

<b>Board: 1</b>	♠ 84	RHO is dealer. You bid second.
Dealer: West	♥ AT2	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A982	
HCP: 15	♣ AK93	

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<b>Board: 2</b>	♠ 987	LHO is dealer.
Dealer: East	♥ Q542	East (LHO) opens 1♦ if possible.
Vul: Both	♦ Q942	
HCP: 8	♣ A8	

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<b>Board: 3</b>	♠ KT	RHO is dealer. You bid second.
Dealer: West	♥ KJ62	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ T42	
HCP: 16	♣ AKQ5	

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<b>Board: 4</b>	♠ K986	Partner is dealer.
Dealer: South	♥ 653	West (RHO) bids 1NT if possible.
Vul: None	♦ T95	East (LHO) bids 2♣ if possible.
HCP: 3	♣ 876	West (RHO) Doubles 3♣ if possible.

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<b>Board: 5</b>	♠ QT6	RHO is dealer. You bid second.
Dealer: West	♥ KT74	West (RHO) opens 1♣ if possible.
Vul: None	♦ AK4	
HCP: 15	♣ K94	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ 84	♠ AQ62	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AT2	♥ 95	Pass	2♦	Pass	2NT
North HCP: 15	♦ A982	♦ J64	All Pass			
South HCP: 8	♣ AK93	♣ J876				
Contract: 2NT South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 987	♠ KT54		1♦	1NT	
Vul: Both	♥ Q542	♥ AKJ	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ Q942	♦ A83	Pass	2NT	All Pass	
South HCP: 15	♣ A8	♣ 764				
Contract: 2NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KT	♠ Q754	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ62	♥ AT8	Pass	2♥	Pass	2NT
North HCP: 16	♦ T42	♦ Q985	All Pass			
South HCP: 8	♣ AKQ5	♣ 63				
Contract: 2NT South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K986	♠ AQ			1♣	
Vul: None	♥ 653	♥ KJT4	1NT	Pass	2♣ <sup>1</sup>	3♣
North HCP: 3	♦ T95	♦ 6	X	All Pass		
South HCP: 15+2	♣ 876	♣ AJ5432				
Contract: 3♣X South			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ QT6	♠ AJ95	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KT74	♥ A53	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK4	♦ JT8	All Pass			
South HCP: 10	♣ K94	♣ 852				
Contract: 3NT South			1. Stayman			

**South hands****then Stayman**

<b>Board: 1</b>	♠ AQ62	LHO is dealer.
Dealer: West	♥ 95	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ J64	
HCP: 8	♣ J876	
 <b>Board: 2</b>	 ♠ KT54	 RHO is dealer. You bid second.
Dealer: East	♥ AKJ	East (RHO) opens 1♦ if possible.
Vul: Both	♦ A83	
HCP: 15	♣ 764	
 <b>Board: 3</b>	 ♠ Q754	 LHO is dealer.
Dealer: West	♥ AT8	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ Q985	
HCP: 8	♣ 63	
 <b>Board: 4</b>	 ♠ AQ	 You are dealer.
Dealer: South	♥ KJT4	West (LHO) bids 1NT if possible.
Vul: None	♦ 6	East (RHO) bids 2♣ if possible.
HCP: 15+2	♣ AJ5432	West (LHO) Doubles 3♣ if possible.
 <b>Board: 5</b>	 ♠ AJ95	 LHO is dealer.
Dealer: West	♥ A53	West (LHO) opens 1♣ if possible.
Vul: None	♦ JT8	
HCP: 10	♣ 852	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ 84	♠ AQ62	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AT2	♥ 95	Pass	2♦	Pass	2NT
North HCP: 15	♦ A982	♦ J64	All Pass			
South HCP: 8	♣ AK93	♣ J876				
Contract: 2NT South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 987	♠ KT54		1♦	1NT	
Vul: Both	♥ Q542	♥ AKJ	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ Q942	♦ A83	Pass	2NT	All Pass	
South HCP: 15	♣ A8	♣ 764				
Contract: 2NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KT	♠ Q754	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ62	♥ AT8	Pass	2♥	Pass	2NT
North HCP: 16	♦ T42	♦ Q985	All Pass			
South HCP: 8	♣ AKQ5	♣ 63				
Contract: 2NT South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K986	♠ AQ			1♣	
Vul: None	♥ 653	♥ KJT4	1NT	Pass	2♣ <sup>1</sup>	3♣
North HCP: 3	♦ T95	♦ 6	X	All Pass		
South HCP: 15+2	♣ 876	♣ AJ5432				
Contract: 3♣X South			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ QT6	♠ AJ95	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KT74	♥ A53	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK4	♦ JT8	All Pass			
South HCP: 10	♣ K94	♣ 852				
Contract: 3NT South			1. Stayman			

**Board: 6**      ♠ K874

LHO is dealer.

Dealer: East      ♥ T53

East (LHO) opens 1♦ if possible.

Vul: Both      ♦ KJ3

HCP: 9      ♣ Q95

**Board: 7**      ♠ KJ

RHO is dealer. You bid second.

Dealer: West      ♥ AQJ4

West (RHO) opens 1♦ if possible.

Vul: N-S      ♦ KJ3

HCP: 15      ♣ T985

**Board: 8**      ♠ QJ6

LHO is dealer.

Dealer: East      ♥ T982

East (LHO) opens 1♣ if possible.

Vul: N-S      ♦ AJ8

HCP: 12      ♣ A63

**Board: 9**      ♠ Q9

RHO is dealer. You bid second.

Dealer: West      ♥ A65

West (RHO) opens 1♥ if possible.

Vul: E-W      ♦ AKQJ2

HCP: 16+1      ♣ T54

**Board: 10**      ♠ Q852

LHO is dealer.

Dealer: East      ♥ Q54

East (LHO) opens 1♦ if possible.

Vul: None      ♦ Q4

HCP: 8      ♣ QT84

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ K874	♠ AQ6			1♦	1NT
Vul: Both	♥ T53	♥ Q8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KJ3	♦ AQ92	Pass	2NT	All Pass	
South HCP: 15	♣ Q95	♣ J632				
Contract: 2NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ AQ83	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQJ4	♥ K953	Pass	2♥	Pass	3♦ <sup>2</sup>
North HCP: 15	♦ KJ3	♦ Q6	Pass	4♥	All Pass	
South HCP: 12	♣ T985	♣ J73				
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ QJ6	♠ A954			1♣	1NT
Vul: N-S	♥ T982	♥ J3	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12	♦ AJ8	♦ KQ42	Pass	3NT	All Pass	
South HCP: 15	♣ A63	♣ KQ7				
Contract: 3NT North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ Q9	♠ KJT6	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A65	♥ 94	Pass	2♦	Pass	3♣
North HCP: 16+1	♦ AKQJ2	♦ T53	Pass	3♦	Pass	3NT
South HCP: 10	♣ T54	♣ AQ93			All Pass	
Contract: 3NT South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ Q852	♠ AKJ9			1♦	1NT
Vul: None	♥ Q54	♥ 92	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ Q4	♦ K86	Pass	3♠	All Pass	
South HCP: 15	♣ QT84	♣ KJ95				
Contract: 3♠ North			1. Stayman			

## South hands

## then Stayman

<b>Board: 6</b>	♠ AQ6	RHO is dealer. You bid second.
Dealer: East	♥ Q8	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AQ92	
HCP: 15	♣ J632	

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<b>Board: 7</b>	♠ AQ83	LHO is dealer.
Dealer: West	♥ K953	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q6	
HCP: 12	♣ J73	

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<b>Board: 8</b>	♠ A954	RHO is dealer. You bid second.
Dealer: East	♥ J3	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQ42	
HCP: 15	♣ KQ7	

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<b>Board: 9</b>	♠ KJT6	LHO is dealer.
Dealer: West	♥ 94	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ T53	
HCP: 10	♣ AQ93	

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<b>Board: 10</b>	♠ AKJ9	RHO is dealer. You bid second.
Dealer: East	♥ 92	East (RHO) opens 1♦ if possible.
Vul: None	♦ K86	
HCP: 15	♣ KJ95	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ K874	♠ AQ6			1♦	1NT
Vul: Both	♥ T53	♥ Q8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KJ3	♦ AQ92	Pass	2NT	All Pass	
South HCP: 15	♣ Q95	♣ J632				
Contract: 2NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ AQ83	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQJ4	♥ K953	Pass	2♥	Pass	3♦ <sup>2</sup>
North HCP: 15	♦ KJ3	♦ Q6	Pass	4♥	All Pass	
South HCP: 12	♣ T985	♣ J73				
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ QJ6	♠ A954			1♣	1NT
Vul: N-S	♥ T982	♥ J3	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12	♦ AJ8	♦ KQ42	Pass	3NT	All Pass	
South HCP: 15	♣ A63	♣ KQ7				
Contract: 3NT North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ Q9	♠ KJT6	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A65	♥ 94	Pass	2♦	Pass	3♣
North HCP: 16+1	♦ AKQJ2	♦ T53	Pass	3♦	Pass	3NT
South HCP: 10	♣ T54	♣ AQ93			All Pass	
Contract: 3NT South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ Q852	♠ AKJ9			1♦	1NT
Vul: None	♥ Q54	♥ 92	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ Q4	♦ K86	Pass	3♠	All Pass	
South HCP: 15	♣ QT84	♣ KJ95				
Contract: 3♠ North			1. Stayman			

<b>Board: 11</b>	♠ QJ82	RHO is dealer. You bid second.
Dealer: West	♥ AQ7	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K83	
HCP: 16	♣ KJ2	

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<b>Board: 12</b>	♠ J32	LHO is dealer.
Dealer: East	♥ J732	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 43	
HCP: 9	♣ AKT9	

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<b>Board: 13</b>	♠ AJ2	RHO is dealer. You bid second.
Dealer: West	♥ 85	West (RHO) opens 1♦ if possible.
Vul: None	♦ K542	
HCP: 15	♣ AKT8	

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<b>Board: 14</b>	♠ KQJ	LHO is dealer.
Dealer: East	♥ Q952	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ T76	East (LHO) Doubles 2♣ if possible.
HCP: 8	♣ 632	

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<b>Board: 15</b>	♠ KQ3	RHO is dealer. You bid second.
Dealer: West	♥ KJ82	West (RHO) opens 1♦ if possible.
Vul: None	♦ KJ5	
HCP: 16	♣ KT8	

## Both hands (Answers Page)

**Board: 11**

Dealer: West

**North:**

♠ QJ82

**South:**

♠ T965

**W N E S**

 1♦ 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ AQ7

♥ 543

Pass 2♠ All Pass

North HCP: 16

♦ K83

♦ Q42

1. Stayman

South HCP: 8

♣ KJ2

♣ AQT

Contract: 2♠ North

**Board: 12**

Dealer: East

**North:**

♠ J32

**South:**

♠ K986

**W N E S**

1♦ 1NT

Vul: E-W

♥ J732

♥ KQ9

 Pass 2♣<sup>1</sup> Pass 2♠

North HCP: 9

♦ 43

♦ KQJ2

Pass 2NT All Pass

South HCP: 16

♣ AKT9

♣ Q5

1. Stayman

Contract: 2NT North

**Board: 13**

Dealer: West

**North:**

♠ AJ2

**South:**

♠ KT64

**W N E S**

 1♦ 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ 85

♥ 63

Pass 2♦ Pass 2NT

North HCP: 15

♦ K542

♦ QJ63

All Pass

South HCP: 9

♣ AKT8

♣ QJ7

1. Stayman

Contract: 2NT South

**Board: 14**

Dealer: East

**North:**

♠ KQJ

**South:**

♠ A76

**W N E S**

1♣ 1NT

Vul: E-W

♥ Q952

♥ A7

 Pass 2♣<sup>1</sup> X 2♦

North HCP: 8

♦ T76

♦ K532

Pass 2NT All Pass

South HCP: 15

♣ 632

♣ AT97

1. Stayman

Contract: 2NT North

**Board: 15**

Dealer: West

**North:**

♠ KQ3

**South:**

♠ 9852

**W N E S**

 1♦ 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ KJ82

♥ A9

Pass 2♥ Pass 3NT

North HCP: 16

♦ KJ5

♦ Q93

All Pass

South HCP: 10

♣ KT8

♣ A732

1. Stayman

Contract: 3NT South

## South hands

## then Stayman

<b>Board: 11</b>	♠ T965	LHO is dealer.
Dealer: West	♥ 543	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ Q42	
HCP: 8	♣ AQT	
<b>Board: 12</b>	♠ K986	RHO is dealer. You bid second.
Dealer: East	♥ KQ9	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQJ2	
HCP: 16	♣ Q5	
<b>Board: 13</b>	♠ KT64	LHO is dealer.
Dealer: West	♥ 63	West (LHO) opens 1♦ if possible.
Vul: None	♦ QJ63	
HCP: 9	♣ QJ7	
<b>Board: 14</b>	♠ A76	RHO is dealer. You bid second.
Dealer: East	♥ A7	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ K532	East (RHO) Doubles 2♣ if possible.
HCP: 15	♣ AT97	
<b>Board: 15</b>	♠ 9852	LHO is dealer.
Dealer: West	♥ A9	West (LHO) opens 1♦ if possible.
Vul: None	♦ Q93	
HCP: 10	♣ A732	

## Both hands (Answers Page)

**Board: 11**

Dealer: West

**North:**

♠ QJ82

**South:**

♠ T965

**W N E S**

 1♦ 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ AQ7

♥ 543

Pass 2♠ All Pass

North HCP: 16

♦ K83

♦ Q42

1. Stayman

South HCP: 8

♣ KJ2

♣ AQT

Contract: 2♠ North

**Board: 12**

Dealer: East

**North:**

♠ J32

**South:**

♠ K986

**W N E S**

1♦ 1NT

Vul: E-W

♥ J732

♥ KQ9

 Pass 2♣<sup>1</sup> Pass 2♠

North HCP: 9

♦ 43

♦ KQJ2

Pass 2NT All Pass

South HCP: 16

♣ AKT9

♣ Q5

1. Stayman

Contract: 2NT North

**Board: 13**

Dealer: West

**North:**

♠ AJ2

**South:**

♠ KT64

**W N E S**

 1♦ 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ 85

♥ 63

Pass 2♦ Pass 2NT

North HCP: 15

♦ K542

♦ QJ63

All Pass

South HCP: 9

♣ AKT8

♣ QJ7

1. Stayman

Contract: 2NT South

**Board: 14**

Dealer: East

**North:**

♠ KQJ

**South:**

♠ A76

**W N E S**

1♣ 1NT

Vul: E-W

♥ Q952

♥ A7

 Pass 2♣<sup>1</sup> X 2♦

North HCP: 8

♦ T76

♦ K532

Pass 2NT All Pass

South HCP: 15

♣ 632

♣ AT97

1. Stayman

Contract: 2NT North

**Board: 15**

Dealer: West

**North:**

♠ KQ3

**South:**

♠ 9852

**W N E S**

 1♦ 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ KJ82

♥ A9

Pass 2♥ Pass 3NT

North HCP: 16

♦ KJ5

♦ Q93

All Pass

South HCP: 10

♣ KT8

♣ A732

1. Stayman

Contract: 3NT South

<b>Board: 16</b>	♠ QJ65	LHO is dealer.
Dealer: East	♥ K874	East (LHO) opens 1♦ if possible.
Vul: Both	♦ A94	
HCP: 10	♣ 82	

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<b>Board: 17</b>	♠ AJ9	RHO is dealer. You bid second.
Dealer: West	♥ A8	West (RHO) opens 1♣ if possible.
Vul: None	♦ AT82	
HCP: 16	♣ K983	

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<b>Board: 18</b>	♠ QJ83	LHO is dealer.
Dealer: East	♥ KQT5	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ 732	
HCP: 10	♣ Q2	

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<b>Board: 19</b>	♠ AQ98	RHO is dealer. You bid second.
Dealer: West	♥ A72	West (RHO) opens 1♠ if possible.
Vul: None	♦ J65	
HCP: 16	♣ KQT	

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<b>Board: 20</b>	♠ QJ8	LHO is dealer.
Dealer: East	♥ KJ43	East (LHO) opens 1♦ if possible.
Vul: Both	♦ Q94	
HCP: 10	♣ JT9	

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ QJ65	♠ AT3			1♦	1NT
Vul: Both	♥ K874	♥ A95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ A94	♦ K53	Pass	3NT	All Pass	
South HCP: 16	♣ 82	♣ KQ65				
Contract: 3NT North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ AJ9	♠ 76	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A8	♥ KQ94	Pass	2♦	Pass	2NT
North HCP: 16	♦ AT82	♦ J95	All Pass			
South HCP: 8	♣ K983	♣ QT76				
Contract: 2NT South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ QJ83	♠ AK2			1♣	1NT
Vul: N-S	♥ KQT5	♥ J64	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ 732	♦ A98	Pass	3NT	All Pass	
South HCP: 15	♣ Q2	♣ KT94				
Contract: 3NT North			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AQ98	♠ T3	1♠	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A72	♥ QT63	Pass	2♦	Pass	2NT
North HCP: 16	♦ J65	♦ Q943	All Pass			
South HCP: 8	♣ KQT	♣ A92				
Contract: 2NT South			1. Stayman			

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ QJ8	♠ A7			1♦	1NT
Vul: Both	♥ KJ43	♥ AQ98	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ Q94	♦ AJ62	Pass	3♦ <sup>2</sup>	Pass	4♥
South HCP: 15	♣ JT9	♣ 863	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

## South hands

## then Stayman

<b>Board: 16</b>	♠ AT3	RHO is dealer. You bid second.
Dealer: East	♥ A95	East (RHO) opens 1♦ if possible.
Vul: Both	♦ K53	
HCP: 16	♣ KQ65	

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<b>Board: 17</b>	♠ 76	LHO is dealer.
Dealer: West	♥ KQ94	West (LHO) opens 1♣ if possible.
Vul: None	♦ J95	
HCP: 8	♣ QT76	

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<b>Board: 18</b>	♠ AK2	RHO is dealer. You bid second.
Dealer: East	♥ J64	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ A98	
HCP: 15	♣ KT94	

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<b>Board: 19</b>	♠ T3	LHO is dealer.
Dealer: West	♥ QT63	West (LHO) opens 1♠ if possible.
Vul: None	♦ Q943	
HCP: 8	♣ A92	

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<b>Board: 20</b>	♠ A7	RHO is dealer. You bid second.
Dealer: East	♥ AQ98	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AJ62	
HCP: 15	♣ 863	

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ QJ65	♠ AT3			1♦	1NT
Vul: Both	♥ K874	♥ A95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ A94	♦ K53	Pass	3NT	All Pass	
South HCP: 16	♣ 82	♣ KQ65				
Contract: 3NT North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ AJ9	♠ 76	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A8	♥ KQ94	Pass	2♦	Pass	2NT
North HCP: 16	♦ AT82	♦ J95	All Pass			
South HCP: 8	♣ K983	♣ QT76				
Contract: 2NT South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ QJ83	♠ AK2			1♣	1NT
Vul: N-S	♥ KQT5	♥ J64	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ 732	♦ A98	Pass	3NT	All Pass	
South HCP: 15	♣ Q2	♣ KT94				
Contract: 3NT North			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AQ98	♠ T3	1♠	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A72	♥ QT63	Pass	2♦	Pass	2NT
North HCP: 16	♦ J65	♦ Q943	All Pass			
South HCP: 8	♣ KQT	♣ A92				
Contract: 2NT South			1. Stayman			

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ QJ8	♠ A7			1♦	1NT
Vul: Both	♥ KJ43	♥ AQ98	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ Q94	♦ AJ62	Pass	3♦ <sup>2</sup>	Pass	4♥
South HCP: 15	♣ JT9	♣ 863	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

<b>Board: 21</b>	♠ 9	You are dealer.
Dealer: North	♥ KJT83	East (LHO) bids 1NT if possible.
Vul: N-S	♦ QT	West (RHO) bids 2♣ if possible.
HCP: 13+2	♣ AQJT3	East (LHO) Doubles 3♣ if possible.

<b>Board: 22</b>	♠ KJ75	LHO is dealer.
Dealer: East	♥ K75	East (LHO) opens 1♦ if possible.
Vul: Both	♦ J8	
HCP: 8	♣ T964	

<b>Board: 23</b>	♠ A4	RHO is dealer. You bid second.
Dealer: West	♥ QJ8	West (RHO) opens 1♥ if possible.
Vul: Both	♦ KJ9	
HCP: 15+1	♣ KJ973	

<b>Board: 24</b>	♠ 74	LHO is dealer.
Dealer: East	♥ AJT4	East (LHO) opens 1♠ if possible.
Vul: None	♦ K975	
HCP: 8	♣ T84	

<b>Board: 25</b>	♠ J42	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AT8	
HCP: 15+1	♣ KT954	

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ T7532		1♥	1NT	Pass
Vul: N-S	♥ KJT83	♥ 4	2♣ <sup>1</sup>	3♣	X	All Pass
North HCP: 13+2	♦ QT	♦ K952				
South HCP: 3+1	♣ AQJT3	♣ 854				1. Stayman
Contract: 3♣X North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ KJ75	♠ A64		1♦	1NT	
Vul: Both	♥ K75	♥ Q832	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ J8	♦ KQ64	Pass	2NT	All Pass	
South HCP: 15	♣ T964	♣ A5				1. Stayman
Contract: 2NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ JT87	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QJ8	♥ T4	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KJ9	♦ A872	All Pass			
South HCP: 9	♣ KJ973	♣ A52				1. Stayman
Contract: 3NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ AQ82		1♠	1NT	
Vul: None	♥ AJT4	♥ K8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ K975	♦ T642	Pass	2NT	All Pass	
South HCP: 15	♣ T84	♣ KQJ				1. Stayman
Contract: 2NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ J42	♠ QT93	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK	♥ T6	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AT8	♦ QJ2	All Pass			
South HCP: 11	♣ KT954	♣ AQ73				1. Stayman
Contract: 3NT South						

## South hands

## then Stayman

<b>Board: 21</b>	♠ T7532	Partner is dealer.
Dealer: North	♥ 4	East (RHO) bids 1NT if possible.
Vul: N-S	♦ K952	West (LHO) bids 2♣ if possible.
HCP: 3+1	♣ 854	East (RHO) Doubles 3♣ if possible.

<b>Board: 22</b>	♠ A64	RHO is dealer. You bid second.
Dealer: East	♥ Q832	East (RHO) opens 1♦ if possible.
Vul: Both	♦ KQ64	
HCP: 15	♣ A5	

<b>Board: 23</b>	♠ JT87	LHO is dealer.
Dealer: West	♥ T4	West (LHO) opens 1♥ if possible.
Vul: Both	♦ A872	
HCP: 9	♣ A52	

<b>Board: 24</b>	♠ AQ82	RHO is dealer. You bid second.
Dealer: East	♥ K8	East (RHO) opens 1♠ if possible.
Vul: None	♦ T642	
HCP: 15	♣ KQJ	

<b>Board: 25</b>	♠ QT93	LHO is dealer.
Dealer: West	♥ T6	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ QJ2	
HCP: 11	♣ AQ73	

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ T7532		1♥	1NT	Pass
Vul: N-S	♥ KJT83	♥ 4	2♣ <sup>1</sup>	3♣	X	All Pass
North HCP: 13+2	♦ QT	♦ K952				
South HCP: 3+1	♣ AQJT3	♣ 854				1. Stayman
Contract: 3♣X North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ KJ75	♠ A64		1♦	1NT	
Vul: Both	♥ K75	♥ Q832	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ J8	♦ KQ64	Pass	2NT	All Pass	
South HCP: 15	♣ T964	♣ A5				1. Stayman
Contract: 2NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ JT87	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QJ8	♥ T4	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KJ9	♦ A872	All Pass			
South HCP: 9	♣ KJ973	♣ A52				1. Stayman
Contract: 3NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ AQ82		1♠	1NT	
Vul: None	♥ AJT4	♥ K8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ K975	♦ T642	Pass	2NT	All Pass	
South HCP: 15	♣ T84	♣ KQJ				1. Stayman
Contract: 2NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ J42	♠ QT93	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK	♥ T6	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AT8	♦ QJ2	All Pass			
South HCP: 11	♣ KT954	♣ AQ73				1. Stayman
Contract: 3NT South						

<b>Board: 26</b>	♠ KT8	RHO is dealer. You bid second.
Dealer: West	♥ K97	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AKT	
HCP: 15	♣ Q954	

---

<b>Board: 27</b>	♠ K83	RHO is dealer. You bid second.
Dealer: West	♥ T98	West (RHO) opens 1♣ if possible.
Vul: None	♦ AQ82	
HCP: 16	♣ AK6	

---

<b>Board: 28</b>	♠ 982	LHO is dealer.
Dealer: East	♥ AKJT	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ T94	
HCP: 9	♣ J52	

---

<b>Board: 29</b>	♠ K74	RHO is dealer. You bid second.
Dealer: West	♥ K4	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K93	
HCP: 15+1	♣ KQJ94	

---

<b>Board: 30</b>	♠ A6	RHO is dealer. You bid second.
Dealer: West	♥ A93	West (RHO) opens 1♥ if possible.
Vul: Both	♦ K92	
HCP: 16+1	♣ AJT98	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ KT8	♠ Q754	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K97	♥ J632	Pass	2♦	Pass	2♥
North HCP: 15	♦ AKT	♦ 953	Pass	3♥	All Pass	
South HCP: 7	♣ Q954	♣ KJ				
Contract: 3♥ North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ K83	♠ AQ5	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ T98	♥ Q753	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQ82	♦ 94	All Pass			
South HCP: 8	♣ AK6	♣ T983				
Contract: 2NT South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 982	♠ A43			1♠	1NT
Vul: N-S	♥ AKJT	♥ 6432	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T94	♦ KJ	All Pass			
South HCP: 15	♣ J52	♣ AK83				
Contract: 2♥ South			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K74	♠ AT63	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K4	♥ AQT3	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ K93	♦ 54	All Pass			
South HCP: 10	♣ KQJ94	♣ T86				
Contract: 3NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ KQJ7	1♥	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A93	♥ 42	Pass	2♦	Pass	3♣
North HCP: 16+1	♦ K92	♦ 764	All Pass			
South HCP: 8	♣ AJT98	♣ Q754				
Contract: 3♣ South			1. Stayman			

**South hands****then Stayman****Board: 26**      ♠ Q754

LHO is dealer.

