♣ J7

Contract: 3NT North

Board: 449

Dealer: North

North:

♠ A5

South:

♠ KT972

W N E S

2NT Pass 3♣¹

Vul: Both

♥ AK6

♥ Q432

Pass 3♦ Pass 3♥²

North HCP: 21

♦ KQ54

♦ 862

Pass 3NT All Pass

South HCP: 5+1

♣ AJ76

♣ 5

1. Stayman

2. SMOLEN

Contract: 3NT North

Board: 448 ♠ AK76 You are dealer.

Dealer: South ♥ AK97 The opponents are silent.

Vul: E-W ♦ AJT

HCP: 20 ♣ J7

Board: 449 ♠ KT972 Partner is dealer.

Dealer: North ♥ Q432 The opponents are silent.

Vul: Both ♦ 862

HCP: 5+1 ♣ 5

Both hands (Answers Page)

Board: 448

Dealer: South

North:

♠ 84

South:

♠ AK76

W N E S

2NT

Vul: E-W

♥ J54

♥ AK97

Pass 3NT All Pass

North HCP: 7+1

♦ K98

♦ AJT

South HCP: 20

♣ K8643

♣ J7

Contract: 3NT North

Board: 449

Dealer: North

North:

♠ A5

South:

♠ KT972

W N E S

2NT Pass 3♣¹

Vul: Both

♥ AK6

♥ Q432

Pass 3♦ Pass 3♥²

North HCP: 21

♦ KQ54

♦ 862

Pass 3NT All Pass

South HCP: 5+1

♣ AJ76

♣ 5

1. Stayman

2. SMOLEN

Contract: 3NT North