

Board: 1	♠ Q54	You bid first.
Dealer: North	♥ AJT53	The opponents are silent.
Vul: None	♦ AQ	
HCP: 15+1	♣ Q84	

Board: 2	♠ KT85	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ JT92	
HCP: 9	♣ Q43	

Board: 3	♠ A82	You bid first.
Dealer: North	♥ 86	The opponents are silent.
Vul: E-W	♦ AKQ64	
HCP: 17+1	♣ KJ4	

Board: 4	♠ Q4	Partner bids first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 8+1	♣ JT852	

Board: 5	♠ A43	You bid first.
Dealer: North	♥ 987	The opponents are silent.
Vul: N-S	♦ AJ92	
HCP: 16	♣ AK4	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ Q54

♥ AJT53

♦ AQ

♣ Q84

South:

♠ JT8

♥ K76

♦ K9632

♣ J7

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 2

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KT85

♥ K8

♦ JT92

♣ Q43

South:

♠ A94

♥ A532

♦ AQ76

♣ J2

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	3NT	All Pass	
1. Stayman			

Board: 3

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ A82

♥ 86

♦ AKQ64

♣ KJ4

South:

♠ 96

♥ KT43

♦ JT72

♣ A82

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	2NT
Pass	3NT	All Pass	
1. Stayman			

Board: 4

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ Q4

♥ Q43

♦ QJ6

♣ JT852

South:

♠ A765

♥ AK7

♦ A75

♣ 643

W	N	E	S
			1NT
All Pass			

Board: 5

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A43

♥ 987

♦ AJ92

♣ AK4

South:

♠ 965

♥ KQ5

♦ K874

♣ J52

W	N	E	S
	1NT	Pass	3NT
All Pass			

Board: 1	♠ JT8	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ K9632	
HCP: 8+1	♣ J7	

Board: 2	♠ A94	You bid first.
Dealer: South	♥ A532	The opponents are silent.
Vul: N-S	♦ AQ76	
HCP: 15	♣ J2	

Board: 3	♠ 96	Partner bids first.
Dealer: North	♥ KT43	The opponents are silent.
Vul: E-W	♦ JT72	
HCP: 8	♣ A82	

Board: 4	♠ A765	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: Both	♦ A75	
HCP: 15	♣ 643	

Board: 5	♠ 965	Partner bids first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ K874	
HCP: 9	♣ J52	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ Q54

♥ AJT53

♦ AQ

♣ Q84

South:

♠ JT8

♥ K76

♦ K9632

♣ J7

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 2

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KT85

♥ K8

♦ JT92

♣ Q43

South:

♠ A94

♥ A532

♦ AQ76

♣ J2

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	3NT	All Pass	
1. Stayman			

Board: 3

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 8

Contract: 3NT North

North:

♠ A82

♥ 86

♦ AKQ64

♣ KJ4

South:

♠ 96

♥ KT43

♦ JT72

♣ A82

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	2NT
Pass	3NT	All Pass	
1. Stayman			

Board: 4

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ Q4

♥ Q43

♦ QJ6

♣ JT852

South:

♠ A765

♥ AK7

♦ A75

♣ 643

W	N	E	S
			1NT
All Pass			

Board: 5

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A43

♥ 987

♦ AJ92

♣ AK4

South:

♠ 965

♥ KQ5

♦ K874

♣ J52

W	N	E	S
	1NT	Pass	3NT
All Pass			

Board: 6	♠ J87	Partner bids first.
Dealer: South	♥ KQ98	The opponents are silent.
Vul: E-W	♦ Q975	
HCP: 8	♣ T4	

Board: 7	♠ QT93	You bid first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: Both	♦ AJ97	
HCP: 16	♣ AK	

Board: 8	♠ T93	Partner bids first.
Dealer: South	♥ 754	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 8	♣ KT73	

Board: 9	♠ A94	You bid first.
Dealer: North	♥ 976	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 15+1	♣ AKJT7	

Board: 10	♠ Q875	Partner bids first.
Dealer: South	♥ AJ5	East (LHO) bids 2♠ if possible.
Vul: Both	♦ J954	
HCP: 8	♣ T7	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 4♥ South

North:

♠ J87

♥ KQ98

♦ Q975

♣ T4

South:

♠ K2

♥ AJ72

♦ KT8

♣ AQ72

W N E S

Pass 2♣¹ Pass 2♥

Pass 3♥ Pass 4♥

All Pass

1. Stayman

Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ QT93

♥ Q97

♦ AJ97

♣ AK

South:

♠ K5

♥ AJT2

♦ T85

♣ J854

W N E S

Pass 1NT Pass 2♣¹

Pass 2♠ Pass 3NT

All Pass

1. Stayman

Board: 8

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ T93

♥ 754

♦ KQ6

♣ KT73

South:

♠ K8

♥ AKJT3

♦ A74

♣ 864

W N E S

Pass 2NT All Pass

1NT

Board: 9

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ A94

♥ 976

♦ K5

♣ AKJT7

South:

♠ K2

♥ K84

♦ J83

♣ Q9432

W N E S

Pass 1NT Pass 3NT

All Pass

Board: 10

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ Q875

♥ AJ5

♦ J954

♣ T7

South:

♠ K6

♥ QT864

♦ AQ8

♣ A64

W N E S

Pass 2♣¹ 2♠ Pass

Pass 2NT All Pass

1. Stayman

Board: 6	♠ K2	You bid first.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 17	♣ AQ72	

Board: 7	♠ K5	Partner bids first.
Dealer: North	♥ AJT2	The opponents are silent.
Vul: Both	♦ T85	
HCP: 9	♣ J854	

Board: 8	♠ K8	You bid first.
Dealer: South	♥ AKJT3	The opponents are silent.
Vul: None	♦ A74	
HCP: 15+1	♣ 864	

Board: 9	♠ K2	Partner bids first.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ J83	
HCP: 9+1	♣ Q9432	

Board: 10	♠ K6	You bid first.
Dealer: South	♥ QT864	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AQ8	
HCP: 15+1	♣ A64	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 4♥ South

North:

♠ J87

♥ KQ98

♦ Q975

♣ T4

South:

♠ K2

♥ AJ72

♦ KT8

♣ AQ72

W N E S

Pass 2♣¹ Pass 2♥

Pass 3♥ Pass 4♥

All Pass

1. Stayman

Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ QT93

♥ Q97

♦ AJ97

♣ AK

South:

♠ K5

♥ AJT2

♦ T85

♣ J854

W N E S

Pass 1NT Pass 2♣¹

Pass 2♠ Pass 3NT

All Pass

1. Stayman

Board: 8

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ T93

♥ 754

♦ KQ6

♣ KT73

South:

♠ K8

♥ AKJT3

♦ A74

♣ 864

W N E S

Pass 2NT All Pass

1NT

Board: 9

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ A94

♥ 976

♦ K5

♣ AKJT7

South:

♠ K2

♥ K84

♦ J83

♣ Q9432

W N E S

Pass 1NT Pass 3NT

All Pass

Board: 10

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ Q875

♥ AJ5

♦ J954

♣ T7

South:

♠ K6

♥ QT864

♦ AQ8

♣ A64

W N E S

Pass 2♣¹ 2♠ Pass

Pass 2NT All Pass

1. Stayman

Board: 11	♠ A2	You bid first.
Dealer: North	♥ AT54	The opponents are silent.
Vul: None	♦ AQ85	
HCP: 15	♣ JT4	
<hr/>		
Board: 12	♠ J86	Partner bids first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: N-S	♦ KT87	
HCP: 9	♣ 843	
<hr/>		
Board: 13	♠ QJ92	You bid first.
Dealer: North	♥ AJ42	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ KJ8	
HCP: 15	♣ K4	
<hr/>		
Board: 14	♠ J654	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ A764	
HCP: 8	♣ 987	
<hr/>		
Board: 15	♠ A96	You bid first.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: N-S	♦ AK72	
HCP: 16	♣ 63	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A2

♥ AT54

♦ AQ85

♣ JT4

South:

♠ Q85

♥ K93

♦ KJ3

♣ 6532

W	N	E	S
	1NT	Pass	3NT
All Pass			

Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ J86

♥ AJ2

♦ KT87

♣ 843

South:

♠ Q7

♥ K63

♦ QJ64

♣ AK65

W	N	E	S
			1NT
Pass	3NT	All Pass	

Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 1NTX North

North:

♠ QJ92

♥ AJ42

♦ KJ8

♣ K4

South:

♠ T6

♥ Q83

♦ 6543

♣ AQ92

W	N	E	S
	1NT	Pass	Pass
X	All Pass		

Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 3♠ North

North:

♠ J654

♥ KT

♦ A764

♣ 987

South:

♠ QT82

♥ A4

♦ KQ3

♣ AJ64

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♠
Pass	3♠	All Pass	

1. Stayman

Board: 15

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A96

♥ AJ43

♦ AK72

♣ 63

South:

♠ KQT2

♥ Q2

♦ JT96

♣ J94

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3NT
All Pass			

1. Stayman

Board: 11	♠ Q85	Partner bids first.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 9	♣ 6532	
<hr/>		
Board: 12	♠ Q7	You bid first.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ QJ64	
HCP: 15	♣ AK65	
<hr/>		
Board: 13	♠ T6	Partner bids first.
Dealer: North	♥ Q83	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ 6543	
HCP: 8	♣ AQ92	
<hr/>		
Board: 14	♠ QT82	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 16	♣ AJ64	
<hr/>		
Board: 15	♠ KQT2	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ JT96	
HCP: 9	♣ J94	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A2

♥ AT54

♦ AQ85

♣ JT4

South:

♠ Q85

♥ K93

♦ KJ3

♣ 6532

W	N	E	S
	1NT	Pass	3NT
All Pass			

Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ J86

♥ AJ2

♦ KT87

♣ 843

South:

♠ Q7

♥ K63

♦ QJ64

♣ AK65

W	N	E	S
			1NT
Pass	3NT	All Pass	

Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 1NTX North

North:

♠ QJ92

♥ AJ42

♦ KJ8

♣ K4

South:

♠ T6

♥ Q83

♦ 6543

♣ AQ92

W	N	E	S
	1NT	Pass	Pass
X	All Pass		

Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 3♠ North

North:

♠ J654

♥ KT

♦ A764

♣ 987

South:

♠ QT82

♥ A4

♦ KQ3

♣ AJ64

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♠
Pass	3♠	All Pass	
1. Stayman			

Board: 15

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A96

♥ AJ43

♦ AK72

♣ 63

South:

♠ KQT2

♥ Q2

♦ JT96

♣ J94

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3NT
All Pass			
1. Stayman			

Board: 16	♠ 53	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ J9876	
HCP: 8+1	♣ A83	

Board: 17	♠ AJ7	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ QJ764	
HCP: 17+1	♣ KQ2	

Board: 18	♠ A5	Partner bids first.
Dealer: South	♥ J95	The opponents are silent.
Vul: N-S	♦ Q9864	
HCP: 8+1	♣ J52	

Board: 19	♠ KJ3	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ AJ93	
HCP: 17	♣ AQ84	

Board: 20	♠ 86	Partner bids first.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 9	♣ 9864	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ AKQ4				1NT
Vul: E-W	♥ K52	♥ J9	Pass	2NT	All Pass	
North HCP: 8+1	♦ J9876	♦ Q54				
South HCP: 15	♣ A83	♣ K974				
Contract: 2NT North						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ KQ9		1NT	Pass	2♣ ¹
Vul: None	♥ A4	♥ K732	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ QJ764	♦ 85	All Pass			
South HCP: 9	♣ KQ2	♣ J984				
Contract: 3NT South			1. Stayman			

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ K8				1NT
Vul: N-S	♥ J95	♥ Q742	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q9864	♦ AK3				
South HCP: 15	♣ J52	♣ K643				
Contract: 2NT North						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ A765		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q2	♥ A965	Pass	2♦	Pass	2NT
North HCP: 17	♦ AJ93	♦ 87	All Pass			
South HCP: 8	♣ AQ84	♣ T95				
Contract: 2NT South			1. Stayman			

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ K53				1NT
Vul: Both	♥ AQ53	♥ KJ42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT3	♦ J4	Pass	4♥	All Pass	
South HCP: 16	♣ 9864	♣ AKJ7				
Contract: 4♥ North			1. Stayman			

Board: 16	♠ AKQ4	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: E-W	♦ Q54	
HCP: 15	♣ K974	

Board: 17	♠ KQ9	Partner bids first.
Dealer: North	♥ K732	The opponents are silent.
Vul: None	♦ 85	
HCP: 9	♣ J984	

Board: 18	♠ K8	You bid first.
Dealer: South	♥ Q742	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 15	♣ K643	

Board: 19	♠ A765	Partner bids first.
Dealer: North	♥ A965	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 8	♣ T95	

Board: 20	♠ K53	You bid first.
Dealer: South	♥ KJ42	The opponents are silent.
Vul: Both	♦ J4	
HCP: 16	♣ AKJ7	

Both hands (Answers Page)

Board: 16

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ 53

♥ K52

♦ J9876

♣ A83

South:

♠ AKQ4

♥ J9

♦ Q54

♣ K974

W	N	E	S
			1NT
Pass	2NT	All Pass	

Board: 17

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9

Contract: 3NT South

North:

♠ AJ7

♥ A4

♦ QJ764

♣ KQ2

South:

♠ KQ9

♥ K732

♦ 85

♣ J984

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	3NT
All Pass			
1. Stayman			

Board: 18

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ A5

♥ J95

♦ Q9864

♣ J52

South:

♠ K8

♥ Q742

♦ AK3

♣ K643

W	N	E	S
			1NT
Pass	2NT	All Pass	

Board: 19

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 2NT South

North:

♠ KJ3

♥ Q2

♦ AJ93

♣ AQ84

South:

♠ A765

♥ A965

♦ 87

♣ T95

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

Board: 20

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16

Contract: 4♥ North

North:

♠ 86

♥ AQ53

♦ KT3

♣ 9864

South:

♠ K53

♥ KJ42

♦ J4

♣ AKJ7

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	All Pass	
1. Stayman			

Board: 21	♠ A43	You bid first.
Dealer: North	♥ A952	The opponents are silent.
Vul: N-S	♦ KT3	
HCP: 15	♣ KJT	
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Board: 22	♠ Q85	Partner bids first.
Dealer: South	♥ T853	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 9	♣ AJ4	
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Board: 23	♠ AK8	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ K875	
HCP: 15	♣ K987	
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Board: 24	♠ KQT	Partner bids first.
Dealer: South	♥ KT98	The opponents are silent.
Vul: None	♦ 873	
HCP: 8	♣ 954	
<hr/>		
Board: 25	♠ 93	Partner bids first.
Dealer: South	♥ AT42	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ K64	
HCP: 8	♣ JT53	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ J75		1NT	Pass	2NT
Vul: N-S	♥ A952	♥ J8	All Pass			
North HCP: 15	♦ KT3	♦ AJ987				
South HCP: 9+1	♣ KJT	♣ Q54				
Contract: 2NT South						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ KJT				1NT
Vul: E-W	♥ T853	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q84	♦ KJ93	Pass	3NT	All Pass	
South HCP: 17	♣ AJ4	♣ KQ2				
Contract: 3NT North			1. Stayman			

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT92		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ J94	Pass	2♦	Pass	3NT
North HCP: 15	♦ K875	♦ AQ43	All Pass			
South HCP: 9	♣ K987	♣ 42				
Contract: 3NT South			1. Stayman			

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A873				1NT
Vul: None	♥ KT98	♥ Q6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 873	♦ JT5	Pass	2NT	All Pass	
South HCP: 16	♣ 954	♣ AKQ7				
Contract: 2NT North			1. Stayman			

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ7				1NT
Vul: E-W	♥ AT42	♥ KQ65	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ K64	♦ A2	Pass	X	Pass	3♣
South HCP: 15	♣ JT53	♣ K874	All Pass			
Contract: 3♣ South			1. Stayman			

Board: 21	♠ J75	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ AJ987	
HCP: 9+1	♣ Q54	
<hr/>		
Board: 22	♠ KJT	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: E-W	♦ KJ93	
HCP: 17	♣ KQ2	
<hr/>		
Board: 23	♠ QT92	Partner bids first.
Dealer: North	♥ J94	The opponents are silent.
Vul: Both	♦ AQ43	
HCP: 9	♣ 42	
<hr/>		
Board: 24	♠ A873	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ JT5	
HCP: 16	♣ AKQ7	
<hr/>		
Board: 25	♠ QJ7	You bid first.
Dealer: South	♥ KQ65	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ A2	
HCP: 15	♣ K874	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ J75		1NT	Pass	2NT
Vul: N-S	♥ A952	♥ J8	All Pass			
North HCP: 15	♦ KT3	♦ AJ987				
South HCP: 9+1	♣ KJT	♣ Q54				
Contract: 2NT South						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ KJT				1NT
Vul: E-W	♥ T853	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q84	♦ KJ93	Pass	3NT	All Pass	
South HCP: 17	♣ AJ4	♣ KQ2				
Contract: 3NT North			1. Stayman			

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT92		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ J94	Pass	2♦	Pass	3NT
North HCP: 15	♦ K875	♦ AQ43	All Pass			
South HCP: 9	♣ K987	♣ 42				
Contract: 3NT South			1. Stayman			

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A873				1NT
Vul: None	♥ KT98	♥ Q6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 873	♦ JT5	Pass	2NT	All Pass	
South HCP: 16	♣ 954	♣ AKQ7				
Contract: 2NT North			1. Stayman			

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ7				1NT
Vul: E-W	♥ AT42	♥ KQ65	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ K64	♦ A2	Pass	X	Pass	3♣
South HCP: 15	♣ JT53	♣ K874	All Pass			
Contract: 3♣ South			1. Stayman			

Board: 26	♠ J86	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 9	♣ 6542	

Board: 27	♠ K2	You bid first.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: None	♦ A9	
HCP: 15+1	♣ Q9754	

Board: 28	♠ 76	Partner bids first.
Dealer: South	♥ Q832	The opponents are silent.
Vul: N-S	♦ KQ53	
HCP: 8	♣ JT7	