Dealer: West      ♥ J632

West (LHO) opens 1♦ if possible.

Vul: E-W      ♦ 953

HCP: 7      ♣ KJ

**Board: 27**      ♠ AQ5

LHO is dealer.

Dealer: West      ♥ Q753

West (LHO) opens 1♣ if possible.

Vul: None      ♦ 94

HCP: 8      ♣ T983

**Board: 28**      ♠ A43

RHO is dealer. You bid second.

Dealer: East      ♥ 6432

East (RHO) opens 1♠ if possible.

Vul: N-S      ♦ KJ

HCP: 15      ♣ AK83

**Board: 29**      ♠ AT63

LHO is dealer.

Dealer: West      ♥ AQT3

West (LHO) opens 1♦ if possible.

Vul: E-W      ♦ 54

HCP: 10      ♣ T86

**Board: 30**      ♠ KQJ7

LHO is dealer.

Dealer: West      ♥ 42

West (LHO) opens 1♥ if possible.

Vul: Both      ♦ 764

HCP: 8      ♣ Q754

## Both hands (Answers Page)

**Board: 26**

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 7  
Contract: 3♥ North

**North:**

♠ KT8  
♥ K97  
♦ AKT  
♣ Q954

**South:**

♠ Q754  
♥ J632  
♦ 953  
♣ KJ

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 2♥  
Pass 3♥ All Pass  
1. Stayman

**Board: 27**

Dealer: West  
Vul: None  
North HCP: 16  
South HCP: 8  
Contract: 2NT South

**North:**

♠ K83  
♥ T98  
♦ AQ82  
♣ AK6

**South:**

♠ AQ5  
♥ Q753  
♦ 94  
♣ T983

**W N E S**

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

**Board: 28**

Dealer: East  
Vul: N-S  
North HCP: 9  
South HCP: 15  
Contract: 2♥ South

**North:**

♠ 982  
♥ AKJT  
♦ T94  
♣ J52

**South:**

♠ A43  
♥ 6432  
♦ KJ  
♣ AK83

**W N E S**

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

**Board: 29**

Dealer: West  
Vul: E-W  
North HCP: 15+1  
South HCP: 10  
Contract: 3NT South

**North:**

♠ K74  
♥ K4  
♦ K93  
♣ KQJ94

**South:**

♠ AT63  
♥ AQT3  
♦ 54  
♣ T86

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 3NT  
All Pass  
1. Stayman

**Board: 30**

Dealer: West  
Vul: Both  
North HCP: 16+1  
South HCP: 8  
Contract: 3♣ South

**North:**

♠ A6  
♥ A93  
♦ K92  
♣ AJT98

**South:**

♠ KQJ7  
♥ 42  
♦ 764  
♣ Q754

**W N E S**

1♥ 1NT Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 3♣  
All Pass  
1. Stayman

<b>Board: 31</b>	♠ Q84	RHO is dealer. You bid second.
Dealer: West	♥ QJ84	West (RHO) opens 1♣ if possible.
Vul: None	♦ AQJ	West (RHO) Doubles 2♣ if possible.
HCP: 17	♣ AJ8	
<b>Board: 32</b>	♠ QT43	LHO is dealer.
Dealer: East	♥ Q93	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ A762	
HCP: 8	♣ 62	
<b>Board: 33</b>	♠ A984	RHO is dealer. You bid second.
Dealer: West	♥ QT4	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KQ	
HCP: 15	♣ AT92	
<b>Board: 34</b>	♠ QT98	LHO is dealer.
Dealer: East	♥ QJ7	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 876	
HCP: 8	♣ K64	
<b>Board: 35</b>	♠ AQJT	RHO is dealer. You bid second.
Dealer: West	♥ T2	West (RHO) opens 1♣ if possible.
Vul: None	♦ KQJ7	West (RHO) Doubles 2♣ if possible.
HCP: 16	♣ QJT	

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ Q84	♠ A3	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QJ84	♥ A732	X	2♥	Pass	3♥
North HCP: 17	♦ AQJ	♦ 9432		All Pass		
South HCP: 8	♣ AJ8	♣ 962				1. Stayman
Contract: 3♥ South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ QT43	♠ AK			1♣	1NT
Vul: N-S	♥ Q93	♥ K82	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ A762	♦ KJ95	Pass	2NT	All Pass	
South HCP: 17	♣ 62	♣ QJ43				1. Stayman
Contract: 2NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ A984	♠ KQJ3	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QT4	♥ 87	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ	♦ T873		All Pass		
South HCP: 8	♣ AT92	♣ Q75				1. Stayman
Contract: 3♠ South						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ QT98	♠ KJ76			1♦	1NT
Vul: E-W	♥ QJ7	♥ 82	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 876	♦ AJ4		All Pass		
South HCP: 15	♣ K64	♣ AQT9				1. Stayman
Contract: 2♠ South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AQJT	♠ K754	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ T2	♥ QJ98	X	2♠	Pass	3♠
North HCP: 16	♦ KQJ7	♦ 843		All Pass		
South HCP: 9	♣ QJT	♣ K5				1. Stayman
Contract: 3♠ South						

**South hands****then Stayman**

<b>Board: 31</b>	♠ A3	LHO is dealer.
Dealer: West	♥ A732	West (LHO) opens 1♣ if possible.
Vul: None	♦ 9432	West (LHO) Doubles 2♣ if possible.
HCP: 8	♣ 962	

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<b>Board: 32</b>	♠ AK	RHO is dealer. You bid second.
Dealer: East	♥ K82	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KJ95	
HCP: 17	♣ QJ43	

---

<b>Board: 33</b>	♠ KQJ3	LHO is dealer.
Dealer: West	♥ 87	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T873	
HCP: 8	♣ Q75	

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<b>Board: 34</b>	♠ KJ76	RHO is dealer. You bid second.
Dealer: East	♥ 82	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ4	
HCP: 15	♣ AQT9	

---

<b>Board: 35</b>	♠ K754	LHO is dealer.
Dealer: West	♥ QJ98	West (LHO) opens 1♣ if possible.
Vul: None	♦ 843	West (LHO) Doubles 2♣ if possible.
HCP: 9	♣ K5	

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ Q84	♠ A3	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QJ84	♥ A732	X	2♥	Pass	3♥
North HCP: 17	♦ AQJ	♦ 9432		All Pass		
South HCP: 8	♣ AJ8	♣ 962				1. Stayman
Contract: 3♥ South						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ QT43	♠ AK			1♣	1NT
Vul: N-S	♥ Q93	♥ K82	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ A762	♦ KJ95	Pass	2NT	All Pass	
South HCP: 17	♣ 62	♣ QJ43				1. Stayman
Contract: 2NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ A984	♠ KQJ3	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QT4	♥ 87	Pass	2♠	Pass	3♠
North HCP: 15	♦ KQ	♦ T873		All Pass		
South HCP: 8	♣ AT92	♣ Q75				1. Stayman
Contract: 3♠ South						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ QT98	♠ KJ76			1♦	1NT
Vul: E-W	♥ QJ7	♥ 82	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 876	♦ AJ4		All Pass		
South HCP: 15	♣ K64	♣ AQT9				1. Stayman
Contract: 2♠ South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AQJT	♠ K754	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ T2	♥ QJ98	X	2♠	Pass	3♠
North HCP: 16	♦ KQJ7	♦ 843		All Pass		
South HCP: 9	♣ QJT	♣ K5				1. Stayman
Contract: 3♠ South						

## North hands

## then Stayman

<b>Board: 36</b>	♠ 65	LHO is dealer.
Dealer: East	♥ AJ65	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ T43	
HCP: 10	♣ KQ87	
<b>Board: 37</b>	♠ QJ	RHO is dealer. You bid second.
Dealer: West	♥ KQ64	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQ8	
HCP: 16	♣ KT32	
<b>Board: 38</b>	♠ T843	Partner is dealer.
Dealer: South	♥ T954	West (RHO) bids 1NT if possible.
Vul: N-S	♦ KJ3	East (LHO) bids 2♣ if possible.
HCP: 4	♣ 86	West (RHO) Doubles 3♣ if possible.
<b>Board: 39</b>	♠ 854	RHO is dealer. You bid second.
Dealer: West	♥ KJ	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KJT92	
HCP: 15+1	♣ AQJ	
<b>Board: 40</b>	♠ Q93	LHO is dealer.
Dealer: East	♥ KJ87	East (LHO) opens 1♦ if possible.
Vul: None	♦ T32	East (LHO) Doubles 3♦ if possible.
HCP: 10	♣ A94	

## Both hands (Answers Page)

**Board: 36**

Dealer: East

**North:**

♠ 65

**South:**

♠ AKQ8

W N E S

1♦ 1NT

Vul: E-W

♥ AJ65

♥ 872

 Pass 2♣<sup>1</sup> Pass 2♠

North HCP: 10

♦ T43

♦ AQJ2

Pass 3NT All Pass

South HCP: 17

♣ KQ87

♣ JT

1. Stayman

Contract: 3NT North

**Board: 37**

Dealer: West

**North:**

♠ QJ

**South:**

♠ AT53

W N E S

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: N-S

♥ KQ64

♥ AJ

Pass 2♥ Pass 3NT

North HCP: 16

♦ KQ8

♦ T953

All Pass

South HCP: 10

♣ KT32

♣ J85

1. Stayman

Contract: 3NT South

**Board: 38**

Dealer: South

**North:**

♠ T843

**South:**

♠ KQJ

W N E S

1♣

Vul: N-S

♥ T954

♥ J2

 1NT Pass 2♣<sup>1</sup> 3♣

North HCP: 4

♦ KJ3

♦ 7

X All Pass

South HCP: 13+3

♣ 86

♣ KQJT973

1. Stayman

Contract: 3♣X South

**Board: 39**

Dealer: West

**North:**

♠ 854

**South:**

♠ A93

W N E S

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: Both

♥ KJ

♥ A985

Pass 2♦ Pass 2NT

North HCP: 15+1

♦ KJT92

♦ 86

All Pass

South HCP: 8

♣ AQJ

♣ T875

1. Stayman

Contract: 2NT South

**Board: 40**

Dealer: East

**North:**

♠ Q93

**South:**

♠ A5

W N E S

1♦ 1NT

Vul: None

♥ KJ87

♥ QT63

 Pass 2♣<sup>1</sup> Pass 2♥

North HCP: 10

♦ T32

♦ KJ6

 Pass 3♦<sup>2</sup> X 4♥

South HCP: 16

♣ A94

♣ KQJ8

All Pass

Contract: 4♥ South

1. Stayman

2. limit raise or better in !H

## South hands

## then Stayman

<b>Board: 36</b>	♠ AKQ8	RHO is dealer. You bid second.
Dealer: East	♥ 872	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQJ2	
HCP: 17	♣ JT	

<b>Board: 37</b>	♠ AT53	LHO is dealer.
Dealer: West	♥ AJ	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ T953	
HCP: 10	♣ J85	

<b>Board: 38</b>	♠ KQJ	You are dealer.
Dealer: South	♥ J2	West (LHO) bids 1NT if possible.
Vul: N-S	♦ 7	East (RHO) bids 2♣ if possible.
HCP: 13+3	♣ KQJT973	West (LHO) Doubles 3♣ if possible.

<b>Board: 39</b>	♠ A93	LHO is dealer.
Dealer: West	♥ A985	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 86	
HCP: 8	♣ T875	

<b>Board: 40</b>	♠ A5	RHO is dealer. You bid second.
Dealer: East	♥ QT63	East (RHO) opens 1♦ if possible.
Vul: None	♦ KJ6	East (RHO) Doubles 3♦ if possible.
HCP: 16	♣ KQJ8	

## Both hands (Answers Page)

**Board: 36**

Dealer: East

**North:**

♠ 65

**South:**

♠ AKQ8

W N E S

1♦ 1NT

Vul: E-W

♥ AJ65

♥ 872

 Pass 2♣<sup>1</sup> Pass 2♠

North HCP: 10

♦ T43

♦ AQJ2

Pass 3NT All Pass

South HCP: 17

♣ KQ87

♣ JT

1. Stayman

Contract: 3NT North

**Board: 37**

Dealer: West

**North:**

♠ QJ

**South:**

♠ AT53

W N E S

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: N-S

♥ KQ64

♥ AJ

Pass 2♥ Pass 3NT

North HCP: 16

♦ KQ8

♦ T953

All Pass

South HCP: 10

♣ KT32

♣ J85

1. Stayman

Contract: 3NT South

**Board: 38**

Dealer: South

**North:**

♠ T843

**South:**

♠ KQJ

W N E S

1♣

Vul: N-S

♥ T954

♥ J2

 1NT Pass 2♣<sup>1</sup> 3♣

North HCP: 4

♦ KJ3

♦ 7

X All Pass

South HCP: 13+3

♣ 86

♣ KQJT973

1. Stayman

Contract: 3♣X South

**Board: 39**

Dealer: West

**North:**

♠ 854

**South:**

♠ A93

W N E S

 2♣<sup>1</sup>

Vul: Both

♥ KJ

♥ A985

Pass 2♦ Pass 2NT

North HCP: 15+1

♦ KJT92

♦ 86

All Pass

South HCP: 8

♣ AQJ

♣ T875

1. Stayman

Contract: 2NT South

**Board: 40**

Dealer: East

**North:**

♠ Q93

**South:**

♠ A5

W N E S

1♦ 1NT

Vul: None

♥ KJ87

♥ QT63

 Pass 2♣<sup>1</sup> Pass 2♥

North HCP: 10

♦ T32

♦ KJ6

 Pass 3♦<sup>2</sup> X 4♥

South HCP: 16

♣ A94

♣ KQJ8

All Pass

Contract: 4♥ South

1. Stayman

2. limit raise or better in !H

## North hands

## then Stayman

<b>Board: 41</b>	♠ T92	RHO is dealer. You bid second.
Dealer: West	♥ AKQT	West (RHO) opens 1♣ if possible.
Vul: Both	♦ Q72	West (RHO) bids 2♦ if possible.
HCP: 15	♣ A83	

---

<b>Board: 42</b>	♠ T95	LHO is dealer.
Dealer: East	♥ K975	East (LHO) opens 1♣ if possible.
Vul: None	♦ Q2	
HCP: 8	♣ K532	

---

<b>Board: 43</b>	♠ JT64	RHO is dealer. You bid second.
Dealer: West	♥ A9	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AKT2	
HCP: 15	♣ K87	

---

<b>Board: 44</b>	♠ Q62	LHO is dealer.
Dealer: East	♥ AK32	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 873	
HCP: 9	♣ 642	

---

<b>Board: 45</b>	♠ 975	RHO is dealer. You bid second.
Dealer: West	♥ Q6	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AK95	
HCP: 16	♣ AK63	

## Both hands (Answers Page)

**Board: 41**

Dealer: West

**North:**

♠ T92

**South:**

♠ AKQ3

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: Both

♥ AKQT

♥ J862

 2♦ Pass Pass 3♣<sup>2</sup>

North HCP: 15

♦ Q72

♦ 843

Pass 3♥ Pass 3NT

South HCP: 11

♣ A83

♣ J6

All Pass

Contract: 3NT South

1. Stayman

2. both majors

**Board: 42**

Dealer: East

**North:**

♠ T95

**South:**

♠ AK6

**W N E S**

1♣ 1NT

Vul: None

♥ K975

♥ Q8

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 8

♦ Q2

♦ AJ98

Pass 2NT All Pass

South HCP: 17

♣ K532

♣ QJT6

1. Stayman

Contract: 2NT North

**Board: 43**

Dealer: West

**North:**

♠ JT64

**South:**

♠ K973

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: N-S

♥ A9

♥ K875

Pass 2♠ All Pass

North HCP: 15

♦ AKT2

♦ J63

1. Stayman

South HCP: 8

♣ K87

♣ J6

Contract: 2♠ North

**Board: 44**

Dealer: East

**North:**

♠ Q62

**South:**

♠ AKT9

**W N E S**

1♦ 1NT

Vul: N-S

♥ AK32

♥ 94

 Pass 2♣<sup>1</sup> Pass 2♠

North HCP: 9

♦ 873

♦ AT9

Pass 2NT All Pass

South HCP: 15

♣ 642

♣ KJT5

1. Stayman

Contract: 2NT North

**Board: 45**

Dealer: West

**North:**

♠ 975

**South:**

♠ AT63

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ Q6

♥ JT9

Pass 2♦ Pass 3NT

North HCP: 16

♦ AK95

♦ QJT3

All Pass

South HCP: 10

♣ AK63

♣ Q7

1. Stayman

Contract: 3NT South

**South hands****then Stayman**

<b>Board: 41</b>	♠ AKQ3	LHO is dealer.
Dealer: West	♥ J862	West (LHO) opens 1♣ if possible.
Vul: Both	♦ 843	West (LHO) bids 2♦ if possible.
HCP: 11	♣ J6	
 <b>Board: 42</b>	 ♠ AK6	 RHO is dealer. You bid second.
Dealer: East	♥ Q8	East (RHO) opens 1♣ if possible.
Vul: None	♦ AJ98	
HCP: 17	♣ QJT6	
 <b>Board: 43</b>	 ♠ K973	 LHO is dealer.
Dealer: West	♥ K875	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ J63	
HCP: 8	♣ J6	
 <b>Board: 44</b>	 ♠ AKT9	 RHO is dealer. You bid second.
Dealer: East	♥ 94	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AT9	
HCP: 15	♣ KJT5	
 <b>Board: 45</b>	 ♠ AT63	 LHO is dealer.
Dealer: West	♥ JT9	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ QJT3	
HCP: 10	♣ Q7	

## Both hands (Answers Page)

**Board: 41**

Dealer: West

**North:**

♠ T92

**South:**

♠ AKQ3

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: Both

♥ AKQT

♥ J862

 2♦ Pass Pass 3♣<sup>2</sup>

North HCP: 15

♦ Q72

♦ 843

Pass 3♥ Pass 3NT

South HCP: 11

♣ A83

♣ J6

All Pass

Contract: 3NT South

1. Stayman

2. both majors

**Board: 42**

Dealer: East

**North:**

♠ T95

**South:**

♠ AK6

**W N E S**

1♣ 1NT

Vul: None

♥ K975

♥ Q8

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 8

♦ Q2

♦ AJ98

Pass 2NT All Pass

South HCP: 17

♣ K532

♣ QJT6

1. Stayman

Contract: 2NT North

**Board: 43**

Dealer: West

**North:**

♠ JT64

**South:**

♠ K973

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: N-S

♥ A9

♥ K875

Pass 2♠ All Pass

North HCP: 15

♦ AKT2

♦ J63

1. Stayman

South HCP: 8

♣ K87

♣ J6

Contract: 2♠ North

**Board: 44**

Dealer: East

**North:**

♠ Q62

**South:**

♠ AKT9

**W N E S**

1♦ 1NT

Vul: N-S

♥ AK32

♥ 94

 Pass 2♣<sup>1</sup> Pass 2♠

North HCP: 9

♦ 873

♦ AT9

Pass 2NT All Pass

South HCP: 15

♣ 642

♣ KJT5

1. Stayman

Contract: 2NT North

**Board: 45**

Dealer: West

**North:**

♠ 975

**South:**

♠ AT63

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ Q6

♥ JT9

Pass 2♦ Pass 3NT

North HCP: 16

♦ AK95

♦ QJT3

All Pass

South HCP: 10

♣ AK63

♣ Q7

1. Stayman

Contract: 3NT South

<b>Board: 46</b>	♠ K6	LHO is dealer.
Dealer: East	♥ J973	East (LHO) opens 1♣ if possible.
Vul: Both	♦ 976	
HCP: 8	♣ KJT7	

---

<b>Board: 47</b>	♠ J4	RHO is dealer. You bid second.
Dealer: West	♥ AKJ3	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ K987	
HCP: 15	♣ K42	

---

<b>Board: 48</b>	♠ AQT3	LHO is dealer.
Dealer: East	♥ 96	East (LHO) opens 1♦ if possible.
Vul: Both	♦ T974	
HCP: 9	♣ QJT	

---

<b>Board: 49</b>	♠ KQ5	RHO is dealer. You bid second.
Dealer: West	♥ A6	West (RHO) opens 1♣ if possible.
Vul: Both	♦ A653	
HCP: 17	♣ KJ64	

---

<b>Board: 50</b>	♠ 92	LHO is dealer.
Dealer: East	♥ A752	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ J843	
HCP: 8	♣ KT3	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ J842			1♣	1NT
Vul: Both	♥ J973	♥ A54	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 976	♦ KJ	Pass	2NT	All Pass	
South HCP: 15	♣ KJT7	♣ AQ94				
Contract: 2NT North			1. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ J4	♠ AQT8	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AKJ3	♥ 874	Pass	2♥	Pass	2NT
North HCP: 15	♦ K987	♦ T53	All Pass			
South HCP: 9	♣ K42	♣ QJ8				
Contract: 2NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ AQT3	♠ K65			1♦	1NT
Vul: Both	♥ 96	♥ KQ84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T974	♦ A53	Pass	3NT	All Pass	
South HCP: 16	♣ QJT	♣ A74				
Contract: 3NT North			1. Stayman			

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ KQ5	♠ 32	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A6	♥ KQ53	Pass	2♦	Pass	2NT
North HCP: 17	♦ A653	♦ K874	All Pass			
South HCP: 8	♣ KJ64	♣ T73				
Contract: 2NT South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ 92	♠ KQJT			1♦	1NT
Vul: N-S	♥ A752	♥ KQJ	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ J843	♦ K92	Pass	2NT	All Pass	
South HCP: 15	♣ KT3	♣ 974				
Contract: 2NT North			1. Stayman			

## South hands

## then Stayman

<b>Board: 46</b>	♠ J842	RHO is dealer. You bid second.
Dealer: East	♥ A54	East (RHO) opens 1♣ if possible.
Vul: Both	♦ KJ	
HCP: 15	♣ AQ94	

---

<b>Board: 47</b>	♠ AQT8	LHO is dealer.
Dealer: West	♥ 874	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ T53	
HCP: 9	♣ QJ8	

---

<b>Board: 48</b>	♠ K65	RHO is dealer. You bid second.
Dealer: East	♥ KQ84	East (RHO) opens 1♦ if possible.
Vul: Both	♦ A53	
HCP: 16	♣ A74	

---

<b>Board: 49</b>	♠ 32	LHO is dealer.
Dealer: West	♥ KQ53	West (LHO) opens 1♣ if possible.
Vul: Both	♦ K874	
HCP: 8	♣ T73	

