

# North hands

# Stayman

<b>Board: 1</b>	♠ Q765	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ AQT7	
HCP: 17	♣ AJ6	

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<b>Board: 2</b>	♠ Q4	Partner is dealer.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: N-S	♦ JT54	
HCP: 8	♣ 986	

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<b>Board: 3</b>	♠ KQ4	You are dealer.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 15	♣ QT2	

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<b>Board: 4</b>	♠ AQ8	Partner is dealer.
Dealer: South	♥ K632	The opponents are silent.
Vul: Both	♦ JT8	
HCP: 11	♣ J64	

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<b>Board: 5</b>	♠ A53	You are dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: N-S	♦ AT87	
HCP: 16	♣ QJ3	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ Q765

♥ A3

♦ AQT7

♣ AJ6

South:

♠ AT2

♥ Q854

♦ K86

♣ 974

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ Q4

♥ KQ52

♦ JT54

♣ 986

South:

♠ AT63

♥ AJ6

♦ A87

♣ QJT

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ KQ4

♥ AJ43

♦ KT3

♣ QT2

South:

♠ A87

♥ 8652

♦ A87

♣ J85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ AQ8

♥ K632

♦ JT8

♣ J64

South:

♠ J62

♥ QJ4

♦ AK63

♣ AQ9

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 5

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A53

♥ AJ5

♦ AT87

♣ QJ3

South:

♠ KT97

♥ K876

♦ 43

♣ 864

W N E S

1NT All Pass

**South hands****Stayman**

<b>Board: 1</b>	♠ AT2	Partner is dealer.
Dealer: North	♥ Q854	The opponents are silent.
Vul: None	♦ K86	
HCP: 9	♣ 974	

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<b>Board: 2</b>	♠ AT63	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 16	♣ QJT	

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<b>Board: 3</b>	♠ A87	Partner is dealer.
Dealer: North	♥ 8652	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 9	♣ J85	

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<b>Board: 4</b>	♠ J62	You are dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 17	♣ AQ9	

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<b>Board: 5</b>	♠ KT97	Partner is dealer.
Dealer: North	♥ K876	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 6	♣ 864	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ Q765

♥ A3

♦ AQT7

♣ AJ6

South:

♠ AT2

♥ Q854

♦ K86

♣ 974

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ Q4

♥ KQ52

♦ JT54

♣ 986

South:

♠ AT63

♥ AJ6

♦ A87

♣ QJT

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ KQ4

♥ AJ43

♦ KT3

♣ QT2

South:

♠ A87

♥ 8652

♦ A87

♣ J85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ AQ8

♥ K632

♦ JT8

♣ J64

South:

♠ J62

♥ QJ4

♦ AK63

♣ AQ9

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 5

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 6

Contract: 1NT North

North:

♠ A53

♥ AJ5

♦ AT87

♣ QJ3

South:

♠ KT97

♥ K876

♦ 43

♣ 864

W N E S

1NT All Pass

<b>Board: 6</b>	♠ A875	Partner is dealer.
Dealer: South	♥ KJ54	The opponents are silent.
Vul: E-W	♦ T543	
HCP: 8	♣ 6	

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<b>Board: 7</b>	♠ AKT7	You are dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: Both	♦ A96	
HCP: 17	♣ A96	

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<b>Board: 8</b>	♠ QJ75	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: None	♦ T73	
HCP: 9	♣ K95	

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<b>Board: 9</b>	♠ 876	You are dealer.
Dealer: North	♥ KJ42	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 17	♣ AQ75	

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<b>Board: 10</b>	♠ AJ7	Partner is dealer.
Dealer: South	♥ QT94	The opponents are silent.
Vul: None	♦ A76	
HCP: 11	♣ 985	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3 ♠ North

North:

♠ A875

♥ KJ54

♦ T543

♣ 6

South:

♠ KJT2

♥ Q92

♦ AK9

♣ Q82

W	N	E	S
			1NT

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

### Board: 7

Dealer: North

Vul: Both

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ AKT7

♥ Q32

♦ A96

♣ A96

South:

♠ 542

♥ K865

♦ J53

♣ KT3

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

### Board: 8

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ QJ75

♥ K76

♦ T73

♣ K95

South:

♠ K83

♥ T43

♦ AK952

♣ AQ

W	N	E	S
			1NT

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

### Board: 9

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ 876

♥ KJ42

♦ AK

♣ AQ75

South:

♠ A943

♥ 97

♦ T874

♣ KT4

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

### Board: 10

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ AJ7

♥ QT94

♦ A76

♣ 985

South:

♠ Q95

♥ A82

♦ KJ3

♣ AQT4

W	N	E	S
			1NT

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

<b>Board: 6</b>	♠ KJT2	You are dealer.
Dealer: South	♥ Q92	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 15	♣ Q82	

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<b>Board: 7</b>	♠ 542	Partner is dealer.
Dealer: North	♥ K865	The opponents are silent.
Vul: Both	♦ J53	
HCP: 7	♣ KT3	

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<b>Board: 8</b>	♠ K83	You are dealer.
Dealer: South	♥ T43	The opponents are silent.
Vul: None	♦ AK952	
HCP: 16+1	♣ AQ	

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<b>Board: 9</b>	♠ A943	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ T874	
HCP: 7	♣ KT4	

---

<b>Board: 10</b>	♠ Q95	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 16	♣ AQT4	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3 ♠ North

North:

♠ A875

♥ KJ54

♦ T543

♣ 6

South:

♠ KJT2

♥ Q92

♦ AK9

♣ Q82

W	N	E	S
			1NT

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

### Board: 7

Dealer: North

Vul: Both

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ AKT7

♥ Q32

♦ A96

♣ A96

South:

♠ 542

♥ K865

♦ J53

♣ KT3

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

### Board: 8

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ QJ75

♥ K76

♦ T73

♣ K95

South:

♠ K83

♥ T43

♦ AK952

♣ AQ

W	N	E	S
			1NT

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

### Board: 9

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ 876

♥ KJ42

♦ AK

♣ AQ75

South:

♠ A943

♥ 97

♦ T874

♣ KT4

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

### Board: 10

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ AJ7

♥ QT94

♦ A76

♣ 985

South:

♠ Q95

♥ A82

♦ KJ3

♣ AQT4

W	N	E	S
			1NT

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



<b>Board: 11</b>	♠ JT52	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ Q92	
HCP: 17	♣ AKT	

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<b>Board: 12</b>	♠ 8632	Partner is dealer.
Dealer: South	♥ J987	The opponents are silent.
Vul: Both	♦ A6	
HCP: 8	♣ K97	

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<b>Board: 13</b>	♠ A652	You are dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: None	♦ 864	
HCP: 15	♣ AQJ	

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<b>Board: 14</b>	♠ J8	Partner is dealer.
Dealer: South	♥ 8753	The opponents are silent.
Vul: N-S	♦ AKQ7	
HCP: 10	♣ T76	

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<b>Board: 15</b>	♠ JT85	You are dealer.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 15	♣ AKJ	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 4 ♠ North

North:

♠ JT52

♥ AKT

♦ Q92

♣ AKT

South:

♠ A874

♥ 865

♦ KJT7

♣ 82

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3 ♠
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Pass	4 ♠	All Pass	
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1. Stayman

### Board: 12

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17+1

Contract: 2NT North

North:

♠ 8632

♥ J987

♦ A6

♣ K97

South:

♠ KJ

♥ KQ4

♦ KJ987

♣ AT4

W	N	E	S
			1NT

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

### Board: 13

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ A652

♥ KJ3

♦ 864

♣ AQJ

South:

♠ J7

♥ QT94

♦ AJ97

♣ K65

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3NT
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All Pass			
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1. Stayman

### Board: 14

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 4 ♥ North

North:

♠ J8

♥ 8753

♦ AKQ7

♣ T76

South:

♠ AK

♥ Q642

♦ 843

♣ AK98

W	N	E	S
			1NT

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

### Board: 15

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 4 ♠ North

North:

♠ JT85

♥ QJ92

♦ K5

♣ AKJ

South:

♠ 6432

♥ KT7

♦ AJT7

♣ T4

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♥	Pass	3NT
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Pass	4 ♠	All Pass	
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1. Stayman

<b>Board: 11</b>	♠ A874	Partner is dealer.
Dealer: North	♥ 865	The opponents are silent.
Vul: N-S	♦ KJT7	
HCP: 8	♣ 82	

---

<b>Board: 12</b>	♠ KJ	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ KJ987	
HCP: 17+1	♣ AT4	

---

<b>Board: 13</b>	♠ J7	Partner is dealer.
Dealer: North	♥ QT94	The opponents are silent.
Vul: None	♦ AJ97	
HCP: 11	♣ K65	

---

<b>Board: 14</b>	♠ AK	You are dealer.
Dealer: South	♥ Q642	The opponents are silent.
Vul: N-S	♦ 843	
HCP: 16	♣ AK98	

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<b>Board: 15</b>	♠ 6432	Partner is dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: E-W	♦ AJT7	
HCP: 8	♣ T4	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 4 ♠ North

North:

♠ JT52

♥ AKT

♦ Q92

♣ AKT

South:

♠ A874

♥ 865

♦ KJT7

♣ 82

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3 ♠
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Pass	4 ♠	All Pass	
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1. Stayman

### Board: 12

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17+1

Contract: 2NT North

North:

♠ 8632

♥ J987

♦ A6

♣ K97

South:

♠ KJ

♥ KQ4

♦ KJ987

♣ AT4

W	N	E	S
			1NT

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

### Board: 13

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ A652

♥ KJ3

♦ 864

♣ AQJ

South:

♠ J7

♥ QT94

♦ AJ97

♣ K65

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3NT
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All Pass			
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1. Stayman

### Board: 14

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 4 ♥ North

North:

♠ J8

♥ 8753

♦ AKQ7

♣ T76

South:

♠ AK

♥ Q642

♦ 843

♣ AK98

W	N	E	S
			1NT

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

### Board: 15

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 4 ♠ North

North:

♠ JT85

♥ QJ92

♦ K5

♣ AKJ

South:

♠ 6432

♥ KT7

♦ AJT7

♣ T4

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♥	Pass	3NT
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Pass	4 ♠	All Pass	
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1. Stayman

<b>Board: 16</b>	♠ K974	Partner is dealer.
Dealer: South	♥ AT98	The opponents are silent.
Vul: None	♦ J6	
HCP: 8	♣ 875	

---

<b>Board: 17</b>	♠ AQT6	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ AQ96	
HCP: 15	♣ 98	

---

<b>Board: 18</b>	♠ 7	Partner is dealer.
Dealer: South	♥ KT72	The opponents are silent.
Vul: E-W	♦ KJ65	
HCP: 10	♣ KT87	

---

<b>Board: 19</b>	♠ AJ7	You are dealer.
Dealer: North	♥ K98	The opponents are silent.
Vul: Both	♦ AJ76	
HCP: 16	♣ K82	

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<b>Board: 20</b>	♠ AT42	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: N-S	♦ AQT62	
HCP: 12+1	♣ QT	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ K974

♥ AT98

♦ J6

♣ 875

South:

♠ Q65

♥ Q52

♦ AK75

♣ KQT

W	N	E	S
			1NT

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

### Board: 17

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 7

Contract: 2NT South

North:

♠ AQT6

♥ QJ4

♦ AQ96

♣ 98

South:

♠ 54

♥ AK73

♦ 7542

♣ 753

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	2NT
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All Pass

1. Stayman

### Board: 18

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17+1

Contract: 3NT North

North:

♠ 7

♥ KT72

♦ KJ65

♣ KT87

South:

♠ AKJ63

♥ QJ6

♦ AT3

♣ Q4

W	N	E	S
			1NT

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

### Board: 19

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11+1

Contract: 3NT North

North:

♠ AJ7

♥ K98

♦ AJ76

♣ K82

South:

♠ Q54

♥ QT76

♦ Q

♣ AJ975

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

### Board: 20

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AT42

♥ 73

♦ AQT62

♣ QT

South:

♠ KQ5

♥ AQJ98

♦ 87

♣ KJ8

W	N	E	S
			1NT

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

<b>Board: 16</b>	♠ Q65	You are dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: None	♦ AK75	
HCP: 16	♣ KQT	

---

<b>Board: 17</b>	♠ 54	Partner is dealer.
Dealer: North	♥ AK73	The opponents are silent.
Vul: N-S	♦ 7542	
HCP: 7	♣ 753	

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<b>Board: 18</b>	♠ AKJ63	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 17+1	♣ Q4	

---

<b>Board: 19</b>	♠ Q54	Partner is dealer.
Dealer: North	♥ QT76	The opponents are silent.
Vul: Both	♦ Q	
HCP: 11+1	♣ AJ975	

---

<b>Board: 20</b>	♠ KQ5	You are dealer.
Dealer: South	♥ AQJ98	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 16+1	♣ KJ8	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ K974

♥ AT98

♦ J6

♣ 875

South:

♠ Q65

♥ Q52

♦ AK75

♣ KQT

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 17

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 7

Contract: 2NT South

North:

♠ AQT6

♥ QJ4

♦ AQ96

♣ 98

South:

♠ 54

♥ AK73

♦ 7542

♣ 753

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 18

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17+1

Contract: 3NT North

North:

♠ 7

♥ KT72

♦ KJ65

♣ KT87

South:

♠ AKJ63

♥ QJ6

♦ AT3

♣ Q4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 19

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11+1

Contract: 3NT North

North:

♠ AJ7

♥ K98

♦ AJ76

♣ K82

South:

♠ Q54

♥ QT76

♦ Q

♣ AJ975

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 3NT All Pass

1. Stayman

### Board: 20

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16+1

Contract: 3NT North

North:

♠ AT42

♥ 73

♦ AQT62

♣ QT

South:

♠ KQ5

♥ AQJ98

♦ 87

♣ KJ8

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♦ Pass 3♥

Pass 3NT All Pass

1. Stayman



<b>Board: 21</b>	♠ T9	You are dealer.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: E-W	♦ J76	
HCP: 16	♣ AKQ5	

---

<b>Board: 22</b>	♠ Q87	Partner is dealer.
Dealer: South	♥ AT93	The opponents are silent.
Vul: Both	♦ 743	
HCP: 6	♣ T97	

---

<b>Board: 23</b>	♠ AK9	You are dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: E-W	♦ J754	
HCP: 15	♣ KJ7	

---

<b>Board: 24</b>	♠ AQ84	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ 9	
HCP: 9+1	♣ T9653	

---

<b>Board: 25</b>	♠ Q653	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ KJT	
HCP: 16	♣ A72	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ T9

♥ AQT6

♦ J76

♣ AKQ5

South:

♠ K764

♥ 4

♦ AK95

♣ JT82

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 22

Dealer: South

Vul: Both

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ Q87

♥ AT93

♦ 743

♣ T97

South:

♠ AT2

♥ KQ5

♦ J92

♣ KQJ8

W N E S

1NT

All Pass

### Board: 23

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AK9

♥ K87

♦ J754

♣ KJ7

South:

♠ T5

♥ AJ54

♦ Q62

♣ QT62

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ AQ84

♥ KT3

♦ 9

♣ T9653

South:

♠ KJT7

♥ QJ6

♦ QJ75

♣ AJ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 2NT South

North:

♠ Q653

♥ AQ8

♦ KJT

♣ A72

South:

♠ 82

♥ K764

♦ Q3

♣ QJ985

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

<b>Board: 21</b>	♠ K764	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ AK95	
HCP: 11	♣ JT82	

---

<b>Board: 22</b>	♠ AT2	You are dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: Both	♦ J92	
HCP: 16	♣ KQJ8	

---

<b>Board: 23</b>	♠ T5	Partner is dealer.
Dealer: North	♥ AJ54	The opponents are silent.
Vul: E-W	♦ Q62	
HCP: 9	♣ QT62	

---

<b>Board: 24</b>	♠ KJT7	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: Both	♦ QJ75	
HCP: 15	♣ AJ	

---

<b>Board: 25</b>	♠ 82	Partner is dealer.
Dealer: North	♥ K764	The opponents are silent.
Vul: None	♦ Q3	
HCP: 8+1	♣ QJ985	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ T9

♥ AQT6

♦ J76

♣ AKQ5

South:

♠ K764

♥ 4

♦ AK95

♣ JT82

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 22

Dealer: South

Vul: Both

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ Q87

♥ AT93

♦ 743

♣ T97

South:

♠ AT2

♥ KQ5

♦ J92

♣ KQJ8

W N E S

1NT

All Pass

### Board: 23

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AK9

♥ K87

♦ J754

♣ KJ7

South:

♠ T5

♥ AJ54

♦ Q62

♣ QT62

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ AQ84

♥ KT3

♦ 9

♣ T9653

South:

♠ KJT7

♥ QJ6

♦ QJ75

♣ AJ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 2NT South

North:

♠ Q653

♥ AQ8

♦ KJT

♣ A72

South:

♠ 82

♥ K764

♦ Q3

♣ QJ985

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

<b>Board: 26</b>	♠ Q752	Partner is dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 9	♣ K865	

---

<b>Board: 27</b>	♠ A975	You are dealer.
Dealer: North	♥ 843	The opponents are silent.
Vul: Both	♦ A8	
HCP: 15	♣ AQJ3	

---

<b>Board: 28</b>	♠ 83	Partner is dealer.
Dealer: South	♥ AKQ3	The opponents are silent.
Vul: None	♦ 865	
HCP: 9	♣ T875	

---

<b>Board: 29</b>	♠ Q9	You are dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: N-S	♦ AQ42	
HCP: 17	♣ AQ95	

---

<b>Board: 30</b>	♠ QJ96	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: E-W	♦ Q732	
HCP: 9	♣ K9	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ Q752

♥ T5

♦ KJ7

♣ K865

South:

♠ A9

♥ AK64

♦ 932

♣ AQ74

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 27

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ A975

♥ 843

♦ A8

♣ AQJ3

South:

♠ KQ6

♥ A652

♦ JT4

♣ 864

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 28

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 83

♥ AKQ3

♦ 865

♣ T875

South:

♠ KQ74

♥ T8

♦ J97

♣ AKQ3

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 29

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ Q9

♥ K93

♦ AQ42

♣ AQ95

South:

♠ A542

♥ QJT8

♦ K85

♣ T2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ QJ96

♥ J73

♦ Q732

♣ K9

South:

♠ 873

♥ AKT4

♦ A6

♣ AJT5

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 26</b>	♠ A9	You are dealer.
Dealer: South	♥ AK64	The opponents are silent.
Vul: N-S	♦ 932	
HCP: 17	♣ AQ74	

---

<b>Board: 27</b>	♠ KQ6	Partner is dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 10	♣ 864	

---

<b>Board: 28</b>	♠ KQ74	You are dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: None	♦ J97	
HCP: 15	♣ AKQ3	

---

<b>Board: 29</b>	♠ A542	Partner is dealer.
Dealer: North	♥ QJT8	The opponents are silent.
Vul: N-S	♦ K85	
HCP: 10	♣ T2	

---

<b>Board: 30</b>	♠ 873	You are dealer.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 16	♣ AJT5	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ Q752

♥ T5

♦ KJ7

♣ K865

South:

♠ A9

♥ AK64

♦ 932

♣ AQ74

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 27

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ A975

♥ 843

♦ A8

♣ AQJ3

South:

♠ KQ6

♥ A652

♦ JT4

♣ 864

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 28

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 83

♥ AKQ3

♦ 865

♣ T875

South:

♠ KQ74

♥ T8

♦ J97

♣ AKQ3

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 29

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ Q9

♥ K93

♦ AQ42

♣ AQ95

South:

♠ A542

♥ QJT8

♦ K85

♣ T2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ QJ96

♥ J73

♦ Q732

♣ K9

South:

♠ 873

♥ AKT4

♦ A6

♣ AJT5

W	N	E	S
			1NT

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

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

1. Stayman



<b>Board: 31</b>	♠ A84	You are dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 15	♣ KT63	

---

<b>Board: 32</b>	♠ AK7	Partner is dealer.
Dealer: South	♥ QJ53	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 12+1	♣ Q6543	

---

<b>Board: 33</b>	♠ AK9	You are dealer.
Dealer: North	♥ KQ87	The opponents are silent.
Vul: E-W	♦ Q32	
HCP: 17	♣ QJ7	

---

<b>Board: 34</b>	♠ QJ6	Partner is dealer.
Dealer: South	♥ AJ96	The opponents are silent.
Vul: Both	♦ T963	
HCP: 9	♣ J6	

---

<b>Board: 35</b>	♠ 8543	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 15	♣ Q87	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: None

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ A84

♥ KT9

♦ KQ8

♣ KT63

South:

♠ 932

♥ Q852

♦ 9642

♣ A7

W N E S

1NT All Pass

### Board: 32

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16

Contract: 4♥ North

North:

♠ AK7

♥ QJ53

♦ 4

♣ Q6543

South:

♠ Q9

♥ AK82

♦ T875

♣ AK7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ AK9

♥ KQ87

♦ Q32

♣ QJ7

South:

♠ JT75

♥ A65

♦ 64

♣ K652

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

Pass 3NT All Pass

1. Stayman

### Board: 34

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ QJ6

♥ AJ96

♦ T963

♣ J6

South:

♠ A83

♥ QT

♦ AK87

♣ AT54

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 35

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ 8543

♥ AK2

♦ AQ9

♣ Q87

South:

♠ K7

♥ QJ64

♦ J765

♣ K64

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

<b>Board: 31</b>	♠ 932	Partner is dealer.
Dealer: North	♥ Q852	The opponents are silent.
Vul: None	♦ 9642	
HCP: 6	♣ A7	

---

<b>Board: 32</b>	♠ Q9	You are dealer.
Dealer: South	♥ AK82	The opponents are silent.
Vul: N-S	♦ T875	
HCP: 16	♣ AK7	

---

<b>Board: 33</b>	♠ JT75	Partner is dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: E-W	♦ 64	
HCP: 8	♣ K652	

---

<b>Board: 34</b>	♠ A83	You are dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ AK87	
HCP: 17	♣ AT54	

---

<b>Board: 35</b>	♠ K7	Partner is dealer.
Dealer: North	♥ QJ64	The opponents are silent.
Vul: N-S	♦ J765	
HCP: 10	♣ K64	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ 932		1NT	All Pass	
Vul: None	♥ KT9	♥ Q852				
North HCP: 15	♦ KQ8	♦ 9642				
South HCP: 6	♣ KT63	♣ A7				
Contract: 1NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ Q9				1NT
Vul: N-S	♥ QJ53	♥ AK82	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12+1	♦ 4	♦ T875	Pass	4♥	All Pass	
South HCP: 16	♣ Q6543	♣ AK7				
Contract: 4♥ North						

1. Stayman

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ JT75		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KQ87	♥ A65	Pass	2♥	Pass	2NT
North HCP: 17	♦ Q32	♦ 64	Pass	3NT	All Pass	
South HCP: 8	♣ QJ7	♣ K652				
Contract: 3NT North						

1. Stayman

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A83				1NT
Vul: Both	♥ AJ96	♥ QT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ T963	♦ AK87	Pass	3NT	All Pass	
South HCP: 17	♣ J6	♣ AT54				
Contract: 3NT North						

1. Stayman

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ 8543	♠ K7		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK2	♥ QJ64	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ9	♦ J765	All Pass			
South HCP: 10	♣ Q87	♣ K64				
Contract: 3NT South						

1. Stayman

<b>Board: 36</b>	♠ A952	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ QJ65	
HCP: 7+1	♣ 87652	

---

<b>Board: 37</b>	♠ QJ72	You are dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ A98	
HCP: 16	♣ AKQ8	

---

<b>Board: 38</b>	♠ K652	Partner is dealer.
Dealer: South	♥ T54	The opponents are silent.
Vul: None	♦ 98	
HCP: 7	♣ AT54	

---

<b>Board: 39</b>	♠ JT8	You are dealer.
Dealer: North	♥ AK72	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 15	♣ T76	

---

<b>Board: 40</b>	♠ 92	Partner is dealer.
Dealer: South	♥ QT98	The opponents are silent.
Vul: Both	♦ AQ543	
HCP: 9+1	♣ J6	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 3NT South

North:

♠ A952

♥ -

♦ QJ65

♣ 87652

South:

♠ J7

♥ KQT98

♦ AK7

♣ AT3

W N E S

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 37

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11

Contract: 4♠ South

North:

♠ QJ72

♥ 85

♦ A98

♣ AKQ8

South:

♠ AK43

♥ KT6

♦ 632

♣ J72

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

### Board: 38

Dealer: South

Vul: None

North HCP: 7

South HCP: 16+1

Contract: 2NT North

North:

♠ K652

♥ T54

♦ 98

♣ AT54

South:

♠ AJ

♥ J92

♦ KQ763

♣ KQ9

W N E S

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 39

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3♥ South

North:

♠ JT8

♥ AK72

♦ AK2

♣ T76

South:

♠ KQ2

♥ J543

♦ JT5

♣ K54

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 40

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4♥ North

North:

♠ 92

♥ QT98

♦ AQ543

♣ J6

South:

♠ QJ87

♥ AK53

♦ 87

♣ AQ4

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥

Pass 4♥ All Pass

1. Stayman

<b>Board: 36</b>	♠ J7	You are dealer.
Dealer: South	♥ KQT98	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 17+1	♣ AT3	

---

<b>Board: 37</b>	♠ AK43	Partner is dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: Both	♦ 632	
HCP: 11	♣ J72	

---

<b>Board: 38</b>	♠ AJ	You are dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: None	♦ KQ763	
HCP: 16+1	♣ KQ9	

---

<b>Board: 39</b>	♠ KQ2	Partner is dealer.
Dealer: North	♥ J543	The opponents are silent.
Vul: E-W	♦ JT5	
HCP: 10	♣ K54	

---

<b>Board: 40</b>	♠ QJ87	You are dealer.
Dealer: South	♥ AK53	The opponents are silent.
Vul: Both	♦ 87	
HCP: 16	♣ AQ4	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 3NT South

North:

♠ A952

♥ -

♦ QJ65

♣ 87652

South:

♠ J7

♥ KQT98

♦ AK7

♣ AT3

W N E S

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 37

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11

Contract: 4♠ South

North:

♠ QJ72

♥ 85

♦ A98

♣ AKQ8

South:

♠ AK43

♥ KT6

♦ 632

♣ J72

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

### Board: 38

Dealer: South

Vul: None

North HCP: 7

South HCP: 16+1

Contract: 2NT North

North:

♠ K652

♥ T54

♦ 98

♣ AT54

South:

♠ AJ

♥ J92

♦ KQ763

♣ KQ9

W N E S

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 39

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 3♥ South

North:

♠ JT8

♥ AK72

♦ AK2

♣ T76

South:

♠ KQ2

♥ J543

♦ JT5

♣ K54

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 40

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 4♥ North

North:

♠ 92

♥ QT98

♦ AQ543

♣ J6

South:

♠ QJ87

♥ AK53

♦ 87

♣ AQ4

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥

Pass 4♥ All Pass

1. Stayman



<b>Board: 41</b>	♠ K6	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ 972	
HCP: 16+1	♣ AQJ43	

---

<b>Board: 42</b>	♠ T54	Partner is dealer.
Dealer: South	♥ QJ83	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 8	♣ J75	

---

<b>Board: 43</b>	♠ AK	You are dealer.
Dealer: North	♥ Q975	The opponents are silent.
Vul: Both	♦ 843	
HCP: 15	♣ AQ97	

---

<b>Board: 44</b>	♠ 7	Partner is dealer.
Dealer: South	♥ 9872	The opponents are silent.
Vul: None	♦ Q965	
HCP: 7	♣ AJ97	

---

<b>Board: 45</b>	♠ QJ763	You are dealer.
Dealer: North	♥ AK5	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 16+1	♣ AQ7	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6

Contract: 1NT North

North:

♠ K6

♥ AQ3

♦ 972

♣ AQJ43

South:

♠ QT85

♥ T65

♦ AT5

♣ T65

W N E S

1NT All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 17

Contract: 2♥ South

North:

♠ T54

♥ QJ83

♦ A96

♣ J75

South:

♠ J86

♥ AK96

♦ Q4

♣ AK64

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 43

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AK

♥ Q975

♦ 843

♣ AQ97

South:

♠ Q865

♥ 42

♦ AKT9

♣ T54

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 44

Dealer: South

Vul: None

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ 7

♥ 9872

♦ Q965

♣ AJ97

South:

♠ AKQJ5

♥ AJ6

♦ 84

♣ 642

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 45

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10

Contract: 3NT South

North:

♠ QJ763

♥ AK5

♦ 97

♣ AQ7

South:

♠ A2

♥ J962

♦ Q652

♣ KT6

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

<b>Board: 41</b>	♠ QT85	Partner is dealer.
Dealer: North	♥ T65	The opponents are silent.
Vul: None	♦ AT5	
HCP: 6	♣ T65	

---

<b>Board: 42</b>	♠ J86	You are dealer.
Dealer: South	♥ AK96	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 17	♣ AK64	

---

<b>Board: 43</b>	♠ Q865	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: Both	♦ AKT9	
HCP: 9	♣ T54	

---

<b>Board: 44</b>	♠ AKQJ5	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: None	♦ 84	
HCP: 15+1	♣ 642	

---

<b>Board: 45</b>	♠ A2	Partner is dealer.
Dealer: North	♥ J962	The opponents are silent.
Vul: N-S	♦ Q652	
HCP: 10	♣ KT6	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6

Contract: 1NT North

North:

♠ K6

♥ AQ3

♦ 972

♣ AQJ43

South:

♠ QT85

♥ T65

♦ AT5

♣ T65

W N E S

1NT All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 17

Contract: 2♥ South

North:

♠ T54

♥ QJ83

♦ A96

♣ J75

South:

♠ J86

♥ AK96

♦ Q4

♣ AK64

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 43

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AK

♥ Q975

♦ 843

♣ AQ97

South:

♠ Q865

♥ 42

♦ AKT9

♣ T54

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 44

Dealer: South

Vul: None

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ 7

♥ 9872

♦ Q965

♣ AJ97

South:

♠ AKQJ5

♥ AJ6

♦ 84

♣ 642

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 45

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10

Contract: 3NT South

North:

♠ QJ763

♥ AK5

♦ 97

♣ AQ7

South:

♠ A2

♥ J962

♦ Q652

♣ KT6

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

<b>Board: 46</b>	♠ AT6	You are dealer.
Dealer: North	♥ AK53	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 16	♣ J98	

---

<b>Board: 47</b>	♠ A7	You are dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: None	♦ AT94	
HCP: 15	♣ KJT8	

---

<b>Board: 48</b>	♠ Q983	Partner is dealer.
Dealer: South	♥ T742	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 8	♣ KJ86	

---

<b>Board: 49</b>	♠ A87	You are dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: E-W	♦ K432	
HCP: 15	♣ Q7	

---

<b>Board: 50</b>	♠ J865	Partner is dealer.
Dealer: South	♥ 942	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 6	♣ 8642	

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12+1

Contract: 5♦ South

North:

♠ AT6

♥ AK53

♦ A76

♣ J98

South:

♠ J843

♥ QT

♦ KQ943

♣ AT

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♦
Pass	4♦	Pass	5♦
All Pass			

1. Stayman

### Board: 47

Dealer: North

Vul: None

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ A7

♥ K75

♦ AT94

♣ KJT8

South:

♠ KJ96

♥ Q82

♦ KJ76

♣ 64

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

1. Stayman

### Board: 48

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ Q983

♥ T742

♦ Q

♣ KJ86

South:

♠ K54

♥ A93

♦ AK83

♣ QT4

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

1. Stayman

### Board: 49

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ A87

♥ AQ86

♦ K432

♣ Q7

South:

♠ T432

♥ KJ

♦ A96

♣ A942

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

1. Stayman

### Board: 50

Dealer: South

Vul: Both

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ J865

♥ 942

♦ KQ

♣ 8642

South:

♠ 42

♥ AK85

♦ A64

♣ KQT7

W	N	E	S
			1NT
All Pass			

<b>Board: 46</b>	♠ J843	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ KQ943	
HCP: 12+1	♣ AT	

---

<b>Board: 47</b>	♠ KJ96	Partner is dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: None	♦ KJ76	
HCP: 10	♣ 64	

---

<b>Board: 48</b>	♠ K54	You are dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: N-S	♦ AK83	
HCP: 16	♣ QT4	

---

<b>Board: 49</b>	♠ T432	Partner is dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 12	♣ A942	

---

<b>Board: 50</b>	♠ 42	You are dealer.
Dealer: South	♥ AK85	The opponents are silent.
Vul: Both	♦ A64	
HCP: 16	♣ KQT7	

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12+1

Contract: 5♦ South

North:

♠ AT6

♥ AK53

♦ A76

♣ J98

South:

♠ J843

♥ QT

♦ KQ943

♣ AT

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♦
Pass	4♦	Pass	5♦
All Pass			

1. Stayman

### Board: 47

Dealer: North

Vul: None

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ A7

♥ K75

♦ AT94

♣ KJT8

South:

♠ KJ96

♥ Q82

♦ KJ76

♣ 64

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

1. Stayman

### Board: 48

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ Q983

♥ T742

♦ Q

♣ KJ86

South:

♠ K54

♥ A93

♦ AK83

♣ QT4

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

1. Stayman

### Board: 49

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ A87

♥ AQ86

♦ K432

♣ Q7

South:

♠ T432

♥ KJ

♦ A96

♣ A942

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

1. Stayman

### Board: 50

Dealer: South

Vul: Both

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ J865

♥ 942

♦ KQ

♣ 8642

South:

♠ 42

♥ AK85

♦ A64

♣ KQT7

W	N	E	S
			1NT
All Pass			



<b>Board: 51</b>	♠ K7	You are dealer.
Dealer: North	♥ K653	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 15	♣ AQ62	

---

<b>Board: 52</b>	♠ A743	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ 62	
HCP: 11+2	♣ AK8754	

---

<b>Board: 53</b>	♠ AJ8	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: None	♦ J874	
HCP: 16	♣ A76	

---

<b>Board: 54</b>	♠ T96	Partner is dealer.
Dealer: South	♥ K543	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 6	♣ K83	

---

<b>Board: 55</b>	♠ AT94	You are dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: Both	♦ A6	
HCP: 17	♣ AKT4	

## Both hands (Answers Page)

### Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q532		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K653	♥ A98	Pass	2♥	Pass	3NT
North HCP: 15	♦ QJT	♦ K43	All Pass			
South HCP: 12	♣ AQ62	♣ K54				
Contract: 3NT South				1. Stayman		

### Board: 52

	North:	South:	W	N	E	S
Dealer: South	♠ A743	♠ KQ				1NT
Vul: Both	♥ 7	♥ KJT4	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11+2	♦ 62	♦ KQT3	Pass	3♣	Pass	3NT
South HCP: 16	♣ AK8754	♣ QT2	All Pass			
Contract: 3NT South				1. Stayman		

### Board: 53

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K42		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQ7	♥ J643	Pass	2♦	Pass	3NT
North HCP: 16	♦ J874	♦ AK	All Pass			
South HCP: 11	♣ A76	♣ T542				
Contract: 3NT South				1. Stayman		

### Board: 54

	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ A87				1NT
Vul: E-W	♥ K543	♥ AJ	All Pass			
North HCP: 6	♦ 643	♦ J987				
South HCP: 16	♣ K83	♣ AQT6				
Contract: 1NT South						

### Board: 55

	North:	South:	W	N	E	S
Dealer: North	♠ AT94	♠ KJ3		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q82	♥ J953	Pass	2♠	Pass	3NT
North HCP: 17	♦ A6	♦ K754	All Pass			
South HCP: 9	♣ AKT4	♣ J9				
Contract: 3NT South				1. Stayman		

<b>Board: 51</b>	♠ Q532	Partner is dealer.
Dealer: North	♥ A98	The opponents are silent.
Vul: N-S	♦ K43	
HCP: 12	♣ K54	

---

<b>Board: 52</b>	♠ KQ	You are dealer.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: Both	♦ KQT3	
HCP: 16	♣ QT2	

---

<b>Board: 53</b>	♠ K42	Partner is dealer.
Dealer: North	♥ J643	The opponents are silent.
Vul: None	♦ AK	
HCP: 11	♣ T542	

---

<b>Board: 54</b>	♠ A87	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: E-W	♦ J987	
HCP: 16	♣ AQT6	

---

<b>Board: 55</b>	♠ KJ3	Partner is dealer.
Dealer: North	♥ J953	The opponents are silent.
Vul: Both	♦ K754	
HCP: 9	♣ J9	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ K7

♥ K653

♦ QJT

♣ AQ62

South:

♠ Q532

♥ A98

♦ K43

♣ K54

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 52

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 16

Contract: 3NT South

North:

♠ A743

♥ 7

♦ 62

♣ AK8754

South:

♠ KQ

♥ KJT4

♦ KQT3

♣ QT2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

All Pass

1. Stayman

### Board: 53

Dealer: North

Vul: None

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ AJ8

♥ AQ7

♦ J874

♣ A76

South:

♠ K42

♥ J643

♦ AK

♣ T542

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 54

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16

Contract: 1NT South

North:

♠ T96

♥ K543

♦ 643

♣ K83

South:

♠ A87

♥ AJ

♦ J987

♣ AQT6

W N E S

1NT

All Pass

### Board: 55

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ AT94

♥ Q82

♦ A6

♣ AKT4

South:

♠ KJ3

♥ J953

♦ K754

♣ J9

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

<b>Board: 56</b>	♠ Q874	Partner is dealer.
Dealer: South	♥ J432	The opponents are silent.
Vul: None	♦ 532	
HCP: 10	♣ AK	

---

<b>Board: 57</b>	♠ QT8	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: N-S	♦ Q52	
HCP: 16	♣ A97	

---

<b>Board: 58</b>	♠ A942	Partner is dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: Both	♦ A32	
HCP: 11	♣ QJ62	

---

<b>Board: 59</b>	♠ 953	You are dealer.
Dealer: North	♥ AK96	The opponents are silent.
Vul: None	♦ AKQ6	
HCP: 16	♣ 85	

---

<b>Board: 60</b>	♠ KQ93	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 8+1	♣ KT765	

## Both hands (Answers Page)

### Board: 56

Dealer: South  
Vul: None  
North HCP: 10  
South HCP: 15  
Contract: 4♥ North

#### North:

♠ Q874  
♥ J432  
♦ 532  
♣ AK

#### South:

♠ A3  
♥ AQ95  
♦ AT84  
♣ J75

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♥	All Pass	
1. Stayman			

### Board: 57

Dealer: North  
Vul: N-S  
North HCP: 16  
South HCP: 11  
Contract: 4♥ South

#### North:

♠ QT8  
♥ AKJ6  
♦ Q52  
♣ A97

#### South:

♠ A32  
♥ QT75  
♦ KJ  
♣ JT86

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 58

Dealer: South  
Vul: Both  
North HCP: 11  
South HCP: 15  
Contract: 4♠ South

#### North:

♠ A942  
♥ 94  
♦ A32  
♣ QJ62

#### South:

♠ KQJ3  
♥ Q765  
♦ T5  
♣ AK8

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

### Board: 59

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 10  
Contract: 4♥ South

#### North:

♠ 953  
♥ AK96  
♦ AKQ6  
♣ 85

#### South:

♠ AJT4  
♥ QJ74  
♦ 75  
♣ Q97

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 60

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 15+1  
Contract: 2NT North

#### North:

♠ KQ93  
♥ 74  
♦ 75  
♣ KT765

#### South:

♠ J52  
♥ Q83  
♦ AKJ98  
♣ A4

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	All Pass	
1. Stayman			

<b>Board: 56</b>	♠ A3	You are dealer.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: None	♦ AT84	
HCP: 15	♣ J75	

---

<b>Board: 57</b>	♠ A32	Partner is dealer.
Dealer: North	♥ QT75	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 11	♣ JT86	

---

<b>Board: 58</b>	♠ KQJ3	You are dealer.
Dealer: South	♥ Q765	The opponents are silent.
Vul: Both	♦ T5	
HCP: 15	♣ AK8	

---

<b>Board: 59</b>	♠ AJT4	Partner is dealer.
Dealer: North	♥ QJ74	The opponents are silent.
Vul: None	♦ 75	
HCP: 10	♣ Q97	

---

<b>Board: 60</b>	♠ J52	You are dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: N-S	♦ AKJ98	
HCP: 15+1	♣ A4	

## Both hands (Answers Page)

### Board: 56

Dealer: South  
Vul: None  
North HCP: 10  
South HCP: 15  
Contract: 4♥ North

#### North:

♠ Q874  
♥ J432  
♦ 532  
♣ AK

#### South:

♠ A3  
♥ AQ95  
♦ AT84  
♣ J75

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♥	All Pass	
1. Stayman			

### Board: 57

Dealer: North  
Vul: N-S  
North HCP: 16  
South HCP: 11  
Contract: 4♥ South

#### North:

♠ QT8  
♥ AKJ6  
♦ Q52  
♣ A97

#### South:

♠ A32  
♥ QT75  
♦ KJ  
♣ JT86

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 58

Dealer: South  
Vul: Both  
North HCP: 11  
South HCP: 15  
Contract: 4♠ South

#### North:

♠ A942  
♥ 94  
♦ A32  
♣ QJ62

#### South:

♠ KQJ3  
♥ Q765  
♦ T5  
♣ AK8

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

### Board: 59

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 10  
Contract: 4♥ South

#### North:

♠ 953  
♥ AK96  
♦ AKQ6  
♣ 85

#### South:

♠ AJT4  
♥ QJ74  
♦ 75  
♣ Q97

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 60

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 15+1  
Contract: 2NT North

#### North:

♠ KQ93  
♥ 74  
♦ 75  
♣ KT765

#### South:

♠ J52  
♥ Q83  
♦ AKJ98  
♣ A4

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	All Pass	
1. Stayman			



<b>Board: 61</b>	♠ QJ5	You are dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 15	♣ A973	

---

<b>Board: 62</b>	♠ 9763	Partner is dealer.
Dealer: South	♥ K863	The opponents are silent.
Vul: None	♦ J65	
HCP: 8	♣ A8	

---

<b>Board: 63</b>	♠ AK98	You are dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ A853	
HCP: 15	♣ K64	

---

<b>Board: 64</b>	♠ 32	Partner is dealer.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: E-W	♦ KT953	
HCP: 12+1	♣ K2	