Board: 29	♠ J4	Partner bids first.
Dealer: South	♥ Q64	East (LHO) bids 3♥ if possible.
Vul: Both	♦ KQ3	
HCP: 9+1	♣ JT974	

Board: 30	♠ 752	Partner bids first.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ Q86	
HCP: 9	♣ A982	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AK32				1NT
Vul: Both	♥ Q93	♥ 65	Pass	3NT	All Pass	
North HCP: 9	♦ AQ9	♦ K753				
South HCP: 15	♣ 6542	♣ KQ8				
Contract: 3NT North						

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ J876		1NT	Pass	2♣ ¹
Vul: None	♥ AQT4	♥ 52	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ A9	♦ K32	All Pass			
South HCP: 8	♣ Q9754	♣ KJT6				
Contract: 2NT South			1. Stayman			

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AJ				1NT
Vul: N-S	♥ Q832	♥ K974	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KQ53	♦ AT4	Pass	3♥	All Pass	
South HCP: 15	♣ JT7	♣ K542				
Contract: 3♥ North			1. Stayman			

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQ653				1NT
Vul: Both	♥ Q64	♥ K3	Pass	2NT	3♥	Pass
North HCP: 9+1	♦ KQ3	♦ 942	Pass	4♣	All Pass	
South HCP: 15+1	♣ JT974	♣ AK6				
Contract: 4♣ North						

Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ 752	♠ KT3				1NT
Vul: None	♥ K72	♥ QJ	Pass	3NT	All Pass	
North HCP: 9	♦ Q86	♦ AK532				
South HCP: 16+1	♣ A982	♣ QJ4				
Contract: 3NT North						

Board: 26	♠ AK32	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ K753	
HCP: 15	♣ KQ8	

Board: 27	♠ J876	Partner bids first.
Dealer: North	♥ 52	The opponents are silent.
Vul: None	♦ K32	
HCP: 8	♣ KJT6	

Board: 28	♠ AJ	You bid first.
Dealer: South	♥ K974	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 15	♣ K542	

Board: 29	♠ KQ653	You bid first.
Dealer: South	♥ K3	East (RHO) bids 3♥ if possible.
Vul: Both	♦ 942	
HCP: 15+1	♣ AK6	

Board: 30	♠ KT3	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ AK532	
HCP: 16+1	♣ QJ4	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ J86

♥ Q93

♦ AQ9

♣ 6542

South:

♠ AK32

♥ 65

♦ K753

♣ KQ8

W	N	E	S
			1NT
Pass	3NT	All Pass	

Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ K2

♥ AQT4

♦ A9

♣ Q9754

South:

♠ J876

♥ 52

♦ K32

♣ KJT6

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

Board: 28

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ 76

♥ Q832

♦ KQ53

♣ JT7

South:

♠ AJ

♥ K974

♦ AT4

♣ K542

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	3♥	All Pass	
1. Stayman			

Board: 29

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 4♣ North

North:

♠ J4

♥ Q64

♦ KQ3

♣ JT974

South:

♠ KQ653

♥ K3

♦ 942

♣ AK6

W	N	E	S
			1NT
Pass	2NT	3♥	Pass
Pass	4♣	All Pass	

Board: 30

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ 752

♥ K72

♦ Q86

♣ A982

South:

♠ KT3

♥ QJ

♦ AK532

♣ QJ4

W	N	E	S
			1NT
Pass	3NT	All Pass	

Board: 31	♠ AQ96	You bid first.
Dealer: North	♥ Q52	West (RHO) bids 2 ♦ if possible.
Vul: N-S	♦ K64	
HCP: 16	♣ KQ4	

Board: 32	♠ J532	Partner bids first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ K865	
HCP: 8	♣ 95	

Board: 33	♠ 74	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: None	♦ K85	
HCP: 16+1	♣ AK973	

Board: 34	♠ QJ94	Partner bids first.
Dealer: South	♥ T53	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 9	♣ QJ4	

Board: 35	♠ A87	You bid first.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ AKJ6	
HCP: 15	♣ T84	

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8

Contract: 2NT North

North:

♠ AQ96

♥ Q52

♦ K64

♣ KQ4

South:

♠ T74

♥ AJ83

♦ Q2

♣ J753

W N E S

1NT Pass 2♣¹

2♦ 2NT All Pass

1. Stayman

Board: 32

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ J532

♥ KJ5

♦ K865

♣ 95

South:

♠ KQT7

♥ Q87

♦ A74

♣ A64

W N E S

1NT

Pass 2♣¹ Pass 2♠

Pass 3♠ All Pass

1. Stayman

Board: 33

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ 74

♥ AQ6

♦ K85

♣ AK973

South:

♠ T32

♥ KT5

♦ AQ97

♣ T42

W N E S

1NT Pass 3NT

All Pass

Board: 34

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 16

Contract: 4♠ South

North:

♠ QJ94

♥ T53

♦ K83

♣ QJ4

South:

♠ AKT2

♥ KJ74

♦ Q64

♣ K5

W N E S

1NT

Pass 2♣¹ Pass 2♥

Pass 3NT Pass 4♠

All Pass

1. Stayman

Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ A87

♥ K83

♦ AKJ6

♣ T84

South:

♠ J96

♥ T62

♦ Q54

♣ AQ63

W N E S

1NT Pass 2NT

All Pass

Board: 31	♠ T74	Partner bids first.
Dealer: North	♥ AJ83	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ Q2	
HCP: 8	♣ J753	

Board: 32	♠ KQT7	You bid first.
Dealer: South	♥ Q87	The opponents are silent.
Vul: E-W	♦ A74	
HCP: 15	♣ A64	

Board: 33	♠ T32	Partner bids first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: None	♦ AQ97	
HCP: 9	♣ T42	

Board: 34	♠ AKT2	You bid first.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 16	♣ K5	

Board: 35	♠ J96	Partner bids first.
Dealer: North	♥ T62	The opponents are silent.
Vul: E-W	♦ Q54	
HCP: 9	♣ AQ63	

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AQ96	♠ T74		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q52	♥ AJ83	2♦	2NT	All Pass	
North HCP: 16	♦ K64	♦ Q2				
South HCP: 8	♣ KQ4	♣ J753				
Contract: 2NT North						1. Stayman

Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ KQT7				1NT
Vul: E-W	♥ KJ5	♥ Q87	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K865	♦ A74	Pass	3♠	All Pass	
South HCP: 15	♣ 95	♣ A64				
Contract: 3♠ North						1. Stayman

Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ T32		1NT	Pass	3NT
Vul: None	♥ AQ6	♥ KT5	All Pass			
North HCP: 16+1	♦ K85	♦ AQ97				
South HCP: 9	♣ AK973	♣ T42				
Contract: 3NT South						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ QJ94	♠ AKT2				1NT
Vul: N-S	♥ T53	♥ KJ74	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K83	♦ Q64	Pass	3NT	Pass	4♠
South HCP: 16	♣ QJ4	♣ K5	All Pass			
Contract: 4♠ South						1. Stayman

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ J96		1NT	Pass	2NT
Vul: E-W	♥ K83	♥ T62	All Pass			
North HCP: 15	♦ AKJ6	♦ Q54				
South HCP: 9	♣ T84	♣ AQ63				
Contract: 2NT South						

Board: 36	♠ T98	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: Both	♦ 94	
HCP: 8+1	♣ A8543	

Board: 37	♠ A72	You bid first.
Dealer: North	♥ AK74	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 16	♣ J875	

Board: 38	♠ 543	Partner bids first.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 9	♣ QJ93	

Board: 39	♠ K95	You bid first.
Dealer: North	♥ AJ87	The opponents are silent.
Vul: Both	♦ KJ74	
HCP: 15	♣ K6	

Board: 40	♠ 42	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 9+1	♣ A8754	

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T98

♥ A97

♦ 94

♣ A8543

South:

♠ 743

♥ KQ8

♦ AQ2

♣ KJT9

W	N	E	S
			1NT
Pass	2NT	All Pass	

Board: 37

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A72

♥ AK74

♦ A7

♣ J875

South:

♠ 863

♥ Q32

♦ QT8

♣ KQ64

W	N	E	S
	1NT	Pass	3NT
All Pass			

Board: 38

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ 543

♥ KQJ6

♦ 54

♣ QJ93

South:

♠ A6

♥ A842

♦ K63

♣ AT54

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	All Pass	
1. Stayman			

Board: 39

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ K95

♥ AJ87

♦ KJ74

♣ K6

South:

♠ AJT7

♥ K952

♦ T96

♣ 84

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♥
All Pass			
1. Stayman			

Board: 40

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 42

♥ Q98

♦ QJ8

♣ A8754

South:

♠ AT83

♥ AK3

♦ AT6

♣ Q63

W	N	E	S
			1NT
Pass	2NT	Pass	3NT
All Pass			

Board: 36	♠ 743	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 15	♣ KJT9	

Board: 37	♠ 863	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ QT8	
HCP: 9	♣ KQ64	

Board: 38	♠ A6	You bid first.
Dealer: South	♥ A842	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 15	♣ AT54	

Board: 39	♠ AJT7	Partner bids first.
Dealer: North	♥ K952	The opponents are silent.
Vul: Both	♦ T96	
HCP: 8	♣ 84	

Board: 40	♠ AT83	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ AT6	
HCP: 17	♣ Q63	