---

<b>Board: 50</b>	♠ KQJT	RHO is dealer. You bid second.
Dealer: East	♥ KQJ	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ K92	
HCP: 15	♣ 974	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ K6	♠ J842			1♣	1NT
Vul: Both	♥ J973	♥ A54	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 976	♦ KJ	Pass	2NT	All Pass	
South HCP: 15	♣ KJT7	♣ AQ94				
Contract: 2NT North			1. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ J4	♠ AQT8	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AKJ3	♥ 874	Pass	2♥	Pass	2NT
North HCP: 15	♦ K987	♦ T53	All Pass			
South HCP: 9	♣ K42	♣ QJ8				
Contract: 2NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ AQT3	♠ K65			1♦	1NT
Vul: Both	♥ 96	♥ KQ84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T974	♦ A53	Pass	3NT	All Pass	
South HCP: 16	♣ QJT	♣ A74				
Contract: 3NT North			1. Stayman			

Board: 49	North:	South:	W	N	E	S
Dealer: West	♠ KQ5	♠ 32	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A6	♥ KQ53	Pass	2♦	Pass	2NT
North HCP: 17	♦ A653	♦ K874	All Pass			
South HCP: 8	♣ KJ64	♣ T73				
Contract: 2NT South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ 92	♠ KQJT			1♦	1NT
Vul: N-S	♥ A752	♥ KQJ	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ J843	♦ K92	Pass	2NT	All Pass	
South HCP: 15	♣ KT3	♣ 974				
Contract: 2NT North			1. Stayman			

## North hands

## then Stayman

<b>Board: 51</b>	♠ A972	RHO is dealer. You bid second.
Dealer: West	♥ 75	West (RHO) opens 1♣ if possible.
Vul: None	♦ AK97	West (RHO) Doubles 2♣ if possible.
HCP: 15	♣ A83	

<b>Board: 52</b>	♠ AKQ	LHO is dealer.
Dealer: East	♥ 7543	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ Q4	
HCP: 11	♣ T432	

<b>Board: 53</b>	♠ K54	RHO is dealer. You bid second.
Dealer: West	♥ Q8	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ86	
HCP: 17	♣ AQ53	

<b>Board: 54</b>	♠ QT	LHO is dealer.
Dealer: East	♥ 8742	East (LHO) opens 1♣ if possible.
Vul: Both	♦ A42	
HCP: 9	♣ QJT7	

<b>Board: 55</b>	♠ QJ62	RHO is dealer. You bid second.
Dealer: West	♥ A95	West (RHO) opens 1♠ if possible.
Vul: None	♦ AKQ9	
HCP: 16	♣ 54	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ A972	♠ KJ8	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ 75	♥ QT82	X	2 ♠	Pass	3NT
North HCP: 15	♦ AK97	♦ 642		All Pass		
South HCP: 9	♣ A83	♣ QJT				
Contract: 3NT South			1. Stayman			

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ AKQ	♠ 753			1 ♦	1NT
Vul: E-W	♥ 7543	♥ KT2	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11	♦ Q4	♦ AK7	Pass	3NT	All Pass	
South HCP: 15	♣ T432	♣ AJ87				
Contract: 3NT North			1. Stayman			

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ K54	♠ AQ9	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ Q8	♥ 7432	Pass	2 ♦	Pass	3NT
North HCP: 17	♦ AQ86	♦ K5		All Pass		
South HCP: 10	♣ AQ53	♣ JT97				
Contract: 3NT South			1. Stayman			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ QT	♠ K842			1 ♣	1NT
Vul: Both	♥ 8742	♥ AQ9	Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
North HCP: 9	♦ A42	♦ K8	Pass	2NT	All Pass	
South HCP: 16	♣ QJT7	♣ A854				
Contract: 2NT North			1. Stayman			

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ QJ62	♠ 875	1 ♠	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ A95	♥ KJT3	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AKQ9	♦ J76		All Pass		
South HCP: 9	♣ 54	♣ KJ8				
Contract: 2NT South			1. Stayman			

**South hands****then Stayman**

<b>Board: 51</b>	♠ KJ8	LHO is dealer.
Dealer: West	♥ QT82	West (LHO) opens 1♣ if possible.
Vul: None	♦ 642	West (LHO) Doubles 2♣ if possible.
HCP: 9	♣ QJT	

---

<b>Board: 52</b>	♠ 753	RHO is dealer. You bid second.
Dealer: East	♥ KT2	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AK7	
HCP: 15	♣ AJ87	

---

<b>Board: 53</b>	♠ AQ9	LHO is dealer.
Dealer: West	♥ 7432	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ K5	
HCP: 10	♣ JT97	

---

<b>Board: 54</b>	♠ K842	RHO is dealer. You bid second.
Dealer: East	♥ AQ9	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K8	
HCP: 16	♣ A854	

---

<b>Board: 55</b>	♠ 875	LHO is dealer.
Dealer: West	♥ KJT3	West (LHO) opens 1♠ if possible.
Vul: None	♦ J76	
HCP: 9	♣ KJ8	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ A972	♠ KJ8	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ 75	♥ QT82	X	2 ♠	Pass	3NT
North HCP: 15	♦ AK97	♦ 642		All Pass		
South HCP: 9	♣ A83	♣ QJT				
Contract: 3NT South			1. Stayman			

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ AKQ	♠ 753			1 ♦	1NT
Vul: E-W	♥ 7543	♥ KT2	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 11	♦ Q4	♦ AK7	Pass	3NT	All Pass	
South HCP: 15	♣ T432	♣ AJ87				
Contract: 3NT North			1. Stayman			

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ K54	♠ AQ9	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ Q8	♥ 7432	Pass	2 ♦	Pass	3NT
North HCP: 17	♦ AQ86	♦ K5		All Pass		
South HCP: 10	♣ AQ53	♣ JT97				
Contract: 3NT South			1. Stayman			

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ QT	♠ K842			1 ♣	1NT
Vul: Both	♥ 8742	♥ AQ9	Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
North HCP: 9	♦ A42	♦ K8	Pass	2NT	All Pass	
South HCP: 16	♣ QJT7	♣ A854				
Contract: 2NT North			1. Stayman			

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ QJ62	♠ 875	1 ♠	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ A95	♥ KJT3	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AKQ9	♦ J76		All Pass		
South HCP: 9	♣ 54	♣ KJ8				
Contract: 2NT South			1. Stayman			

<b>Board: 56</b>	♠ KT64	LHO is dealer.
Dealer: East	♥ 6542	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AJT	
HCP: 8	♣ T2	
<b>Board: 57</b>	♠ KQ73	RHO is dealer. You bid second.
Dealer: West	♥ AT2	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQ64	
HCP: 15	♣ 84	
<b>Board: 58</b>	♠ QJ	LHO is dealer.
Dealer: East	♥ QJ42	East (LHO) opens 1♠ if possible.
Vul: Both	♦ T74	
HCP: 10	♣ A874	
<b>Board: 59</b>	♠ Q95	RHO is dealer. You bid second.
Dealer: West	♥ AJ6	West (RHO) opens 1♦ if possible.
Vul: None	♦ AQ4	
HCP: 15	♣ Q843	
<b>Board: 60</b>	♠ KQ84	LHO is dealer.
Dealer: East	♥ J762	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ J54	East (LHO) Doubles 2♣ if possible.
HCP: 7	♣ 82	

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ KT64	♠ AJ3			1♣	1NT
Vul: Both	♥ 6542	♥ K93	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ AJT	♦ 976	Pass	2NT	All Pass	
South HCP: 15	♣ T2	♣ AQJ3				
Contract: 2NT North			1. Stayman			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ KQ73	♠ 965	1♠	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AT2	♥ Q986	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ64	♦ KJ3	All Pass			
South HCP: 10	♣ 84	♣ A93				
Contract: 3NT South			1. Stayman			

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ K93			1♠	1NT
Vul: Both	♥ QJ42	♥ AK73	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ T74	♦ J62	Pass	2♠ <sup>2</sup>	Pass	3NT
South HCP: 15	♣ A874	♣ KJ9	All Pass			
Contract: 3NT South			1. Stayman			
			2. limit raise or better in !H			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ Q95	♠ K63	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ6	♥ KQ74	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ4	♦ JT95	All Pass			
South HCP: 9	♣ Q843	♣ 62				
Contract: 2NT South			1. Stayman			

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ KQ84	♠ AT7			1♣	1NT
Vul: N-S	♥ J762	♥ KT	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 7	♦ J54	♦ AQ976	All Pass			
South HCP: 16+1	♣ 82	♣ QJ9				
Contract: 2♦ South			1. Stayman			

## South hands

## then Stayman

<b>Board: 56</b>	♠ AJ3	RHO is dealer. You bid second.
Dealer: East	♥ K93	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 976	
HCP: 15	♣ AQJ3	

<b>Board: 57</b>	♠ 965	LHO is dealer.
Dealer: West	♥ Q986	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ KJ3	
HCP: 10	♣ A93	

<b>Board: 58</b>	♠ K93	RHO is dealer. You bid second.
Dealer: East	♥ AK73	East (RHO) opens 1♠ if possible.
Vul: Both	♦ J62	
HCP: 15	♣ KJ9	

<b>Board: 59</b>	♠ K63	LHO is dealer.
Dealer: West	♥ KQ74	West (LHO) opens 1♦ if possible.
Vul: None	♦ JT95	
HCP: 9	♣ 62	

<b>Board: 60</b>	♠ AT7	RHO is dealer. You bid second.
Dealer: East	♥ KT	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQ976	East (RHO) Doubles 2♣ if possible.
HCP: 16+1	♣ QJ9	

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ KT64	♠ AJ3			1♣	1NT
Vul: Both	♥ 6542	♥ K93	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ AJT	♦ 976	Pass	2NT	All Pass	
South HCP: 15	♣ T2	♣ AQJ3				
Contract: 2NT North			1. Stayman			

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ KQ73	♠ 965	1♠	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AT2	♥ Q986	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ64	♦ KJ3	All Pass			
South HCP: 10	♣ 84	♣ A93				
Contract: 3NT South			1. Stayman			

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ K93			1♠	1NT
Vul: Both	♥ QJ42	♥ AK73	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ T74	♦ J62	Pass	2♠ <sup>2</sup>	Pass	3NT
South HCP: 15	♣ A874	♣ KJ9	All Pass			
Contract: 3NT South			1. Stayman			
			2. limit raise or better in !H			

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ Q95	♠ K63	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ6	♥ KQ74	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ4	♦ JT95	All Pass			
South HCP: 9	♣ Q843	♣ 62				
Contract: 2NT South			1. Stayman			

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ KQ84	♠ AT7			1♣	1NT
Vul: N-S	♥ J762	♥ KT	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 7	♦ J54	♦ AQ976	All Pass			
South HCP: 16+1	♣ 82	♣ QJ9				
Contract: 2♦ South			1. Stayman			

<b>Board: 61</b>	♠ A83	RHO is dealer. You bid second.
Dealer: West	♥ A54	West (RHO) opens 1♦ if possible.
Vul: None	♦ KJ97	
HCP: 15	♣ KT6	
<b>Board: 62</b>	♠ J932	Partner is dealer.
Dealer: South	♥ -	West (RHO) bids 1NT if possible.
Vul: E-W	♦ 6532	East (LHO) bids 2♣ if possible.
HCP: 4+1	♣ KT754	
<b>Board: 63</b>	♠ Q7	RHO is dealer. You bid second.
Dealer: West	♥ AT4	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ KQ64	
HCP: 16	♣ KQ87	
<b>Board: 64</b>	♠ A765	LHO is dealer.
Dealer: East	♥ A87	East (LHO) opens 1♣ if possible.
Vul: Both	♦ KJ92	East (LHO) Doubles 2♣ if possible.
HCP: 12	♣ T4	
<b>Board: 65</b>	♠ AQ3	RHO is dealer. You bid second.
Dealer: West	♥ AQ97	West (RHO) opens 1♣ if possible.
Vul: Both	♦ 862	West (RHO) Doubles 2♣ if possible.
HCP: 15	♣ QJ2	

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ JT75	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A54	♥ Q76	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ97	♦ Q3	All Pass			
South HCP: 9	♣ KT6	♣ A742				
Contract: 2NT South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ J932	♠ 86				1♥
Vul: E-W	♥ -	♥ AQJT96	1NT	Pass	2♣ <sup>1</sup>	2♥
North HCP: 4+1	♦ 6532	♦ K97	All Pass			
South HCP: 14+2	♣ KT754	♣ A2				
Contract: 2♥ South			1. Stayman			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ Q7	♠ A864	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AT4	♥ 952	Pass	2♦	Pass	3NT
North HCP: 16	♦ KQ64	♦ AJ5	All Pass			
South HCP: 10	♣ KQ87	♣ J53				
Contract: 3NT South			1. Stayman			

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ A765	♠ KJ4			1♣	1NT
Vul: Both	♥ A87	♥ QJ52	Pass	2♣ <sup>1</sup>	X	2♥
North HCP: 12	♦ KJ92	♦ A87	Pass	3NT	All Pass	
South HCP: 16	♣ T4	♣ AJ2				
Contract: 3NT North			1. Stayman			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ KJ4	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQ97	♥ K542	X	2♥	Pass	3♥
North HCP: 15	♦ 862	♦ JT74	All Pass			
South HCP: 8	♣ QJ2	♣ 74				
Contract: 3♥ South			1. Stayman			

## South hands

## then Stayman

<b>Board: 61</b>	♠ JT75	LHO is dealer.
Dealer: West	♥ Q76	West (LHO) opens 1♦ if possible.
Vul: None	♦ Q3	
HCP: 9	♣ A742	
<b>Board: 62</b>	♠ 86	You are dealer.
Dealer: South	♥ AQJT96	West (LHO) bids 1NT if possible.
Vul: E-W	♦ K97	East (RHO) bids 2♣ if possible.
HCP: 14+2	♣ A2	
<b>Board: 63</b>	♠ A864	LHO is dealer.
Dealer: West	♥ 952	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ AJ5	
HCP: 10	♣ J53	
<b>Board: 64</b>	♠ KJ4	RHO is dealer. You bid second.
Dealer: East	♥ QJ52	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A87	East (RHO) Doubles 2♣ if possible.
HCP: 16	♣ AJ2	
<b>Board: 65</b>	♠ KJ4	LHO is dealer.
Dealer: West	♥ K542	West (LHO) opens 1♣ if possible.
Vul: Both	♦ JT74	West (LHO) Doubles 2♣ if possible.
HCP: 8	♣ 74	

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ JT75	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A54	♥ Q76	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ97	♦ Q3	All Pass			
South HCP: 9	♣ KT6	♣ A742				
Contract: 2NT South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ J932	♠ 86				1♥
Vul: E-W	♥ -	♥ AQJT96	1NT	Pass	2♣ <sup>1</sup>	2♥
North HCP: 4+1	♦ 6532	♦ K97	All Pass			
South HCP: 14+2	♣ KT754	♣ A2				
Contract: 2♥ South			1. Stayman			

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ Q7	♠ A864	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AT4	♥ 952	Pass	2♦	Pass	3NT
North HCP: 16	♦ KQ64	♦ AJ5	All Pass			
South HCP: 10	♣ KQ87	♣ J53				
Contract: 3NT South			1. Stayman			

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ A765	♠ KJ4			1♣	1NT
Vul: Both	♥ A87	♥ QJ52	Pass	2♣ <sup>1</sup>	X	2♥
North HCP: 12	♦ KJ92	♦ A87	Pass	3NT	All Pass	
South HCP: 16	♣ T4	♣ AJ2				
Contract: 3NT North			1. Stayman			

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ KJ4	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQ97	♥ K542	X	2♥	Pass	3♥
North HCP: 15	♦ 862	♦ JT74	All Pass			
South HCP: 8	♣ QJ2	♣ 74				
Contract: 3♥ South			1. Stayman			

**Board: 66**      ♠ KT9

LHO is dealer.

Dealer: East      ♥ AJ95

East (LHO) opens 1♦ if possible.

Vul: None      ♦ T92

HCP: 8      ♣ T54

**Board: 67**      ♠ KJ72

RHO is dealer. You bid second.

Dealer: West      ♥ A2

West (RHO) opens 1♣ if possible.

Vul: Both      ♦ A72

West (RHO) Doubles 2♣ if possible.

HCP: 15      ♣ K432

**Board: 68**      ♠ T94

LHO is dealer.

Dealer: East      ♥ QJT7

East (LHO) opens 1♠ if possible.

Vul: N-S      ♦ AJ9

HCP: 8      ♣ 987

**Board: 69**      ♠ KT94

RHO is dealer. You bid second.

Dealer: West      ♥ A42

West (RHO) opens 1♦ if possible.

Vul: E-W      ♦ AQ8

HCP: 16      ♣ KT3

**Board: 70**      ♠ K642

LHO is dealer.

Dealer: East      ♥ K743

East (LHO) opens 1♣ if possible.

Vul: None      ♦ QJ

HCP: 9      ♣ 632

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ KT9	♠ Q4			1♦	1NT
Vul: None	♥ AJ95	♥ KQ43	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ T92	♦ AKJ			All Pass	
South HCP: 17	♣ T54	♣ Q976				1. Stayman
Contract: 2♥ South						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KJ72	♠ QT94	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A2	♥ KQT9	X	2♠	Pass	4♠
North HCP: 15	♦ A72	♦ T983			All Pass	
South HCP: 9	♣ K432	♣ Q				1. Stayman
Contract: 4♠ South						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ T94	♠ K62			1♠	1NT
Vul: N-S	♥ QJT7	♥ A62	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ AJ9	♦ Q6532	Pass	2NT	All Pass	
South HCP: 15+1	♣ 987	♣ AQ				1. Stayman
Contract: 2NT North						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ KT94	♠ AQJ7	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A42	♥ 965	Pass	2♠	Pass	3♦ <sup>2</sup>
North HCP: 16	♦ AQ8	♦ 76	Pass	3NT	Pass	4♠
South HCP: 10	♣ KT3	♣ QJ76			All Pass	
Contract: 4♠ South						1. Stayman
						2. limit raise or better in !S

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ K642	♠ Q7			1♣	1NT
Vul: None	♥ K743	♥ AJ2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ QJ	♦ KT863	Pass	2NT	All Pass	
South HCP: 15+1	♣ 632	♣ KQT				1. Stayman
Contract: 2NT North						

**South hands****then Stayman**

<b>Board: 66</b>	♠ Q4	RHO is dealer. You bid second.
Dealer: East	♥ KQ43	East (RHO) opens 1♦ if possible.
Vul: None	♦ AKJ	
HCP: 17	♣ Q976	

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<b>Board: 67</b>	♠ QT94	LHO is dealer.
Dealer: West	♥ KQT9	West (LHO) opens 1♣ if possible.
Vul: Both	♦ T983	West (LHO) Doubles 2♣ if possible.
HCP: 9	♣ Q	

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<b>Board: 68</b>	♠ K62	RHO is dealer. You bid second.
Dealer: East	♥ A62	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ Q6532	
HCP: 15+1	♣ AQ	

---

<b>Board: 69</b>	♠ AQJ7	LHO is dealer.
Dealer: West	♥ 965	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 76	
HCP: 10	♣ QJ76	

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<b>Board: 70</b>	♠ Q7	RHO is dealer. You bid second.
Dealer: East	♥ AJ2	East (RHO) opens 1♣ if possible.
Vul: None	♦ KT863	
HCP: 15+1	♣ KQT	

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ KT9	♠ Q4			1♦	1NT
Vul: None	♥ AJ95	♥ KQ43	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ T92	♦ AKJ			All Pass	
South HCP: 17	♣ T54	♣ Q976				1. Stayman
Contract: 2♥ South						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KJ72	♠ QT94	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A2	♥ KQT9	X	2♠	Pass	4♠
North HCP: 15	♦ A72	♦ T983			All Pass	
South HCP: 9	♣ K432	♣ Q				1. Stayman
Contract: 4♠ South						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ T94	♠ K62			1♠	1NT
Vul: N-S	♥ QJT7	♥ A62	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ AJ9	♦ Q6532	Pass	2NT	All Pass	
South HCP: 15+1	♣ 987	♣ AQ				1. Stayman
Contract: 2NT North						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ KT94	♠ AQJ7	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A42	♥ 965	Pass	2♠	Pass	3♦ <sup>2</sup>
North HCP: 16	♦ AQ8	♦ 76	Pass	3NT	Pass	4♠
South HCP: 10	♣ KT3	♣ QJ76			All Pass	
Contract: 4♠ South						1. Stayman
						2. limit raise or better in !S

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ K642	♠ Q7			1♣	1NT
Vul: None	♥ K743	♥ AJ2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ QJ	♦ KT863	Pass	2NT	All Pass	
South HCP: 15+1	♣ 632	♣ KQT				1. Stayman
Contract: 2NT North						

<b>Board: 71</b>	♠ A4	RHO is dealer. You bid second.
Dealer: West	♥ J986	West (RHO) opens 1♣ if possible.
Vul: None	♦ AK73	
HCP: 16	♣ A93	

---

<b>Board: 72</b>	♠ J763	LHO is dealer.
Dealer: East	♥ Q95	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ K865	
HCP: 8	♣ Q4	

---

<b>Board: 73</b>	♠ A986	LHO is dealer.
Dealer: East	♥ QT4	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ Q8	
HCP: 11	♣ KT96	

---

<b>Board: 74</b>	♠ A63	LHO is dealer.
Dealer: East	♥ JT86	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 843	
HCP: 8	♣ K87	

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<b>Board: 75</b>	♠ J9	RHO is dealer. You bid second.
Dealer: West	♥ AJ5	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ76	
HCP: 15	♣ KJ83	

## Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ JT7	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ J986	♥ KQ75	Pass	2♥	Pass	3♥
North HCP: 16	♦ AK73	♦ T6	Pass	4♥	All Pass	
South HCP: 8	♣ A93	♣ QT54				
Contract: 4♥ North			1. Stayman			

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ J763	♠ A8			1♣	1NT
Vul: N-S	♥ Q95	♥ J86	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ K865	♦ AQJT	Pass	2NT	All Pass	
South HCP: 16	♣ Q4	♣ AT53				
Contract: 2NT North			1. Stayman			

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ A986	♠ 74			1♥	1NT
Vul: N-S	♥ QT4	♥ A863	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ Q8	♦ AJT7	Pass	3♣	All Pass	
South HCP: 15	♣ KT96	♣ AQ7				
Contract: 3♣ North			1. Stayman			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ A63	♠ QJ			1♦	1NT
Vul: E-W	♥ JT86	♥ KQ97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 843	♦ A72	All Pass			
South HCP: 16	♣ K87	♣ A952				
Contract: 2♥ South			1. Stayman			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ KT73	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AJ5	♥ QT82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ76	♦ Q82	All Pass			
South HCP: 7	♣ KJ83	♣ T4				
Contract: 2NT South			1. Stayman			

**South hands****then Stayman**

**Board: 71**      ♠ JT7      LHO is dealer.

Dealer: West      ♥ KQ75      West (LHO) opens 1♣ if possible.

Vul: None      ♦ T6

HCP: 8      ♣ QT54

---

**Board: 72**      ♠ A8      RHO is dealer. You bid second.

Dealer: East      ♥ J86      East (RHO) opens 1♣ if possible.

Vul: N-S      ♦ AQJT

HCP: 16      ♣ AT53

---

**Board: 73**      ♠ 74      RHO is dealer. You bid second.

Dealer: East      ♥ A863      East (RHO) opens 1♥ if possible.

Vul: N-S      ♦ AJT7

HCP: 15      ♣ AQ7

---

**Board: 74**      ♠ QJ      RHO is dealer. You bid second.

Dealer: East      ♥ KQ97      East (RHO) opens 1♦ if possible.

Vul: E-W      ♦ A72

HCP: 16      ♣ A952

---

**Board: 75**      ♠ KT73      LHO is dealer.

Dealer: West      ♥ QT82      West (LHO) opens 1♦ if possible.