---

<b>Board: 65</b>	♠ KJ43	You are dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: Both	♦ A953	
HCP: 16	♣ A6	

## Both hands (Answers Page)

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ T763		1NT	All Pass	
Vul: E-W	♥ KJ4	♥ T8				
North HCP: 15	♦ AT5	♦ K762				
South HCP: 6	♣ A973	♣ K86				
Contract: 1NT North						

### Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ 9763	♠ AKQ8				1NT
Vul: None	♥ K863	♥ AT92	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ J65	♦ 74	Pass	3♥	All Pass	
South HCP: 16	♣ A8	♣ QJ4				
Contract: 3♥ North						

1. Stayman

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ Q752		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ J5	♥ AK76	Pass	2♠	Pass	4♠
North HCP: 15	♦ A853	♦ QT	All Pass			
South HCP: 12	♣ K64	♣ JT7				
Contract: 4♠ South						

1. Stayman

### Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ AKQJ8				1NT
Vul: E-W	♥ KQJ8	♥ 762	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12+1	♦ KT953	♦ A2	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ K2	♣ JT9	Pass	3NT	All Pass	
Contract: 3NT North						

1. Stayman

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ A986		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A43	♥ KJ96	Pass	2♠	Pass	3♠
North HCP: 16	♦ A953	♦ T8	Pass	4♠	All Pass	
South HCP: 9	♣ A6	♣ J52				
Contract: 4♠ North						

1. Stayman

<b>Board: 61</b>	♠ T763	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: E-W	♦ K762	
HCP: 6	♣ K86	

---

<b>Board: 62</b>	♠ AKQ8	You are dealer.
Dealer: South	♥ AT92	The opponents are silent.
Vul: None	♦ 74	
HCP: 16	♣ QJ4	

---

<b>Board: 63</b>	♠ Q752	Partner is dealer.
Dealer: North	♥ AK76	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 12	♣ JT7	

---

<b>Board: 64</b>	♠ AKQJ8	You are dealer.
Dealer: South	♥ 762	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 15+1	♣ JT9	

---

<b>Board: 65</b>	♠ A986	Partner is dealer.
Dealer: North	♥ KJ96	The opponents are silent.
Vul: Both	♦ T8	
HCP: 9	♣ J52	

## Both hands (Answers Page)

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ T763		1NT	All Pass	
Vul: E-W	♥ KJ4	♥ T8				
North HCP: 15	♦ AT5	♦ K762				
South HCP: 6	♣ A973	♣ K86				
Contract: 1NT North						

### Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ 9763	♠ AKQ8				1NT
Vul: None	♥ K863	♥ AT92	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ J65	♦ 74	Pass	3♥	All Pass	
South HCP: 16	♣ A8	♣ QJ4				
Contract: 3♥ North						

1. Stayman

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ Q752		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ J5	♥ AK76	Pass	2♠	Pass	4♠
North HCP: 15	♦ A853	♦ QT	All Pass			
South HCP: 12	♣ K64	♣ JT7				
Contract: 4♠ South						

1. Stayman

### Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ AKQJ8				1NT
Vul: E-W	♥ KQJ8	♥ 762	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12+1	♦ KT953	♦ A2	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ K2	♣ JT9	Pass	3NT	All Pass	
Contract: 3NT North						

1. Stayman

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ A986		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A43	♥ KJ96	Pass	2♠	Pass	3♠
North HCP: 16	♦ A953	♦ T8	Pass	4♠	All Pass	
South HCP: 9	♣ A6	♣ J52				
Contract: 4♠ North						

1. Stayman

**Board: 66**

♠ AJT

Partner is dealer.

Dealer: South

♥ Q965

The opponents are silent.

Vul: N-S

♦ QJ74

HCP: 11

♣ J9

**Board: 67**

♠ K4

You are dealer.

Dealer: North

♥ AK53

The opponents are silent.

Vul: E-W

♦ Q8763

HCP: 15+1

♣ K7

**Board: 68**

♠ K43

Partner is dealer.

Dealer: South

♥ T853

The opponents are silent.

Vul: Both

♦ AT8

HCP: 10

♣ K82

**Board: 69**

♠ KQ74

You are dealer.

Dealer: North

♥ AK84

The opponents are silent.

Vul: None

♦ A54

HCP: 16

♣ 64

**Board: 70**

♠ QJ32

Partner is dealer.

Dealer: South

♥ 3

The opponents are silent.

Vul: E-W

♦ K7632

HCP: 8+1

♣ Q52

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16

Contract: 4♥ North

North:

♠ AJT

♥ Q965

♦ QJ74

♣ J9

South:

♠ Q6

♥ AT82

♦ K53

♣ AK72

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 67

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ K4

♥ AK53

♦ Q8763

♣ K7

South:

♠ A652

♥ 874

♦ AT2

♣ J85

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 68

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ K43

♥ T853

♦ AT8

♣ K82

South:

♠ QJ5

♥ AQ

♦ KQ95

♣ J965

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 69

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 4♥ South

North:

♠ KQ74

♥ AK84

♦ A54

♣ 64

South:

♠ T6

♥ 9632

♦ Q8

♣ AQJ87

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 70

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 2NT North

North:

♠ QJ32

♥ 3

♦ K7632

♣ Q52

South:

♠ 754

♥ AQ98

♦ AQ98

♣ A4

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 66</b>	♠ Q6	You are dealer.
Dealer: South	♥ AT82	The opponents are silent.
Vul: N-S	♦ K53	
HCP: 16	♣ AK72	

---

<b>Board: 67</b>	♠ A652	Partner is dealer.
Dealer: North	♥ 874	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 9	♣ J85	

---

<b>Board: 68</b>	♠ QJ5	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ KQ95	
HCP: 15	♣ J965	

---

<b>Board: 69</b>	♠ T6	Partner is dealer.
Dealer: North	♥ 9632	The opponents are silent.
Vul: None	♦ Q8	
HCP: 9+1	♣ AQJ87	

---

<b>Board: 70</b>	♠ 754	You are dealer.
Dealer: South	♥ AQ98	The opponents are silent.
Vul: E-W	♦ AQ98	
HCP: 16	♣ A4	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16

Contract: 4♥ North

North:

♠ AJT

♥ Q965

♦ QJ74

♣ J9

South:

♠ Q6

♥ AT82

♦ K53

♣ AK72

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 67

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ K4

♥ AK53

♦ Q8763

♣ K7

South:

♠ A652

♥ 874

♦ AT2

♣ J85

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 68

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ K43

♥ T853

♦ AT8

♣ K82

South:

♠ QJ5

♥ AQ

♦ KQ95

♣ J965

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 69

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 4♥ South

North:

♠ KQ74

♥ AK84

♦ A54

♣ 64

South:

♠ T6

♥ 9632

♦ Q8

♣ AQJ87

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 70

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 2NT North

North:

♠ QJ32

♥ 3

♦ K7632

♣ Q52

South:

♠ 754

♥ AQ98

♦ AQ98

♣ A4

W	N	E	S
			1NT

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

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

1. Stayman



<b>Board: 71</b>	♠ T84	You are dealer.
Dealer: North	♥ JT4	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 17	♣ AKQ	

---

<b>Board: 72</b>	♠ A972	Partner is dealer.
Dealer: South	♥ Q653	The opponents are silent.
Vul: None	♦ J94	
HCP: 7	♣ 53	

---

<b>Board: 73</b>	♠ AQ83	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ AQT8	
HCP: 16	♣ T98	

---

<b>Board: 74</b>	♠ AT52	Partner is dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: Both	♦ 8732	
HCP: 10	♣ J5	

---

<b>Board: 75</b>	♠ 84	You are dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: None	♦ A763	
HCP: 17	♣ AQ6	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ T84

♥ JT4

♦ AK72

♣ AKQ

South:

♠ A762

♥ AK

♦ T654

♣ T96

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

### Board: 72

Dealer: South

Vul: None

North HCP: 7

South HCP: 16+1

Contract: 2NT North

North:

♠ A972

♥ Q653

♦ J94

♣ 53

South:

♠ J54

♥ A2

♦ KQ865

♣ AQT

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	All Pass	
1. Stayman			

### Board: 73

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12

Contract: 4♠ South

North:

♠ AQ83

♥ A6

♦ AQT8

♣ T98

South:

♠ T654

♥ QJ92

♦ J

♣ AKJ3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	4♠
All Pass			
1. Stayman			

### Board: 74

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AT52

♥ AJ3

♦ 8732

♣ J5

South:

♠ KJ4

♥ T76

♦ AQJ64

♣ A9

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

### Board: 75

Dealer: North

Vul: None

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ 84

♥ AK32

♦ A763

♣ AQ6

South:

♠ AQ62

♥ 7

♦ KT52

♣ KT98

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

<b>Board: 71</b>	♠ A762	Partner is dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ T654	
HCP: 11	♣ T96	

---

<b>Board: 72</b>	♠ J54	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ KQ865	
HCP: 16+1	♣ AQT	

---

<b>Board: 73</b>	♠ T654	Partner is dealer.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: N-S	♦ J	
HCP: 12	♣ AKJ3	

---

<b>Board: 74</b>	♠ KJ4	You are dealer.
Dealer: South	♥ T76	The opponents are silent.
Vul: Both	♦ AQJ64	
HCP: 15+1	♣ A9	

---

<b>Board: 75</b>	♠ AQ62	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ KT52	
HCP: 12	♣ KT98	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ T84

♥ JT4

♦ AK72

♣ AKQ

South:

♠ A762

♥ AK

♦ T654

♣ T96

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

### Board: 72

Dealer: South

Vul: None

North HCP: 7

South HCP: 16+1

Contract: 2NT North

North:

♠ A972

♥ Q653

♦ J94

♣ 53

South:

♠ J54

♥ A2

♦ KQ865

♣ AQT

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	All Pass	
1. Stayman			

### Board: 73

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12

Contract: 4♠ South

North:

♠ AQ83

♥ A6

♦ AQT8

♣ T98

South:

♠ T654

♥ QJ92

♦ J

♣ AKJ3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	4♠
All Pass			
1. Stayman			

### Board: 74

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AT52

♥ AJ3

♦ 8732

♣ J5

South:

♠ KJ4

♥ T76

♦ AQJ64

♣ A9

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

### Board: 75

Dealer: North

Vul: None

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ 84

♥ AK32

♦ A763

♣ AQ6

South:

♠ AQ62

♥ 7

♦ KT52

♣ KT98

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

# North hands

# Stayman

**Board: 76**      ♠ 842      Partner is dealer.  
 Dealer: South      ♥ 7542      The opponents are silent.  
 Vul: N-S      ♦ Q65  
 HCP: 5      ♣ QJ4

---

**Board: 77**      ♠ K42      You are dealer.  
 Dealer: North      ♥ AK84      The opponents are silent.  
 Vul: E-W      ♦ K32  
 HCP: 15      ♣ Q83

---

**Board: 78**      ♠ JT64      Partner is dealer.  
 Dealer: South      ♥ K7      The opponents are silent.  
 Vul: None      ♦ AQ72  
 HCP: 10      ♣ T62

---

**Board: 79**      ♠ 842      You are dealer.  
 Dealer: North      ♥ AQ8      The opponents are silent.  
 Vul: N-S      ♦ AQ  
 HCP: 16+1      ♣ AT965

---

**Board: 80**      ♠ 9653      Partner is dealer.  
 Dealer: South      ♥ KJ2      The opponents are silent.  
 Vul: E-W      ♦ AT653  
 HCP: 8+1      ♣ 6

## Both hands (Answers Page)

### Board: 76

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ 842

♥ 7542

♦ Q65

♣ QJ4

South:

♠ KJ6

♥ AKJ6

♦ K43

♣ 852

W	N	E	S
			1NT

All Pass

### Board: 77

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ K42

♥ AK84

♦ K32

♣ Q83

South:

♠ T963

♥ 9732

♦ Q97

♣ K4

W	N	E	S
	1NT	All Pass	

### Board: 78

Dealer: South

Vul: None

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ JT64

♥ K7

♦ AQ72

♣ T62

South:

♠ A3

♥ AJT4

♦ JT4

♣ AJ74

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 79

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ 842

♥ AQ8

♦ AQ

♣ AT965

South:

♠ QJ65

♥ KT53

♦ K3

♣ 743

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 80

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ 9653

♥ KJ2

♦ AT653

♣ 6

South:

♠ Q7

♥ AQ64

♦ 74

♣ AK984

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

<b>Board: 76</b>	♠ KJ6	You are dealer.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: N-S	♦ K43	
HCP: 15	♣ 852	

---

<b>Board: 77</b>	♠ T963	Partner is dealer.
Dealer: North	♥ 9732	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 5	♣ K4	

---

<b>Board: 78</b>	♠ A3	You are dealer.
Dealer: South	♥ AJT4	The opponents are silent.
Vul: None	♦ JT4	
HCP: 15	♣ AJ74	

---

<b>Board: 79</b>	♠ QJ65	Partner is dealer.
Dealer: North	♥ KT53	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 9	♣ 743	

---

<b>Board: 80</b>	♠ Q7	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: E-W	♦ 74	
HCP: 15+1	♣ AK984	

## Both hands (Answers Page)

### Board: 76

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 15

Contract: 1NT South

North:

♠ 842

♥ 7542

♦ Q65

♣ QJ4

South:

♠ KJ6

♥ AKJ6

♦ K43

♣ 852

W	N	E	S
			1NT

All Pass

### Board: 77

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ K42

♥ AK84

♦ K32

♣ Q83

South:

♠ T963

♥ 9732

♦ Q97

♣ K4

W	N	E	S
	1NT	All Pass	

### Board: 78

Dealer: South

Vul: None

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ JT64

♥ K7

♦ AQ72

♣ T62

South:

♠ A3

♥ AJT4

♦ JT4

♣ AJ74

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 79

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ 842

♥ AQ8

♦ AQ

♣ AT965

South:

♠ QJ65

♥ KT53

♦ K3

♣ 743

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 80

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ 9653

♥ KJ2

♦ AT653

♣ 6

South:

♠ Q7

♥ AQ64

♦ 74

♣ AK984

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman



<b>Board: 81</b>	♠ 97	You are dealer.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: N-S	♦ A985	
HCP: 15	♣ KQ2	

---

<b>Board: 82</b>	♠ T765	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 11	♣ KT94	

---

<b>Board: 83</b>	♠ Q6	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ AQ93	
HCP: 17	♣ AQT5	

---

<b>Board: 84</b>	♠ J843	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ AJ86	
HCP: 11	♣ J95	

---

<b>Board: 85</b>	♠ Q3	You are dealer.
Dealer: North	♥ T83	The opponents are silent.
Vul: E-W	♦ AKT54	
HCP: 17+1	♣ AKJ	

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ 97

♥ AQ82

♦ A985

♣ KQ2

South:

♠ AT43

♥ K94

♦ T6

♣ AT96

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

### Board: 82

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16

Contract: 4♠ South

North:

♠ T765

♥ AQ

♦ Q53

♣ KT94

South:

♠ KQ82

♥ J932

♦ AJ

♣ AJ8

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

### Board: 83

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ Q6

♥ KT3

♦ AQ93

♣ AQT5

South:

♠ AT7

♥ Q865

♦ KJ87

♣ 43

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

### Board: 84

Dealer: South

Vul: None

North HCP: 11

South HCP: 17

Contract: 4♠ South

North:

♠ J843

♥ AT

♦ AJ86

♣ J95

South:

♠ QT62

♥ KQJ2

♦ K4

♣ AQ7

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

### Board: 85

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 10

Contract: 2NT South

North:

♠ Q3

♥ T83

♦ AKT54

♣ AKJ

South:

♠ 65

♥ AKJ2

♦ Q832

♣ 965

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

<b>Board: 81</b>	♠ AT43	Partner is dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 11	♣ AT96	

---

<b>Board: 82</b>	♠ KQ82	You are dealer.
Dealer: South	♥ J932	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 16	♣ AJ8	

---

<b>Board: 83</b>	♠ AT7	Partner is dealer.
Dealer: North	♥ Q865	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 10	♣ 43	

---

<b>Board: 84</b>	♠ QT62	You are dealer.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: None	♦ K4	
HCP: 17	♣ AQ7	

---

<b>Board: 85</b>	♠ 65	Partner is dealer.
Dealer: North	♥ AKJ2	The opponents are silent.
Vul: E-W	♦ Q832	
HCP: 10	♣ 965	

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ 97

♥ AQ82

♦ A985

♣ KQ2

South:

♠ AT43

♥ K94

♦ T6

♣ AT96

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

### Board: 82

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16

Contract: 4♠ South

North:

♠ T765

♥ AQ

♦ Q53

♣ KT94

South:

♠ KQ82

♥ J932

♦ AJ

♣ AJ8

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

### Board: 83

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ Q6

♥ KT3

♦ AQ93

♣ AQT5

South:

♠ AT7

♥ Q865

♦ KJ87

♣ 43

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

### Board: 84

Dealer: South

Vul: None

North HCP: 11

South HCP: 17

Contract: 4♠ South

North:

♠ J843

♥ AT

♦ AJ86

♣ J95

South:

♠ QT62

♥ KQJ2

♦ K4

♣ AQ7

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

### Board: 85

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 10

Contract: 2NT South

North:

♠ Q3

♥ T83

♦ AKT54

♣ AKJ

South:

♠ 65

♥ AKJ2

♦ Q832

♣ 965

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

<b>Board: 86</b>	♠ J653	Partner is dealer.
Dealer: South	♥ 954	The opponents are silent.
Vul: Both	♦ A94	
HCP: 8	♣ QJ2	

---

<b>Board: 87</b>	♠ AKT9	You are dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ A985	
HCP: 16	♣ Q5	

---

<b>Board: 88</b>	♠ 8632	Partner is dealer.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 10	♣ A65	

---

<b>Board: 89</b>	♠ AQ82	You are dealer.
Dealer: North	♥ K876	The opponents are silent.
Vul: Both	♦ T5	
HCP: 16	♣ AKT	

---

<b>Board: 90</b>	♠ A653	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: None	♦ Q93	
HCP: 9	♣ QT86	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ J653

♥ 954

♦ A94

♣ QJ2

South:

♠ K4

♥ KQJ2

♦ KT86

♣ A98

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 87

Dealer: North

Vul: None

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ AKT9

♥ K64

♦ A985

♣ Q5

South:

♠ J86

♥ AQ32

♦ QT

♣ JT92

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 88

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 8632

♥ AQ62

♦ 64

♣ A65

South:

♠ KT5

♥ T3

♦ AKQJ

♣ K983

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 89

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4♥ North

North:

♠ AQ82

♥ K876

♦ T5

♣ AKT

South:

♠ K53

♥ T932

♦ KQJ73

♣ 9

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 90

Dealer: South

Vul: None

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ A653

♥ J4

♦ Q93

♣ QT86

South:

♠ KJ

♥ AKQ63

♦ 762

♣ A95

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

<b>Board: 86</b>	♠ K4	You are dealer.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: Both	♦ KT86	
HCP: 16	♣ A98	

---

<b>Board: 87</b>	♠ J86	Partner is dealer.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: None	♦ QT	
HCP: 10	♣ JT92	

---

<b>Board: 88</b>	♠ KT5	You are dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 16	♣ K983	

---

<b>Board: 89</b>	♠ K53	Partner is dealer.
Dealer: North	♥ T932	The opponents are silent.
Vul: Both	♦ KQJ73	
HCP: 9+1	♣ 9	

---

<b>Board: 90</b>	♠ KJ	You are dealer.
Dealer: South	♥ AKQ63	The opponents are silent.
Vul: None	♦ 762	
HCP: 17+1	♣ A95	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ J653

♥ 954

♦ A94

♣ QJ2

South:

♠ K4

♥ KQJ2

♦ KT86

♣ A98

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 87

Dealer: North

Vul: None

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ AKT9

♥ K64

♦ A985

♣ Q5

South:

♠ J86

♥ AQ32

♦ QT

♣ JT92

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 88

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ 8632

♥ AQ62

♦ 64

♣ A65

South:

♠ KT5

♥ T3

♦ AKQJ

♣ K983

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 89

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 4♥ North

North:

♠ AQ82

♥ K876

♦ T5

♣ AKT

South:

♠ K53

♥ T932

♦ KQJ73

♣ 9

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 90

Dealer: South

Vul: None

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ A653

♥ J4

♦ Q93

♣ QT86

South:

♠ KJ

♥ AKQ63

♦ 762

♣ A95

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman



**Board: 91**

♠ AKJ

You are dealer.

Dealer: North

♥ KJT2

The opponents are silent.

Vul: E-W

♦ QT94

HCP: 17

♣ KT

**Board: 92**

♠ AK53

Partner is dealer.

Dealer: South

♥ Q32

The opponents are silent.

Vul: None

♦ 65

HCP: 12

♣ K764

**Board: 93**

♠ Q7

You are dealer.

Dealer: North

♥ KQ76

The opponents are silent.

Vul: N-S

♦ KQ9

HCP: 16

♣ A652

**Board: 94**

♠ A532

Partner is dealer.

Dealer: South

♥ J63

The opponents are silent.

Vul: E-W

♦ QJT

HCP: 8

♣ T76

**Board: 95**

♠ AK9

You are dealer.

Dealer: North

♥ K963

The opponents are silent.