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T98

♥ A97

♦ 94

♣ A8543

South:

♠ 743

♥ KQ8

♦ AQ2

♣ KJT9

W	N	E	S
			1NT
Pass	2NT	All Pass	

Board: 37

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A72

♥ AK74

♦ A7

♣ J875

South:

♠ 863

♥ Q32

♦ QT8

♣ KQ64

W	N	E	S
	1NT	Pass	3NT
All Pass			

Board: 38

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ 543

♥ KQJ6

♦ 54

♣ QJ93

South:

♠ A6

♥ A842

♦ K63

♣ AT54

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♥
Pass	4♥	All Pass	

1. Stayman

Board: 39

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ K95

♥ AJ87

♦ KJ74

♣ K6

South:

♠ AJT7

♥ K952

♦ T96

♣ 84

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♥
All Pass			

1. Stayman

Board: 40

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 42

♥ Q98

♦ QJ8

♣ A8754

South:

♠ AT83

♥ AK3

♦ AT6

♣ Q63

W	N	E	S
			1NT
Pass	2NT	Pass	3NT
All Pass			

Board: 41	♠ A842	Partner bids first.
Dealer: South	♥ QJ32	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ 93	
HCP: 9	♣ Q32	
<hr/>		
Board: 42	♠ 42	RHO opens the bidding 1NT.
Dealer: West	♥ T8652	You bid next.
Vul: Both	♦ 8532	East (LHO) bids 2♣ if possible.
HCP: 1+1	♣ J2	East (LHO) Doubles 3♣ if possible.
<hr/>		
Board: 43	♠ A76	You bid first.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: None	♦ Q943	
HCP: 17	♣ A4	
<hr/>		
Board: 44	♠ A96	Partner bids first.
Dealer: South	♥ AT85	The opponents are silent.
Vul: N-S	♦ T532	
HCP: 8	♣ 83	
<hr/>		
Board: 45	♠ K5	You bid first.
Dealer: North	♥ QT72	The opponents are silent.
Vul: Both	♦ A8	
HCP: 16+1	♣ AQJ74	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3♣ South

North:

♠ A842

♥ QJ32

♦ 93

♣ Q32

South:

♠ KJ7

♥ 75

♦ A76

♣ AK854

W	N	E	S
			1NT
Pass	2♣ ¹	2♦	Pass
Pass	X	Pass	3♣
All Pass			

1. Stayman

Board: 42

Dealer: West

Vul: Both

North HCP: 1+1

South HCP: 14+2

Contract: 3♣X South

North:

♠ 42

♥ T8652

♦ 8532

♣ J2

South:

♠ Q863

♥ K

♦ A4

♣ KQT765

W	N	E	S
1NT	Pass	2♣ ¹	3♣
Pass	Pass	X	All Pass

1. Stayman

Board: 43

Dealer: North

Vul: None

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ A76

♥ AKT5

♦ Q943

♣ A4

South:

♠ J32

♥ 984

♦ AT62

♣ K65

W	N	E	S
	1NT	Pass	2NT
Pass	3NT	All Pass	

Board: 44

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ A96

♥ AT85

♦ T532

♣ 83

South:

♠ QT3

♥ K73

♦ AK6

♣ KJ54

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	2NT	All Pass	

1. Stayman

Board: 45

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 4♥ South

North:

♠ K5

♥ QT72

♦ A8

♣ AQJ74

South:

♠ AJ43

♥ A853

♦ 432

♣ 93

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	4♥
All Pass			

1. Stayman

Board: 41	♠ KJ7	You bid first.
Dealer: South	♥ 75	East (RHO) bids 2 ♦ if possible.
Vul: E-W	♦ A76	
HCP: 15+1	♣ AK854	
<hr/>		
Board: 42	♠ Q863	LHO opens the bidding 1NT.
Dealer: West	♥ K	Partner bids next.
Vul: Both	♦ A4	East (RHO) bids 2 ♣ if possible.
HCP: 14+2	♣ KQT765	East (RHO) Doubles 3 ♣ if possible.
<hr/>		
Board: 43	♠ J32	Partner bids first.
Dealer: North	♥ 984	The opponents are silent.
Vul: None	♦ AT62	
HCP: 8	♣ K65	
<hr/>		
Board: 44	♠ QT3	You bid first.
Dealer: South	♥ K73	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 16	♣ KJ54	
<hr/>		
Board: 45	♠ AJ43	Partner bids first.
Dealer: North	♥ A853	The opponents are silent.
Vul: Both	♦ 432	
HCP: 9	♣ 93	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3♣ South

North:

♠ A842

♥ QJ32

♦ 93

♣ Q32

South:

♠ KJ7

♥ 75

♦ A76

♣ AK854

W	N	E	S
			1NT
Pass	2♣ ¹	2♦	Pass
Pass	X	Pass	3♣
All Pass			

1. Stayman

Board: 42

Dealer: West

Vul: Both

North HCP: 1+1

South HCP: 14+2

Contract: 3♣X South

North:

♠ 42

♥ T8652

♦ 8532

♣ J2

South:

♠ Q863

♥ K

♦ A4

♣ KQT765

W	N	E	S
1NT	Pass	2♣ ¹	3♣
Pass	Pass	X	All Pass

1. Stayman

Board: 43

Dealer: North

Vul: None

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ A76

♥ AKT5

♦ Q943

♣ A4

South:

♠ J32

♥ 984

♦ AT62

♣ K65

W	N	E	S
	1NT	Pass	2NT
Pass	3NT	All Pass	

Board: 44

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ A96

♥ AT85

♦ T532

♣ 83

South:

♠ QT3

♥ K73

♦ AK6

♣ KJ54

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	2NT	All Pass	

1. Stayman

Board: 45

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 4♥ South

North:

♠ K5

♥ QT72

♦ A8

♣ AQJ74

South:

♠ AJ43

♥ A853

♦ 432

♣ 93

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	4♥
All Pass			

1. Stayman

Board: 46	♠ AT	Partner bids first.
Dealer: South	♥ T84	The opponents are silent.
Vul: None	♦ 832	
HCP: 8+1	♣ A9753	

Board: 47	♠ KJ532	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 15+1	♣ A42	

Board: 48	♠ Q854	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 9	♣ J843	

Board: 49	♠ QJ	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: None	♦ Q98	
HCP: 15+1	♣ QJ862	

Board: 50	♠ AJT	Partner bids first.
Dealer: South	♥ JT63	The opponents are silent.
Vul: N-S	♦ T53	
HCP: 9	♣ K64	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2NT North

North:

♠ AT

♥ T84

♦ 832

♣ A9753

South:

♠ Q43

♥ KQJ7

♦ AQ97

♣ Q4

W	N	E	S
			1NT
Pass	2NT	All Pass	

Board: 47

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 2NT South

North:

♠ KJ532

♥ AJT

♦ Q4

♣ A42

South:

♠ 976

♥ 42

♦ AJ5

♣ KJ765

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 17

Contract: 4♠ North

North:

♠ Q854

♥ AT2

♦ QT

♣ J843

South:

♠ A972

♥ 85

♦ AK9

♣ AQT9

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♠
Pass	4♠	All Pass	

1. Stayman

Board: 49

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ QJ

♥ AK8

♦ Q98

♣ QJ862

South:

♠ KT9

♥ J42

♦ J64

♣ AT54

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ AJT

♥ JT63

♦ T53

♣ K64

South:

♠ 74

♥ KQ5

♦ KQ874

♣ AJ9

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	3NT	All Pass	

1. Stayman

Board: 46	♠ Q43	You bid first.
Dealer: South	♥ KQJ7	The opponents are silent.
Vul: None	♦ AQ97	
HCP: 16	♣ Q4	

Board: 47	♠ 976	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AJ5	
HCP: 9+1	♣ KJ765	

Board: 48	♠ A972	You bid first.
Dealer: South	♥ 85	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 17	♣ AQT9	

Board: 49	♠ KT9	Partner bids first.
Dealer: North	♥ J42	The opponents are silent.
Vul: None	♦ J64	
HCP: 9	♣ AT54	

Board: 50	♠ 74	You bid first.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: N-S	♦ KQ874	
HCP: 15+1	♣ AJ9	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16

Contract: 2NT North

North:

♠ AT

♥ T84

♦ 832

♣ A9753

South:

♠ Q43

♥ KQJ7

♦ AQ97

♣ Q4

W	N	E	S
			1NT
Pass	2NT	All Pass	

Board: 47

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 2NT South

North:

♠ KJ532

♥ AJT

♦ Q4

♣ A42

South:

♠ 976

♥ 42

♦ AJ5

♣ KJ765

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 17

Contract: 4♠ North

North:

♠ Q854

♥ AT2

♦ QT

♣ J843

South:

♠ A972

♥ 85

♦ AK9

♣ AQT9

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♠
Pass	4♠	All Pass	

1. Stayman

Board: 49

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ QJ

♥ AK8

♦ Q98

♣ QJ862

South:

♠ KT9

♥ J42

♦ J64

♣ AT54

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ AJT

♥ JT63

♦ T53

♣ K64

South:

♠ 74

♥ KQ5

♦ KQ874

♣ AJ9

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♦
Pass	3NT	All Pass	

1. Stayman