Vul: E-W      ♦ Q82

HCP: 7      ♣ T4

## Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ JT7	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ J986	♥ KQ75	Pass	2♥	Pass	3♥
North HCP: 16	♦ AK73	♦ T6	Pass	4♥	All Pass	
South HCP: 8	♣ A93	♣ QT54				
Contract: 4♥ North			1. Stayman			

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ J763	♠ A8			1♣	1NT
Vul: N-S	♥ Q95	♥ J86	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ K865	♦ AQJT	Pass	2NT	All Pass	
South HCP: 16	♣ Q4	♣ AT53				
Contract: 2NT North			1. Stayman			

Board: 73	North:	South:	W	N	E	S
Dealer: East	♠ A986	♠ 74			1♥	1NT
Vul: N-S	♥ QT4	♥ A863	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ Q8	♦ AJT7	Pass	3♣	All Pass	
South HCP: 15	♣ KT96	♣ AQ7				
Contract: 3♣ North			1. Stayman			

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ A63	♠ QJ			1♦	1NT
Vul: E-W	♥ JT86	♥ KQ97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 843	♦ A72	All Pass			
South HCP: 16	♣ K87	♣ A952				
Contract: 2♥ South			1. Stayman			

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ J9	♠ KT73	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AJ5	♥ QT82	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ76	♦ Q82	All Pass			
South HCP: 7	♣ KJ83	♣ T4				
Contract: 2NT South			1. Stayman			

---

<b>Board: 76</b>	♠ K973	LHO is dealer.
Dealer: East	♥ K986	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AQT98	
HCP: 12+1	♣ -	
<b>Board: 77</b>	♠ A985	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ Q76	West (RHO) Doubles 2♣ if possible.
HCP: 16	♣ K985	
<b>Board: 78</b>	♠ KQ96	LHO is dealer.
Dealer: East	♥ T863	East (LHO) opens 1♣ if possible.
Vul: Both	♦ Q73	East (LHO) Doubles 2♣ if possible.
HCP: 10	♣ K3	
<b>Board: 79</b>	♠ AJ62	RHO is dealer. You bid second.
Dealer: West	♥ KQ3	West (RHO) opens 1♣ if possible.
Vul: None	♦ Q9	
HCP: 16	♣ A842	

---

## Both hands (Answers Page)

**Board: 76**

Dealer: East

**North:**

♠ K973

**South:**

♠ Q84

**W N E S**

1♣ 1NT

Vul: Both

♥ K986

♥ AJT

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 12+1

♦ AQT98

♦ K75

Pass 3NT All Pass

South HCP: 15

♣ -

♣ AJ84

1. Stayman

Contract: 3NT North

**Board: 77**

Dealer: West

**North:**

♠ A985

**South:**

♠ QJ

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ AK

♥ Q862

X 2♠ Pass 2NT

North HCP: 16

♦ Q76

♦ T543

All Pass

South HCP: 8

♣ K985

♣ QJ4

1. Stayman

Contract: 2NT South

**Board: 78**

Dealer: East

**North:**

♠ KQ96

**South:**

♠ AT

**W N E S**

1♣ 1NT

Vul: Both

♥ T863

♥ AJ42

 Pass 2♣<sup>1</sup> X 2♥

North HCP: 10

♦ Q73

♦ A654

 Pass 3♣<sup>2</sup> Pass 3♦<sup>3</sup>

South HCP: 16

♣ K3

♣ QJ5

 Pass 3♠<sup>4</sup> Pass 4♥

Contract: 4♥ South

All Pass

1. Stayman

2. limit raise or better in !H

3. Cue bid, a !D stopper

4. Cue bid, a !S stopper

**Board: 79**

Dealer: West

**North:**

♠ AJ62

**South:**

♠ Q943

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ KQ3

♥ 64

 Pass 2♠ Pass 3♣<sup>2</sup>

North HCP: 16

♦ Q9

♦ K84

Pass 4♠ All Pass

South HCP: 10

♣ A842

♣ KQ53

1. Stayman

Contract: 4♠ North

2. limit raise or better in !S

## South hands

## then Stayman

<b>Board: 76</b>	♠ Q84	RHO is dealer. You bid second.
Dealer: East	♥ AJT	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K75	
HCP: 15	♣ AJ84	
<b>Board: 77</b>	♠ QJ	LHO is dealer.
Dealer: West	♥ Q862	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ T543	West (LHO) Doubles 2♣ if possible.
HCP: 8	♣ QJ4	
<b>Board: 78</b>	♠ AT	RHO is dealer. You bid second.
Dealer: East	♥ AJ42	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A654	East (RHO) Doubles 2♣ if possible.
HCP: 16	♣ QJ5	
<b>Board: 79</b>	♠ Q943	LHO is dealer.
Dealer: West	♥ 64	West (LHO) opens 1♣ if possible.
Vul: None	♦ K84	
HCP: 10	♣ KQ53	

## Both hands (Answers Page)

**Board: 76**

Dealer: East

**North:**

♠ K973

**South:**

♠ Q84

**W N E S**

1♣ 1NT

Vul: Both

♥ K986

♥ AJT

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 12+1

♦ AQT98

♦ K75

Pass 3NT All Pass

South HCP: 15

♣ -

♣ AJ84

1. Stayman

Contract: 3NT North

**Board: 77**

Dealer: West

**North:**

♠ A985

**South:**

♠ QJ

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ AK

♥ Q862

X 2♠ Pass 2NT

North HCP: 16

♦ Q76

♦ T543

All Pass

South HCP: 8

♣ K985

♣ QJ4

1. Stayman

Contract: 2NT South

**Board: 78**

Dealer: East

**North:**

♠ KQ96

**South:**

♠ AT

**W N E S**

1♣ 1NT

Vul: Both

♥ T863

♥ AJ42

 Pass 2♣<sup>1</sup> X 2♥

North HCP: 10

♦ Q73

♦ A654

 Pass 3♣<sup>2</sup> Pass 3♦<sup>3</sup>

South HCP: 16

♣ K3

♣ QJ5

 Pass 3♠<sup>4</sup> Pass 4♥

Contract: 4♥ South

All Pass

1. Stayman

2. limit raise or better in !H

3. Cue bid, a !D stopper

4. Cue bid, a !S stopper

**Board: 79**

Dealer: West

**North:**

♠ AJ62

**South:**

♠ Q943

**W N E S**

 1♣ 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ KQ3

♥ 64

 Pass 2♠ Pass 3♣<sup>2</sup>

North HCP: 16

♦ Q9

♦ K84

Pass 4♠ All Pass

South HCP: 10

♣ A842

♣ KQ53

1. Stayman

Contract: 4♠ North

2. limit raise or better in !S

<b>Board: 80</b>	♠ AT5	LHO is dealer.
Dealer: East	♥ JT83	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q82	
HCP: 11	♣ AT5	
<b>Board: 81</b>	♠ K86	RHO is dealer. You bid second.
Dealer: West	♥ KQ	West (RHO) opens 1♣ if possible.
Vul: Both	♦ KJT7	West (RHO) Doubles 2♣ if possible.
HCP: 16	♣ A863	
<b>Board: 82</b>	♠ KQT2	LHO is dealer.
Dealer: East	♥ JT2	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ 832	
HCP: 8	♣ Q92	
<b>Board: 83</b>	♠ AT42	RHO is dealer. You bid second.
Dealer: West	♥ A95	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ J3	
HCP: 16	♣ AK54	
<b>Board: 84</b>	♠ T2	LHO is dealer.
Dealer: East	♥ T752	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 983	
HCP: 8	♣ AKJ6	

## Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ AT5	♠ QJ4			1♦	1NT
Vul: N-S	♥ JT83	♥ K74	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ Q82	♦ A43	Pass	3NT	All Pass	
South HCP: 16	♣ AT5	♣ KQJ4				
Contract: 3NT North			1. Stayman			

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ K86	♠ AJ43	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ T863	X	2♦	All Pass	
North HCP: 16	♦ KJT7	♦ Q942				
South HCP: 7	♣ A863	♣ 4	1. Stayman			
Contract: 2♦ North						

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ KQT2	♠ J853			1♥	1NT
Vul: N-S	♥ JT2	♥ A75	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 832	♦ AK4	All Pass			
South HCP: 16	♣ Q92	♣ A64	1. Stayman			
Contract: 2♠ South						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AT42	♠ 75	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A95	♥ QT43	Pass	2♠	Pass	2NT
North HCP: 16	♦ J3	♦ K97	All Pass			
South HCP: 8	♣ AK54	♣ QJ76	1. Stayman			
Contract: 2NT South						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ AJ43			1♦	1NT
Vul: E-W	♥ T752	♥ A3	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 983	♦ KJT2	Pass	2NT	All Pass	
South HCP: 15	♣ AKJ6	♣ QT2	1. Stayman			
Contract: 2NT North						

## South hands

## then Stayman

<b>Board: 80</b>	♠ QJ4	RHO is dealer. You bid second.
Dealer: East	♥ K74	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ A43	
HCP: 16	♣ KQJ4	

---

<b>Board: 81</b>	♠ AJ43	LHO is dealer.
Dealer: West	♥ T863	West (LHO) opens 1♣ if possible.
Vul: Both	♦ Q942	West (LHO) Doubles 2♣ if possible.
HCP: 7	♣ 4	

---

<b>Board: 82</b>	♠ J853	RHO is dealer. You bid second.
Dealer: East	♥ A75	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ AK4	
HCP: 16	♣ A64	

---

<b>Board: 83</b>	♠ 75	LHO is dealer.
Dealer: West	♥ QT43	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ K97	
HCP: 8	♣ QJ76	

---

<b>Board: 84</b>	♠ AJ43	RHO is dealer. You bid second.
Dealer: East	♥ A3	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KJT2	
HCP: 15	♣ QT2	

## Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ AT5	♠ QJ4			1♦	1NT
Vul: N-S	♥ JT83	♥ K74	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ Q82	♦ A43	Pass	3NT	All Pass	
South HCP: 16	♣ AT5	♣ KQJ4				
Contract: 3NT North			1. Stayman			

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ K86	♠ AJ43	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ T863	X	2♦	All Pass	
North HCP: 16	♦ KJT7	♦ Q942				
South HCP: 7	♣ A863	♣ 4	1. Stayman			
Contract: 2♦ North						

Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ KQT2	♠ J853			1♥	1NT
Vul: N-S	♥ JT2	♥ A75	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 832	♦ AK4	All Pass			
South HCP: 16	♣ Q92	♣ A64	1. Stayman			
Contract: 2♠ South						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AT42	♠ 75	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A95	♥ QT43	Pass	2♠	Pass	2NT
North HCP: 16	♦ J3	♦ K97	All Pass			
South HCP: 8	♣ AK54	♣ QJ76	1. Stayman			
Contract: 2NT South						

Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ T2	♠ AJ43			1♦	1NT
Vul: E-W	♥ T752	♥ A3	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 983	♦ KJT2	Pass	2NT	All Pass	
South HCP: 15	♣ AKJ6	♣ QT2	1. Stayman			
Contract: 2NT North						

<b>Board: 85</b>	♠ AQ5	RHO is dealer. You bid second.
Dealer: West	♥ AJT	West (RHO) opens 1♦ if possible.
Vul: None	♦ A432	West (RHO) bids 3♣ if possible.
HCP: 16	♣ J82	East (LHO) bids 3♦ if possible.

<b>Board: 86</b>	♠ KJ	LHO is dealer.
Dealer: East	♥ KJ84	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ Q653	
HCP: 10	♣ 975	

<b>Board: 87</b>	♠ KJ8	RHO is dealer. You bid second.
Dealer: West	♥ T7	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ K862	
HCP: 15	♣ AKJ4	

<b>Board: 88</b>	♠ K963	LHO is dealer.
Dealer: East	♥ A74	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ Q3	
HCP: 9	♣ 9653	

<b>Board: 89</b>	♠ A3	RHO is dealer. You bid second.
Dealer: West	♥ Q96	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AQ94	
HCP: 17	♣ AJ65	

## Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ KJ86	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJT	♥ K95	3♣	X	3♦	3NT
North HCP: 16	♦ A432	♦ KT		All Pass		
South HCP: 10	♣ J82	♣ 9754				1. Stayman
Contract: 3NT South						

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ A5			1♦	1NT
Vul: E-W	♥ KJ84	♥ A73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ Q653	♦ KT84	Pass	3NT	All Pass	
South HCP: 16	♣ 975	♣ KQ64				1. Stayman
Contract: 3NT North						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ Q932	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ T7	♥ A964	Pass	2♦	Pass	2NT
North HCP: 15	♦ K862	♦ Q4		All Pass		
South HCP: 8	♣ AKJ4	♣ T98				1. Stayman
Contract: 2NT South						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ K963	♠ AQ4			1♣	1NT
Vul: N-S	♥ A74	♥ J83	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q3	♦ KJ76	Pass	2NT	All Pass	
South HCP: 15	♣ 9653	♣ AT2				1. Stayman
Contract: 2NT North						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ J942	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q96	♥ AKJ3	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ94	♦ 632		All Pass		
South HCP: 9	♣ AJ65	♣ 74				1. Stayman
Contract: 2NT South						

**South hands****then Stayman**

<b>Board: 85</b>	♠ KJ86	LHO is dealer.
Dealer: West	♥ K95	West (LHO) opens 1♦ if possible.
Vul: None	♦ KT	West (LHO) bids 3♣ if possible.
HCP: 10	♣ 9754	East (RHO) bids 3♦ if possible.
<b>Board: 86</b>	♠ A5	RHO is dealer. You bid second.
Dealer: East	♥ A73	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT84	
HCP: 16	♣ KQ64	
<b>Board: 87</b>	♠ Q932	LHO is dealer.
Dealer: West	♥ A964	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ Q4	
HCP: 8	♣ T98	
<b>Board: 88</b>	♠ AQ4	RHO is dealer. You bid second.
Dealer: East	♥ J83	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KJ76	
HCP: 15	♣ AT2	
<b>Board: 89</b>	♠ J942	LHO is dealer.
Dealer: West	♥ AKJ3	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 632	
HCP: 9	♣ 74	

## Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ KJ86	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJT	♥ K95	3♣	X	3♦	3NT
North HCP: 16	♦ A432	♦ KT		All Pass		
South HCP: 10	♣ J82	♣ 9754				
Contract: 3NT South			1. Stayman			

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ A5			1♦	1NT
Vul: E-W	♥ KJ84	♥ A73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ Q653	♦ KT84	Pass	3NT	All Pass	
South HCP: 16	♣ 975	♣ KQ64				
Contract: 3NT North			1. Stayman			

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ Q932	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ T7	♥ A964	Pass	2♦	Pass	2NT
North HCP: 15	♦ K862	♦ Q4		All Pass		
South HCP: 8	♣ AKJ4	♣ T98				
Contract: 2NT South			1. Stayman			

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ K963	♠ AQ4			1♣	1NT
Vul: N-S	♥ A74	♥ J83	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q3	♦ KJ76	Pass	2NT	All Pass	
South HCP: 15	♣ 9653	♣ AT2				
Contract: 2NT North			1. Stayman			

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ J942	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q96	♥ AKJ3	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ94	♦ 632		All Pass		
South HCP: 9	♣ AJ65	♣ 74				
Contract: 2NT South			1. Stayman			

<b>Board: 90</b>	♠ T642	LHO is dealer.
Dealer: East	♥ Q986	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ KT6	
HCP: 7	♣ Q6	

---

<b>Board: 91</b>	♠ AJ65	RHO is dealer. You bid second.
Dealer: West	♥ T76	West (RHO) opens 1♣ if possible.
Vul: None	♦ KQ7	
HCP: 15	♣ KQ4	

---

<b>Board: 92</b>	♠ KT72	LHO is dealer.
Dealer: East	♥ AT75	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ J4	
HCP: 8	♣ 854	

---

<b>Board: 93</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: West	♥ J32	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AT3	
HCP: 16	♣ A875	

---

<b>Board: 94</b>	♠ 64	RHO is dealer. You bid second.
Dealer: West	♥ A986	West (RHO) opens 1♥ if possible.
Vul: None	♦ AQ5	
HCP: 15	♣ KQ62	

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ T642	♠ A98			1 ♠	1NT
Vul: N-S	♥ Q986	♥ AK73	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 7	♦ KT6	♦ A32			All Pass	
South HCP: 16	♣ Q6	♣ J82				
Contract: 2 ♥ South					1. Stayman	

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ AJ65	♠ 984	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ T76	♥ AK93	Pass	2 ♠	Pass	2NT
North HCP: 15	♦ KQ7	♦ J42			All Pass	
South HCP: 8	♣ KQ4	♣ 875				
Contract: 2NT South					1. Stayman	

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ KT72	♠ A84			1 ♦	1NT
Vul: E-W	♥ AT75	♥ KQ98	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 8	♦ J4	♦ KT9	Pass	3 ♥	All Pass	
South HCP: 16	♣ 854	♣ KJT				
Contract: 3 ♥ North					1. Stayman	

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ QJ85	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ J32	♥ 75	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AT3	♦ Q982			All Pass	
South HCP: 9	♣ A875	♣ KJ2				
Contract: 2NT South					1. Stayman	

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ AT73	1 ♥	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ A986	♥ K7	Pass	2 ♦	Pass	3 ♣
North HCP: 15	♦ AQ5	♦ 872			All Pass	
South HCP: 11	♣ KQ62	♣ AT74				
Contract: 3 ♣ South					1. Stayman	

**South hands****then Stayman**

<b>Board: 90</b>	♠ A98	RHO is dealer. You bid second.
Dealer: East	♥ AK73	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ A32	
HCP: 16	♣ J82	

---

<b>Board: 91</b>	♠ 984	LHO is dealer.
Dealer: West	♥ AK93	West (LHO) opens 1♣ if possible.
Vul: None	♦ J42	
HCP: 8	♣ 875	

---

<b>Board: 92</b>	♠ A84	RHO is dealer. You bid second.
Dealer: East	♥ KQ98	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT9	
HCP: 16	♣ KJT	

---

<b>Board: 93</b>	♠ QJ85	LHO is dealer.
Dealer: West	♥ 75	West (LHO) opens 1♣ if possible.
Vul: Both	♦ Q982	
HCP: 9	♣ KJ2	

---

<b>Board: 94</b>	♠ AT73	LHO is dealer.
Dealer: West	♥ K7	West (LHO) opens 1♥ if possible.
Vul: None	♦ 872	
HCP: 11	♣ AT74	

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: East	♠ T642	♠ A98			1 ♠	1NT
Vul: N-S	♥ Q986	♥ AK73	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 7	♦ KT6	♦ A32			All Pass	
South HCP: 16	♣ Q6	♣ J82				
Contract: 2 ♥ South					1. Stayman	

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ AJ65	♠ 984	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ T76	♥ AK93	Pass	2 ♠	Pass	2NT
North HCP: 15	♦ KQ7	♦ J42			All Pass	
South HCP: 8	♣ KQ4	♣ 875				
Contract: 2NT South					1. Stayman	

Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ KT72	♠ A84			1 ♦	1NT
Vul: E-W	♥ AT75	♥ KQ98	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 8	♦ J4	♦ KT9	Pass	3 ♥	All Pass	
South HCP: 16	♣ 854	♣ KJT				
Contract: 3 ♥ North					1. Stayman	

Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ QJ85	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ J32	♥ 75	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AT3	♦ Q982			All Pass	
South HCP: 9	♣ A875	♣ KJ2				
Contract: 2NT South					1. Stayman	

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ AT73	1 ♥	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ A986	♥ K7	Pass	2 ♦	Pass	3 ♣
North HCP: 15	♦ AQ5	♦ 872			All Pass	
South HCP: 11	♣ KQ62	♣ AT74				
Contract: 3 ♣ South					1. Stayman	

<b>Board: 95</b>	♠ KJ	RHO is dealer. You bid second.
Dealer: West	♥ AT63	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ KJT8	
HCP: 15	♣ QJ8	

<b>Board: 96</b>	♠ J853	Partner is dealer.
Dealer: South	♥ 85	West (RHO) bids 1NT if possible.
Vul: None	♦ T9843	East (LHO) bids 2♣ if possible.
HCP: 4+1	♣ K8	West (RHO) Doubles 3♣ if possible.

<b>Board: 97</b>	♠ Q64	RHO is dealer. You bid second.
Dealer: West	♥ A6	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AJ965	
HCP: 15+1	♣ A98	

<b>Board: 98</b>	♠ QT43	LHO is dealer.
Dealer: East	♥ KT5	East (LHO) opens 1♣ if possible.
Vul: Both	♦ KQ54	
HCP: 12	♣ QT	

<b>Board: 99</b>	♠ K5	RHO is dealer. You bid second.
Dealer: West	♥ A73	West (RHO) opens 1♣ if possible.
Vul: None	♦ A753	
HCP: 15	♣ AT94	

## Both hands (Answers Page)

**Board: 95**

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 8  
Contract: 2NT South

**North:**

♠ KJ  
♥ AT63  
♦ KJT8  
♣ QJ8

**South:**

♠ QT65  
♥ 94  
♦ Q43  
♣ A752

**W N E S**

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

**Board: 96**

Dealer: South  
Vul: None  
North HCP: 4+1  
South HCP: 12+2  
Contract: 3 ♣ X South

**North:**

♠ J853  
♥ 85  
♦ T9843  
♣ K8

**South:**

♠ AKT  
♥ Q9642  
♦ -  
♣ QJ974

**W N E S**

1 ♥  
1NT Pass 2 ♣<sup>1</sup> 3 ♣  
X All Pass  
1. Stayman

**Board: 97**

Dealer: West  
Vul: E-W  
North HCP: 15+1  
South HCP: 8  
Contract: 2NT South

**North:**

♠ Q64  
♥ A6  
♦ AJ965  
♣ A98

**South:**

♠ 752  
♥ 9742  
♦ Q87  
♣ KQJ

**W N E S**

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

**Board: 98**

Dealer: East  
Vul: Both  
North HCP: 12  
South HCP: 16  
Contract: 4 ♠ South

**North:**

♠ QT43  
♥ KT5  
♦ KQ54  
♣ QT

**South:**

♠ KJ97  
♥ A642  
♦ J9  
♣ AK8

**W N E S**

1 ♣ 1NT  
Pass 2 ♣<sup>1</sup> Pass 2 ♥  
Pass 3NT Pass 4 ♠  
All Pass  
1. Stayman

**Board: 99**

Dealer: West  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 2NT South

**North:**

♠ K5  
♥ A73  
♦ A753  
♣ AT94

**South:**

♠ 982  
♥ Q984  
♦ QJT  
♣ K76

**W N E S**

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

**South hands****then Stayman**

<b>Board: 95</b>	♠ QT65	LHO is dealer.
Dealer: West	♥ 94	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ Q43	
HCP: 8	♣ A752	

---

<b>Board: 96</b>	♠ AKT	You are dealer.
Dealer: South	♥ Q9642	West (LHO) bids 1NT if possible.
Vul: None	♦ -	East (RHO) bids 2♣ if possible.
HCP: 12+2	♣ QJ974	West (LHO) Doubles 3♣ if possible.