Vul: Both

♦ AJ94

HCP: 17

♣ Q3

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ AKJ

♥ KJT2

♦ QT94

♣ KT

South:

♠ 8753

♥ A63

♦ 865

♣ Q83

W N E S

1NT All Pass

### Board: 92

Dealer: South

Vul: None

North HCP: 12

South HCP: 15+1

Contract: 4♠ North

North:

♠ AK53

♥ Q32

♦ 65

♣ K764

South:

♠ QJ964

♥ K7

♦ AQ8

♣ QJ5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 93

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 3NT North

North:

♠ Q7

♥ KQ76

♦ KQ9

♣ A652

South:

♠ KJT3

♥ T9

♦ AJT87

♣ T4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 94

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ A532

♥ J63

♦ QJT

♣ T76

South:

♠ KQ4

♥ KQT9

♦ 864

♣ AQJ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 95

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12

Contract: 4♥ South

North:

♠ AK9

♥ K963

♦ AJ94

♣ Q3

South:

♠ 7542

♥ AQJ4

♦ Q3

♣ K94

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

<b>Board: 91</b>	♠ 8753	Partner is dealer.
Dealer: North	♥ A63	The opponents are silent.
Vul: E-W	♦ 865	
HCP: 6	♣ Q83	

---

<b>Board: 92</b>	♠ QJ964	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 15+1	♣ QJ5	

---

<b>Board: 93</b>	♠ KJT3	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: N-S	♦ AJT87	
HCP: 9+1	♣ T4	

---

<b>Board: 94</b>	♠ KQ4	You are dealer.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 17	♣ AQJ	

---

<b>Board: 95</b>	♠ 7542	Partner is dealer.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12	♣ K94	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ AKJ

♥ KJT2

♦ QT94

♣ KT

South:

♠ 8753

♥ A63

♦ 865

♣ Q83

W N E S

1NT All Pass

### Board: 92

Dealer: South

Vul: None

North HCP: 12

South HCP: 15+1

Contract: 4♠ North

North:

♠ AK53

♥ Q32

♦ 65

♣ K764

South:

♠ QJ964

♥ K7

♦ AQ8

♣ QJ5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 93

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 3NT North

North:

♠ Q7

♥ KQ76

♦ KQ9

♣ A652

South:

♠ KJT3

♥ T9

♦ AJT87

♣ T4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 94

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ A532

♥ J63

♦ QJT

♣ T76

South:

♠ KQ4

♥ KQT9

♦ 864

♣ AQJ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 95

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12

Contract: 4♥ South

North:

♠ AK9

♥ K963

♦ AJ94

♣ Q3

South:

♠ 7542

♥ AQJ4

♦ Q3

♣ K94

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

<b>Board: 96</b>	♠ KT52	Partner is dealer.
Dealer: South	♥ 974	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 7	♣ KT85	

---

<b>Board: 97</b>	♠ A94	You are dealer.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: E-W	♦ KT7	
HCP: 15	♣ A76	

---

<b>Board: 98</b>	♠ Q42	Partner is dealer.
Dealer: South	♥ J953	The opponents are silent.
Vul: Both	♦ K86	
HCP: 12	♣ AQ6	

---

<b>Board: 99</b>	♠ QJ3	You are dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: None	♦ Q74	
HCP: 16	♣ AK94	

---

<b>Board: 100</b>	♠ K86	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ K82	
HCP: 15	♣ J97	

## Both hands (Answers Page)

### Board: 96

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 2NT North

North:

♠ KT52

♥ 974

♦ J6

♣ KT85

South:

♠ AQ3

♥ QJT

♦ KT85

♣ QJ7

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 97

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ A94

♥ KJ86

♦ KT7

♣ A76

South:

♠ QT8

♥ AQT4

♦ 95432

♣ J

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 98

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ Q42

♥ J953

♦ K86

♣ AQ6

South:

♠ AK7

♥ A4

♦ AJ54

♣ 9875

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 99

Dealer: North

Vul: None

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ QJ3

♥ AT3

♦ Q74

♣ AK94

South:

♠ A962

♥ KJ82

♦ KJ

♣ T62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 100

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 5♦ North

North:

♠ K86

♥ AKJ6

♦ K82

♣ J97

South:

♠ AQ72

♥ 832

♦ AJ963

♣ 2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♦	Pass	4♥
------	----	------	----

Pass	5♦	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 96</b>	♠ AQ3	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: N-S	♦ KT85	
HCP: 15	♣ QJ7	

---

<b>Board: 97</b>	♠ QT8	Partner is dealer.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: E-W	♦ 95432	
HCP: 9+1	♣ J	

---

<b>Board: 98</b>	♠ AK7	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ AJ54	
HCP: 16	♣ 9875	

---

<b>Board: 99</b>	♠ A962	Partner is dealer.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: None	♦ KJ	
HCP: 12	♣ T62	

---

<b>Board: 100</b>	♠ AQ72	Partner is dealer.
Dealer: North	♥ 832	The opponents are silent.
Vul: E-W	♦ AJ963	
HCP: 11+1	♣ 2	

## Both hands (Answers Page)

### Board: 96

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 2NT North

North:

♠ KT52

♥ 974

♦ J6

♣ KT85

South:

♠ AQ3

♥ QJT

♦ KT85

♣ QJ7

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 97

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ A94

♥ KJ86

♦ KT7

♣ A76

South:

♠ QT8

♥ AQT4

♦ 95432

♣ J

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 98

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ Q42

♥ J953

♦ K86

♣ AQ6

South:

♠ AK7

♥ A4

♦ AJ54

♣ 9875

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 99

Dealer: North

Vul: None

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ QJ3

♥ AT3

♦ Q74

♣ AK94

South:

♠ A962

♥ KJ82

♦ KJ

♣ T62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 100

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 5♦ North

North:

♠ K86

♥ AKJ6

♦ K82

♣ J97

South:

♠ AQ72

♥ 832

♦ AJ963

♣ 2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♦	Pass	4♥
------	----	------	----

Pass	5♦	All Pass	
------	----	----------	--

1. Stayman



<b>Board: 101</b>	♠ AK	You are dealer.
Dealer: North	♥ T8752	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 15+1	♣ K98	

---

<b>Board: 102</b>	♠ K987	Partner is dealer.
Dealer: South	♥ 9543	The opponents are silent.
Vul: None	♦ 63	
HCP: 11	♣ AKJ	

---

<b>Board: 103</b>	♠ K5	You are dealer.
Dealer: North	♥ 865	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 16+1	♣ KQ865	

---

<b>Board: 104</b>	♠ JT85	Partner is dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: Both	♦ K84	
HCP: 9	♣ A85	

---

<b>Board: 105</b>	♠ KQ8	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ QJT43	
HCP: 16+1	♣ A5	

## Both hands (Answers Page)

### Board: 101

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 6

Contract: 1NT North

North:

♠ AK

♥ T8752

♦ KQ7

♣ K98

South:

♠ 9754

♥ K

♦ JT54

♣ Q642

W N E S

1NT All Pass

### Board: 102

Dealer: South

Vul: None

North HCP: 11

South HCP: 15+1

Contract: 4♥ North

North:

♠ K987

♥ 9543

♦ 63

♣ AKJ

South:

♠ J3

♥ AK72

♦ AQJ42

♣ 76

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 103

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ K5

♥ 865

♦ AKJ

♣ KQ865

South:

♠ AQ2

♥ KJ73

♦ 982

♣ JT2

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 104

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♠ North

North:

♠ JT85

♥ J52

♦ K84

♣ A85

South:

♠ KQ76

♥ A4

♦ AQ97

♣ 976

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ All Pass

1. Stayman

### Board: 105

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7+1

Contract: 2NT South

North:

♠ KQ8

♥ A76

♦ QJT43

♣ A5

South:

♠ AT94

♥ QJ4

♦ 5

♣ 97643

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

<b>Board: 101</b>	♠ 9754	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ JT54	
HCP: 6	♣ Q642	

---

<b>Board: 102</b>	♠ J3	You are dealer.
Dealer: South	♥ AK72	The opponents are silent.
Vul: None	♦ AQJ42	
HCP: 15+1	♣ 76	

---

<b>Board: 103</b>	♠ AQ2	Partner is dealer.
Dealer: North	♥ KJ73	The opponents are silent.
Vul: N-S	♦ 982	
HCP: 11	♣ JT2	

---

<b>Board: 104</b>	♠ KQ76	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ AQ97	
HCP: 15	♣ 976	

---

<b>Board: 105</b>	♠ AT94	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ 5	
HCP: 7+1	♣ 97643	

## Both hands (Answers Page)

### Board: 101

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 6

Contract: 1NT North

North:

♠ AK

♥ T8752

♦ KQ7

♣ K98

South:

♠ 9754

♥ K

♦ JT54

♣ Q642

W N E S

1NT All Pass

### Board: 102

Dealer: South

Vul: None

North HCP: 11

South HCP: 15+1

Contract: 4♥ North

North:

♠ K987

♥ 9543

♦ 63

♣ AKJ

South:

♠ J3

♥ AK72

♦ AQJ42

♣ 76

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 103

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ K5

♥ 865

♦ AKJ

♣ KQ865

South:

♠ AQ2

♥ KJ73

♦ 982

♣ JT2

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 104

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♠ North

North:

♠ JT85

♥ J52

♦ K84

♣ A85

South:

♠ KQ76

♥ A4

♦ AQ97

♣ 976

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ All Pass

1. Stayman

### Board: 105

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 7+1

Contract: 2NT South

North:

♠ KQ8

♥ A76

♦ QJT43

♣ A5

South:

♠ AT94

♥ QJ4

♦ 5

♣ 97643

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

<b>Board: 106</b>	♠ KQ97	Partner is dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: N-S	♦ J65	
HCP: 10	♣ J54	

---

<b>Board: 107</b>	♠ K63	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ AT9	
HCP: 15+1	♣ AQ752	

---

<b>Board: 108</b>	♠ QT95	Partner is dealer.
Dealer: South	♥ KT86	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 11	♣ A9	

---

<b>Board: 109</b>	♠ AK872	You are dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 17+1	♣ K6	

---

<b>Board: 110</b>	♠ QJ92	Partner is dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: Both	♦ AQ843	
HCP: 11+1	♣ 9	

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQ97

♥ KT5

♦ J65

♣ J54

South:

♠ AJ64

♥ QJ42

♦ K3

♣ KQ2

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

1. Stayman

### Board: 107

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ K63

♥ QT

♦ AT9

♣ AQ752

South:

♠ A42

♥ KJ86

♦ Q7642

♣ J

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

1. Stayman

### Board: 108

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ QT95

♥ KT86

♦ QT7

♣ A9

South:

♠ A6

♥ A43

♦ A54

♣ KJ764

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

1. Stayman

### Board: 109

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 3NT South

North:

♠ AK872

♥ KT9

♦ AT3

♣ K6

South:

♠ Q6

♥ AQ62

♦ 98

♣ JT854

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

1. Stayman

### Board: 110

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16+1

Contract: 4 ♥ North

North:

♠ QJ92

♥ Q43

♦ AQ843

♣ 9

South:

♠ A87

♥ A9762

♦ JT

♣ AK7

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

1. Stayman

<b>Board: 106</b>	♠ AJ64	You are dealer.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 16	♣ KQ2	

---

<b>Board: 107</b>	♠ A42	Partner is dealer.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: None	♦ Q7642	
HCP: 11+1	♣ J	

---

<b>Board: 108</b>	♠ A6	You are dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 16+1	♣ KJ764	

---

<b>Board: 109</b>	♠ Q6	Partner is dealer.
Dealer: North	♥ AQ62	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 9+1	♣ JT854	

---

<b>Board: 110</b>	♠ A87	You are dealer.
Dealer: South	♥ A9762	The opponents are silent.
Vul: Both	♦ JT	
HCP: 16+1	♣ AK7	

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQ97

♥ KT5

♦ J65

♣ J54

South:

♠ AJ64

♥ QJ42

♦ K3

♣ KQ2

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

1. Stayman

### Board: 107

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ K63

♥ QT

♦ AT9

♣ AQ752

South:

♠ A42

♥ KJ86

♦ Q7642

♣ J

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

1. Stayman

### Board: 108

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ QT95

♥ KT86

♦ QT7

♣ A9

South:

♠ A6

♥ A43

♦ A54

♣ KJ764

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

1. Stayman

### Board: 109

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 3NT South

North:

♠ AK872

♥ KT9

♦ AT3

♣ K6

South:

♠ Q6

♥ AQ62

♦ 98

♣ JT854

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

1. Stayman

### Board: 110

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16+1

Contract: 4 ♥ North

North:

♠ QJ92

♥ Q43

♦ AQ843

♣ 9

South:

♠ A87

♥ A9762

♦ JT

♣ AK7

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

1. Stayman



<b>Board: 111</b>	♠ AK4	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ T8653	
HCP: 15+1	♣ K84	

---

<b>Board: 112</b>	♠ K5	Partner is dealer.
Dealer: South	♥ J762	The opponents are silent.
Vul: E-W	♦ KJ7	
HCP: 11	♣ QJ73	

---

<b>Board: 113</b>	♠ A542	You are dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 17	♣ AQ2	

---

<b>Board: 114</b>	♠ A965	Partner is dealer.
Dealer: South	♥ T753	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 7	♣ 98	

---

<b>Board: 115</b>	♠ AQT	You are dealer.
Dealer: North	♥ KT98	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 16	♣ K952	

## Both hands (Answers Page)

### Board: 111

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AK4

♥ AJ

♦ T8653

♣ K84

South:

♠ Q852

♥ T54

♦ J2

♣ AJ92

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 112

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16

Contract: 4♥ North

North:

♠ K5

♥ J762

♦ KJ7

♣ QJ73

South:

♠ JT8

♥ AK84

♦ A6

♣ A986

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♥	All Pass	
1. Stayman			

### Board: 113

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12

Contract: 4♠ South

North:

♠ A542

♥ 92

♦ AK72

♣ AQ2

South:

♠ KJT9

♥ KQT7

♦ T6

♣ K76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	4♠
All Pass			
1. Stayman			

### Board: 114

Dealer: South

Vul: None

North HCP: 7

South HCP: 17

Contract: 4♥ South

North:

♠ A965

♥ T753

♦ QJ4

♣ 98

South:

♠ K3

♥ K642

♦ AK2

♣ AT76

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	3♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 115

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ AQT

♥ KT98

♦ A7

♣ K952

South:

♠ K943

♥ 752

♦ KJ4

♣ AJT

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

<b>Board: 111</b>	♠ Q852	Partner is dealer.
Dealer: North	♥ T54	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 8	♣ AJ92	

---

<b>Board: 112</b>	♠ JT8	You are dealer.
Dealer: South	♥ AK84	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 16	♣ A986	

---

<b>Board: 113</b>	♠ KJT9	Partner is dealer.
Dealer: North	♥ KQT7	The opponents are silent.
Vul: Both	♦ T6	
HCP: 12	♣ K76	

---

<b>Board: 114</b>	♠ K3	You are dealer.
Dealer: South	♥ K642	The opponents are silent.
Vul: None	♦ AK2	
HCP: 17	♣ AT76	

---

<b>Board: 115</b>	♠ K943	Partner is dealer.
Dealer: North	♥ 752	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 12	♣ AJT	

## Both hands (Answers Page)

### Board: 111

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AK4

♥ AJ

♦ T8653

♣ K84

South:

♠ Q852

♥ T54

♦ J2

♣ AJ92

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 112

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16

Contract: 4♥ North

North:

♠ K5

♥ J762

♦ KJ7

♣ QJ73

South:

♠ JT8

♥ AK84

♦ A6

♣ A986

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 113

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12

Contract: 4♠ South

North:

♠ A542

♥ 92

♦ AK72

♣ AQ2

South:

♠ KJT9

♥ KQT7

♦ T6

♣ K76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

### Board: 114

Dealer: South

Vul: None

North HCP: 7

South HCP: 17

Contract: 4♥ South

North:

♠ A965

♥ T753

♦ QJ4

♣ 98

South:

♠ K3

♥ K642

♦ AK2

♣ AT76

W	N	E	S
			1NT

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

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

All Pass

1. Stayman

### Board: 115

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ AQT

♥ KT98

♦ A7

♣ K952

South:

♠ K943

♥ 752

♦ KJ4

♣ AJT

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

<b>Board: 116</b>	♠ KQ97	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ Q72	
HCP: 10	♣ J762	

---

<b>Board: 117</b>	♠ 963	You are dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: None	♦ AK6	
HCP: 16	♣ KQ62	

---

<b>Board: 118</b>	♠ Q954	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: N-S	♦ KQ2	
HCP: 10	♣ QJ52	

---

<b>Board: 119</b>	♠ A42	You are dealer.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 17	♣ Q85	

---

<b>Board: 120</b>	♠ AJ63	Partner is dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 12	♣ 852	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 10

South HCP: 16+1

Contract: 3NT North

North:

♠ KQ97

♥ Q2

♦ Q72

♣ J762

South:

♠ A32

♥ K95

♦ AJ653

♣ AT

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 117

Dealer: North

Vul: None

North HCP: 16

South HCP: 12+1

Contract: 3NT North

North:

♠ 963

♥ KJ9

♦ AK6

♣ KQ62

South:

♠ AK82

♥ A652

♦ JT983

♣ -

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

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

1. Stayman

### Board: 118

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ Q954

♥ 73

♦ KQ2

♣ QJ52

South:

♠ KT

♥ AKJ9

♦ JT3

♣ A876

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 119

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ A42

♥ AQT6

♦ AJT

♣ Q85

South:

♠ QJ65

♥ 72

♦ K9542

♣ KJ

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

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

1. Stayman

### Board: 120

Dealer: South

Vul: None

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ63

♥ A54

♦ QJ9

♣ 852

South:

♠ Q84

♥ QJ982

♦ KT

♣ AK9

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 116</b>	♠ A32	You are dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ AJ653	
HCP: 16+1	♣ AT	

---

<b>Board: 117</b>	♠ AK82	Partner is dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: None	♦ JT983	
HCP: 12+1	♣ -	

---

<b>Board: 118</b>	♠ KT	You are dealer.
Dealer: South	♥ AKJ9	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 16	♣ A876	

---

<b>Board: 119</b>	♠ QJ65	Partner is dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ K9542	
HCP: 10+1	♣ KJ	

---

<b>Board: 120</b>	♠ Q84	You are dealer.
Dealer: South	♥ QJ982	The opponents are silent.
Vul: None	♦ KT	
HCP: 15+1	♣ AK9	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 10

South HCP: 16+1

Contract: 3NT North

North:

♠ KQ97

♥ Q2

♦ Q72

♣ J762

South:

♠ A32

♥ K95

♦ AJ653

♣ AT

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 117

Dealer: North

Vul: None

North HCP: 16

South HCP: 12+1

Contract: 3NT North

North:

♠ 963

♥ KJ9

♦ AK6

♣ KQ62

South:

♠ AK82

♥ A652

♦ JT983

♣ -

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 118

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ Q954

♥ 73

♦ KQ2

♣ QJ52

South:

♠ KT

♥ AKJ9

♦ JT3

♣ A876

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 119

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ A42

♥ AQT6

♦ AJT

♣ Q85

South:

♠ QJ65

♥ 72

♦ K9542

♣ KJ

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 120

Dealer: South

Vul: None

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ63

♥ A54

♦ QJ9

♣ 852

South:

♠ Q84

♥ QJ982

♦ KT

♣ AK9

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman



<b>Board: 121</b>	♠ Q82	You are dealer.
Dealer: North	♥ KQ53	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 15	♣ KQ72	

---

<b>Board: 122</b>	♠ AJT7	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 12	♣ K854	

---

<b>Board: 123</b>	♠ K8	You are dealer.
Dealer: North	♥ KQ85	The opponents are silent.
Vul: None	♦ AT4	
HCP: 15	♣ QJT7	

---

<b>Board: 124</b>	♠ K963	Partner is dealer.
Dealer: South	♥ KT93	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 8	♣ Q6	

---

<b>Board: 125</b>	♠ QJ965	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 15+1	♣ K82	

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 4♥ South

North:

♠ Q82

♥ KQ53

♦ K4

♣ KQ72

South:

♠ K95

♥ AT84

♦ QJT

♣ J95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 122

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ AJT7

♥ A9

♦ 632

♣ K854

South:

♠ K82

♥ K72

♦ A54

♣ AQT9

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 123

Dealer: North

Vul: None

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ K8

♥ KQ85

♦ AT4

♣ QJT7

South:

♠ QT43

♥ 7

♦ K975

♣ AK42

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 124

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ K963

♥ KT93

♦ 974

♣ Q6

South:

♠ Q84

♥ AQJ

♦ K83

♣ A875

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 125

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ QJ965

♥ A5

♦ KQT

♣ K82

South:

♠ K7

♥ JT92

♦ 9632

♣ AQJ

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

<b>Board: 121</b>	♠ K95	Partner is dealer.
Dealer: North	♥ AT84	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 11	♣ J95	

---

<b>Board: 122</b>	♠ K82	You are dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 16	♣ AQT9	

---

<b>Board: 123</b>	♠ QT43	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ K975	
HCP: 12	♣ AK42	

---

<b>Board: 124</b>	♠ Q84	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 16	♣ A875	