---

<b>Board: 97</b>	♠ 752	LHO is dealer.
Dealer: West	♥ 9742	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ Q87	
HCP: 8	♣ KQJ	

---

<b>Board: 98</b>	♠ KJ97	RHO is dealer. You bid second.
Dealer: East	♥ A642	East (RHO) opens 1♣ if possible.
Vul: Both	♦ J9	
HCP: 16	♣ AK8	

---

<b>Board: 99</b>	♠ 982	LHO is dealer.
Dealer: West	♥ Q984	West (LHO) opens 1♣ if possible.
Vul: None	♦ QJT	
HCP: 8	♣ K76	

## Both hands (Answers Page)

**Board: 95**

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 8  
Contract: 2NT South

**North:**

♠ KJ  
♥ AT63  
♦ KJT8  
♣ QJ8

**South:**

♠ QT65  
♥ 94  
♦ Q43  
♣ A752

W N E S

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

**Board: 96**

Dealer: South  
Vul: None  
North HCP: 4+1  
South HCP: 12+2  
Contract: 3 ♣ X South

**North:**

♠ J853  
♥ 85  
♦ T9843  
♣ K8

**South:**

♠ AKT  
♥ Q9642  
♦ -  
♣ QJ974

W N E S

1 ♥  
1NT Pass 2 ♣<sup>1</sup> 3 ♣  
X All Pass  
1. Stayman

**Board: 97**

Dealer: West  
Vul: E-W  
North HCP: 15+1  
South HCP: 8  
Contract: 2NT South

**North:**

♠ Q64  
♥ A6  
♦ AJ965  
♣ A98

**South:**

♠ 752  
♥ 9742  
♦ Q87  
♣ KQJ

W N E S

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

**Board: 98**

Dealer: East  
Vul: Both  
North HCP: 12  
South HCP: 16  
Contract: 4 ♠ South

**North:**

♠ QT43  
♥ KT5  
♦ KQ54  
♣ QT

**South:**

♠ KJ97  
♥ A642  
♦ J9  
♣ AK8

W N E S

1 ♣ 1NT  
Pass 2 ♣<sup>1</sup> Pass 2 ♥  
Pass 3NT Pass 4 ♠  
All Pass  
1. Stayman

**Board: 99**

Dealer: West  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 2NT South

**North:**

♠ K5  
♥ A73  
♦ A753  
♣ AT94

**South:**

♠ 982  
♥ Q984  
♦ QJT  
♣ K76

W N E S

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

<b>Board: 100</b>	♠ A842	LHO is dealer.
Dealer: East	♥ J63	East (LHO) opens 1♦ if possible.
Vul: Both	♦ KQ2	
HCP: 10	♣ 754	

---

<b>Board: 101</b>	♠ JT73	RHO is dealer. You bid second.
Dealer: West	♥ KQ	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQ74	
HCP: 16	♣ KQ6	

---

<b>Board: 102</b>	♠ 85	RHO is dealer. You bid second.
Dealer: West	♥ J85	West (RHO) opens 1♦ if possible.
Vul: None	♦ AKT5	
HCP: 17	♣ AKQ7	

---

<b>Board: 103</b>	♠ KQJ	RHO is dealer. You bid second.
Dealer: West	♥ KQJ	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ QJ95	
HCP: 17	♣ Q94	

---

<b>Board: 104</b>	♠ QT93	LHO is dealer.
Dealer: East	♥ KJ62	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ K5	
HCP: 10	♣ J72	

## Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ A842	♠ 95			1♦	1NT
Vul: Both	♥ J63	♥ AQ4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ KQ2	♦ AJ93	Pass	3NT	All Pass	
South HCP: 17	♣ 754	♣ AQ96				
Contract: 3NT North			1. Stayman			

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ JT73	♠ Q864	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ	♥ A876	Pass	2♠	Pass	3♣ <sup>2</sup>
North HCP: 16	♦ KQ74	♦ 92	Pass	4♠	All Pass	
South HCP: 10	♣ KQ6	♣ A92				
Contract: 4♠ North			1. Stayman			
			2. limit raise or better in !S			

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ 85	♠ AK43	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ J85	♥ T973	Pass	2♦	Pass	2♥
North HCP: 17	♦ AKT5	♦ 8763	Pass	4♥	All Pass	
South HCP: 7	♣ AKQ7	♣ 5				
Contract: 4♥ North			1. Stayman			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ AT84	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQJ	♥ A96	Pass	2♦	Pass	2NT
North HCP: 17	♦ QJ95	♦ T862	All Pass			
South HCP: 8	♣ Q94	♣ T5				
Contract: 2NT South			1. Stayman			

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ QT93	♠ 8542			1♣	1NT
Vul: N-S	♥ KJ62	♥ A98	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ K5	♦ A84	Pass	3♣ <sup>2</sup>	Pass	3NT
South HCP: 15	♣ J72	♣ AK9	All Pass			
Contract: 3NT South			1. Stayman			
			2. limit raise or better in !S			

## South hands

## then Stayman

<b>Board: 100</b>	♠ 95	RHO is dealer. You bid second.
Dealer: East	♥ AQ4	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AJ93	
HCP: 17	♣ AQ96	

---

<b>Board: 101</b>	♠ Q864	LHO is dealer.
Dealer: West	♥ A876	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 92	
HCP: 10	♣ A92	

---

<b>Board: 102</b>	♠ AK43	LHO is dealer.
Dealer: West	♥ T973	West (LHO) opens 1♦ if possible.
Vul: None	♦ 8763	
HCP: 7	♣ 5	

---

<b>Board: 103</b>	♠ AT84	LHO is dealer.
Dealer: West	♥ A96	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T862	
HCP: 8	♣ T5	

---

<b>Board: 104</b>	♠ 8542	RHO is dealer. You bid second.
Dealer: East	♥ A98	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ A84	
HCP: 15	♣ AK9	

## Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ A842	♠ 95			1♦	1NT
Vul: Both	♥ J63	♥ AQ4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ KQ2	♦ AJ93	Pass	3NT	All Pass	
South HCP: 17	♣ 754	♣ AQ96				
Contract: 3NT North			1. Stayman			

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ JT73	♠ Q864	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ	♥ A876	Pass	2♠	Pass	3♣ <sup>2</sup>
North HCP: 16	♦ KQ74	♦ 92	Pass	4♠	All Pass	
South HCP: 10	♣ KQ6	♣ A92				
Contract: 4♠ North			1. Stayman			
			2. limit raise or better in !S			

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ 85	♠ AK43	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ J85	♥ T973	Pass	2♦	Pass	2♥
North HCP: 17	♦ AKT5	♦ 8763	Pass	4♥	All Pass	
South HCP: 7	♣ AKQ7	♣ 5				
Contract: 4♥ North			1. Stayman			

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ AT84	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQJ	♥ A96	Pass	2♦	Pass	2NT
North HCP: 17	♦ QJ95	♦ T862	All Pass			
South HCP: 8	♣ Q94	♣ T5				
Contract: 2NT South			1. Stayman			

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ QT93	♠ 8542			1♣	1NT
Vul: N-S	♥ KJ62	♥ A98	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ K5	♦ A84	Pass	3♣ <sup>2</sup>	Pass	3NT
South HCP: 15	♣ J72	♣ AK9	All Pass			
Contract: 3NT South			1. Stayman			
			2. limit raise or better in !S			

<b>Board: 105</b>	♠ K52	RHO is dealer. You bid second.
Dealer: West	♥ K752	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AQJ2	
HCP: 17	♣ A9	

---

<b>Board: 106</b>	♠ AJ74	LHO is dealer.
Dealer: East	♥ K82	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ K2	
HCP: 11	♣ 8742	

---

<b>Board: 107</b>	♠ T4	RHO is dealer. You bid second.
Dealer: West	♥ KJT5	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ A43	
HCP: 15	♣ AQJ2	

---

<b>Board: 108</b>	♠ KQT5	LHO is dealer.
Dealer: East	♥ Q85	East (LHO) opens 1♣ if possible.
Vul: None	♦ 7654	
HCP: 9	♣ Q3	

---

<b>Board: 109</b>	♠ A7	RHO is dealer. You bid second.
Dealer: West	♥ JT8	West (RHO) opens 1♦ if possible.
Vul: Both	♦ A92	
HCP: 16+1	♣ AK642	

## Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ K52	♠ A6	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K752	♥ T864	Pass	2♥	Pass	3♥
North HCP: 17	♦ AQJ2	♦ T95	Pass	4♥	All Pass	
South HCP: 8	♣ A9	♣ KJ74				
Contract: 4♥ North			1. Stayman			

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ AJ74	♠ 53		1♦	1NT	
Vul: N-S	♥ K82	♥ AJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ K2	♦ A96	Pass	3NT	All Pass	
South HCP: 15+1	♣ 8742	♣ KQJT9				
Contract: 3NT North			1. Stayman			

Board: 107	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ AQ86	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KJT5	♥ 743	Pass	2♥	Pass	3NT
North HCP: 15	♦ A43	♦ KQT6	All Pass			
South HCP: 11	♣ AQJ2	♣ 63				
Contract: 3NT South			1. Stayman			

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ KQT5	♠ 72		1♣	1NT	
Vul: None	♥ Q85	♥ AJ2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ 7654	♦ AK82	Pass	3♦	Pass	3NT
South HCP: 16	♣ Q3	♣ A942	All Pass			
Contract: 3NT South			1. Stayman			

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ J854	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ JT8	♥ A973	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ A92	♦ K875	All Pass			
South HCP: 8	♣ AK642	♣ 7				
Contract: 2NT South			1. Stayman			

**South hands****then Stayman**

**Board: 105**      ♠ A6      LHO is dealer.

Dealer: West      ♥ T864      West (LHO) opens 1♦ if possible.

Vul: Both      ♦ T95

HCP: 8      ♣ KJ74

---

**Board: 106**      ♠ 53      RHO is dealer. You bid second.

Dealer: East      ♥ AJ9      East (RHO) opens 1♦ if possible.

Vul: N-S      ♦ A96

HCP: 15+1      ♣ KQJT9

---

**Board: 107**      ♠ AQ86      LHO is dealer.

Dealer: West      ♥ 743      West (LHO) opens 1♣ if possible.

Vul: E-W      ♦ KQT6

HCP: 11      ♣ 63

---

**Board: 108**      ♠ 72      RHO is dealer. You bid second.

Dealer: East      ♥ AJ2      East (RHO) opens 1♣ if possible.

Vul: None      ♦ AK82

HCP: 16      ♣ A942

---

**Board: 109**      ♠ J854      LHO is dealer.

Dealer: West      ♥ A973      West (LHO) opens 1♦ if possible.

Vul: Both      ♦ K875

HCP: 8      ♣ 7

## Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ K52	♠ A6	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K752	♥ T864	Pass	2♥	Pass	3♥
North HCP: 17	♦ AQJ2	♦ T95	Pass	4♥	All Pass	
South HCP: 8	♣ A9	♣ KJ74				
Contract: 4♥ North			1. Stayman			

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ AJ74	♠ 53		1♦	1NT	
Vul: N-S	♥ K82	♥ AJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ K2	♦ A96	Pass	3NT	All Pass	
South HCP: 15+1	♣ 8742	♣ KQJT9				
Contract: 3NT North			1. Stayman			

Board: 107	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ AQ86	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KJT5	♥ 743	Pass	2♥	Pass	3NT
North HCP: 15	♦ A43	♦ KQT6	All Pass			
South HCP: 11	♣ AQJ2	♣ 63				
Contract: 3NT South			1. Stayman			

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ KQT5	♠ 72		1♣	1NT	
Vul: None	♥ Q85	♥ AJ2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ 7654	♦ AK82	Pass	3♦	Pass	3NT
South HCP: 16	♣ Q3	♣ A942	All Pass			
Contract: 3NT South			1. Stayman			

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ J854	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ JT8	♥ A973	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ A92	♦ K875	All Pass			
South HCP: 8	♣ AK642	♣ 7				
Contract: 2NT South			1. Stayman			

<b>Board: 110</b>	♠ KJ65	RHO is dealer. You bid second.
Dealer: West	♥ KT83	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ KJ3	West (RHO) bids 2♦ if possible.
HCP: 15	♣ A4	

---

<b>Board: 111</b>	♠ K954	RHO is dealer. You bid second.
Dealer: West	♥ KQ6	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ A53	West (RHO) Doubles 2♣ if possible.
HCP: 17	♣ AJ7	

---

<b>Board: 112</b>	♠ Q642	LHO is dealer.
Dealer: East	♥ 97	East (LHO) opens 1♣ if possible.
Vul: None	♦ AKT6	
HCP: 11	♣ Q86	

---

<b>Board: 113</b>	♠ 965	RHO is dealer. You bid second.
Dealer: West	♥ Q8	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQT2	
HCP: 15	♣ AQJ5	

---

<b>Board: 114</b>	♠ T432	LHO is dealer.
Dealer: East	♥ KQ5	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ QJ9	
HCP: 9	♣ JT4	

## Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ KJ65	♠ T4	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KT83	♥ 9762	2♦	Pass	Pass	3♥
North HCP: 15	♦ KJ3	♦ A85		All Pass		
South HCP: 9	♣ A4	♣ KQ32				1. Stayman
Contract: 3♥ South						

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ K954	♠ Q8	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ6	♥ JT43	X	2♠	Pass	2NT
North HCP: 17	♦ A53	♦ KT94		All Pass		
South HCP: 8	♣ AJ7	♣ QT9				1. Stayman
Contract: 2NT South						

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ Q642	♠ A95			1♣	1NT
Vul: None	♥ 97	♥ AK85	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ AKT6	♦ 953	Pass	3NT	All Pass	
South HCP: 15	♣ Q86	♣ KJ4				1. Stayman
Contract: 3NT North						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ 965	♠ J82	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q8	♥ AKJ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQT2	♦ 987		All Pass		
South HCP: 9	♣ AQJ5	♣ T92				1. Stayman
Contract: 2NT South						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ T432	♠ Q7			1♣	1NT
Vul: E-W	♥ KQ5	♥ JT4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ QJ9	♦ AKT54	Pass	2NT	All Pass	
South HCP: 16+1	♣ JT4	♣ AQ9				1. Stayman
Contract: 2NT North						

**South hands****then Stayman**

<b>Board: 110</b>	♠ T4	LHO is dealer.
Dealer: West	♥ 9762	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ A85	West (LHO) bids 2♦ if possible.
HCP: 9	♣ KQ32	

---

<b>Board: 111</b>	♠ Q8	LHO is dealer.
Dealer: West	♥ JT43	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ KT94	West (LHO) Doubles 2♣ if possible.
HCP: 8	♣ QT9	

---

<b>Board: 112</b>	♠ A95	RHO is dealer. You bid second.
Dealer: East	♥ AK85	East (RHO) opens 1♣ if possible.
Vul: None	♦ 953	
HCP: 15	♣ KJ4	

---

<b>Board: 113</b>	♠ J82	LHO is dealer.
Dealer: West	♥ AKJ3	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ 987	
HCP: 9	♣ T92	

---

<b>Board: 114</b>	♠ Q7	RHO is dealer. You bid second.
Dealer: East	♥ JT4	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ AKT54	
HCP: 16+1	♣ AQ9	

## Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ KJ65	♠ T4	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KT83	♥ 9762	2♦	Pass	Pass	3♥
North HCP: 15	♦ KJ3	♦ A85		All Pass		
South HCP: 9	♣ A4	♣ KQ32				1. Stayman
Contract: 3♥ South						

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ K954	♠ Q8	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ6	♥ JT43	X	2♠	Pass	2NT
North HCP: 17	♦ A53	♦ KT94		All Pass		
South HCP: 8	♣ AJ7	♣ QT9				1. Stayman
Contract: 2NT South						

Board: 112	North:	South:	W	N	E	S
Dealer: East	♠ Q642	♠ A95			1♣	1NT
Vul: None	♥ 97	♥ AK85	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ AKT6	♦ 953	Pass	3NT	All Pass	
South HCP: 15	♣ Q86	♣ KJ4				1. Stayman
Contract: 3NT North						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ 965	♠ J82	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q8	♥ AKJ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQT2	♦ 987		All Pass		
South HCP: 9	♣ AQJ5	♣ T92				1. Stayman
Contract: 2NT South						

Board: 114	North:	South:	W	N	E	S
Dealer: East	♠ T432	♠ Q7			1♣	1NT
Vul: E-W	♥ KQ5	♥ JT4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ QJ9	♦ AKT54	Pass	2NT	All Pass	
South HCP: 16+1	♣ JT4	♣ AQ9				1. Stayman
Contract: 2NT North						

<b>Board: 115</b>	♠ QJ7	RHO is dealer. You bid second.
Dealer: West	♥ A965	West (RHO) opens 1♥ if possible.
Vul: None	♦ A4	
HCP: 17	♣ KQJ9	

---

<b>Board: 116</b>	♠ 96	LHO is dealer.
Dealer: East	♥ AQ63	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 732	
HCP: 9	♣ K642	

---

<b>Board: 117</b>	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ Q82	West (RHO) opens 1♣ if possible.
Vul: None	♦ AJT2	West (RHO) Doubles 2♣ if possible.
HCP: 15	♣ A986	

---

<b>Board: 118</b>	♠ KJ82	LHO is dealer.
Dealer: East	♥ J82	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ T97	
HCP: 8	♣ K65	

---

<b>Board: 119</b>	♠ K9	RHO is dealer. You bid second.
Dealer: West	♥ AQT8	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ K72	
HCP: 15	♣ K975	

## Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ 9843	1 ♥	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ A965	♥ 87	Pass	2 ♦	Pass	2NT
North HCP: 17	♦ A4	♦ KJ3	All Pass			
South HCP: 8	♣ KQJ9	♣ A763				
Contract: 2NT South			1. Stayman			

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ K87			1 ♦	1NT
Vul: E-W	♥ AQ63	♥ KJ	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9	♦ 732	♦ AT54	Pass	3 ♣	Pass	3NT
South HCP: 17	♣ K642	♣ AQT7	All Pass			
Contract: 3NT South			1. Stayman			

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ J853	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ Q82	♥ AJT3	X	2 ♦	Pass	2NT
North HCP: 15	♦ AJT2	♦ Q83	All Pass			
South HCP: 8	♣ A986	♣ T2				
Contract: 2NT South			1. Stayman			

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ KJ82	♠ AQ9			1 ♦	1NT
Vul: E-W	♥ J82	♥ Q954	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 8	♦ T97	♦ AK6	Pass	2NT	All Pass	
South HCP: 15	♣ K65	♣ 984				
Contract: 2NT North			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ AT63	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AQT8	♥ J743	Pass	2 ♥	All Pass	
North HCP: 15	♦ K72	♦ JT4				
South HCP: 7	♣ K975	♣ J3				
Contract: 2 ♥ North			1. Stayman			

**South hands****then Stayman**

<b>Board: 115</b>	♠ 9843
Dealer: West	♥ 87
Vul: None	♦ KJ3
HCP: 8	♣ A763

LHO is dealer.

West (LHO) opens 1♥ if possible.

<b>Board: 116</b>	♠ K87
Dealer: East	♥ KJ
Vul: E-W	♦ AT54
HCP: 17	♣ AQT7

RHO is dealer. You bid second.

East (RHO) opens 1♦ if possible.

<b>Board: 117</b>	♠ J853
Dealer: West	♥ AJT3
Vul: None	♦ Q83
HCP: 8	♣ T2

LHO is dealer.

West (LHO) opens 1♣ if possible.

West (LHO) Doubles 2♣ if possible.

<b>Board: 118</b>	♠ AQ9
Dealer: East	♥ Q954
Vul: E-W	♦ AK6
HCP: 15	♣ 984

RHO is dealer. You bid second.

East (RHO) opens 1♦ if possible.

<b>Board: 119</b>	♠ AT63
Dealer: West	♥ J743
Vul: N-S	♦ JT4
HCP: 7	♣ J3

LHO is dealer.

West (LHO) opens 1♦ if possible.

## Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ 9843	1 ♥	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ A965	♥ 87	Pass	2 ♦	Pass	2NT
North HCP: 17	♦ A4	♦ KJ3	All Pass			
South HCP: 8	♣ KQJ9	♣ A763				
Contract: 2NT South			1. Stayman			

Board: 116	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ K87			1 ♦	1NT
Vul: E-W	♥ AQ63	♥ KJ	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9	♦ 732	♦ AT54	Pass	3 ♣	Pass	3NT
South HCP: 17	♣ K642	♣ AQT7	All Pass			
Contract: 3NT South			1. Stayman			

Board: 117	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ J853	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ Q82	♥ AJT3	X	2 ♦	Pass	2NT
North HCP: 15	♦ AJT2	♦ Q83	All Pass			
South HCP: 8	♣ A986	♣ T2				
Contract: 2NT South			1. Stayman			

Board: 118	North:	South:	W	N	E	S
Dealer: East	♠ KJ82	♠ AQ9			1 ♦	1NT
Vul: E-W	♥ J82	♥ Q954	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 8	♦ T97	♦ AK6	Pass	2NT	All Pass	
South HCP: 15	♣ K65	♣ 984				
Contract: 2NT North			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ AT63	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AQT8	♥ J743	Pass	2 ♥	All Pass	
North HCP: 15	♦ K72	♦ JT4				
South HCP: 7	♣ K975	♣ J3				
Contract: 2 ♥ North			1. Stayman			

**Board: 120**      ♠ KT8      LHO is dealer.

Dealer: East      ♥ J732      East (LHO) opens 1 ♠ if possible.

Vul: None      ♦ K73

HCP: 9      ♣ Q87

---

**Board: 121**      ♠ K96      RHO is dealer. You bid second.

Dealer: West      ♥ KQ94      West (RHO) opens 1 ♦ if possible.

Vul: Both      ♦ AJ64

HCP: 16      ♣ QJ

---

**Board: 122**      ♠ J4      LHO is dealer.

Dealer: East      ♥ T732      East (LHO) opens 1 ♦ if possible.

Vul: None      ♦ QJ2

HCP: 12      ♣ AKJ3

---

**Board: 123**      ♠ A9      RHO is dealer. You bid second.

Dealer: West      ♥ Q52      West (RHO) opens 1 ♣ if possible.

Vul: None      ♦ AT53

HCP: 15      ♣ AJ54

---

**Board: 124**      ♠ A754      LHO is dealer.

Dealer: East      ♥ KT97      East (LHO) opens 1 ♣ if possible.

Vul: Both      ♦ Q76

HCP: 9      ♣ 86

## Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ KT8	♠ A94			1 ♠	1NT
Vul: None	♥ J732	♥ AKT4	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 9	♦ K73	♦ J2	Pass	3 ♥	All Pass	
South HCP: 16	♣ Q87	♣ A642				
Contract: 3 ♥ North			1. Stayman			

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ K96	♠ J754	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ KQ94	♥ JT3	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ AJ64	♦ KT	All Pass			
South HCP: 8	♣ QJ	♣ K932				
Contract: 2NT South			1. Stayman			

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ KQT7			1 ♦	1NT
Vul: None	♥ T732	♥ A964	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 12	♦ QJ2	♦ A64	Pass	3 ♦ <sup>2</sup>	Pass	4 ♥
South HCP: 15	♣ AKJ3	♣ Q4	All Pass			
Contract: 4 ♥ South			1. Stayman			
			2. limit raise or better in !H			

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ J652	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ Q52	♥ K74	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ AT53	♦ 974	All Pass			
South HCP: 9	♣ AJ54	♣ KQ7				
Contract: 2NT South			1. Stayman			

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ A754	♠ 96			1 ♣	1NT
Vul: Both	♥ KT97	♥ AQ5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9	♦ Q76	♦ AK84	Pass	2NT	All Pass	
South HCP: 16	♣ 86	♣ QJT3				
Contract: 2NT North			1. Stayman			

**South hands****then Stayman**

<b>Board: 120</b>	♠ A94	RHO is dealer. You bid second.
Dealer: East	♥ AKT4	East (RHO) opens 1♠ if possible.
Vul: None	♦ J2	
HCP: 16	♣ A642	

---

<b>Board: 121</b>	♠ J754	LHO is dealer.
Dealer: West	♥ JT3	West (LHO) opens 1♦ if possible.
Vul: Both	♦ KT	
HCP: 8	♣ K932	

---

<b>Board: 122</b>	♠ KQT7	RHO is dealer. You bid second.
Dealer: East	♥ A964	East (RHO) opens 1♦ if possible.
Vul: None	♦ A64	
HCP: 15	♣ Q4	

---

<b>Board: 123</b>	♠ J652	LHO is dealer.
Dealer: West	♥ K74	West (LHO) opens 1♣ if possible.
Vul: None	♦ 974	
HCP: 9	♣ KQ7	

---

<b>Board: 124</b>	♠ 96	RHO is dealer. You bid second.
Dealer: East	♥ AQ5	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AK84	
HCP: 16	♣ QJT3	

## Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ KT8	♠ A94			1 ♠	1NT
Vul: None	♥ J732	♥ AKT4	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 9	♦ K73	♦ J2	Pass	3 ♥	All Pass	
South HCP: 16	♣ Q87	♣ A642				
Contract: 3 ♥ North					1. Stayman	

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ K96	♠ J754	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ KQ94	♥ JT3	Pass	2 ♥	Pass	2NT
North HCP: 16	♦ AJ64	♦ KT	All Pass			
South HCP: 8	♣ QJ	♣ K932				
Contract: 2NT South					1. Stayman	

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ J4	♠ KQT7			1 ♦	1NT
Vul: None	♥ T732	♥ A964	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 12	♦ QJ2	♦ A64	Pass	3 ♦ <sup>2</sup>	Pass	4 ♥
South HCP: 15	♣ AKJ3	♣ Q4	All Pass			
Contract: 4 ♥ South					1. Stayman	
					2. limit raise or better in !H	

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ J652	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ Q52	♥ K74	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ AT53	♦ 974	All Pass			
South HCP: 9	♣ AJ54	♣ KQ7				
Contract: 2NT South					1. Stayman	

Board: 124	North:	South:	W	N	E	S
Dealer: East	♠ A754	♠ 96			1 ♣	1NT
Vul: Both	♥ KT97	♥ AQ5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9	♦ Q76	♦ AK84	Pass	2NT	All Pass	
South HCP: 16	♣ 86	♣ QJT3				
Contract: 2NT North					1. Stayman	

<b>Board: 125</b>	♠ A732	RHO is dealer. You bid second.
Dealer: West	♥ A6	West (RHO) opens 1♦ if possible.
Vul: None	♦ K63	
HCP: 15	♣ KJT4	

---

<b>Board: 126</b>	♠ KT54	LHO is dealer.
Dealer: East	♥ T72	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ J6	
HCP: 8	♣ KJ74	

---

<b>Board: 127</b>	♠ AJ42	LHO is dealer.
Dealer: East	♥ T9	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ 743	
HCP: 10	♣ KQ53	

---

<b>Board: 128</b>	♠ JT42	LHO is dealer.
Dealer: East	♥ KJ73	East (LHO) opens 1♣ if possible.
Vul: None	♦ Q6	
HCP: 8	♣ J73	

---

<b>Board: 129</b>	♠ Q8	LHO is dealer.
Dealer: East	♥ KJ73	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 8762	
HCP: 8	♣ QT5	

## Both hands (Answers Page)

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A732	♠ Q854	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A6	♥ QJ7	Pass	2♠	Pass	3♠
North HCP: 15	♦ K63	♦ Q2		All Pass		
South HCP: 9	♣ KJT4	♣ Q862				
Contract: 3♠ South			1. Stayman			

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT54	♠ A97			1♦	1NT
Vul: E-W	♥ T72	♥ K96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ J6	♦ KT8	Pass	2NT	All Pass	
South HCP: 16	♣ KJ74	♣ AQ53				
Contract: 2NT North			1. Stayman			

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJ42	♠ K93			1♥	1NT
Vul: N-S	♥ T9	♥ A632	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ 743	♦ AQJT	Pass	3♣	All Pass	
South HCP: 15	♣ KQ53	♣ JT				
Contract: 3♣ North			1. Stayman			

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT42	♠ AK7			1♣	1NT
Vul: None	♥ KJ73	♥ T4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ Q6	♦ J742	Pass	2NT	All Pass	
South HCP: 15	♣ J73	♣ AK95				
Contract: 2NT North			1. Stayman			

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q8	♠ T2			1♦	1NT
Vul: Both	♥ KJ73	♥ AQ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ 8762	♦ QJ5	Pass	2♥	Pass	3♥
South HCP: 16+1	♣ QT5	♣ AK863	All Pass			
Contract: 3♥ South			1. Stayman			

**South hands****then Stayman**

---

<b>Board: 125</b>	♠ Q854	LHO is dealer.
Dealer: West	♥ QJ7	West (LHO) opens 1♦ if possible.
Vul: None	♦ Q2	
HCP: 9	♣ Q862	

---

<b>Board: 126</b>	♠ A97	RHO is dealer. You bid second.
Dealer: East	♥ K96	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ KT8	
HCP: 16	♣ AQ53	

---

<b>Board: 127</b>	♠ K93	RHO is dealer. You bid second.
Dealer: East	♥ A632	East (RHO) opens 1♥ if possible.
Vul: N-S	♦ AQJT	
HCP: 15	♣ JT	

---

<b>Board: 128</b>	♠ AK7	RHO is dealer. You bid second.
Dealer: East	♥ T4	East (RHO) opens 1♣ if possible.
Vul: None	♦ J742	
HCP: 15	♣ AK95	

---

<b>Board: 129</b>	♠ T2	RHO is dealer. You bid second.
Dealer: East	♥ AQ9	East (RHO) opens 1♦ if possible.
Vul: Both	♦ QJ5	
HCP: 16+1	♣ AK863	

## Both hands (Answers Page)

Board: 125	North:	South:	W	N	E	S
Dealer: West	♠ A732	♠ Q854	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A6	♥ QJ7	Pass	2♠	Pass	3♠
North HCP: 15	♦ K63	♦ Q2	All Pass			
South HCP: 9	♣ KJT4	♣ Q862				
Contract: 3♠ South			1. Stayman			

Board: 126	North:	South:	W	N	E	S
Dealer: East	♠ KT54	♠ A97			1♦	1NT
Vul: E-W	♥ T72	♥ K96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ J6	♦ KT8	Pass	2NT	All Pass	
South HCP: 16	♣ KJ74	♣ AQ53				
Contract: 2NT North			1. Stayman			

Board: 127	North:	South:	W	N	E	S
Dealer: East	♠ AJ42	♠ K93			1♥	1NT
Vul: N-S	♥ T9	♥ A632	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ 743	♦ AQJT	Pass	3♣	All Pass	
South HCP: 15	♣ KQ53	♣ JT				
Contract: 3♣ North			1. Stayman			

Board: 128	North:	South:	W	N	E	S
Dealer: East	♠ JT42	♠ AK7			1♣	1NT
Vul: None	♥ KJ73	♥ T4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ Q6	♦ J742	Pass	2NT	All Pass	
South HCP: 15	♣ J73	♣ AK95				
Contract: 2NT North			1. Stayman			

Board: 129	North:	South:	W	N	E	S
Dealer: East	♠ Q8	♠ T2			1♦	1NT
Vul: Both	♥ KJ73	♥ AQ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ 8762	♦ QJ5	Pass	2♥	Pass	3♥
South HCP: 16+1	♣ QT5	♣ AK863	All Pass			
Contract: 3♥ South			1. Stayman			

<b>Board: 130</b>	♠ Q652	LHO is dealer.
Dealer: East	♥ QJT	East (LHO) opens 1♣ if possible.
Vul: None	♦ KJ	
HCP: 10	♣ J543	

---

<b>Board: 131</b>	♠ AT8	RHO is dealer. You bid second.
Dealer: West	♥ K7	West (RHO) opens 1♣ if possible.
Vul: None	♦ AJ85	
HCP: 15	♣ QJ93	

---

<b>Board: 132</b>	♠ K92	LHO is dealer.
Dealer: East	♥ KT98	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ T2	
HCP: 9	♣ K532	

---

<b>Board: 133</b>	♠ KJ5	RHO is dealer. You bid second.
Dealer: West	♥ Q86	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ AQJ	
HCP: 16	♣ QJ98	

---

<b>Board: 134</b>	♠ 93	LHO is dealer.
Dealer: East	♥ K732	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ AT2	
HCP: 11	♣ AT54	

## Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ Q652	♠ A3			1♣	1NT
Vul: None	♥ QJT	♥ 984	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ KJ	♦ AT92	Pass	3NT	All Pass	
South HCP: 17	♣ J543	♣ AKQ8				
Contract: 3NT North			1. Stayman			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ QJ63	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K7	♥ QJ52	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ85	♦ QT94	All Pass			
South HCP: 8	♣ QJ93	♣ 7				
Contract: 2NT South			1. Stayman			

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ K92	♠ Q6			1♣	1NT
Vul: N-S	♥ KT98	♥ A765	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T2	♦ KQJ3	Pass	3♥	All Pass	
South HCP: 16	♣ K532	♣ A96				
Contract: 3♥ North			1. Stayman			

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ 76	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q86	♥ A543	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQJ	♦ T643	All Pass			
South HCP: 8	♣ QJ98	♣ A75				
Contract: 2NT South			1. Stayman			

Board: 134	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AQJ4			1♣	1NT
Vul: N-S	♥ K732	♥ QJ96	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ AT2	♦ K6	Pass	3♣ <sup>2</sup>	Pass	4♥
South HCP: 16	♣ AT54	♣ QJ6	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

## South hands

## then Stayman

<b>Board: 130</b>	♠ A3	RHO is dealer. You bid second.
Dealer: East	♥ 984	East (RHO) opens 1♣ if possible.
Vul: None	♦ AT92	
HCP: 17	♣ AKQ8	

---

<b>Board: 131</b>	♠ QJ63	LHO is dealer.
Dealer: West	♥ QJ52	West (LHO) opens 1♣ if possible.
Vul: None	♦ QT94	
HCP: 8	♣ 7	

---

<b>Board: 132</b>	♠ Q6	RHO is dealer. You bid second.
Dealer: East	♥ A765	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQJ3	
HCP: 16	♣ A96	

---

<b>Board: 133</b>	♠ 76	LHO is dealer.
Dealer: West	♥ A543	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ T643	
HCP: 8	♣ A75	

---

<b>Board: 134</b>	♠ AQJ4	RHO is dealer. You bid second.
Dealer: East	♥ QJ96	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ K6	
HCP: 16	♣ QJ6	

## Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: East	♠ Q652	♠ A3			1♣	1NT
Vul: None	♥ QJT	♥ 984	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ KJ	♦ AT92	Pass	3NT	All Pass	
South HCP: 17	♣ J543	♣ AKQ8				
Contract: 3NT North			1. Stayman			

Board: 131	North:	South:	W	N	E	S
Dealer: West	♠ AT8	♠ QJ63	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K7	♥ QJ52	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ85	♦ QT94	All Pass			
South HCP: 8	♣ QJ93	♣ 7				
Contract: 2NT South			1. Stayman			

Board: 132	North:	South:	W	N	E	S
Dealer: East	♠ K92	♠ Q6			1♣	1NT
Vul: N-S	♥ KT98	♥ A765	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T2	♦ KQJ3	Pass	3♥	All Pass	
South HCP: 16	♣ K532	♣ A96				
Contract: 3♥ North			1. Stayman			

Board: 133	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ 76	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q86	♥ A543	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQJ	♦ T643	All Pass			
South HCP: 8	♣ QJ98	♣ A75				
Contract: 2NT South			1. Stayman			

Board: 134	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AQJ4			1♣	1NT
Vul: N-S	♥ K732	♥ QJ96	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ AT2	♦ K6	Pass	3♣ <sup>2</sup>	Pass	4♥
South HCP: 16	♣ AT54	♣ QJ6	All Pass			
Contract: 4♥ South			1. Stayman			
			2. limit raise or better in !H			

## North hands

## then Stayman

<b>Board: 135</b>	♠ Q532	LHO is dealer.
Dealer: East	♥ AT84	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ QJ7	East (LHO) bids 2♦ if possible.
HCP: 9	♣ 92	

<b>Board: 136</b>	♠ T642	LHO is dealer.
Dealer: East	♥ Q52	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ KJ6	
HCP: 8	♣ Q83	

<b>Board: 137</b>	♠ A6	RHO is dealer. You bid second.
Dealer: West	♥ J96	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJT9	
HCP: 15	♣ AJ65	

<b>Board: 138</b>	♠ Q953	LHO is dealer.
Dealer: East	♥ T972	East (LHO) opens 1♦ if possible.
Vul: Both	♦ T7	
HCP: 9	♣ AK7	

<b>Board: 139</b>	♠ A65	RHO is dealer. You bid second.
Dealer: West	♥ AKT7	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ QJ	
HCP: 15	♣ JT86	

## Both hands (Answers Page)

**Board: 135**

Dealer: East  
Vul: E-W  
North HCP: 9  
South HCP: 15  
Contract: 4♣ South

**North:**

♠ Q532  
♥ AT84  
♦ QJ7  
♣ 92

**South:**

♠ AT9  
♥ KJ9  
♦ K82  
♣ KJ54

W    N    E    S

1♦    1NT  
Pass    2♣<sup>1</sup>    2♦    Pass  
Pass    3♦<sup>2</sup>    Pass    4♣  
All Pass

1. Stayman  
2. both majors

**Board: 136**

Dealer: East  
Vul: N-S  
North HCP: 8  
South HCP: 16  
Contract: 2NT North

**North:**

♠ T642  
♥ Q52  
♦ KJ6  
♣ Q83

**South:**

♠ AQ7  
♥ K94  
♦ AQ9  
♣ J954

W    N    E    S

1♦    1NT  
Pass    2♣<sup>1</sup>    Pass    2♦  
Pass    2NT    All Pass

1. Stayman

**Board: 137**

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 8  
Contract: 2NT South

**North:**

♠ A6  
♥ J96  
♦ AJT9  
♣ AJ65

**South:**

♠ QT85  
♥ QT83  
♦ Q2  
♣ Q73

W    N    E    S

1♦    1NT    Pass    2♣<sup>1</sup>  
Pass    2♦    Pass    2NT  
All Pass

1. Stayman

**Board: 138**

Dealer: East  
Vul: Both  
North HCP: 9  
South HCP: 16  
Contract: 3♠ North

**North:**

♠ Q953  
♥ T972  
♦ T7  
♣ AK7

**South:**

♠ AK82  
♥ AQ4  
♦ K83  
♣ T83

W    N    E    S

1♦    1NT  
Pass    2♣<sup>1</sup>    Pass    2♠  
Pass    3♠    All Pass

1. Stayman

**Board: 139**

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 8  
Contract: 2NT South

**North:**

♠ A65  
♥ AKT7  
♦ QJ  
♣ JT86

**South:**

♠ J832  
♥ 86  
♦ AT9  
♣ K542

W    N    E    S

1♥    1NT    Pass    2♣<sup>1</sup>  
Pass    2♦    Pass    2NT  
All Pass

1. Stayman

## South hands

## then Stayman

<b>Board: 135</b>	♠ AT9	RHO is dealer. You bid second.
Dealer: East	♥ KJ9	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K82	East (RHO) bids 2♦ if possible.
HCP: 15	♣ KJ54	

<b>Board: 136</b>	♠ AQ7	RHO is dealer. You bid second.
Dealer: East	♥ K94	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AQ9	
HCP: 16	♣ J954	

<b>Board: 137</b>	♠ QT85	LHO is dealer.
Dealer: West	♥ QT83	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ Q2	
HCP: 8	♣ Q73	

<b>Board: 138</b>	♠ AK82	RHO is dealer. You bid second.
Dealer: East	♥ AQ4	East (RHO) opens 1♦ if possible.
Vul: Both	♦ K83	
HCP: 16	♣ T83	

<b>Board: 139</b>	♠ J832	LHO is dealer.
Dealer: West	♥ 86	West (LHO) opens 1♥ if possible.
Vul: N-S	♦ AT9	
HCP: 8	♣ K542	

## Both hands (Answers Page)

**Board: 135**

Dealer: East  
Vul: E-W  
North HCP: 9  
South HCP: 15  
Contract: 4♣ South

**North:**

♠ Q532  
♥ AT84  
♦ QJ7  
♣ 92

**South:**

♠ AT9  
♥ KJ9  
♦ K82  
♣ KJ54

W    N    E    S

1♦    1NT  
Pass    2♣<sup>1</sup>    2♦    Pass  
Pass    3♦<sup>2</sup>    Pass    4♣  
All Pass

1. Stayman  
2. both majors

**Board: 136**

Dealer: East  
Vul: N-S  
North HCP: 8  
South HCP: 16  
Contract: 2NT North

**North:**

♠ T642  
♥ Q52  
♦ KJ6  
♣ Q83

**South:**

♠ AQ7  
♥ K94  
♦ AQ9  
♣ J954

W    N    E    S

1♦    1NT  
Pass    2♣<sup>1</sup>    Pass    2♦  
Pass    2NT    All Pass

1. Stayman

**Board: 137**

Dealer: West  
Vul: E-W  
North HCP: 15  
South HCP: 8  
Contract: 2NT South

**North:**

♠ A6  
♥ J96  
♦ AJT9  
♣ AJ65

**South:**

♠ QT85  
♥ QT83  
♦ Q2  
♣ Q73

W    N    E    S

1♦    1NT    Pass    2♣<sup>1</sup>  
Pass    2♦    Pass    2NT  
All Pass

1. Stayman

**Board: 138**

Dealer: East  
Vul: Both  
North HCP: 9  
South HCP: 16  
Contract: 3♠ North

**North:**

♠ Q953  
♥ T972  
♦ T7  
♣ AK7

**South:**

♠ AK82  
♥ AQ4  
♦ K83  
♣ T83

W    N    E    S

1♦    1NT  
Pass    2♣<sup>1</sup>    Pass    2♠  
Pass    3♠    All Pass

1. Stayman

**Board: 139**

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 8  
Contract: 2NT South

**North:**

♠ A65  
♥ AKT7  
♦ QJ  
♣ JT86

**South:**

♠ J832  
♥ 86  
♦ AT9  
♣ K542

W    N    E    S

1♥    1NT    Pass    2♣<sup>1</sup>  
Pass    2♦    Pass    2NT  
All Pass

1. Stayman

<b>Board: 140</b>	♠ 982	LHO is dealer.
Dealer: East	♥ JT93	East (LHO) opens 1♠ if possible.
Vul: N-S	♦ A942	
HCP: 9	♣ KJ	
<b>Board: 141</b>	♠ 763	RHO is dealer. You bid second.
Dealer: West	♥ A65	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ KJ83	
HCP: 15	♣ AK4	
<b>Board: 142</b>	♠ J97	LHO is dealer.
Dealer: East	♥ K873	East (LHO) opens 1♣ if possible.
Vul: Both	♦ KQ	
HCP: 12	♣ QJ93	
<b>Board: 143</b>	♠ K543	RHO is dealer. You bid second.
Dealer: West	♥ QJ6	West (RHO) opens 1♦ if possible.
Vul: None	♦ K96	
HCP: 16	♣ AK3	
<b>Board: 144</b>	♠ 973	LHO is dealer.
Dealer: East	♥ K742	East (LHO) opens 1♦ if possible.
Vul: None	♦ Q6	East (LHO) Doubles 3♦ if possible.
HCP: 10	♣ AJT5	

## Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ 982	♠ KQJT			1 ♠	1NT
Vul: N-S	♥ JT93	♥ AQ6	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9	♦ A942	♦ J76	Pass	2NT	All Pass	
South HCP: 17	♣ KJ	♣ A95				
Contract: 2NT North			1. Stayman			

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ AQ8	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ A65	♥ KJ93	Pass	2 ♦	Pass	3 ♦
North HCP: 15	♦ KJ83	♦ T654	All Pass			
South HCP: 10	♣ AK4	♣ 53				
Contract: 3 ♦ South			1. Stayman			

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ J97	♠ K2			1 ♣	1NT
Vul: Both	♥ K873	♥ AJ6	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 12	♦ KQ	♦ A983	Pass	3NT	All Pass	
South HCP: 15	♣ QJ93	♣ K654				
Contract: 3NT North			1. Stayman			

Board: 143	North:	South:	W	N	E	S
Dealer: West	♠ K543	♠ A82	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ QJ6	♥ KT43	Pass	2 ♠	Pass	2NT
North HCP: 16	♦ K96	♦ T4	All Pass			
South HCP: 9	♣ AK3	♣ Q854				
Contract: 2NT South			1. Stayman			

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ 973	♠ A5			1 ♦	1NT
Vul: None	♥ K742	♥ AJ95	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 10	♦ Q6	♦ AJ3	Pass	3 ♦ <sup>2</sup>	X	4 ♥
South HCP: 16	♣ AJT5	♣ Q832	All Pass			
Contract: 4 ♥ South			1. Stayman			
			2. limit raise or better in !H			

## South hands

## then Stayman

<b>Board: 140</b>	♠ KQJT	RHO is dealer. You bid second.
Dealer: East	♥ AQ6	East (RHO) opens 1♠ if possible.
Vul: N-S	♦ J76	
HCP: 17	♣ A95	
<b>Board: 141</b>	♠ AQ8	LHO is dealer.
Dealer: West	♥ KJ93	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ T654	
HCP: 10	♣ 53	
<b>Board: 142</b>	♠ K2	RHO is dealer. You bid second.
Dealer: East	♥ AJ6	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A983	
HCP: 15	♣ K654	
<b>Board: 143</b>	♠ A82	LHO is dealer.
Dealer: West	♥ KT43	West (LHO) opens 1♦ if possible.
Vul: None	♦ T4	
HCP: 9	♣ Q854	
<b>Board: 144</b>	♠ A5	RHO is dealer. You bid second.
Dealer: East	♥ AJ95	East (RHO) opens 1♦ if possible.
Vul: None	♦ AJ3	East (RHO) Doubles 3♦ if possible.
HCP: 16	♣ Q832	

## Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: East	♠ 982	♠ KQJT			1 ♠	1NT
Vul: N-S	♥ JT93	♥ AQ6	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9	♦ A942	♦ J76	Pass	2NT	All Pass	
South HCP: 17	♣ KJ	♣ A95				
Contract: 2NT North			1. Stayman			

Board: 141	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ AQ8	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ A65	♥ KJ93	Pass	2 ♦	Pass	3 ♦
North HCP: 15	♦ KJ83	♦ T654	All Pass			
South HCP: 10	♣ AK4	♣ 53				
Contract: 3 ♦ South			1. Stayman			

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ J97	♠ K2			1 ♣	1NT
Vul: Both	♥ K873	♥ AJ6	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 12	♦ KQ	♦ A983	Pass	3NT	All Pass	
South HCP: 15	♣ QJ93	♣ K654				
Contract: 3NT North			1. Stayman			

Board: 143	North:	South:	W	N	E	S
Dealer: West	♠ K543	♠ A82	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ QJ6	♥ KT43	Pass	2 ♠	Pass	2NT
North HCP: 16	♦ K96	♦ T4	All Pass			
South HCP: 9	♣ AK3	♣ Q854				
Contract: 2NT South			1. Stayman			

Board: 144	North:	South:	W	N	E	S
Dealer: East	♠ 973	♠ A5			1 ♦	1NT
Vul: None	♥ K742	♥ AJ95	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 10	♦ Q6	♦ AJ3	Pass	3 ♦ <sup>2</sup>	X	4 ♥
South HCP: 16	♣ AJT5	♣ Q832	All Pass			
Contract: 4 ♥ South			1. Stayman			
			2. limit raise or better in !H			

<b>Board: 145</b>	♠ AJ72	RHO is dealer. You bid second.
Dealer: West	♥ K5	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ AT2	
HCP: 17	♣ AJ93	

---

<b>Board: 146</b>	♠ 973	LHO is dealer.
Dealer: East	♥ T872	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ AJ9	
HCP: 9	♣ KJ3	

---

<b>Board: 147</b>	♠ J83	RHO is dealer. You bid second.
Dealer: West	♥ A965	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AQ8	
HCP: 15	♣ A85	

---

<b>Board: 148</b>	♠ K865	LHO is dealer.
Dealer: East	♥ K982	East (LHO) opens 1♣ if possible.
Vul: None	♦ J43	
HCP: 7	♣ 85	

---

<b>Board: 149</b>	♠ Q952	RHO is dealer. You bid second.
Dealer: West	♥ AK5	West (RHO) opens 1♦ if possible.
Vul: None	♦ AJ54	
HCP: 16	♣ Q7	

## Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ AJ72	♠ 543	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ K5	♥ QJ72	Pass	2 ♠	Pass	2NT
North HCP: 17	♦ AT2	♦ Q9	All Pass			
South HCP: 8	♣ AJ93	♣ K764				
Contract: 2NT South			1. Stayman			

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ 973	♠ QJ2			1 ♣	1NT
Vul: E-W	♥ T872	♥ AK	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9	♦ AJ9	♦ T874	Pass	2NT	All Pass	
South HCP: 16	♣ KJ3	♣ AQ52				
Contract: 2NT North			1. Stayman			

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ J83	♠ KT62	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ A965	♥ Q87	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ AQ8	♦ 943	All Pass			
South HCP: 8	♣ A85	♣ K32				
Contract: 2NT South			1. Stayman			

Board: 148	North:	South:	W	N	E	S
Dealer: East	♠ K865	♠ T3			1 ♣	1NT
Vul: None	♥ K982	♥ QJ5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 7	♦ J43	♦ AQT8	Pass	2NT	All Pass	
South HCP: 16	♣ 85	♣ AK92				
Contract: 2NT North			1. Stayman			

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ Q952	♠ AJT8	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AK5	♥ Q642	Pass	2 ♠	Pass	3 ♠
North HCP: 16	♦ AJ54	♦ 86	All Pass			
South HCP: 8	♣ Q7	♣ J42				
Contract: 3 ♠ South			1. Stayman			

**South hands****then Stayman**

**Board: 145**      ♠ 543      LHO is dealer.

Dealer: West      ♥ QJ72      West (LHO) opens 1♣ if possible.

Vul: N-S      ♦ Q9

HCP: 8      ♣ K764

---

**Board: 146**      ♠ QJ2      RHO is dealer. You bid second.

Dealer: East      ♥ AK      East (RHO) opens 1♣ if possible.

Vul: E-W      ♦ T874

HCP: 16      ♣ AQ52

---

**Board: 147**      ♠ KT62      LHO is dealer.

Dealer: West      ♥ Q87      West (LHO) opens 1♣ if possible.

Vul: Both      ♦ 943

HCP: 8      ♣ K32

---

**Board: 148**      ♠ T3      RHO is dealer. You bid second.

Dealer: East      ♥ QJ5      East (RHO) opens 1♣ if possible.

Vul: None      ♦ AQT8

HCP: 16      ♣ AK92

---

**Board: 149**      ♠ AJT8      LHO is dealer.

Dealer: West      ♥ Q642      West (LHO) opens 1♦ if possible.

Vul: None      ♦ 86

HCP: 8      ♣ J42

## Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: West	♠ AJ72	♠ 543	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ K5	♥ QJ72	Pass	2 ♠	Pass	2NT
North HCP: 17	♦ AT2	♦ Q9	All Pass			
South HCP: 8	♣ AJ93	♣ K764				
Contract: 2NT South			1. Stayman			

Board: 146	North:	South:	W	N	E	S
Dealer: East	♠ 973	♠ QJ2			1 ♣	1NT
Vul: E-W	♥ T872	♥ AK	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9	♦ AJ9	♦ T874	Pass	2NT	All Pass	
South HCP: 16	♣ KJ3	♣ AQ52				
Contract: 2NT North			1. Stayman			

Board: 147	North:	South:	W	N	E	S
Dealer: West	♠ J83	♠ KT62	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ A965	♥ Q87	Pass	2 ♥	Pass	2NT
North HCP: 15	♦ AQ8	♦ 943	All Pass			
South HCP: 8	♣ A85	♣ K32				
Contract: 2NT South			1. Stayman			

Board: 148	North:	South:	W	N	E	S
Dealer: East	♠ K865	♠ T3			1 ♣	1NT
Vul: None	♥ K982	♥ QJ5	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 7	♦ J43	♦ AQT8	Pass	2NT	All Pass	
South HCP: 16	♣ 85	♣ AK92				
Contract: 2NT North			1. Stayman			

Board: 149	North:	South:	W	N	E	S
Dealer: West	♠ Q952	♠ AJT8	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ AK5	♥ Q642	Pass	2 ♠	Pass	3 ♠
North HCP: 16	♦ AJ54	♦ 86	All Pass			
South HCP: 8	♣ Q7	♣ J42				
Contract: 3 ♠ South			1. Stayman			

## North hands

## then Stayman

<b>Board: 150</b>	♠ K843	LHO is dealer.
Dealer: East	♥ J63	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 93	
HCP: 9	♣ KQ75	
<b>Board: 151</b>	♠ 763	RHO is dealer. You bid second.
Dealer: West	♥ AT	West (RHO) opens 1♦ if possible.
Vul: None	♦ AK63	
HCP: 15	♣ A653	
<b>Board: 152</b>	♠ QJT2	LHO is dealer.
Dealer: East	♥ AJ72	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ J76	East (LHO) Doubles 2♣ if possible.
HCP: 9	♣ 84	
<b>Board: 153</b>	♠ AKT4	RHO is dealer. You bid second.
Dealer: West	♥ Q3	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K32	
HCP: 15	♣ K732	
<b>Board: 154</b>	♠ A942	LHO is dealer.
Dealer: East	♥ 76	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AT96	East (LHO) Doubles 2♣ if possible.
HCP: 8	♣ 985	

## Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ K843	♠ AQJ7			1♦	1NT
Vul: E-W	♥ J63	♥ A92	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ 93	♦ AT2	Pass	3♠	All Pass	
South HCP: 16	♣ KQ75	♣ J64				
Contract: 3♠ North			1. Stayman			

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ KQT5	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AT	♥ Q975	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK63	♦ 75	All Pass			
South HCP: 10	♣ A653	♣ KT7				
Contract: 3NT South			1. Stayman			

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ QJT2	♠ A753			1♣	1NT
Vul: N-S	♥ AJ72	♥ Q8	Pass	2♣ <sup>1</sup>	X	2♠
North HCP: 9	♦ J76	♦ AQT2	Pass	3♠	Pass	4♠
South HCP: 16	♣ 84	♣ A73	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ AKT4	♠ J62	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q3	♥ 9754	Pass	2♠	Pass	2NT
North HCP: 15	♦ K32	♦ AQ	All Pass			
South HCP: 9	♣ K732	♣ QT86				
Contract: 2NT South			1. Stayman			

Board: 154	North:	South:	W	N	E	S
Dealer: East	♠ A942	♠ KT53			1♣	1NT
Vul: Both	♥ 76	♥ AKJT	Pass	2♣ <sup>1</sup>	X	2♥
North HCP: 8	♦ AT96	♦ J7	Pass	2NT	All Pass	
South HCP: 16	♣ 985	♣ A32				
Contract: 2NT North			1. Stayman			

**South hands****then Stayman**

<b>Board: 150</b>	♠ AQJ7	RHO is dealer. You bid second.
Dealer: East	♥ A92	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AT2	
HCP: 16	♣ J64	

---

<b>Board: 151</b>	♠ KQT5	LHO is dealer.
Dealer: West	♥ Q975	West (LHO) opens 1♦ if possible.
Vul: None	♦ 75	
HCP: 10	♣ KT7	

---

<b>Board: 152</b>	♠ A753	RHO is dealer. You bid second.
Dealer: East	♥ Q8	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AQT2	East (RHO) Doubles 2♣ if possible.
HCP: 16	♣ A73	

---

<b>Board: 153</b>	♠ J62	LHO is dealer.
Dealer: West	♥ 9754	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ AQ	
HCP: 9	♣ QT86	

---

<b>Board: 154</b>	♠ KT53	RHO is dealer. You bid second.
Dealer: East	♥ AKJT	East (RHO) opens 1♣ if possible.
Vul: Both	♦ J7	East (RHO) Doubles 2♣ if possible.
HCP: 16	♣ A32	

## Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: East	♠ K843	♠ AQJ7			1♦	1NT
Vul: E-W	♥ J63	♥ A92	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ 93	♦ AT2	Pass	3♠	All Pass	
South HCP: 16	♣ KQ75	♣ J64				
Contract: 3♠ North			1. Stayman			

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ KQT5	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AT	♥ Q975	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK63	♦ 75	All Pass			
South HCP: 10	♣ A653	♣ KT7				
Contract: 3NT South			1. Stayman			

Board: 152	North:	South:	W	N	E	S
Dealer: East	♠ QJT2	♠ A753			1♣	1NT
Vul: N-S	♥ AJ72	♥ Q8	Pass	2♣ <sup>1</sup>	X	2♠
North HCP: 9	♦ J76	♦ AQT2	Pass	3♠	Pass	4♠
South HCP: 16	♣ 84	♣ A73	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 153	North:	South:	W	N	E	S
Dealer: West	♠ AKT4	♠ J62	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q3	♥ 9754	Pass	2♠	Pass	2NT
North HCP: 15	♦ K32	♦ AQ	All Pass			
South HCP: 9	♣ K732	♣ QT86				
Contract: 2NT South			1. Stayman			

Board: 154	North:	South:	W	N	E	S
Dealer: East	♠ A942	♠ KT53			1♣	1NT
Vul: Both	♥ 76	♥ AKJT	Pass	2♣ <sup>1</sup>	X	2♥
North HCP: 8	♦ AT96	♦ J7	Pass	2NT	All Pass	
South HCP: 16	♣ 985	♣ A32				
Contract: 2NT North			1. Stayman			

<b>Board: 155</b>	♠ T96	RHO is dealer. You bid second.
Dealer: West	♥ 863	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AJ8	
HCP: 15	♣ AKQJ	

---

<b>Board: 156</b>	♠ AK3	LHO is dealer.
Dealer: East	♥ 9532	East (LHO) opens 1♦ if possible.
Vul: Both	♦ T982	
HCP: 8	♣ J5	

---

<b>Board: 157</b>	♠ KQ9	RHO is dealer. You bid second.
Dealer: West	♥ K643	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ J85	
HCP: 15	♣ AQ2	

---

<b>Board: 158</b>	♠ AQJ7	LHO is dealer.
Dealer: East	♥ 976	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 54	
HCP: 12	♣ AJ98	

---

<b>Board: 159</b>	♠ JT84	RHO is dealer. You bid second.
Dealer: West	♥ A8	West (RHO) opens 1♣ if possible.
Vul: Both	♦ AJ8	
HCP: 15	♣ KQ53	

## Both hands (Answers Page)

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ T96	♠ KJ2	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 863	♥ J974	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ8	♦ K74		All Pass		
South HCP: 8	♣ AKQJ	♣ T63				
Contract: 2NT South			1. Stayman			

Board: 156	North:	South:	W	N	E	S
Dealer: East	♠ AK3	♠ 874		1♦	1NT	
Vul: Both	♥ 9532	♥ K8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ T982	♦ AKJ5	Pass	2NT	All Pass	
South HCP: 15	♣ J5	♣ A986				
Contract: 2NT North			1. Stayman			

Board: 157	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ AJ65	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K643	♥ 95	Pass	2♥	Pass	2NT
North HCP: 15	♦ J85	♦ T973		All Pass		
South HCP: 9	♣ AQ2	♣ KJ3				
Contract: 2NT South			1. Stayman			

Board: 158	North:	South:	W	N	E	S
Dealer: East	♠ AQJ7	♠ KT3		1♦	1NT	
Vul: E-W	♥ 976	♥ AK52	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ 54	♦ AT8	Pass	3NT	All Pass	
South HCP: 16	♣ AJ98	♣ Q64				
Contract: 3NT North			1. Stayman			

Board: 159	North:	South:	W	N	E	S
Dealer: West	♠ JT84	♠ 62	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A8	♥ KJ76	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ8	♦ K976		All Pass		
South HCP: 8	♣ KQ53	♣ J87				
Contract: 2NT South			1. Stayman			

**South hands****then Stayman**

**Board: 155**      ♠ KJ2      LHO is dealer.

Dealer: West      ♥ J974      West (LHO) opens 1♦ if possible.

Vul: Both      ♦ K74

HCP: 8      ♣ T63

---

**Board: 156**      ♠ 874      RHO is dealer. You bid second.

Dealer: East      ♥ K8      East (RHO) opens 1♦ if possible.

Vul: Both      ♦ AKJ5

HCP: 15      ♣ A986

---

**Board: 157**      ♠ AJ65      LHO is dealer.

Dealer: West      ♥ 95      West (LHO) opens 1♣ if possible.

Vul: N-S      ♦ T973

HCP: 9      ♣ KJ3

---

**Board: 158**      ♠ KT3      RHO is dealer. You bid second.

Dealer: East      ♥ AK52      East (RHO) opens 1♦ if possible.

Vul: E-W      ♦ AT8

HCP: 16      ♣ Q64

---

**Board: 159**      ♠ 62      LHO is dealer.

Dealer: West      ♥ KJ76      West (LHO) opens 1♣ if possible.

Vul: Both      ♦ K976

HCP: 8      ♣ J87

## Both hands (Answers Page)

Board: 155	North:	South:	W	N	E	S
Dealer: West	♠ T96	♠ KJ2	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 863	♥ J974	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ8	♦ K74		All Pass		
South HCP: 8	♣ AKQJ	♣ T63				
Contract: 2NT South			1. Stayman			

Board: 156	North:	South:	W	N	E	S
Dealer: East	♠ AK3	♠ 874		1♦	1NT	
Vul: Both	♥ 9532	♥ K8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ T982	♦ AKJ5	Pass	2NT	All Pass	
South HCP: 15	♣ J5	♣ A986				
Contract: 2NT North			1. Stayman			

Board: 157	North:	South:	W	N	E	S
Dealer: West	♠ KQ9	♠ AJ65	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K643	♥ 95	Pass	2♥	Pass	2NT
North HCP: 15	♦ J85	♦ T973		All Pass		
South HCP: 9	♣ AQ2	♣ KJ3				
Contract: 2NT South			1. Stayman			

Board: 158	North:	South:	W	N	E	S
Dealer: East	♠ AQJ7	♠ KT3		1♦	1NT	
Vul: E-W	♥ 976	♥ AK52	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ 54	♦ AT8	Pass	3NT	All Pass	
South HCP: 16	♣ AJ98	♣ Q64				
Contract: 3NT North			1. Stayman			

Board: 159	North:	South:	W	N	E	S
Dealer: West	♠ JT84	♠ 62	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A8	♥ KJ76	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ8	♦ K976		All Pass		
South HCP: 8	♣ KQ53	♣ J87				
Contract: 2NT South			1. Stayman			

<b>Board: 160</b>	♠ QJT5
Dealer: East	♥ J65
Vul: Both	♦ J3
HCP: 10	♣ AJT9

LHO is dealer.

East (LHO) opens 1♦ if possible.

<b>Board: 161</b>	♠ AJ
Dealer: West	♥ QT8
Vul: N-S	♦ KQ97
HCP: 15	♣ K876

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

<b>Board: 162</b>	♠ 5432
Dealer: East	♥ A874
Vul: None	♦ J54
HCP: 8	♣ K9

LHO is dealer.

East (LHO) opens 1♠ if possible.

<b>Board: 163</b>	♠ Q2
Dealer: West	♥ KQJ6
Vul: N-S	♦ Q52
HCP: 15	♣ KQT8

RHO is dealer. You bid second.

West (RHO) opens 1♣ if possible.

<b>Board: 164</b>	♠ QJ3
Dealer: East	♥ Q653
Vul: None	♦ KJ9
HCP: 9	♣ 752

LHO is dealer.

East (LHO) opens 1♠ if possible.

## Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: East	♠ QJT5	♠ A42			1♦	1NT
Vul: Both	♥ J65	♥ QT84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ J3	♦ AKQ8	Pass	3NT	All Pass	
South HCP: 17	♣ AJT9	♣ Q4				
Contract: 3NT North			1. Stayman			

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ Q862	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ QT8	♥ 9732	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ97	♦ T8	All Pass			
South HCP: 8	♣ K876	♣ AQT				
Contract: 2NT South			1. Stayman			

Board: 162	North:	South:	W	N	E	S
Dealer: East	♠ 5432	♠ QJ6			1♠	1NT
Vul: None	♥ A874	♥ KT9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ J54	♦ KQ73	Pass	2NT	All Pass	
South HCP: 15	♣ K9	♣ A52				
Contract: 2NT North			1. Stayman			

Board: 163	North:	South:	W	N	E	S
Dealer: West	♠ Q2	♠ KJ85	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQJ6	♥ T92	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q52	♦ KT93	All Pass			
South HCP: 11	♣ KQT8	♣ A2				
Contract: 3NT South			1. Stayman			

Board: 164	North:	South:	W	N	E	S
Dealer: East	♠ QJ3	♠ AK92			1♠	1NT
Vul: None	♥ Q653	♥ K7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KJ9	♦ A854	Pass	2NT	All Pass	
South HCP: 15	♣ 752	♣ J43				
Contract: 2NT North			1. Stayman			

**South hands****then Stayman**

<b>Board: 160</b>	♠ A42	RHO is dealer. You bid second.
Dealer: East	♥ QT84	East (RHO) opens 1♦ if possible.
Vul: Both	♦ AKQ8	
HCP: 17	♣ Q4	

---

<b>Board: 161</b>	♠ Q862	LHO is dealer.
Dealer: West	♥ 9732	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ T8	
HCP: 8	♣ AQT	

---

<b>Board: 162</b>	♠ QJ6	RHO is dealer. You bid second.
Dealer: East	♥ KT9	East (RHO) opens 1♠ if possible.
Vul: None	♦ KQ73	
HCP: 15	♣ A52	

---

<b>Board: 163</b>	♠ KJ85	LHO is dealer.
Dealer: West	♥ T92	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ KT93	
HCP: 11	♣ A2	

---

<b>Board: 164</b>	♠ AK92	RHO is dealer. You bid second.
Dealer: East	♥ K7	East (RHO) opens 1♠ if possible.
Vul: None	♦ A854	
HCP: 15	♣ J43	

## Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: East	♠ QJT5	♠ A42			1♦	1NT
Vul: Both	♥ J65	♥ QT84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ J3	♦ AKQ8	Pass	3NT	All Pass	
South HCP: 17	♣ AJT9	♣ Q4				
Contract: 3NT North			1. Stayman			

Board: 161	North:	South:	W	N	E	S
Dealer: West	♠ AJ	♠ Q862	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ QT8	♥ 9732	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ97	♦ T8	All Pass			
South HCP: 8	♣ K876	♣ AQT				
Contract: 2NT South			1. Stayman			

Board: 162	North:	South:	W	N	E	S
Dealer: East	♠ 5432	♠ QJ6			1♠	1NT
Vul: None	♥ A874	♥ KT9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ J54	♦ KQ73	Pass	2NT	All Pass	
South HCP: 15	♣ K9	♣ A52				
Contract: 2NT North			1. Stayman			

Board: 163	North:	South:	W	N	E	S
Dealer: West	♠ Q2	♠ KJ85	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQJ6	♥ T92	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q52	♦ KT93	All Pass			
South HCP: 11	♣ KQT8	♣ A2				
Contract: 3NT South			1. Stayman			

Board: 164	North:	South:	W	N	E	S
Dealer: East	♠ QJ3	♠ AK92			1♠	1NT
Vul: None	♥ Q653	♥ K7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KJ9	♦ A854	Pass	2NT	All Pass	
South HCP: 15	♣ 752	♣ J43				
Contract: 2NT North			1. Stayman			

<b>Board: 165</b>	♠ AK5	RHO is dealer. You bid second.
Dealer: West	♥ AT96	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K93	
HCP: 16	♣ Q62	

---

<b>Board: 166</b>	♠ KT32	LHO is dealer.
Dealer: East	♥ KJ65	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 97653	
HCP: 7+1	♣ -	

---

<b>Board: 167</b>	♠ AK65	RHO is dealer. You bid second.
Dealer: West	♥ Q972	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ 52	West (RHO) Doubles 2♣ if possible.
HCP: 15	♣ AQ3	

---

<b>Board: 168</b>	♠ Q732	LHO is dealer.
Dealer: East	♥ A6	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ T52	
HCP: 9	♣ K652	

---

<b>Board: 169</b>	♠ AT74	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 1♦ if possible.
Vul: None	♦ K862	
HCP: 15	♣ J73	

## Both hands (Answers Page)

**Board: 165**

Dealer: West  
Vul: E-W  
North HCP: 16  
South HCP: 10  
Contract: 3NT South

**North:**

♠ AK5  
♥ AT96  
♦ K93  
♣ Q62

**South:**

♠ T864  
♥ K53  
♦ AQ2  
♣ JT7

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♥ Pass 3NT  
All Pass  
1. Stayman

**Board: 166**

Dealer: East  
Vul: E-W  
North HCP: 7+1  
South HCP: 15  
Contract: 2NT North

**North:**

♠ KT32  
♥ KJ65  
♦ 97653  
♣ -

**South:**

♠ AJ  
♥ 432  
♦ AQ84  
♣ KJ52

**W N E S**

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

**Board: 167**

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 11  
Contract: 4♥ North

**North:**

♠ AK65  
♥ Q972  
♦ 52  
♣ AQ3

**South:**

♠ 983  
♥ KJ64  
♦ KQJ  
♣ JT7

**W N E S**

1♣ 1NT Pass 2♣<sup>1</sup>  
X 2♥ Pass 3♣<sup>2</sup>  
Pass 4♥ All Pass  
1. Stayman  
2. limit raise or better in !H

**Board: 168**

Dealer: East  
Vul: E-W  
North HCP: 9  
South HCP: 15+1  
Contract: 2NT North

**North:**

♠ Q732  
♥ A6  
♦ T52  
♣ K652

**South:**

♠ K95  
♥ K5  
♦ KQ963  
♣ AT9

**W N E S**

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

**Board: 169**

Dealer: West  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 3♠ South

**North:**

♠ AT74  
♥ AK  
♦ K862  
♣ J73

**South:**

♠ KJ95  
♥ T953  
♦ A3  
♣ 952

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♠ Pass 3♠  
All Pass  
1. Stayman

**South hands****then Stayman****Board: 165**      ♠ T864

LHO is dealer.

Dealer: West      ♥ K53

West (LHO) opens 1♦ if possible.

Vul: E-W      ♦ AQ2

HCP: 10      ♣ JT7

**Board: 166**      ♠ AJ

RHO is dealer. You bid second.

Dealer: East      ♥ 432

East (RHO) opens 1♦ if possible.

Vul: E-W      ♦ AQ84

HCP: 15      ♣ KJ52

**Board: 167**      ♠ 983

LHO is dealer.

Dealer: West      ♥ KJ64

West (LHO) opens 1♣ if possible.

Vul: N-S      ♦ KQJ

West (LHO) Doubles 2♣ if possible.

HCP: 11      ♣ JT7

**Board: 168**      ♠ K95

RHO is dealer. You bid second.

Dealer: East      ♥ K5

East (RHO) opens 1♣ if possible.

Vul: E-W      ♦ KQ963

HCP: 15+1      ♣ AT9

**Board: 169**      ♠ KJ95

LHO is dealer.

Dealer: West      ♥ T953

West (LHO) opens 1♦ if possible.

Vul: None      ♦ A3

HCP: 8      ♣ 952

## Both hands (Answers Page)

**Board: 165**

Dealer: West  
Vul: E-W  
North HCP: 16  
South HCP: 10  
Contract: 3NT South

**North:**

♠ AK5  
♥ AT96  
♦ K93  
♣ Q62

**South:**

♠ T864  
♥ K53  
♦ AQ2  
♣ JT7

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♥ Pass 3NT  
All Pass  
1. Stayman

**Board: 166**

Dealer: East  
Vul: E-W  
North HCP: 7+1  
South HCP: 15  
Contract: 2NT North

**North:**

♠ KT32  
♥ KJ65  
♦ 97653  
♣ -

**South:**

♠ AJ  
♥ 432  
♦ AQ84  
♣ KJ52

**W N E S**

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

**Board: 167**

Dealer: West  
Vul: N-S  
North HCP: 15  
South HCP: 11  
Contract: 4♥ North

**North:**

♠ AK65  
♥ Q972  
♦ 52  
♣ AQ3

**South:**

♠ 983  
♥ KJ64  
♦ KQJ  
♣ JT7

**W N E S**

1♣ 1NT Pass 2♣<sup>1</sup>  
X 2♥ Pass 3♣<sup>2</sup>  
Pass 4♥ All Pass  
1. Stayman  
2. limit raise or better in !H

**Board: 168**

Dealer: East  
Vul: E-W  
North HCP: 9  
South HCP: 15+1  
Contract: 2NT North

**North:**

♠ Q732  
♥ A6  
♦ T52  
♣ K652

**South:**

♠ K95  
♥ K5  
♦ KQ963  
♣ AT9

**W N E S**

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

**Board: 169**

Dealer: West  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 3♠ South

**North:**

♠ AT74  
♥ AK  
♦ K862  
♣ J73

**South:**

♠ KJ95  
♥ T953  
♦ A3  
♣ 952

**W N E S**

1♦ 1NT Pass 2♣<sup>1</sup>  
Pass 2♠ Pass 3♠  
All Pass  
1. Stayman

<b>Board: 170</b>	♠ 963	LHO is dealer.
Dealer: East	♥ K543	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ QJT6	
HCP: 8	♣ Q5	
<b>Board: 171</b>	♠ KQ4	RHO is dealer. You bid second.
Dealer: West	♥ AK72	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ J2	West (RHO) Doubles 2♣ if possible.
HCP: 18	♣ AJ64	
<b>Board: 172</b>	♠ AQT5	LHO is dealer.
Dealer: East	♥ QT7	East (LHO) opens 1♣ if possible.
Vul: Both	♦ Q542	
HCP: 12	♣ Q6	
<b>Board: 173</b>	♠ J8	RHO is dealer. You bid second.
Dealer: West	♥ AQ86	West (RHO) opens 1♦ if possible.
Vul: Both	♦ KQ64	
HCP: 16	♣ A75	
<b>Board: 174</b>	♠ J862	LHO is dealer.
Dealer: East	♥ JT42	East (LHO) opens 1♦ if possible.
Vul: None	♦ K8	
HCP: 9	♣ KJ4	

## Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: East	♠ 963	♠ KT87			1♣	1NT
Vul: N-S	♥ K543	♥ Q8	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ QJT6	♦ AK97	Pass	2NT	All Pass	
South HCP: 15	♣ Q5	♣ K83				
Contract: 2NT North			1. Stayman			

Board: 171	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ T865	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK72	♥ QT95	X	2♥	All Pass	
North HCP: 18	♦ J2	♦ KQ5				
South HCP: 7	♣ AJ64	♣ 92	1. Stayman			
Contract: 2♥ North						

Board: 172	North:	South:	W	N	E	S
Dealer: East	♠ AQT5	♠ J43			1♣	1NT
Vul: Both	♥ QT7	♥ A862	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ Q542	♦ K8	Pass	3NT	All Pass	
South HCP: 15	♣ Q6	♣ AK43	1. Stayman			
Contract: 3NT North						

Board: 173	North:	South:	W	N	E	S
Dealer: West	♠ J8	♠ AQT5	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQ86	♥ T43	Pass	2♥	Pass	2NT
North HCP: 16	♦ KQ64	♦ J3	All Pass			
South HCP: 8	♣ A75	♣ JT42	1. Stayman			
Contract: 2NT South						

Board: 174	North:	South:	W	N	E	S
Dealer: East	♠ J862	♠ A5			1♦	1NT
Vul: None	♥ JT42	♥ K73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ K8	♦ AQ6	Pass	2NT	All Pass	
South HCP: 15+1	♣ KJ4	♣ Q9652	1. Stayman			
Contract: 2NT North						

**South hands****then Stayman**

<b>Board: 170</b>	♠ KT87	RHO is dealer. You bid second.
Dealer: East	♥ Q8	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ AK97	
HCP: 15	♣ K83	

---

<b>Board: 171</b>	♠ T865	LHO is dealer.
Dealer: West	♥ QT95	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ KQ5	West (LHO) Doubles 2♣ if possible.
HCP: 7	♣ 92	

---

<b>Board: 172</b>	♠ J43	RHO is dealer. You bid second.
Dealer: East	♥ A862	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K8	
HCP: 15	♣ AK43	

---

<b>Board: 173</b>	♠ AQT5	LHO is dealer.
Dealer: West	♥ T43	West (LHO) opens 1♦ if possible.
Vul: Both	♦ J3	
HCP: 8	♣ JT42	

---

<b>Board: 174</b>	♠ A5	RHO is dealer. You bid second.
Dealer: East	♥ K73	East (RHO) opens 1♦ if possible.
Vul: None	♦ AQ6	
HCP: 15+1	♣ Q9652	

## Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: East	♠ 963	♠ KT87			1♣	1NT
Vul: N-S	♥ K543	♥ Q8	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ QJT6	♦ AK97	Pass	2NT	All Pass	
South HCP: 15	♣ Q5	♣ K83				
Contract: 2NT North			1. Stayman			

Board: 171	North:	South:	W	N	E	S
Dealer: West	♠ KQ4	♠ T865	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK72	♥ QT95	X	2♥	All Pass	
North HCP: 18	♦ J2	♦ KQ5				
South HCP: 7	♣ AJ64	♣ 92	1. Stayman			
Contract: 2♥ North						

Board: 172	North:	South:	W	N	E	S
Dealer: East	♠ AQT5	♠ J43			1♣	1NT
Vul: Both	♥ QT7	♥ A862	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ Q542	♦ K8	Pass	3NT	All Pass	
South HCP: 15	♣ Q6	♣ AK43	1. Stayman			
Contract: 3NT North						

Board: 173	North:	South:	W	N	E	S
Dealer: West	♠ J8	♠ AQT5	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQ86	♥ T43	Pass	2♥	Pass	2NT
North HCP: 16	♦ KQ64	♦ J3	All Pass			
South HCP: 8	♣ A75	♣ JT42	1. Stayman			
Contract: 2NT South						

Board: 174	North:	South:	W	N	E	S
Dealer: East	♠ J862	♠ A5			1♦	1NT
Vul: None	♥ JT42	♥ K73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ K8	♦ AQ6	Pass	2NT	All Pass	
South HCP: 15+1	♣ KJ4	♣ Q9652	1. Stayman			
Contract: 2NT North						

<b>Board: 175</b>	♠ KQ2	RHO is dealer. You bid second.
Dealer: West	♥ KJ7	West (RHO) opens 1♣ if possible.
Vul: Both	♦ QJ85	
HCP: 16	♣ A72	

---

<b>Board: 176</b>	♠ AQ92	LHO is dealer.
Dealer: East	♥ T6	East (LHO) opens 1♦ if possible.
Vul: None	♦ T865	
HCP: 9	♣ K74	

---

<b>Board: 177</b>	♠ T2	RHO is dealer. You bid second.
Dealer: West	♥ KQ4	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ AJ6	
HCP: 15+1	♣ AJ764	

---

<b>Board: 178</b>	♠ K964	LHO is dealer.
Dealer: East	♥ Q742	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ Q42	East (LHO) Doubles 2♣ if possible.
HCP: 8	♣ J6	

---

<b>Board: 179</b>	♠ K653	LHO is dealer.
Dealer: East	♥ K764	East (LHO) opens 1♦ if possible.
Vul: Both	♦ J75	
HCP: 7	♣ 94	

## Both hands (Answers Page)

Board: 175	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ J874	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ7	♥ 652	Pass	2♦	Pass	2NT
North HCP: 16	♦ QJ85	♦ A63	All Pass			
South HCP: 8	♣ A72	♣ QJ6				
Contract: 2NT South			1. Stayman			

Board: 176	North:	South:	W	N	E	S
Dealer: East	♠ AQ92	♠ K54			1♦	1NT
Vul: None	♥ T6	♥ K985	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T865	♦ QJ9	Pass	2NT	All Pass	
South HCP: 15	♣ K74	♣ AQ9				
Contract: 2NT North			1. Stayman			

Board: 177	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ AK96	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ4	♥ 652	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AJ6	♦ Q9	All Pass			
South HCP: 11	♣ AJ764	♣ Q982				
Contract: 3NT South			1. Stayman			

Board: 178	North:	South:	W	N	E	S
Dealer: East	♠ K964	♠ AT			1♣	1NT
Vul: E-W	♥ Q742	♥ AKJ5	Pass	2♣ <sup>1</sup>	X	2♥
North HCP: 8	♦ Q42	♦ 975	Pass	3♥	All Pass	
South HCP: 16	♣ J6	♣ AT92				
Contract: 3♥ North			1. Stayman			

Board: 179	North:	South:	W	N	E	S
Dealer: East	♠ K653	♠ J2			1♦	1NT
Vul: Both	♥ K764	♥ AJ8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 7	♦ J75	♦ K86	Pass	2♥	Pass	3♥
South HCP: 17+1	♣ 94	♣ AKJ82	All Pass			
Contract: 3♥ South			1. Stayman			

**South hands****then Stayman**

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<b>Board: 175</b>	♠ J874	LHO is dealer.
Dealer: West	♥ 652	West (LHO) opens 1♣ if possible.
Vul: Both	♦ A63	
HCP: 8	♣ QJ6	
<b>Board: 176</b>	♠ K54	RHO is dealer. You bid second.
Dealer: East	♥ K985	East (RHO) opens 1♦ if possible.
Vul: None	♦ QJ9	
HCP: 15	♣ AQ9	
<b>Board: 177</b>	♠ AK96	LHO is dealer.
Dealer: West	♥ 652	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ Q9	
HCP: 11	♣ Q982	
<b>Board: 178</b>	♠ AT	RHO is dealer. You bid second.
Dealer: East	♥ AKJ5	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ 975	East (RHO) Doubles 2♣ if possible.
HCP: 16	♣ AT92	
<b>Board: 179</b>	♠ J2	RHO is dealer. You bid second.
Dealer: East	♥ AJ8	East (RHO) opens 1♦ if possible.
Vul: Both	♦ K86	
HCP: 17+1	♣ AKJ82	

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## Both hands (Answers Page)

Board: 175	North:	South:	W	N	E	S
Dealer: West	♠ KQ2	♠ J874	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ7	♥ 652	Pass	2♦	Pass	2NT
North HCP: 16	♦ QJ85	♦ A63		All Pass		
South HCP: 8	♣ A72	♣ QJ6				
Contract: 2NT South			1. Stayman			

Board: 176	North:	South:	W	N	E	S
Dealer: East	♠ AQ92	♠ K54			1♦	1NT
Vul: None	♥ T6	♥ K985	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T865	♦ QJ9	Pass	2NT	All Pass	
South HCP: 15	♣ K74	♣ AQ9				
Contract: 2NT North			1. Stayman			

Board: 177	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ AK96	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ4	♥ 652	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AJ6	♦ Q9		All Pass		
South HCP: 11	♣ AJ764	♣ Q982				
Contract: 3NT South			1. Stayman			

Board: 178	North:	South:	W	N	E	S
Dealer: East	♠ K964	♠ AT			1♣	1NT
Vul: E-W	♥ Q742	♥ AKJ5	Pass	2♣ <sup>1</sup>	X	2♥
North HCP: 8	♦ Q42	♦ 975	Pass	3♥	All Pass	
South HCP: 16	♣ J6	♣ AT92				
Contract: 3♥ North			1. Stayman			

Board: 179	North:	South:	W	N	E	S
Dealer: East	♠ K653	♠ J2			1♦	1NT
Vul: Both	♥ K764	♥ AJ8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 7	♦ J75	♦ K86	Pass	2♥	Pass	3♥
South HCP: 17+1	♣ 94	♣ AKJ82		All Pass		
Contract: 3♥ South			1. Stayman			

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<b>Board: 180</b>	♠ AKQ8	LHO is dealer.
Dealer: East	♥ 98	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ T982	
HCP: 9	♣ 764	
<b>Board: 181</b>	♠ JT9	RHO is dealer. You bid second.
Dealer: West	♥ T3	West (RHO) opens 1♦ if possible.
Vul: Both	♦ AKJ	
HCP: 15+1	♣ AQ875	
<b>Board: 182</b>	♠ QJ	LHO is dealer.
Dealer: East	♥ 8542	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ QT7	
HCP: 11	♣ AQ74	
<b>Board: 183</b>	♠ AJT7	RHO is dealer. You bid second.
Dealer: West	♥ AK52	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ 84	West (RHO) Doubles 2♣ if possible.
HCP: 15	♣ QJ8	
<b>Board: 184</b>	♠ A985	LHO is dealer.
Dealer: East	♥ 862	East (LHO) opens 1♦ if possible.
Vul: Both	♦ Q972	
HCP: 13	♣ AK	

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## Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: East	♠ AKQ8	♠ 9765			1♦	1NT
Vul: N-S	♥ 98	♥ KQ	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ T982	♦ AKJ3	Pass	3♠	All Pass	
South HCP: 15	♣ 764	♣ Q52				
Contract: 3♠ North			1. Stayman			

Board: 181	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ K843	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ T3	♥ A64	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKJ	♦ Q95	All Pass			
South HCP: 13	♣ AQ875	♣ KJ6				
Contract: 3NT South			1. Stayman			

Board: 182	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ K53			1♦	1NT
Vul: E-W	♥ 8542	♥ AJT6	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ QT7	♦ AK3	Pass	3♦ <sup>2</sup>	Pass	3NT
South HCP: 16	♣ AQ74	♣ J92	Pass	4♥	All Pass	
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

Board: 183	North:	South:	W	N	E	S
Dealer: West	♠ AJT7	♠ K98	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK52	♥ Q984	X	2♥	Pass	3♣ <sup>2</sup>
North HCP: 15	♦ 84	♦ KT9	Pass	4♥	All Pass	
South HCP: 11	♣ QJ8	♣ K95				
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

Board: 184	North:	South:	W	N	E	S
Dealer: East	♠ A985	♠ Q3			1♦	1NT
Vul: Both	♥ 862	♥ KQJ7	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 13	♦ Q972	♦ KJ8	Pass	3NT	All Pass	
South HCP: 15	♣ AK	♣ QJT7				
Contract: 3NT North			1. Stayman			

## South hands

## then Stayman

<b>Board: 180</b>	♠ 9765	RHO is dealer. You bid second.
Dealer: East	♥ KQ	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ AKJ3	
HCP: 15	♣ Q52	

<b>Board: 181</b>	♠ K843	LHO is dealer.
Dealer: West	♥ A64	West (LHO) opens 1♦ if possible.
Vul: Both	♦ Q95	
HCP: 13	♣ KJ6	

<b>Board: 182</b>	♠ K53	RHO is dealer. You bid second.
Dealer: East	♥ AJT6	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AK3	
HCP: 16	♣ J92	

<b>Board: 183</b>	♠ K98	LHO is dealer.
Dealer: West	♥ Q984	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ KT9	West (LHO) Doubles 2♣ if possible.
HCP: 11	♣ K95	

<b>Board: 184</b>	♠ Q3	RHO is dealer. You bid second.
Dealer: East	♥ KQJ7	East (RHO) opens 1♦ if possible.
Vul: Both	♦ KJ8	
HCP: 15	♣ QJT7	

## Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: East	♠ AKQ8	♠ 9765			1♦	1NT
Vul: N-S	♥ 98	♥ KQ	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ T982	♦ AKJ3	Pass	3♠	All Pass	
South HCP: 15	♣ 764	♣ Q52				
Contract: 3♠ North			1. Stayman			

Board: 181	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ K843	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ T3	♥ A64	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AKJ	♦ Q95	All Pass			
South HCP: 13	♣ AQ875	♣ KJ6				
Contract: 3NT South			1. Stayman			

Board: 182	North:	South:	W	N	E	S
Dealer: East	♠ QJ	♠ K53			1♦	1NT
Vul: E-W	♥ 8542	♥ AJT6	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ QT7	♦ AK3	Pass	3♦ <sup>2</sup>	Pass	3NT
South HCP: 16	♣ AQ74	♣ J92	Pass	4♥	All Pass	
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

Board: 183	North:	South:	W	N	E	S
Dealer: West	♠ AJT7	♠ K98	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK52	♥ Q984	X	2♥	Pass	3♣ <sup>2</sup>
North HCP: 15	♦ 84	♦ KT9	Pass	4♥	All Pass	
South HCP: 11	♣ QJ8	♣ K95				
Contract: 4♥ North			1. Stayman			
			2. limit raise or better in !H			

Board: 184	North:	South:	W	N	E	S
Dealer: East	♠ A985	♠ Q3			1♦	1NT
Vul: Both	♥ 862	♥ KQJ7	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 13	♦ Q972	♦ KJ8	Pass	3NT	All Pass	
South HCP: 15	♣ AK	♣ QJT7				
Contract: 3NT North			1. Stayman			

<b>Board: 185</b>	♠ AQT	RHO is dealer. You bid second.
Dealer: West	♥ AQ9	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ QJT6	
HCP: 15	♣ T95	

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<b>Board: 186</b>	♠ J743	LHO is dealer.
Dealer: East	♥ KQ9	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AQ4	
HCP: 12	♣ 632	

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<b>Board: 187</b>	♠ KQ	RHO is dealer. You bid second.
Dealer: West	♥ K43	West (RHO) opens 1♣ if possible.
Vul: Both	♦ J8743	
HCP: 16+1	♣ AK2	

---

<b>Board: 188</b>	♠ KJ9	LHO is dealer.
Dealer: East	♥ J432	East (LHO) opens 1♣ if possible.
Vul: None	♦ AT42	East (LHO) Doubles 2♣ if possible.
HCP: 9	♣ 86	

---

<b>Board: 189</b>	♠ A86	RHO is dealer. You bid second.
Dealer: West	♥ J2	West (RHO) opens 1♦ if possible.
Vul: Both	♦ A842	
HCP: 15	♣ KQJ2	

## Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 8632	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQ9	♥ K84	Pass	2♦	Pass	3NT
North HCP: 15	♦ QJT6	♦ A842	All Pass			
South HCP: 10	♣ T95	♣ K3				
Contract: 3NT South			1. Stayman			

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ J743	♠ AK9			1♣	1NT
Vul: Both	♥ KQ9	♥ J63	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ AQ4	♦ K762	Pass	3NT	All Pass	
South HCP: 15	♣ 632	♣ KJ8				
Contract: 3NT North			1. Stayman			

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ T852	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K43	♥ Q98	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ J8743	♦ AK6	All Pass			
South HCP: 10	♣ AK2	♣ J93				
Contract: 3NT South			1. Stayman			

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ KJ9	♠ Q4			1♣	1NT
Vul: None	♥ J432	♥ AT7	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 9	♦ AT42	♦ KQ863	Pass	2NT	All Pass	
South HCP: 15+1	♣ 86	♣ KJ3				
Contract: 2NT North			1. Stayman			

Board: 189	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ KQJ9	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J2	♥ AT3	Pass	2♦	Pass	3NT
North HCP: 15	♦ A842	♦ QT	All Pass			
South HCP: 12	♣ KQJ2	♣ T974				
Contract: 3NT South			1. Stayman			

**South hands****then Stayman**

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<b>Board: 185</b>	♠ 8632	LHO is dealer.
Dealer: West	♥ K84	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ A842	
HCP: 10	♣ K3	
<b>Board: 186</b>	♠ AK9	RHO is dealer. You bid second.
Dealer: East	♥ J63	East (RHO) opens 1♣ if possible.
Vul: Both	♦ K762	
HCP: 15	♣ KJ8	
<b>Board: 187</b>	♠ T852	LHO is dealer.
Dealer: West	♥ Q98	West (LHO) opens 1♣ if possible.
Vul: Both	♦ AK6	
HCP: 10	♣ J93	
<b>Board: 188</b>	♠ Q4	RHO is dealer. You bid second.
Dealer: East	♥ AT7	East (RHO) opens 1♣ if possible.
Vul: None	♦ KQ863	East (RHO) Doubles 2♣ if possible.
HCP: 15+1	♣ KJ3	
<b>Board: 189</b>	♠ KQJ9	LHO is dealer.
Dealer: West	♥ AT3	West (LHO) opens 1♦ if possible.
Vul: Both	♦ QT	
HCP: 12	♣ T974	

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## Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: West	♠ AQT	♠ 8632	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQ9	♥ K84	Pass	2♦	Pass	3NT
North HCP: 15	♦ QJT6	♦ A842	All Pass			
South HCP: 10	♣ T95	♣ K3				
Contract: 3NT South			1. Stayman			

Board: 186	North:	South:	W	N	E	S
Dealer: East	♠ J743	♠ AK9			1♣	1NT
Vul: Both	♥ KQ9	♥ J63	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ AQ4	♦ K762	Pass	3NT	All Pass	
South HCP: 15	♣ 632	♣ KJ8				
Contract: 3NT North			1. Stayman			

Board: 187	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ T852	1♣	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K43	♥ Q98	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ J8743	♦ AK6	All Pass			
South HCP: 10	♣ AK2	♣ J93				
Contract: 3NT South			1. Stayman			

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ KJ9	♠ Q4			1♣	1NT
Vul: None	♥ J432	♥ AT7	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 9	♦ AT42	♦ KQ863	Pass	2NT	All Pass	
South HCP: 15+1	♣ 86	♣ KJ3				
Contract: 2NT North			1. Stayman			

Board: 189	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ KQJ9	1♦	1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J2	♥ AT3	Pass	2♦	Pass	3NT
North HCP: 15	♦ A842	♦ QT	All Pass			
South HCP: 12	♣ KQJ2	♣ T974				
Contract: 3NT South			1. Stayman			

<b>Board: 190</b>	♠ KT2	RHO is dealer. You bid second.
Dealer: West	♥ K65	West (RHO) opens 1♠ if possible.
Vul: N-S	♦ AQJ5	
HCP: 15	♣ Q32	

---

<b>Board: 191</b>	♠ A7	RHO is dealer. You bid second.
Dealer: West	♥ KQ7	West (RHO) opens 1♣ if possible.
Vul: Both	♦ T974	
HCP: 15	♣ AQ82	

---

<b>Board: 192</b>	♠ A764	LHO is dealer.
Dealer: East	♥ J85	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ J62	
HCP: 11	♣ KQ8	

---

<b>Board: 193</b>	♠ AQ7	RHO is dealer. You bid second.
Dealer: West	♥ QT5	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ A952	
HCP: 15	♣ K75	

---

<b>Board: 194</b>	♠ AJ8	LHO is dealer.
Dealer: East	♥ T983	East (LHO) opens 1♦ if possible.
Vul: Both	♦ 865	East (LHO) bids 2♦ if possible.
HCP: 8	♣ QJ6	

## Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: West	♠ KT2	♠ J3	1 ♠	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ K65	♥ QT82	Pass	2 ♦	Pass	3 ♣
North HCP: 15	♦ AQJ5	♦ T74	All Pass			
South HCP: 10	♣ Q32	♣ AKT8				
Contract: 3 ♣ South			1. Stayman			

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ 9543	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ KQ7	♥ A854	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ T974	♦ J3	All Pass			
South HCP: 8	♣ AQ82	♣ K65				
Contract: 2NT South			1. Stayman			

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ A764	♠ K532			1 ♣	1NT
Vul: N-S	♥ J85	♥ Q4	Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
North HCP: 11	♦ J62	♦ AKT7	Pass	3 ♣ <sup>2</sup>	Pass	3 ♠
South HCP: 17	♣ KQ8	♣ AJ6	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. Stayman			
			2. limit raise or better in !S			

Board: 193	North:	South:	W	N	E	S
Dealer: West	♠ AQ7	♠ J85	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ QT5	♥ A964	Pass	2 ♦	Pass	3NT
North HCP: 15	♦ A952	♦ KJ	All Pass			
South HCP: 9	♣ K75	♣ 6432				
Contract: 3NT South			1. Stayman			

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ AJ8	♠ K765			1 ♦	1NT
Vul: Both	♥ T983	♥ KQ4	Pass	2 ♣ <sup>1</sup>	2 ♦	Pass
North HCP: 8	♦ 865	♦ AK9	Pass	2NT	All Pass	
South HCP: 15	♣ QJ6	♣ 842				
Contract: 2NT North			1. Stayman			

**South hands****then Stayman**

**Board: 190**      ♠ J3      LHO is dealer.

Dealer: West      ♥ QT82      West (LHO) opens 1♠ if possible.

Vul: N-S      ♦ T74

HCP: 10      ♣ AKT8

---

**Board: 191**      ♠ 9543      LHO is dealer.

Dealer: West      ♥ A854      West (LHO) opens 1♣ if possible.

Vul: Both      ♦ J3

HCP: 8      ♣ K65

---

**Board: 192**      ♠ K532      RHO is dealer. You bid second.

Dealer: East      ♥ Q4      East (RHO) opens 1♣ if possible.

Vul: N-S      ♦ AKT7

HCP: 17      ♣ AJ6

---

**Board: 193**      ♠ J85      LHO is dealer.

Dealer: West      ♥ A964      West (LHO) opens 1♦ if possible.

Vul: N-S      ♦ KJ

HCP: 9      ♣ 6432

---

**Board: 194**      ♠ K765      RHO is dealer. You bid second.

Dealer: East      ♥ KQ4      East (RHO) opens 1♦ if possible.

Vul: Both      ♦ AK9      East (RHO) bids 2♦ if possible.

HCP: 15      ♣ 842

## Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: West	♠ KT2	♠ J3	1 ♠	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ K65	♥ QT82	Pass	2 ♦	Pass	3 ♣
North HCP: 15	♦ AQJ5	♦ T74	All Pass			
South HCP: 10	♣ Q32	♣ AKT8				
Contract: 3 ♣ South			1. Stayman			

Board: 191	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ 9543	1 ♣	1NT	Pass	2 ♣ <sup>1</sup>
Vul: Both	♥ KQ7	♥ A854	Pass	2 ♦	Pass	2NT
North HCP: 15	♦ T974	♦ J3	All Pass			
South HCP: 8	♣ AQ82	♣ K65				
Contract: 2NT South			1. Stayman			

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ A764	♠ K532			1 ♣	1NT
Vul: N-S	♥ J85	♥ Q4	Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
North HCP: 11	♦ J62	♦ AKT7	Pass	3 ♣ <sup>2</sup>	Pass	3 ♠
South HCP: 17	♣ KQ8	♣ AJ6	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. Stayman			
			2. limit raise or better in !S			

Board: 193	North:	South:	W	N	E	S
Dealer: West	♠ AQ7	♠ J85	1 ♦	1NT	Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ QT5	♥ A964	Pass	2 ♦	Pass	3NT
North HCP: 15	♦ A952	♦ KJ	All Pass			
South HCP: 9	♣ K75	♣ 6432				
Contract: 3NT South			1. Stayman			

Board: 194	North:	South:	W	N	E	S
Dealer: East	♠ AJ8	♠ K765			1 ♦	1NT
Vul: Both	♥ T983	♥ KQ4	Pass	2 ♣ <sup>1</sup>	2 ♦	Pass
North HCP: 8	♦ 865	♦ AK9	Pass	2NT	All Pass	
South HCP: 15	♣ QJ6	♣ 842				
Contract: 2NT North			1. Stayman			