---

<b>Board: 125</b>	♠ K7	Partner is dealer.
Dealer: North	♥ JT92	The opponents are silent.
Vul: E-W	♦ 9632	
HCP: 11	♣ AQJ	

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 4♥ South

North:

♠ Q82

♥ KQ53

♦ K4

♣ KQ72

South:

♠ K95

♥ AT84

♦ QJT

♣ J95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 122

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ AJT7

♥ A9

♦ 632

♣ K854

South:

♠ K82

♥ K72

♦ A54

♣ AQT9

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 123

Dealer: North

Vul: None

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ K8

♥ KQ85

♦ AT4

♣ QJT7

South:

♠ QT43

♥ 7

♦ K975

♣ AK42

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 124

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ K963

♥ KT93

♦ 974

♣ Q6

South:

♠ Q84

♥ AQJ

♦ K83

♣ A875

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 125

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ QJ965

♥ A5

♦ KQT

♣ K82

South:

♠ K7

♥ JT92

♦ 9632

♣ AQJ

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

<b>Board: 126</b>	♠ K865	Partner is dealer.
Dealer: South	♥ K53	The opponents are silent.
Vul: Both	♦ J742	
HCP: 8	♣ J2	

---

<b>Board: 127</b>	♠ A82	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ KQ63	
HCP: 17	♣ KQ83	

---

<b>Board: 128</b>	♠ AKJ2	Partner is dealer.
Dealer: South	♥ Q962	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 11	♣ J84	

---

<b>Board: 129</b>	♠ Q962	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: Both	♦ T7	
HCP: 15	♣ AQJ8	

---

<b>Board: 130</b>	♠ KQ86	Partner is dealer.
Dealer: South	♥ AT93	The opponents are silent.
Vul: None	♦ J762	
HCP: 10	♣ T	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ K865

♥ K53

♦ J742

♣ J2

South:

♠ A4

♥ J74

♦ AKQ9

♣ QT76

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 127

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8+1

Contract: 3NT South

North:

♠ A82

♥ K9

♦ KQ63

♣ KQ83

South:

♠ K7

♥ T753

♦ AJT75

♣ T4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 128

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ AKJ2

♥ Q962

♦ 93

♣ J84

South:

♠ QT9

♥ K74

♦ AQJT

♣ KT2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 129

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ Q962

♥ AQ7

♦ T7

♣ AQJ8

South:

♠ K7

♥ J532

♦ QJ63

♣ K73

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 130

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ KQ86

♥ AT93

♦ J762

♣ T

South:

♠ 952

♥ J4

♦ AK3

♣ AQJ92

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

<b>Board: 126</b>	♠ A4	You are dealer.
Dealer: South	♥ J74	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 16	♣ QT76	

---

<b>Board: 127</b>	♠ K7	Partner is dealer.
Dealer: North	♥ T753	The opponents are silent.
Vul: N-S	♦ AJT75	
HCP: 8+1	♣ T4	

---

<b>Board: 128</b>	♠ QT9	You are dealer.
Dealer: South	♥ K74	The opponents are silent.
Vul: E-W	♦ AQJT	
HCP: 15	♣ KT2	

---

<b>Board: 129</b>	♠ K7	Partner is dealer.
Dealer: North	♥ J532	The opponents are silent.
Vul: Both	♦ QJ63	
HCP: 10	♣ K73	

---

<b>Board: 130</b>	♠ 952	You are dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: None	♦ AK3	
HCP: 15+1	♣ AQJ92	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ K865

♥ K53

♦ J742

♣ J2

South:

♠ A4

♥ J74

♦ AKQ9

♣ QT76

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 127

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8+1

Contract: 3NT South

North:

♠ A82

♥ K9

♦ KQ63

♣ KQ83

South:

♠ K7

♥ T753

♦ AJT75

♣ T4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 128

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ AKJ2

♥ Q962

♦ 93

♣ J84

South:

♠ QT9

♥ K74

♦ AQJT

♣ KT2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 129

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ Q962

♥ AQ7

♦ T7

♣ AQJ8

South:

♠ K7

♥ J532

♦ QJ63

♣ K73

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 130

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ KQ86

♥ AT93

♦ J762

♣ T

South:

♠ 952

♥ J4

♦ AK3

♣ AQJ92

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman



<b>Board: 131</b>	♠ 43	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: E-W	♦ A932	
HCP: 15+1	♣ KQ852	

---

<b>Board: 132</b>	♠ KT96	Partner is dealer.
Dealer: South	♥ T74	The opponents are silent.
Vul: Both	♦ 97	
HCP: 7	♣ A875	

---

<b>Board: 133</b>	♠ QJT96	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ Q52	
HCP: 15+1	♣ K87	

---

<b>Board: 134</b>	♠ 6542	Partner is dealer.
Dealer: South	♥ AJ64	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 11	♣ Q93	

---

<b>Board: 135</b>	♠ K73	You are dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: Both	♦ AT865	
HCP: 16+1	♣ AQ	

## Both hands (Answers Page)

### Board: 131

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 4♦ North

North:

♠ 43

♥ AQ

♦ A932

♣ KQ852

South:

♠ KJ82

♥ KJT6

♦ JT754

♣ -

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♦

Pass 4♦ All Pass

1. Stayman

### Board: 132

Dealer: South

Vul: Both

North HCP: 7

South HCP: 17+1

Contract: 3NT South

North:

♠ KT96

♥ T74

♦ 97

♣ A875

South:

♠ QJ

♥ AK53

♦ AJ653

♣ Q9

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3♦

Pass 3♥ Pass 3NT

All Pass

1. Stayman

### Board: 133

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ QJT96

♥ AK

♦ Q52

♣ K87

South:

♠ 43

♥ Q852

♦ A63

♣ QJ64

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 134

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16

Contract: 4♥ North

North:

♠ 6542

♥ AJ64

♦ A5

♣ Q93

South:

♠ A7

♥ KQ97

♦ KT98

♣ KJT

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 135

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 10+1

Contract: 3NT North

North:

♠ K73

♥ K87

♦ AT865

♣ AQ

South:

♠ QT52

♥ AT2

♦ 3

♣ KJT74

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 3NT All Pass

1. Stayman

<b>Board: 131</b>	♠ KJ82	Partner is dealer.
Dealer: North	♥ KJT6	The opponents are silent.
Vul: E-W	♦ JT754	
HCP: 9+1	♣ -	

---

<b>Board: 132</b>	♠ QJ	You are dealer.
Dealer: South	♥ AK53	The opponents are silent.
Vul: Both	♦ AJ653	
HCP: 17+1	♣ Q9	

---

<b>Board: 133</b>	♠ 43	Partner is dealer.
Dealer: North	♥ Q852	The opponents are silent.
Vul: None	♦ A63	
HCP: 9	♣ QJ64	

---

<b>Board: 134</b>	♠ A7	You are dealer.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: N-S	♦ KT98	
HCP: 16	♣ KJT	

---

<b>Board: 135</b>	♠ QT52	Partner is dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: Both	♦ 3	
HCP: 10+1	♣ KJT74	

## Both hands (Answers Page)

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ KJ82		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQ	♥ KJT6	Pass	2♦	Pass	3♦
North HCP: 15+1	♦ A932	♦ JT754	Pass	4♦	All Pass	
South HCP: 9+1	♣ KQ852	♣ -				
Contract: 4♦ North						1. Stayman

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ KT96	♠ QJ				1NT
Vul: Both	♥ T74	♥ AK53	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7	♦ 97	♦ AJ653	Pass	2NT	Pass	3♦
South HCP: 17+1	♣ A875	♣ Q9	Pass	3♥	Pass	3NT
Contract: 3NT South						All Pass
						1. Stayman

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ QJT96	♠ 43		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AK	♥ Q852	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ Q52	♦ A63	All Pass			
South HCP: 9	♣ K87	♣ QJ64				
Contract: 3NT South						1. Stayman

### Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ 6542	♠ A7				1NT
Vul: N-S	♥ AJ64	♥ KQ97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ A5	♦ KT98	Pass	4♥	All Pass	
South HCP: 16	♣ Q93	♣ KJT				
Contract: 4♥ North						1. Stayman

### Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ QT52		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K87	♥ AT2	Pass	2♦	Pass	3♣
North HCP: 16+1	♦ AT865	♦ 3	Pass	3NT	All Pass	
South HCP: 10+1	♣ AQ	♣ KJT74				
Contract: 3NT North						1. Stayman

<b>Board: 136</b>	♠ A654	Partner is dealer.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: None	♦ T8	
HCP: 10	♣ J94	

---

<b>Board: 137</b>	♠ QJ2	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ K7543	
HCP: 15+1	♣ AJ2	

---

<b>Board: 138</b>	♠ KT	Partner is dealer.
Dealer: South	♥ KT98	The opponents are silent.
Vul: E-W	♦ QJ5	
HCP: 12	♣ QJT5	

---

<b>Board: 139</b>	♠ AK954	You are dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 16+1	♣ Q5	

---

<b>Board: 140</b>	♠ Q963	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ JT32	
HCP: 11	♣ AJ6	

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: None

North HCP: 10

South HCP: 16

Contract: 4♥ North

North:

♠ A654

♥ KQ32

♦ T8

♣ J94

South:

♠ KJ9

♥ JT86

♦ AK65

♣ AT

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 137

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 3NT South

North:

♠ QJ2

♥ A6

♦ K7543

♣ AJ2

South:

♠ A3

♥ Q732

♦ QT

♣ K7654

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 138

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ KT

♥ KT98

♦ QJ5

♣ QJT5

South:

♠ AQ53

♥ AJ3

♦ K86

♣ K84

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 139

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12

Contract: 3NT South

North:

♠ AK954

♥ QJ8

♦ AT4

♣ Q5

South:

♠ Q62

♥ AK54

♦ QJ5

♣ 974

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 140

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ Q963

♥ QJ

♦ JT32

♣ AJ6

South:

♠ A2

♥ AK94

♦ Q74

♣ QT42

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

<b>Board: 136</b>	♠ KJ9	You are dealer.
Dealer: South	♥ JT86	The opponents are silent.
Vul: None	♦ AK65	
HCP: 16	♣ AT	

---

<b>Board: 137</b>	♠ A3	Partner is dealer.
Dealer: North	♥ Q732	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 11+1	♣ K7654	

---

<b>Board: 138</b>	♠ AQ53	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 17	♣ K84	

---

<b>Board: 139</b>	♠ Q62	Partner is dealer.
Dealer: North	♥ AK54	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 12	♣ 974	

---

<b>Board: 140</b>	♠ A2	You are dealer.
Dealer: South	♥ AK94	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 15	♣ QT42	

## Both hands (Answers Page)

### Board: 136

Dealer: South  
 Vul: None  
 North HCP: 10  
 South HCP: 16  
 Contract: 4♥ North

### North:

♠ A654  
 ♥ KQ32  
 ♦ T8  
 ♣ J94

### South:

♠ KJ9  
 ♥ JT86  
 ♦ AK65  
 ♣ AT

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♥	All Pass	
1. Stayman			

### Board: 137

Dealer: North  
 Vul: N-S  
 North HCP: 15+1  
 South HCP: 11+1  
 Contract: 3NT South

### North:

♠ QJ2  
 ♥ A6  
 ♦ K7543  
 ♣ AJ2

### South:

♠ A3  
 ♥ Q732  
 ♦ QT  
 ♣ K7654

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

### Board: 138

Dealer: South  
 Vul: E-W  
 North HCP: 12  
 South HCP: 17  
 Contract: 3NT North

### North:

♠ KT  
 ♥ KT98  
 ♦ QJ5  
 ♣ QJT5

### South:

♠ AQ53  
 ♥ AJ3  
 ♦ K86  
 ♣ K84

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	
1. Stayman			

### Board: 139

Dealer: North  
 Vul: N-S  
 North HCP: 16+1  
 South HCP: 12  
 Contract: 3NT South

### North:

♠ AK954  
 ♥ QJ8  
 ♦ AT4  
 ♣ Q5

### South:

♠ Q62  
 ♥ AK54  
 ♦ QJ5  
 ♣ 974

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	3NT
All Pass			
1. Stayman			

### Board: 140

Dealer: South  
 Vul: E-W  
 North HCP: 11  
 South HCP: 15  
 Contract: 3NT North

### North:

♠ Q963  
 ♥ QJ  
 ♦ JT32  
 ♣ AJ6

### South:

♠ A2  
 ♥ AK94  
 ♦ Q74  
 ♣ QT42

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



<b>Board: 141</b>	♠ 9754	You are dealer.
Dealer: North	♥ A64	The opponents are silent.
Vul: Both	♦ AKT7	
HCP: 16	♣ KQ	

---

<b>Board: 142</b>	♠ 875	Partner is dealer.
Dealer: South	♥ KQ74	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 12	♣ KQ95	

---

<b>Board: 143</b>	♠ JT8	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 16+1	♣ AKT74	

---

<b>Board: 144</b>	♠ Q2	Partner is dealer.
Dealer: South	♥ J752	The opponents are silent.
Vul: Both	♦ AK873	
HCP: 10+1	♣ T8	

---

<b>Board: 145</b>	♠ K43	You are dealer.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: None	♦ AJT	
HCP: 16	♣ QJ75	

## Both hands (Answers Page)

### Board: 141

	North:	South:	W	N	E	S
Dealer: North	♠ 9754	♠ J3		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A64	♥ QJ83	Pass	2♠	Pass	3NT
North HCP: 16	♦ AKT7	♦ Q94	All Pass			
South HCP: 11	♣ KQ	♣ AJ95				
Contract: 3NT South				1. Stayman		

### Board: 142

	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ J643				1NT
Vul: N-S	♥ KQ74	♥ A6	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12	♦ Q5	♦ AJ6	Pass	3NT	All Pass	
South HCP: 15	♣ KQ95	♣ AJ64				
Contract: 3NT North				1. Stayman		

### Board: 143

	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ AK42		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QJ	♥ T94	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AJ5	♦ K7	All Pass			
South HCP: 12	♣ AKT74	♣ Q986				
Contract: 3NT South				1. Stayman		

### Board: 144

	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ A764				1NT
Vul: Both	♥ J752	♥ AK84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10+1	♦ AK873	♦ Q6	Pass	4♥	All Pass	
South HCP: 15	♣ T8	♣ Q64				
Contract: 4♥ North				1. Stayman		

### Board: 145

	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ JT95		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ7	♥ T86	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJT	♦ K75	All Pass			
South HCP: 7	♣ QJ75	♣ K98				
Contract: 2NT South				1. Stayman		

<b>Board: 141</b>	♠ J3	Partner is dealer.
Dealer: North	♥ QJ83	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 11	♣ AJ95	

---

<b>Board: 142</b>	♠ J643	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ AJ6	
HCP: 15	♣ AJ64	

---

<b>Board: 143</b>	♠ AK42	Partner is dealer.
Dealer: North	♥ T94	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 12	♣ Q986	

---

<b>Board: 144</b>	♠ A764	You are dealer.
Dealer: South	♥ AK84	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 15	♣ Q64	

---

<b>Board: 145</b>	♠ JT95	Partner is dealer.
Dealer: North	♥ T86	The opponents are silent.
Vul: None	♦ K75	
HCP: 7	♣ K98	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ 9754

♥ A64

♦ AKT7

♣ KQ

South:

♠ J3

♥ QJ83

♦ Q94

♣ AJ95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	3NT
All Pass			
1. Stayman			

### Board: 142

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 15

Contract: 3NT North

North:

♠ 875

♥ KQ74

♦ Q5

♣ KQ95

South:

♠ J643

♥ A6

♦ AJ6

♣ AJ64

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	
1. Stayman			

### Board: 143

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 12

Contract: 3NT South

North:

♠ JT8

♥ QJ

♦ AJ5

♣ AKT74

South:

♠ AK42

♥ T94

♦ K7

♣ Q986

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

### Board: 144

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4♥ North

North:

♠ Q2

♥ J752

♦ AK873

♣ T8

South:

♠ A764

♥ AK84

♦ Q6

♣ Q64

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♥	All Pass	
1. Stayman			

### Board: 145

Dealer: North

Vul: None

North HCP: 16

South HCP: 7

Contract: 2NT South

North:

♠ K43

♥ AJ7

♦ AJT

♣ QJ75

South:

♠ JT95

♥ T86

♦ K75

♣ K98

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

<b>Board: 146</b>	♠ J763	Partner is dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 7	♣ J543	

---

<b>Board: 147</b>	♠ K7	You are dealer.
Dealer: North	♥ KT92	The opponents are silent.
Vul: Both	♦ A43	
HCP: 15	♣ KQT3	

---

<b>Board: 148</b>	♠ AQ96	Partner is dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 11	♣ Q974	

---

<b>Board: 149</b>	♠ Q4	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ J65	
HCP: 16+1	♣ AKT86	

---

<b>Board: 150</b>	♠ T974	Partner is dealer.
Dealer: South	♥ J985	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 6	♣ 62	

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 3 ♠ South

North:

♠ J763

♥ Q32

♦ K7

♣ J543

South:

♠ AK92

♥ AT75

♦ JT6

♣ A8

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

1. Stayman

### Board: 147

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 2NT South

North:

♠ K7

♥ KT92

♦ A43

♣ KQT3

South:

♠ Q962

♥ 6

♦ JT987

♣ A76

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

1. Stayman

### Board: 148

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 2NT North

North:

♠ AQ96

♥ J3

♦ Q86

♣ Q974

South:

♠ KJ8

♥ Q6

♦ A754

♣ AJT3

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

1. Stayman

### Board: 149

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ Q4

♥ AQT

♦ J65

♣ AKT86

South:

♠ 72

♥ K973

♦ AK4

♣ J754

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

1. Stayman

### Board: 150

Dealer: South

Vul: None

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ T974

♥ J985

♦ KQ8

♣ 62

South:

♠ KJ83

♥ K7

♦ JT5

♣ AK97

W	N	E	S
			1NT
All Pass			

<b>Board: 146</b>	♠ AK92	You are dealer.
Dealer: South	♥ AT75	The opponents are silent.
Vul: E-W	♦ JT6	
HCP: 16	♣ A8	

---

<b>Board: 147</b>	♠ Q962	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ JT987	
HCP: 7+1	♣ A76	

---

<b>Board: 148</b>	♠ KJ8	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: N-S	♦ A754	
HCP: 15	♣ AJT3	

---

<b>Board: 149</b>	♠ 72	Partner is dealer.
Dealer: North	♥ K973	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 11	♣ J754	

---

<b>Board: 150</b>	♠ KJ83	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ JT5	
HCP: 15	♣ AK97	

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 3 ♠ South

North:

♠ J763

♥ Q32

♦ K7

♣ J543

South:

♠ AK92

♥ AT75

♦ JT6

♣ A8

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

1. Stayman

### Board: 147

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 2NT South

North:

♠ K7

♥ KT92

♦ A43

♣ KQT3

South:

♠ Q962

♥ 6

♦ JT987

♣ A76

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

1. Stayman

### Board: 148

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 2NT North

North:

♠ AQ96

♥ J3

♦ Q86

♣ Q974

South:

♠ KJ8

♥ Q6

♦ A754

♣ AJT3

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

1. Stayman

### Board: 149

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ Q4

♥ AQT

♦ J65

♣ AKT86

South:

♠ 72

♥ K973

♦ AK4

♣ J754

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

1. Stayman

### Board: 150

Dealer: South

Vul: None

North HCP: 6

South HCP: 15

Contract: 1NT South

North:

♠ T974

♥ J985

♦ KQ8

♣ 62

South:

♠ KJ83

♥ K7

♦ JT5

♣ AK97

W	N	E	S
			1NT
All Pass			



<b>Board: 151</b>	♠ A87	You are dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ A543	
HCP: 17	♣ AJ7	

---

<b>Board: 152</b>	♠ KJ7	Partner is dealer.
Dealer: South	♥ T742	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 11	♣ KT4	

---

<b>Board: 153</b>	♠ KQ64	You are dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ AKJ3	
HCP: 15	♣ 975	

---

<b>Board: 154</b>	♠ K752	Partner is dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ 842	
HCP: 11	♣ AT5	

---

<b>Board: 155</b>	♠ AK9	You are dealer.
Dealer: North	♥ 842	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 16+1	♣ AKT74	

## Both hands (Answers Page)

### Board: 151

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ 53		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ9	♥ AQ63	Pass	2♦	Pass	3NT
North HCP: 17	♦ A543	♦ QJT9	All Pass			
South HCP: 12	♣ AJ7	♣ K98				
Contract: 3NT South				1. Stayman		

### Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A3				1NT
Vul: E-W	♥ T742	♥ KJ5	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ A95	♦ KJ83	Pass	3NT	All Pass	
South HCP: 17	♣ KT4	♣ AJ87				
Contract: 3NT North				1. Stayman		

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ KQ64	♠ AT95		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q5	♥ AK3	Pass	2♠	Pass	4♠
North HCP: 15	♦ AKJ3	♦ T62	All Pass			
South HCP: 11	♣ 975	♣ T84				
Contract: 4♠ South				1. Stayman		

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ K752	♠ AQJ				1NT
Vul: N-S	♥ A96	♥ QJ3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ 842	♦ KJ953	Pass	3NT	All Pass	
South HCP: 16+1	♣ AT5	♣ Q7				
Contract: 3NT North				1. Stayman		

### Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QT6		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ 842	♥ KJT7	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ Q3	♦ K87	All Pass			
South HCP: 9	♣ AKT74	♣ 982				
Contract: 3NT South				1. Stayman		

<b>Board: 151</b>	♠ 53	Partner is dealer.
Dealer: North	♥ AQ63	The opponents are silent.
Vul: N-S	♦ QJT9	
HCP: 12	♣ K98	

---

<b>Board: 152</b>	♠ A3	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ KJ83	
HCP: 17	♣ AJ87	

---

<b>Board: 153</b>	♠ AT95	Partner is dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: None	♦ T62	
HCP: 11	♣ T84	

---

<b>Board: 154</b>	♠ AQJ	You are dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ KJ953	
HCP: 16+1	♣ Q7	

---

<b>Board: 155</b>	♠ QT6	Partner is dealer.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: E-W	♦ K87	
HCP: 9	♣ 982	

## Both hands (Answers Page)

### Board: 151

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ A87

♥ KJ9

♦ A543

♣ AJ7

South:

♠ 53

♥ AQ63

♦ QJT9

♣ K98

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

### Board: 152

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ KJ7

♥ T742

♦ A95

♣ KT4

South:

♠ A3

♥ KJ5

♦ KJ83

♣ AJ87

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

### Board: 153

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♠ South

North:

♠ KQ64

♥ Q5

♦ AKJ3

♣ 975

South:

♠ AT95

♥ AK3

♦ T62

♣ T84

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	4♠
All Pass			
1. Stayman			

### Board: 154

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ K752

♥ A96

♦ 842

♣ AT5

South:

♠ AQJ

♥ QJ3

♦ KJ953

♣ Q7

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

### Board: 155

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ AK9

♥ 842

♦ Q3

♣ AKT74

South:

♠ QT6

♥ KJT7

♦ K87

♣ 982

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

<b>Board: 156</b>	♠ A942	Partner is dealer.
Dealer: South	♥ KQJ3	The opponents are silent.
Vul: Both	♦ 9	
HCP: 10	♣ 9764	

---

<b>Board: 157</b>	♠ Q865	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 16	♣ AK72	

---

<b>Board: 158</b>	♠ QJ64	Partner is dealer.
Dealer: South	♥ 754	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 7	♣ QT7	

---

<b>Board: 159</b>	♠ AK9	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ AT83	
HCP: 16	♣ AT97	

---

<b>Board: 160</b>	♠ KJ84	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: None	♦ T97	
HCP: 11	♣ KQ7	

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: Both

North HCP: 10

South HCP: 16

Contract: 4 ♠ North

North:

♠ A942

♥ KQJ3

♦ 9

♣ 9764

South:

♠ QJ86

♥ AT7

♦ AK62

♣ Q2

W	N	E	S
			1NT

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 157

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ Q865

♥ K9

♦ KJ3

♣ AK72

South:

♠ A97

♥ AJ73

♦ T985

♣ 54

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 158

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 2NT North

North:

♠ QJ64

♥ 754

♦ Q74

♣ QT7

South:

♠ 98

♥ KQJ6

♦ AJ53

♣ KJ8

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 159

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ AK9

♥ JT

♦ AT83

♣ AT97

South:

♠ J87

♥ AK84

♦ Q7

♣ J654

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 160

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ KJ84

♥ Q65

♦ T97

♣ KQ7

South:

♠ A32

♥ KT92

♦ KQ8

♣ AT8

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 156</b>	♠ QJ86	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ AK62	
HCP: 16	♣ Q2	

---

<b>Board: 157</b>	♠ A97	Partner is dealer.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: N-S	♦ T985	
HCP: 9	♣ 54	

---

<b>Board: 158</b>	♠ 98	You are dealer.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: E-W	♦ AJ53	
HCP: 15	♣ KJ8	

---

<b>Board: 159</b>	♠ J87	Partner is dealer.
Dealer: North	♥ AK84	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 11	♣ J654	

---

<b>Board: 160</b>	♠ A32	You are dealer.
Dealer: South	♥ KT92	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 16	♣ AT8	

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: Both

North HCP: 10

South HCP: 16

Contract: 4 ♠ North

North:

♠ A942

♥ KQJ3

♦ 9

♣ 9764

South:

♠ QJ86

♥ AT7

♦ AK62

♣ Q2

W	N	E	S
			1NT

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 157

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ Q865

♥ K9

♦ KJ3

♣ AK72

South:

♠ A97

♥ AJ73

♦ T985

♣ 54

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 158

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 15

Contract: 2NT North

North:

♠ QJ64

♥ 754

♦ Q74

♣ QT7

South:

♠ 98

♥ KQJ6

♦ AJ53

♣ KJ8

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 159

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ AK9

♥ JT

♦ AT83

♣ AT97

South:

♠ J87

♥ AK84

♦ Q7

♣ J654

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 160

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ KJ84

♥ Q65

♦ T97

♣ KQ7

South:

♠ A32

♥ KT92

♦ KQ8

♣ AT8

W	N	E	S
			1NT

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

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

1. Stayman



<b>Board: 161</b>	♠ A97	You are dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: E-W	♦ AQ653	
HCP: 16+1	♣ AJ	

---

<b>Board: 162</b>	♠ 942	Partner is dealer.
Dealer: South	♥ KQ73	The opponents are silent.
Vul: Both	♦ K73	
HCP: 8	♣ 875	

---

<b>Board: 163</b>	♠ AK65	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: None	♦ T982	
HCP: 15	♣ A54	

---

<b>Board: 164</b>	♠ AJ83	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ AJ953	
HCP: 12+1	♣ 52	

---

<b>Board: 165</b>	♠ K432	You are dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 16	♣ KQJ	

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 11+1

Contract: 3NT South

North:

♠ A97

♥ JT7

♦ AQ653

♣ AJ

South:

♠ QT84

♥ Q9

♦ KJ

♣ K9864

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 162

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♥ South

North:

♠ 942

♥ KQ73

♦ K73

♣ 875

South:

♠ KT8

♥ AJ92

♦ AT5

♣ KT4

W	N	E	S
			1NT

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

All Pass

1. Stayman

### Board: 163

Dealer: North

Vul: None

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ AK65

♥ A6

♦ T982

♣ A54

South:

♠ QJ4

♥ K983

♦ J7

♣ K876

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 164

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16+1

Contract: 3NT South

North:

♠ AJ83

♥ Q2

♦ AJ953

♣ 52

South:

♠ KQ5

♥ KJ9

♦ K4

♣ AT986

W	N	E	S
			1NT

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

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

All Pass

1. Stayman

### Board: 165

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 4♠ South

North:

♠ K432

♥ AT5

♦ QJ8

♣ KQJ

South:

♠ AJT6

♥ 73

♦ AT54

♣ 954

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

<b>Board: 161</b>	♠ QT84	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 11+1	♣ K9864	

---

<b>Board: 162</b>	♠ KT8	You are dealer.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: Both	♦ AT5	
HCP: 15	♣ KT4	

---

<b>Board: 163</b>	♠ QJ4	Partner is dealer.
Dealer: North	♥ K983	The opponents are silent.
Vul: None	♦ J7	
HCP: 10	♣ K876	

---

<b>Board: 164</b>	♠ KQ5	You are dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 16+1	♣ AT986	

---

<b>Board: 165</b>	♠ AJT6	Partner is dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: Both	♦ AT54	
HCP: 9	♣ 954	

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 11+1

Contract: 3NT South

North:

♠ A97

♥ JT7

♦ AQ653

♣ AJ

South:

♠ QT84

♥ Q9

♦ KJ

♣ K9864

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 162

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♥ South

North:

♠ 942

♥ KQ73

♦ K73

♣ 875

South:

♠ KT8

♥ AJ92

♦ AT5

♣ KT4

W	N	E	S
			1NT

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

All Pass

1. Stayman

### Board: 163

Dealer: North

Vul: None

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ AK65

♥ A6

♦ T982

♣ A54

South:

♠ QJ4

♥ K983

♦ J7

♣ K876

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 164

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16+1

Contract: 3NT South

North:

♠ AJ83

♥ Q2

♦ AJ953

♣ 52

South:

♠ KQ5

♥ KJ9

♦ K4

♣ AT986

W	N	E	S
			1NT

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

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

All Pass

1. Stayman

### Board: 165

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 4♠ South

North:

♠ K432

♥ AT5

♦ QJ8

♣ KQJ

South:

♠ AJT6

♥ 73

♦ AT54

♣ 954

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

<b>Board: 166</b>	♠ QT98	Partner is dealer.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: None	♦ 7	
HCP: 10	♣ KJ98	

---

<b>Board: 167</b>	♠ AQ7	You are dealer.
Dealer: North	♥ Q92	The opponents are silent.
Vul: N-S	♦ AT3	
HCP: 16	♣ KJ87	

---

<b>Board: 168</b>	♠ 754	Partner is dealer.
Dealer: South	♥ QJ32	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 10	♣ 874	

---

<b>Board: 169</b>	♠ A764	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ Q3	
HCP: 15	♣ AQ97	

---

<b>Board: 170</b>	♠ QJ43	Partner is dealer.
Dealer: South	♥ T7	East (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ AQ7	
HCP: 10	♣ J842	

## Both hands (Answers Page)

### Board: 166

Dealer: South

Vul: None

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ QT98

♥ KJ96

♦ 7

♣ KJ98

South:

♠ AKJ

♥ 872

♦ A984

♣ A76

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 167

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ AQ7

♥ Q92

♦ AT3

♣ KJ87

South:

♠ K84

♥ T876

♦ Q65

♣ AQ5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 168

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17+1

Contract: 3NT North

North:

♠ 754

♥ QJ32

♦ AK8

♣ 874

South:

♠ AKQ93

♥ K6

♦ Q32

♣ QJT

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 169

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A764

♥ KT3

♦ Q3

♣ AQ97

South:

♠ 52

♥ Q862

♦ KT82

♣ K86

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 170

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 17

Contract: 4♠ South

North:

♠ QJ43

♥ T7

♦ AQ7

♣ J842

South:

♠ K965

♥ KQ83

♦ KT

♣ AQ9

W	N	E	S
			1NT

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

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass

1. Stayman

<b>Board: 166</b>	♠ AKJ	You are dealer.
Dealer: South	♥ 872	The opponents are silent.
Vul: None	♦ A984	
HCP: 16	♣ A76	

---

<b>Board: 167</b>	♠ K84	Partner is dealer.
Dealer: North	♥ T876	The opponents are silent.
Vul: N-S	♦ Q65	
HCP: 11	♣ AQ5	

---

<b>Board: 168</b>	♠ AKQ93	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ Q32	
HCP: 17+1	♣ QJT	

---

<b>Board: 169</b>	♠ 52	Partner is dealer.
Dealer: North	♥ Q862	The opponents are silent.
Vul: None	♦ KT82	
HCP: 8	♣ K86	

---

<b>Board: 170</b>	♠ K965	You are dealer.
Dealer: South	♥ KQ83	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ KT	
HCP: 17	♣ AQ9	

## Both hands (Answers Page)

### Board: 166

Dealer: South

Vul: None

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ QT98

♥ KJ96

♦ 7

♣ KJ98

South:

♠ AKJ

♥ 872

♦ A984

♣ A76

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 167

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ AQ7

♥ Q92

♦ AT3

♣ KJ87

South:

♠ K84

♥ T876

♦ Q65

♣ AQ5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 168

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17+1

Contract: 3NT North

North:

♠ 754

♥ QJ32

♦ AK8

♣ 874

South:

♠ AKQ93

♥ K6

♦ Q32

♣ QJT

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 169

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A764

♥ KT3

♦ Q3

♣ AQ97

South:

♠ 52

♥ Q862

♦ KT82

♣ K86

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 170

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 17

Contract: 4♠ South

North:

♠ QJ43

♥ T7

♦ AQ7

♣ J842

South:

♠ K965

♥ KQ83

♦ KT

♣ AQ9

W	N	E	S
			1NT

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

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass

1. Stayman



<b>Board: 171</b>	♠ AQJ64	You are dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 16+1	♣ QJ7	

---

<b>Board: 172</b>	♠ KJ53	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 11	♣ A986	

---

<b>Board: 173</b>	♠ K53	You are dealer.
Dealer: North	♥ AQ72	The opponents are silent.
Vul: N-S	♦ AKT7	
HCP: 16	♣ 43	

---

<b>Board: 174</b>	♠ J62	Partner is dealer.
Dealer: South	♥ J863	The opponents are silent.
Vul: E-W	♦ T	
HCP: 8+1	♣ AQT86	

---

<b>Board: 175</b>	♠ 85	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ A76	
HCP: 15+1	♣ K8764	

## Both hands (Answers Page)

### Board: 171

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ AQJ64

♥ Q4

♦ A83

♣ QJ7

South:

♠ KT2

♥ K963

♦ K52

♣ T84

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 172

Dealer: South

Vul: Both

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ KJ53

♥ J7

♦ Q86

♣ A986

South:

♠ A84

♥ KQ4

♦ AK93

♣ T42

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 173

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 4♥ North

North:

♠ K53

♥ AQ72

♦ AKT7

♣ 43

South:

♠ A94

♥ T865

♦ J84

♣ AT8

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 174

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J62

♥ J863

♦ T

♣ AQT86

South:

♠ AQ9

♥ T75

♦ KQJ87

♣ K3

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 175

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10

Contract: 3NT South

North:

♠ 85

♥ AKJ

♦ A76

♣ K8764

South:

♠ KQ43

♥ T54

♦ J54

♣ AT3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

<b>Board: 171</b>	♠ KT2	Partner is dealer.
Dealer: North	♥ K963	The opponents are silent.
Vul: E-W	♦ K52	
HCP: 9	♣ T84	

---

<b>Board: 172</b>	♠ A84	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ AK93	
HCP: 16	♣ T42	

---

<b>Board: 173</b>	♠ A94	Partner is dealer.
Dealer: North	♥ T865	The opponents are silent.
Vul: N-S	♦ J84	
HCP: 9	♣ AT8	

---

<b>Board: 174</b>	♠ AQ9	You are dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ KQJ87	
HCP: 15+1	♣ K3	

---

<b>Board: 175</b>	♠ KQ43	Partner is dealer.
Dealer: North	♥ T54	The opponents are silent.
Vul: Both	♦ J54	
HCP: 10	♣ AT3	

## Both hands (Answers Page)

### Board: 171

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9

Contract: 3NT South

North:

♠ AQJ64

♥ Q4

♦ A83

♣ QJ7

South:

♠ KT2

♥ K963

♦ K52

♣ T84

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 172

Dealer: South

Vul: Both

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ KJ53

♥ J7

♦ Q86

♣ A986

South:

♠ A84

♥ KQ4

♦ AK93

♣ T42

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 173

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 4♥ North

North:

♠ K53

♥ AQ72

♦ AKT7

♣ 43

South:

♠ A94

♥ T865

♦ J84

♣ AT8

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 174

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J62

♥ J863

♦ T

♣ AQT86

South:

♠ AQ9

♥ T75

♦ KQJ87

♣ K3

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 175

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10

Contract: 3NT South

North:

♠ 85

♥ AKJ

♦ A76

♣ K8764

South:

♠ KQ43

♥ T54

♦ J54

♣ AT3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

<b>Board: 176</b>	♠ JT6	Partner is dealer.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: None	♦ T82	
HCP: 8	♣ J98	

---

<b>Board: 177</b>	♠ KJ4	You are dealer.
Dealer: North	♥ K74	The opponents are silent.
Vul: E-W	♦ AQT4	
HCP: 17	♣ KJ3	

---

<b>Board: 178</b>	♠ KT53	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 12	♣ Q765	

---

<b>Board: 179</b>	♠ AJ8	You are dealer.
Dealer: North	♥ KQ76	The opponents are silent.
Vul: N-S	♦ KQ86	
HCP: 15	♣ T3	

---

<b>Board: 180</b>	♠ AJ82	Partner is dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: Both	♦ Q953	
HCP: 9	♣ 63	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ JT6

♥ AQ95

♦ T82

♣ J98

South:

♠ AKQ4

♥ 864

♦ K765

♣ A2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 177

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ KJ4

♥ K74

♦ AQT4

♣ KJ3

South:

♠ T7

♥ A853

♦ 865

♣ T986

W N E S

1NT All Pass

### Board: 178

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 4♠ North

North:

♠ KT53

♥ KJ

♦ KT9

♣ Q765

South:

♠ AQ76

♥ 864

♦ Q8

♣ AKJ9

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 179

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4♥ South

North:

♠ AJ8

♥ KQ76

♦ KQ86

♣ T3

South:

♠ T5

♥ T953

♦ A7

♣ AQ974

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 180

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ AJ82

♥ Q74

♦ Q953

♣ 63

South:

♠ Q95

♥ AK95

♦ 864

♣ AQJ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

<b>Board: 176</b>	♠ AKQ4	You are dealer.
Dealer: South	♥ 864	The opponents are silent.
Vul: None	♦ K765	
HCP: 16	♣ A2	

---

<b>Board: 177</b>	♠ T7	Partner is dealer.
Dealer: North	♥ A853	The opponents are silent.
Vul: E-W	♦ 865	
HCP: 4	♣ T986	

---

<b>Board: 178</b>	♠ AQ76	You are dealer.
Dealer: South	♥ 864	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 16	♣ AKJ9	

---

<b>Board: 179</b>	♠ T5	Partner is dealer.
Dealer: North	♥ T953	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 10+1	♣ AQ974	

---

<b>Board: 180</b>	♠ Q95	You are dealer.
Dealer: South	♥ AK95	The opponents are silent.
Vul: Both	♦ 864	
HCP: 16	♣ AQJ	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ JT6

♥ AQ95

♦ T82

♣ J98

South:

♠ AKQ4

♥ 864

♦ K765

♣ A2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 177

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ KJ4

♥ K74

♦ AQT4

♣ KJ3

South:

♠ T7

♥ A853

♦ 865

♣ T986

W N E S

1NT All Pass

### Board: 178

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 4♠ North

North:

♠ KT53

♥ KJ

♦ KT9

♣ Q765

South:

♠ AQ76

♥ 864

♦ Q8

♣ AKJ9

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 179

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4♥ South

North:

♠ AJ8

♥ KQ76

♦ KQ86

♣ T3

South:

♠ T5

♥ T953

♦ A7

♣ AQ974

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 180

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ AJ82

♥ Q74

♦ Q953

♣ 63

South:

♠ Q95

♥ AK95

♦ 864

♣ AQJ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman



<b>Board: 181</b>	♠ AJ74	You are dealer.
Dealer: North	♥ A964	The opponents are silent.
Vul: None	♦ AQ	
HCP: 15	♣ T87	

---

<b>Board: 182</b>	♠ J843	Partner is dealer.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ KJ5	
HCP: 9	♣ Q76	

---

<b>Board: 183</b>	♠ K62	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ K982	
HCP: 17	♣ AQJ	

---

<b>Board: 184</b>	♠ Q43	Partner is dealer.
Dealer: South	♥ J853	The opponents are silent.
Vul: None	♦ K86	
HCP: 9	♣ QJ7	

---

<b>Board: 185</b>	♠ AKQJ	You are dealer.
Dealer: North	♥ A643	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 17	♣ T65	

## Both hands (Answers Page)

### Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ AJ74	♠ K9		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A964	♥ JT32	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ	♦ J862	All Pass			
South HCP: 11	♣ T87	♣ AQ5				
Contract: 4♥ South				1. Stayman		

### Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ AKT5				1NT
Vul: N-S	♥ QT3	♥ A54	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ KJ5	♦ A843	Pass	3♠	All Pass	
South HCP: 15	♣ Q76	♣ 84				
Contract: 3♠ North				1. Stayman		

### Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ 754		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A32	♥ KJ84	Pass	2♦	Pass	3NT
North HCP: 17	♦ K982	♦ AQ3	All Pass			
South HCP: 10	♣ AQJ	♣ T64				
Contract: 3NT South				1. Stayman		

### Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ KT52				1NT
Vul: None	♥ J853	♥ KT7	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ K86	♦ A974	Pass	3NT	All Pass	
South HCP: 17	♣ QJ7	♣ AK				
Contract: 3NT North				1. Stayman		

### Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ 3		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A643	♥ K752	Pass	2♥	Pass	4♥
North HCP: 17	♦ K5	♦ 9842	All Pass			
South HCP: 8	♣ T65	♣ KQ74				
Contract: 4♥ South				1. Stayman		

**South hands****Stayman**

<b>Board: 181</b>	♠ K9	Partner is dealer.
Dealer: North	♥ JT32	The opponents are silent.
Vul: None	♦ J862	
HCP: 11	♣ AQ5	

---

<b>Board: 182</b>	♠ AKT5	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ A843	
HCP: 15	♣ 84	

---

<b>Board: 183</b>	♠ 754	Partner is dealer.
Dealer: North	♥ KJ84	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 10	♣ T64	

---

<b>Board: 184</b>	♠ KT52	You are dealer.
Dealer: South	♥ KT7	The opponents are silent.
Vul: None	♦ A974	
HCP: 17	♣ AK	

---

<b>Board: 185</b>	♠ 3	Partner is dealer.
Dealer: North	♥ K752	The opponents are silent.
Vul: N-S	♦ 9842	
HCP: 8	♣ KQ74	

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 4♥ South

North:

♠ AJ74

♥ A964

♦ AQ

♣ T87

South:

♠ K9

♥ JT32

♦ J862

♣ AQ5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 182

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3♠ North

North:

♠ J843

♥ QT3

♦ KJ5

♣ Q76

South:

♠ AKT5

♥ A54

♦ A843

♣ 84

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♠	All Pass	
1. Stayman			

### Board: 183

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ K62

♥ A32

♦ K982

♣ AQJ

South:

♠ 754

♥ KJ84

♦ AQ3

♣ T64

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

### Board: 184

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ Q43

♥ J853

♦ K86

♣ QJ7

South:

♠ KT52

♥ KT7

♦ A974

♣ AK

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	
1. Stayman			

### Board: 185

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 4♥ South

North:

♠ AKQJ

♥ A643

♦ K5

♣ T65

South:

♠ 3

♥ K752

♦ 9842

♣ KQ74

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

<b>Board: 186</b>	♠ 43	Partner is dealer.
Dealer: South	♥ AK82	The opponents are silent.
Vul: E-W	♦ J974	
HCP: 12	♣ A85	

---

<b>Board: 187</b>	♠ K76	You are dealer.
Dealer: North	♥ K98	The opponents are silent.
Vul: Both	♦ AT	
HCP: 15+1	♣ KQ965	

---

<b>Board: 188</b>	♠ AJ63	Partner is dealer.
Dealer: South	♥ T873	The opponents are silent.
Vul: N-S	♦ 952	
HCP: 7	♣ Q7	

---

<b>Board: 189</b>	♠ AQ9	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 16	♣ 9876	

---

<b>Board: 190</b>	♠ K874	Partner is dealer.
Dealer: South	♥ 7542	The opponents are silent.
Vul: Both	♦ K3	
HCP: 9	♣ K75	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15

Contract: 3NT North

North:

♠ 43

♥ AK82

♦ J974

♣ A85

South:

♠ KJ95

♥ Q6

♦ K32

♣ KQJ7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 187

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ K76

♥ K98

♦ AT

♣ KQ965

South:

♠ AT

♥ J652

♦ QJ62

♣ AT8

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 188

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 2♥ South

North:

♠ AJ63

♥ T873

♦ 952

♣ Q7

South:

♠ QT2

♥ AKJ4

♦ QT6

♣ K98

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 189

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ AQ9

♥ KQ2

♦ AJ6

♣ 9876

South:

♠ J532

♥ A85

♦ 832

♣ A54

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 190

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♠ North

North:

♠ K874

♥ 7542

♦ K3

♣ K75

South:

♠ AQ92

♥ KQ3

♦ Q87

♣ QT8

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

<b>Board: 186</b>	♠ KJ95	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 15	♣ KQJ7	

---

<b>Board: 187</b>	♠ AT	Partner is dealer.
Dealer: North	♥ J652	The opponents are silent.
Vul: Both	♦ QJ62	
HCP: 12	♣ AT8	

---

<b>Board: 188</b>	♠ QT2	You are dealer.
Dealer: South	♥ AKJ4	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 15	♣ K98	

---

<b>Board: 189</b>	♠ J532	Partner is dealer.
Dealer: North	♥ A85	The opponents are silent.
Vul: E-W	♦ 832	
HCP: 9	♣ A54	

---

<b>Board: 190</b>	♠ AQ92	You are dealer.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: Both	♦ Q87	
HCP: 15	♣ QT8	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15

Contract: 3NT North

North:

♠ 43

♥ AK82

♦ J974

♣ A85

South:

♠ KJ95

♥ Q6

♦ K32

♣ KQJ7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 187

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ K76

♥ K98

♦ AT

♣ KQ965

South:

♠ AT

♥ J652

♦ QJ62

♣ AT8

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 188

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 2♥ South

North:

♠ AJ63

♥ T873

♦ 952

♣ Q7

South:

♠ QT2

♥ AKJ4

♦ QT6

♣ K98

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 189

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ AQ9

♥ KQ2

♦ AJ6

♣ 9876

South:

♠ J532

♥ A85

♦ 832

♣ A54

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 190

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♠ North

North:

♠ K874

♥ 7542

♦ K3

♣ K75

South:

♠ AQ92

♥ KQ3

♦ Q87

♣ QT8

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman



<b>Board: 191</b>	♠ AKJ	You are dealer.
Dealer: North	♥ AK76	The opponents are silent.
Vul: None	♦ T4	
HCP: 15	♣ T653	

---

<b>Board: 192</b>	♠ Q874	Partner is dealer.
Dealer: South	♥ Q64	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 9	♣ QT9	

---

<b>Board: 193</b>	♠ T2	You are dealer.
Dealer: North	♥ KT76	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 15	♣ AK84	

---

<b>Board: 194</b>	♠ Q954	Partner is dealer.
Dealer: South	♥ Q98	The opponents are silent.
Vul: N-S	♦ KJ82	
HCP: 11	♣ KT	

---

<b>Board: 195</b>	♠ K8	You are dealer.
Dealer: North	♥ KJ542	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 17+1	♣ K75	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ AKJ

♥ AK76

♦ T4

♣ T653

South:

♠ T987

♥ J8

♦ K87

♣ AQJ8

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

### Board: 192

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ Q874

♥ Q64

♦ K43

♣ QT9

South:

♠ AJ9

♥ 973

♦ AJ876

♣ AJ

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

### Board: 193

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ T2

♥ KT76

♦ AJT

♣ AK84

South:

♠ QJ94

♥ 8

♦ KQ63

♣ QT72

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

### Board: 194

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ Q954

♥ Q98

♦ KJ82

♣ KT

South:

♠ AJ

♥ A742

♦ 63

♣ AQ985

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

### Board: 195

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 9+1

Contract: 4♥ South

North:

♠ K8

♥ KJ542

♦ AKT

♣ K75

South:

♠ 654

♥ Q987

♦ QJ765

♣ A

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

<b>Board: 191</b>	♠ T987	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ K87	
HCP: 11	♣ AQJ8	

---

<b>Board: 192</b>	♠ AJ9	You are dealer.
Dealer: South	♥ 973	The opponents are silent.
Vul: E-W	♦ AJ876	
HCP: 15+1	♣ AJ	

---

<b>Board: 193</b>	♠ QJ94	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: Both	♦ KQ63	
HCP: 10	♣ QT72	

---

<b>Board: 194</b>	♠ AJ	You are dealer.
Dealer: South	♥ A742	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 15+1	♣ AQ985	

---

<b>Board: 195</b>	♠ 654	Partner is dealer.
Dealer: North	♥ Q987	The opponents are silent.
Vul: Both	♦ QJ765	
HCP: 9+1	♣ A	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ AKJ

♥ AK76

♦ T4

♣ T653

South:

♠ T987

♥ J8

♦ K87

♣ AQJ8

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

### Board: 192

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ Q874

♥ Q64

♦ K43

♣ QT9

South:

♠ AJ9

♥ 973

♦ AJ876

♣ AJ

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

### Board: 193

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10

Contract: 3NT South

North:

♠ T2

♥ KT76

♦ AJT

♣ AK84

South:

♠ QJ94

♥ 8

♦ KQ63

♣ QT72

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

### Board: 194

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ Q954

♥ Q98

♦ KJ82

♣ KT

South:

♠ AJ

♥ A742

♦ 63

♣ AQ985

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

### Board: 195

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 9+1

Contract: 4♥ South

North:

♠ K8

♥ KJ542

♦ AKT

♣ K75

South:

♠ 654

♥ Q987

♦ QJ765

♣ A

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

<b>Board: 196</b>	♠ 9852	Partner is dealer.
Dealer: South	♥ K952	The opponents are silent.
Vul: None	♦ Q85	
HCP: 9	♣ A7	

---

<b>Board: 197</b>	♠ 843	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ KT64	
HCP: 17	♣ AK4	

---

<b>Board: 198</b>	♠ T3	Partner is dealer.
Dealer: South	♥ Q962	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 10+1	♣ AQJ97	

---

<b>Board: 199</b>	♠ KJ97	You are dealer.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: None	♦ K6	
HCP: 15	♣ Q863	

---

<b>Board: 200</b>	♠ AT86	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ T8762	
HCP: 6+1	♣ Q83	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 9852

♥ K952

♦ Q85

♣ A7

South:

♠ AT3

♥ A74

♦ KT93

♣ KJ6

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 197

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ 843

♥ AKT

♦ KT64

♣ AK4

South:

♠ J952

♥ Q52

♦ A72

♣ 976

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

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

1. Stayman

### Board: 198

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4♥ North

North:

♠ T3

♥ Q962

♦ J8

♣ AQJ97

South:

♠ Q2

♥ AKJ3

♦ AQ64

♣ T83

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 199

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KJ97

♥ AQ5

♦ K6

♣ Q863

South:

♠ A6

♥ K973

♦ J953

♣ JT9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass			
----------	--	--	--

1. Stayman

### Board: 200

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ AT86

♥ 3

♦ T8762

♣ Q83

South:

♠ KQJ5

♥ AQJ2

♦ A54

♣ 94

W	N	E	S
			1NT

All Pass			
----------	--	--	--

<b>Board: 196</b>	♠ AT3	You are dealer.
Dealer: South	♥ A74	The opponents are silent.
Vul: None	♦ KT93	
HCP: 15	♣ KJ6	

---

<b>Board: 197</b>	♠ J952	Partner is dealer.
Dealer: North	♥ Q52	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 7	♣ 976	

---

<b>Board: 198</b>	♠ Q2	You are dealer.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: E-W	♦ AQ64	
HCP: 16	♣ T83	

---

<b>Board: 199</b>	♠ A6	Partner is dealer.
Dealer: North	♥ K973	The opponents are silent.
Vul: None	♦ J953	
HCP: 9	♣ JT9	

---

<b>Board: 200</b>	♠ KQJ5	You are dealer.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 17	♣ 94	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 9852

♥ K952

♦ Q85

♣ A7

South:

♠ AT3

♥ A74

♦ KT93

♣ KJ6

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 197

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 3NT North

North:

♠ 843

♥ AKT

♦ KT64

♣ AK4

South:

♠ J952

♥ Q52

♦ A72

♣ 976

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

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

1. Stayman

### Board: 198

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 4♥ North

North:

♠ T3

♥ Q962

♦ J8

♣ AQJ97

South:

♠ Q2

♥ AKJ3

♦ AQ64

♣ T83

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 199

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KJ97

♥ AQ5

♦ K6

♣ Q863

South:

♠ A6

♥ K973

♦ J953

♣ JT9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass			
----------	--	--	--

1. Stayman

### Board: 200

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 1NT South

North:

♠ AT86

♥ 3

♦ T8762

♣ Q83

South:

♠ KQJ5

♥ AQJ2

♦ A54

♣ 94

W	N	E	S
			1NT

All Pass			
----------	--	--	--



<b>Board: 201</b>	♠ 976	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AQ83	
HCP: 16	♣ AK64	

---

<b>Board: 202</b>	♠ T2	Partner is dealer.
Dealer: South	♥ KQ43	The opponents are silent.
Vul: Both	♦ J843	
HCP: 8	♣ QT7	

---

<b>Board: 203</b>	♠ QJ93	You are dealer.
Dealer: North	♥ J83	The opponents are silent.
Vul: N-S	♦ AKQ3	
HCP: 15	♣ Q6	

---

<b>Board: 204</b>	♠ 865	Partner is dealer.
Dealer: South	♥ KQ92	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 9	♣ A95	

---

<b>Board: 205</b>	♠ KQ4	You are dealer.
Dealer: North	♥ 82	The opponents are silent.
Vul: Both	♦ AQJT	
HCP: 16	♣ A842	

## Both hands (Answers Page)

### Board: 201

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12+1

Contract: 3NT North

North:

♠ 976

♥ K5

♦ AQ83

♣ AK64

South:

♠ QJ5

♥ QJ64

♦ K

♣ QJ872

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 3NT All Pass

1. Stayman

### Board: 202

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17+1

Contract: 3NT South

North:

♠ T2

♥ KQ43

♦ J843

♣ QT7

South:

♠ AKQJ6

♥ A86

♦ T76

♣ K4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 203

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 4♠ South

North:

♠ QJ93

♥ J83

♦ AKQ3

♣ Q6

South:

♠ AK74

♥ 42

♦ J874

♣ A85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

### Board: 204

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ 865

♥ KQ92

♦ 954

♣ A95

South:

♠ AQ972

♥ 75

♦ KQ8

♣ KQ3

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 205

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ KQ4

♥ 82

♦ AQJT

♣ A842

South:

♠ AJ53

♥ T754

♦ 7

♣ KQ65

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 201</b>	♠ QJ5	Partner is dealer.
Dealer: North	♥ QJ64	The opponents are silent.
Vul: E-W	♦ K	
HCP: 12+1	♣ QJ872	

---

<b>Board: 202</b>	♠ AKQJ6	You are dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ T76	
HCP: 17+1	♣ K4	

---

<b>Board: 203</b>	♠ AK74	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ J874	
HCP: 12	♣ A85	

---

<b>Board: 204</b>	♠ AQ972	You are dealer.
Dealer: South	♥ 75	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 16+1	♣ KQ3	

---

<b>Board: 205</b>	♠ AJ53	Partner is dealer.
Dealer: North	♥ T754	The opponents are silent.
Vul: Both	♦ 7	
HCP: 10	♣ KQ65	

## Both hands (Answers Page)

### Board: 201

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12+1

Contract: 3NT North

North:

♠ 976

♥ K5

♦ AQ83

♣ AK64

South:

♠ QJ5

♥ QJ64

♦ K

♣ QJ872

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 3NT All Pass

1. Stayman

### Board: 202

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17+1

Contract: 3NT South

North:

♠ T2

♥ KQ43

♦ J843

♣ QT7

South:

♠ AKQJ6

♥ A86

♦ T76

♣ K4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 203

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 4♠ South

North:

♠ QJ93

♥ J83

♦ AKQ3

♣ Q6

South:

♠ AK74

♥ 42

♦ J874

♣ A85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

### Board: 204

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ 865

♥ KQ92

♦ 954

♣ A95

South:

♠ AQ972

♥ 75

♦ KQ8

♣ KQ3

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 205

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ KQ4

♥ 82

♦ AQJT

♣ A842

South:

♠ AJ53

♥ T754

♦ 7

♣ KQ65

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 206</b>	♠ AT3	Partner is dealer.
Dealer: South	♥ QJ53	The opponents are silent.
Vul: None	♦ J86	
HCP: 10	♣ Q97	

---

<b>Board: 207</b>	♠ AQ76	You are dealer.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 15	♣ QJ6	

---

<b>Board: 208</b>	♠ A76	Partner is dealer.
Dealer: South	♥ J754	The opponents are silent.
Vul: Both	♦ 5	
HCP: 12+1	♣ AQJ64	

---

<b>Board: 209</b>	♠ KQJ65	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: None	♦ K8	
HCP: 16+1	♣ AJ7	

---

<b>Board: 210</b>	♠ K942	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ KQ853	
HCP: 12+1	♣ Q65	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: None

North HCP: 10

South HCP: 16

Contract: 4♥ North

North:

♠ AT3

♥ QJ53

♦ J86

♣ Q97

South:

♠ KQ4

♥ AT92

♦ A532

♣ K6

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 207

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ AQ76

♥ AJ73

♦ J8

♣ QJ6

South:

♠ KJT5

♥ 982

♦ AQ765

♣ 3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 208

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ A76

♥ J754

♦ 5

♣ AQJ64

South:

♠ KJT

♥ KQ9

♦ QJ63

♣ K97

W	N	E	S
			1NT

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

Pass	3♣	Pass	3♦
------	----	------	----

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

1. Stayman

### Board: 209

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9

Contract: 4♠ South

North:

♠ KQJ65

♥ Q43

♦ K8

♣ AJ7

South:

♠ A874

♥ JT8

♦ Q763

♣ Q8

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass			
----------	--	--	--

1. Stayman

### Board: 210

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 3NT South

North:

♠ K942

♥ Q

♦ KQ853

♣ Q65

South:

♠ A7

♥ KJ64

♦ AT74

♣ AJ3

W	N	E	S
			1NT

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

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

All Pass			
----------	--	--	--

1. Stayman

<b>Board: 206</b>	♠ KQ4	You are dealer.
Dealer: South	♥ AT92	The opponents are silent.
Vul: None	♦ A532	
HCP: 16	♣ K6	

---

<b>Board: 207</b>	♠ KJT5	Partner is dealer.
Dealer: North	♥ 982	The opponents are silent.
Vul: E-W	♦ AQ765	
HCP: 10+1	♣ 3	

---

<b>Board: 208</b>	♠ KJT	You are dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: Both	♦ QJ63	
HCP: 15	♣ K97	

---

<b>Board: 209</b>	♠ A874	Partner is dealer.
Dealer: North	♥ JT8	The opponents are silent.
Vul: None	♦ Q763	
HCP: 9	♣ Q8	

---

<b>Board: 210</b>	♠ A7	You are dealer.
Dealer: South	♥ KJ64	The opponents are silent.
Vul: N-S	♦ AT74	
HCP: 17	♣ AJ3	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: None

North HCP: 10

South HCP: 16

Contract: 4♥ North

North:

♠ AT3

♥ QJ53

♦ J86

♣ Q97

South:

♠ KQ4

♥ AT92

♦ A532

♣ K6

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 207

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ AQ76

♥ AJ73

♦ J8

♣ QJ6

South:

♠ KJT5

♥ 982

♦ AQ765

♣ 3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 208

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ A76

♥ J754

♦ 5

♣ AQJ64

South:

♠ KJT

♥ KQ9

♦ QJ63

♣ K97

W	N	E	S
			1NT

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

Pass	3♣	Pass	3♦
------	----	------	----

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

1. Stayman

### Board: 209

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 9

Contract: 4♠ South

North:

♠ KQJ65

♥ Q43

♦ K8

♣ AJ7

South:

♠ A874

♥ JT8

♦ Q763

♣ Q8

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass			
----------	--	--	--

1. Stayman

### Board: 210

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 3NT South

North:

♠ K942

♥ Q

♦ KQ853

♣ Q65

South:

♠ A7

♥ KJ64

♦ AT74

♣ AJ3

W	N	E	S
			1NT

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

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

All Pass			
----------	--	--	--

1. Stayman



<b>Board: 211</b>	♠ AQ76	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ Q875	
HCP: 16	♣ 83	

---

<b>Board: 212</b>	♠ QJT	Partner is dealer.
Dealer: South	♥ A762	The opponents are silent.
Vul: None	♦ T32	
HCP: 7	♣ 754	

---

<b>Board: 213</b>	♠ A8	You are dealer.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: N-S	♦ 854	
HCP: 17	♣ AJ95	

---

<b>Board: 214</b>	♠ J87	Partner is dealer.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 12	♣ K962	

---

<b>Board: 215</b>	♠ A42	You are dealer.
Dealer: North	♥ AK842	The opponents are silent.
Vul: None	♦ A42	
HCP: 17+1	♣ Q6	

## Both hands (Answers Page)

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ AQ76	♠ T542		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AKJ	♥ 653	Pass	2♠	Pass	4♠
North HCP: 16	♦ Q875	♦ AK	All Pass			
South HCP: 11	♣ 83	♣ KJ75	1. Stayman			
Contract: 4♠ South						

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ 974				1NT
Vul: None	♥ A762	♥ KQ5	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 7	♦ T32	♦ KQ5	Pass	2NT	Pass	3NT
South HCP: 17	♣ 754	♣ AK98	All Pass			
Contract: 3NT South			1. Stayman			

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QT54		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AKJ8	♥ T975	Pass	2♥	Pass	4♥
North HCP: 17	♦ 854	♦ AQJT	All Pass			
South HCP: 9	♣ AJ95	♣ 7	1. Stayman			
Contract: 4♥ South						

### Board: 214

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ AK64				1NT
Vul: E-W	♥ AQ94	♥ 7532	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
North HCP: 12	♦ Q2	♦ KJ6	Pass	4 ♥	All Pass	
South HCP: 17	♣ K962	♣ AQ	1. Stayman			
Contract: 4 ♥ North						

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ K863		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AK842	♥ T7	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ A42	♦ KJ9	All Pass			
South HCP: 10	♣ Q6	♣ KT75	1. Stayman			
Contract: 3NT South						

<b>Board: 211</b>	♠ T542	Partner is dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: Both	♦ AK	
HCP: 11	♣ KJ75	

---

<b>Board: 212</b>	♠ 974	You are dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 17	♣ AK98	

---

<b>Board: 213</b>	♠ QT54	Partner is dealer.
Dealer: North	♥ T975	The opponents are silent.
Vul: N-S	♦ AQJT	
HCP: 9	♣ 7	

---

<b>Board: 214</b>	♠ AK64	You are dealer.
Dealer: South	♥ 7532	The opponents are silent.
Vul: E-W	♦ KJ6	
HCP: 17	♣ AQ	

---

<b>Board: 215</b>	♠ K863	Partner is dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 10	♣ KT75	

## Both hands (Answers Page)

### Board: 211

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11

Contract: 4 ♠ South

North:

♠ AQ76

♥ AKJ

♦ Q875

♣ 83

South:

♠ T542

♥ 653

♦ AK

♣ KJ75

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 212

Dealer: South

Vul: None

North HCP: 7

South HCP: 17

Contract: 3NT South

North:

♠ QJT

♥ A762

♦ T32

♣ 754

South:

♠ 974

♥ KQ5

♦ KQ5

♣ AK98

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 213

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 4 ♥ South

North:

♠ A8

♥ AKJ8

♦ 854

♣ AJ95

South:

♠ QT54

♥ T975

♦ AQJT

♣ 7

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 4 ♥

All Pass

1. Stayman

### Board: 214

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 17

Contract: 4 ♥ North

North:

♠ J87

♥ AQ94

♦ Q2

♣ K962

South:

♠ AK64

♥ 7532

♦ KJ6

♣ AQ

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 4 ♥ All Pass

1. Stayman

### Board: 215

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10

Contract: 3NT South

North:

♠ A42

♥ AK842

♦ A42

♣ Q6

South:

♠ K863

♥ T7

♦ KJ9

♣ KT75

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Stayman

<b>Board: 216</b>	♠ AQ3	Partner is dealer.
Dealer: South	♥ Q975	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 12+1	♣ A8762	

---

<b>Board: 217</b>	♠ AT8	You are dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 16	♣ AT52	

---

<b>Board: 218</b>	♠ Q94	Partner is dealer.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: Both	♦ KT953	
HCP: 10+1	♣ 6	

---

<b>Board: 219</b>	♠ Q752	You are dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 17	♣ K62	

---

<b>Board: 220</b>	♠ KQ42	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ T9842	
HCP: 8+1	♣ K62	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 3NT South

North:

♠ AQ3

♥ Q975

♦ 8

♣ A8762

South:

♠ K652

♥ KJ8

♦ AQJ6

♣ K9

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

1. Stayman

### Board: 217

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7

Contract: 2NT South

North:

♠ AT8

♥ J54

♦ AKT

♣ AT52

South:

♠ K963

♥ A732

♦ 764

♣ 94

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

1. Stayman

### Board: 218

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ Q94

♥ KQ86

♦ KT953

♣ 6

South:

♠ KJ87

♥ A54

♦ A86

♣ A53

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

1. Stayman

### Board: 219

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ Q752

♥ AJ2

♦ AK5

♣ K62

South:

♠ K6

♥ QT63

♦ Q84

♣ QJ75

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

1. Stayman

### Board: 220

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ KQ42

♥ 9

♦ T9842

♣ K62

South:

♠ A83

♥ AKQT5

♦ Q5

♣ T95

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

1. Stayman

<b>Board: 216</b>	♠ K652	You are dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: N-S	♦ AQJ6	
HCP: 17	♣ K9	

---

<b>Board: 217</b>	♠ K963	Partner is dealer.
Dealer: North	♥ A732	The opponents are silent.
Vul: E-W	♦ 764	
HCP: 7	♣ 94	

---

<b>Board: 218</b>	♠ KJ87	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: Both	♦ A86	
HCP: 16	♣ A53	

---

<b>Board: 219</b>	♠ K6	Partner is dealer.
Dealer: North	♥ QT63	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 10	♣ QJ75	

---

<b>Board: 220</b>	♠ A83	You are dealer.
Dealer: South	♥ AKQT5	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 15+1	♣ T95	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 3NT South

North:

♠ AQ3

♥ Q975

♦ 8

♣ A8762

South:

♠ K652

♥ KJ8

♦ AQJ6

♣ K9

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

1. Stayman

### Board: 217

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7

Contract: 2NT South

North:

♠ AT8

♥ J54

♦ AKT

♣ AT52

South:

♠ K963

♥ A732

♦ 764

♣ 94

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

1. Stayman

### Board: 218

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ Q94

♥ KQ86

♦ KT953

♣ 6

South:

♠ KJ87

♥ A54

♦ A86

♣ A53

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

1. Stayman

### Board: 219

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ Q752

♥ AJ2

♦ AK5

♣ K62

South:

♠ K6

♥ QT63

♦ Q84

♣ QJ75

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

1. Stayman

### Board: 220

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ KQ42

♥ 9

♦ T9842

♣ K62

South:

♠ A83

♥ AKQT5

♦ Q5

♣ T95

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

1. Stayman



<b>Board: 221</b>	♠ AJ93	You are dealer.
Dealer: North	♥ AK82	The opponents are silent.
Vul: None	♦ K2	
HCP: 17	♣ QT8	

---

<b>Board: 222</b>	♠ AQ	Partner is dealer.
Dealer: South	♥ T753	The opponents are silent.
Vul: Both	♦ T873	
HCP: 7	♣ JT7	

---

<b>Board: 223</b>	♠ A72	You are dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ A9862	
HCP: 15+1	♣ AJ5	

---

<b>Board: 224</b>	♠ KQT8	Partner is dealer.
Dealer: South	♥ QT9	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 12	♣ Q75	

---

<b>Board: 225</b>	♠ Q4	You are dealer.
Dealer: North	♥ KQ73	The opponents are silent.
Vul: Both	♦ AT3	
HCP: 17	♣ AQ93	

## Both hands (Answers Page)

### Board: 221

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 4♥ South

North:

♠ AJ93

♥ AK82

♦ K2

♣ QT8

South:

♠ Q

♥ J963

♦ Q87

♣ AK542

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 222

Dealer: South

Vul: Both

North HCP: 7

South HCP: 16

Contract: 3♥ North

North:

♠ AQ

♥ T753

♦ T873

♣ JT7

South:

♠ JT9

♥ AKQJ

♦ K952

♣ Q8

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 223

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ A72

♥ Q4

♦ A9862

♣ AJ5

South:

♠ KT54

♥ J72

♦ K53

♣ KQ7

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 224

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 4♠ North

North:

♠ KQT8

♥ QT9

♦ QJ3

♣ Q75

South:

♠ 6542

♥ AJ4

♦ A7

♣ AK84

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 225

Dealer: North

Vul: Both

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ Q4

♥ KQ73

♦ AT3

♣ AQ93

South:

♠ J963

♥ 94

♦ QJ74

♣ T64

W N E S

1NT All Pass

<b>Board: 221</b>	♠ Q	Partner is dealer.
Dealer: North	♥ J963	The opponents are silent.
Vul: None	♦ Q87	
HCP: 12+1	♣ AK542	

---

<b>Board: 222</b>	♠ JT9	You are dealer.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: Both	♦ K952	
HCP: 16	♣ Q8	

---

<b>Board: 223</b>	♠ KT54	Partner is dealer.
Dealer: North	♥ J72	The opponents are silent.
Vul: None	♦ K53	
HCP: 12	♣ KQ7	

---

<b>Board: 224</b>	♠ 6542	You are dealer.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 16	♣ AK84	

---

<b>Board: 225</b>	♠ J963	Partner is dealer.
Dealer: North	♥ 94	The opponents are silent.
Vul: Both	♦ QJ74	
HCP: 4	♣ T64	

## Both hands (Answers Page)

### Board: 221

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 4♥ South

North:

♠ AJ93

♥ AK82

♦ K2

♣ QT8

South:

♠ Q

♥ J963

♦ Q87

♣ AK542

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 222

Dealer: South

Vul: Both

North HCP: 7

South HCP: 16

Contract: 3♥ North

North:

♠ AQ

♥ T753

♦ T873

♣ JT7

South:

♠ JT9

♥ AKQJ

♦ K952

♣ Q8

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 223

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ A72

♥ Q4

♦ A9862

♣ AJ5

South:

♠ KT54

♥ J72

♦ K53

♣ KQ7

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 224

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 4♠ North

North:

♠ KQT8

♥ QT9

♦ QJ3

♣ Q75

South:

♠ 6542

♥ AJ4

♦ A7

♣ AK84

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 225

Dealer: North

Vul: Both

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ Q4

♥ KQ73

♦ AT3

♣ AQ93

South:

♠ J963

♥ 94

♦ QJ74

♣ T64

W N E S

1NT All Pass

<b>Board: 226</b>	♠ T	Partner is dealer.
Dealer: South	♥ T742	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 9	♣ KQ76	

---

<b>Board: 227</b>	♠ J653	You are dealer.
Dealer: North	♥ AK9	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 16	♣ AJ93	

---

<b>Board: 228</b>	♠ 43	Partner is dealer.
Dealer: South	♥ Q542	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 9	♣ AK85	

---

<b>Board: 229</b>	♠ KQJ	You are dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 16	♣ 9863	

---

<b>Board: 230</b>	♠ T98	Partner is dealer.
Dealer: South	♥ KQ65	The opponents are silent.
Vul: N-S	♦ 654	
HCP: 8	♣ K42	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: None

North HCP: 9

South HCP: 16

Contract: 2NT North

North:

♠ T

♥ T742

♦ KJ53

♣ KQ76

South:

♠ AQJ2

♥ K86

♦ AQ2

♣ 854

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 227

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ J653

♥ AK9

♦ K4

♣ AJ93

South:

♠ KQ9

♥ 7652

♦ 8763

♣ K7

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 228

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 4♥ North

North:

♠ 43

♥ Q542

♦ 954

♣ AK85

South:

♠ A96

♥ AK63

♦ K863

♣ Q9

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 229

Dealer: North

Vul: None

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ KQJ

♥ AT5

♦ AQ3

♣ 9863

South:

♠ T52

♥ Q742

♦ KJ9

♣ KQ7

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 230

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T98

♥ KQ65

♦ 654

♣ K42

South:

♠ K754

♥ T98

♦ AKJT

♣ A9

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

<b>Board: 226</b>	♠ AQJ2	You are dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 16	♣ 854	

---

<b>Board: 227</b>	♠ KQ9	Partner is dealer.
Dealer: North	♥ 7652	The opponents are silent.
Vul: N-S	♦ 8763	
HCP: 8	♣ K7	

---

<b>Board: 228</b>	♠ A96	You are dealer.
Dealer: South	♥ AK63	The opponents are silent.
Vul: E-W	♦ K863	
HCP: 16	♣ Q9	

---

<b>Board: 229</b>	♠ T52	Partner is dealer.
Dealer: North	♥ Q742	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 11	♣ KQ7	

---

<b>Board: 230</b>	♠ K754	You are dealer.
Dealer: South	♥ T98	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 15	♣ A9	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: None

North HCP: 9

South HCP: 16

Contract: 2NT North

North:

♠ T

♥ T742

♦ KJ53

♣ KQ76

South:

♠ AQJ2

♥ K86

♦ AQ2

♣ 854

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 227

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ J653

♥ AK9

♦ K4

♣ AJ93

South:

♠ KQ9

♥ 7652

♦ 8763

♣ K7

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 228

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 4♥ North

North:

♠ 43

♥ Q542

♦ 954

♣ AK85

South:

♠ A96

♥ AK63

♦ K863

♣ Q9

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 229

Dealer: North

Vul: None

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ KQJ

♥ AT5

♦ AQ3

♣ 9863

South:

♠ T52

♥ Q742

♦ KJ9

♣ KQ7

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 230

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T98

♥ KQ65

♦ 654

♣ K42

South:

♠ K754

♥ T98

♦ AKJT

♣ A9

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman



<b>Board: 231</b>	♠ AQ	You are dealer.
Dealer: North	♥ AT83	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 15+1	♣ K8762	

---

<b>Board: 232</b>	♠ AKJ2	Partner is dealer.
Dealer: South	♥ 742	The opponents are silent.
Vul: Both	♦ 942	
HCP: 8	♣ T86	

---

<b>Board: 233</b>	♠ AQ	You are dealer.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 16	♣ AJ98	

---

<b>Board: 234</b>	♠ T432	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ QJT7	
HCP: 8	♣ KQT7	

---

<b>Board: 235</b>	♠ Q8	You are dealer.
Dealer: North	♥ AJ65	The opponents are silent.
Vul: Both	♦ KJT85	
HCP: 15+1	♣ A2	

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJT5		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AT83	♥ KQ7	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ Q3	♦ 9862	All Pass			
South HCP: 10	♣ K8762	♣ J9				
Contract: 2NT South				1. Stayman		

### Board: 232

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ2	♠ 74				1NT
Vul: Both	♥ 742	♥ AQ96	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 942	♦ KT76	Pass	2NT	All Pass	
South HCP: 15	♣ T86	♣ AQ2				
Contract: 2NT North				1. Stayman		

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 62		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ75	♥ AJT6	Pass	2♥	Pass	4♥
North HCP: 16	♦ 865	♦ AT943	All Pass			
South HCP: 12+1	♣ AJ98	♣ K7				
Contract: 4♥ South				1. Stayman		

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ T432	♠ K9				1NT
Vul: E-W	♥ 7	♥ AK932	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ QJT7	♦ A96	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQT7	♣ J82				
Contract: 3NT North				1. Stayman		

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AK97		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AJ65	♥ Q74	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ KJT85	♦ 963	All Pass			
South HCP: 12	♣ A2	♣ K95				
Contract: 3NT South				1. Stayman		

<b>Board: 231</b>	♠ KJT5	Partner is dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: E-W	♦ 9862	
HCP: 10	♣ J9	

---

<b>Board: 232</b>	♠ 74	You are dealer.
Dealer: South	♥ AQ96	The opponents are silent.
Vul: Both	♦ KT76	
HCP: 15	♣ AQ2	

---

<b>Board: 233</b>	♠ 62	Partner is dealer.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: N-S	♦ AT943	
HCP: 12+1	♣ K7	

---

<b>Board: 234</b>	♠ K9	You are dealer.
Dealer: South	♥ AK932	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 15+1	♣ J82	

---

<b>Board: 235</b>	♠ AK97	Partner is dealer.
Dealer: North	♥ Q74	The opponents are silent.
Vul: Both	♦ 963	
HCP: 12	♣ K95	

## Both hands (Answers Page)

### Board: 231

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10

Contract: 2NT South

North:

♠ AQ

♥ AT83

♦ Q3

♣ K8762

South:

♠ KJT5

♥ KQ7

♦ 9862

♣ J9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 232

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ AKJ2

♥ 742

♦ 942

♣ T86

South:

♠ 74

♥ AQ96

♦ KT76

♣ AQ2

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 233

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+1

Contract: 4♥ South

North:

♠ AQ

♥ KQ75

♦ 865

♣ AJ98

South:

♠ 62

♥ AJT6

♦ AT943

♣ K7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 234

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ T432

♥ 7

♦ QJT7

♣ KQT7

South:

♠ K9

♥ AK932

♦ A96

♣ J82

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 235

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ Q8

♥ AJ65

♦ KJT85

♣ A2

South:

♠ AK97

♥ Q74

♦ 963

♣ K95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

# North hands

# Stayman

<b>Board: 236</b>	♠ 853	Partner is dealer.
Dealer: South	♥ Q972	The opponents are silent.
Vul: None	♦ K64	
HCP: 8	♣ K63	

---

<b>Board: 237</b>	♠ QT	You are dealer.
Dealer: North	♥ QJ876	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 16+1	♣ AK3	

---

<b>Board: 238</b>	♠ K52	Partner is dealer.
Dealer: South	♥ Q542	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 11	♣ 742	

---

<b>Board: 239</b>	♠ AK85	You are dealer.
Dealer: North	♥ 8763	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 16	♣ AT	

---

<b>Board: 240</b>	♠ Q762	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 12+1	♣ KQJ93	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 853

♥ Q972

♦ K64

♣ K63

South:

♠ AQT

♥ AT

♦ J873

♣ A975

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 237

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ QT

♥ QJ876

♦ AT3

♣ AK3

South:

♠ AJ97

♥ T94

♦ KQ94

♣ J5

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 238

Dealer: South

Vul: Both

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ K52

♥ Q542

♦ AQ8

♣ 742

South:

♠ AJ873

♥ AJT

♦ K5

♣ K98

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 239

Dealer: North

Vul: None

North HCP: 16

South HCP: 9

Contract: 4♠ North

North:

♠ AK85

♥ 8763

♦ AJ8

♣ AT

South:

♠ QT32

♥ AQJ

♦ 765

♣ 642

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

Pass 4♠ All Pass

1. Stayman

### Board: 240

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 4♠ South

North:

♠ Q762

♥ 8

♦ KJT

♣ KQJ93

South:

♠ AKT9

♥ A643

♦ 765

♣ A5

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 4♠

All Pass

1. Stayman

<b>Board: 236</b>	♠ AQT	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ J873	
HCP: 15	♣ A975	

---

<b>Board: 237</b>	♠ AJ97	Partner is dealer.
Dealer: North	♥ T94	The opponents are silent.
Vul: E-W	♦ KQ94	
HCP: 11	♣ J5	

---

<b>Board: 238</b>	♠ AJ873	You are dealer.
Dealer: South	♥ AJT	The opponents are silent.
Vul: Both	♦ K5	
HCP: 16+1	♣ K98	

---

<b>Board: 239</b>	♠ QT32	Partner is dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: None	♦ 765	
HCP: 9	♣ 642	

---

<b>Board: 240</b>	♠ AKT9	You are dealer.
Dealer: South	♥ A643	The opponents are silent.
Vul: N-S	♦ 765	
HCP: 15	♣ A5	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 853

♥ Q972

♦ K64

♣ K63

South:

♠ AQT

♥ AT

♦ J873

♣ A975

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 237

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ QT

♥ QJ876

♦ AT3

♣ AK3

South:

♠ AJ97

♥ T94

♦ KQ94

♣ J5

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 238

Dealer: South

Vul: Both

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ K52

♥ Q542

♦ AQ8

♣ 742

South:

♠ AJ873

♥ AJT

♦ K5

♣ K98

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 239

Dealer: North

Vul: None

North HCP: 16

South HCP: 9

Contract: 4♠ North

North:

♠ AK85

♥ 8763

♦ AJ8

♣ AT

South:

♠ QT32

♥ AQJ

♦ 765

♣ 642

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

Pass 4♠ All Pass

1. Stayman

### Board: 240

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 4♠ South

North:

♠ Q762

♥ 8

♦ KJT

♣ KQJ93

South:

♠ AKT9

♥ A643

♦ 765

♣ A5

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 4♠

All Pass

1. Stayman



<b>Board: 241</b>	♠ AJ54	You are dealer.
Dealer: North	♥ AT7	The opponents are silent.
Vul: Both	♦ T75	
HCP: 16	♣ AK3	

---

<b>Board: 242</b>	♠ AKJ3	Partner is dealer.
Dealer: South	♥ 7643	The opponents are silent.
Vul: None	♦ T8	
HCP: 8	♣ 652	

---

<b>Board: 243</b>	♠ Q2	You are dealer.
Dealer: North	♥ KJ73	The opponents are silent.
Vul: N-S	♦ AQT97	
HCP: 15+1	♣ K4	

---

<b>Board: 244</b>	♠ AKT9	Partner is dealer.
Dealer: South	♥ K762	The opponents are silent.
Vul: E-W	♦ 76	
HCP: 10	♣ T64	

---

<b>Board: 245</b>	♠ QJ8	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ A54	
HCP: 16+1	♣ KQJ54	

## Both hands (Answers Page)

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ T98		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AT7	♥ Q642	Pass	2♠	Pass	2NT
North HCP: 16	♦ T75	♦ A64	All Pass			
South HCP: 8	♣ AK3	♣ Q86				
Contract: 2NT South				1. Stayman		

### Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ3	♠ 954				1NT
Vul: None	♥ 7643	♥ A9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ T8	♦ K653	Pass	2NT	Pass	3NT
South HCP: 17	♣ 652	♣ AKQJ	All Pass			
Contract: 3NT South				1. Stayman		

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AT76		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ73	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AQT97	♦ J83	All Pass			
South HCP: 12	♣ K4	♣ AJ82				
Contract: 3NT South				1. Stayman		

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ AKT9	♠ Q85				1NT
Vul: E-W	♥ K762	♥ AQT8	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ 76	♦ AK92	Pass	4♥	All Pass	
South HCP: 15	♣ T64	♣ 72				
Contract: 4♥ North				1. Stayman		

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ K532		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K7	♥ 96	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ A54	♦ KJ32	All Pass			
South HCP: 11	♣ KQJ54	♣ A62				
Contract: 3NT South				1. Stayman		

<b>Board: 241</b>	♠ T98	Partner is dealer.
Dealer: North	♥ Q642	The opponents are silent.
Vul: Both	♦ A64	
HCP: 8	♣ Q86	

---

<b>Board: 242</b>	♠ 954	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ K653	
HCP: 17	♣ AKQJ	

---

<b>Board: 243</b>	♠ AT76	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ J83	
HCP: 12	♣ AJ82	

---

<b>Board: 244</b>	♠ Q85	You are dealer.
Dealer: South	♥ AQT8	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 15	♣ 72	

---

<b>Board: 245</b>	♠ K532	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: None	♦ KJ32	
HCP: 11	♣ A62	

## Both hands (Answers Page)

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ T98		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AT7	♥ Q642	Pass	2♠	Pass	2NT
North HCP: 16	♦ T75	♦ A64	All Pass			
South HCP: 8	♣ AK3	♣ Q86				
Contract: 2NT South				1. Stayman		

### Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ3	♠ 954				1NT
Vul: None	♥ 7643	♥ A9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ T8	♦ K653	Pass	2NT	Pass	3NT
South HCP: 17	♣ 652	♣ AKQJ	All Pass			
Contract: 3NT South				1. Stayman		

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AT76		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ73	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ AQT97	♦ J83	All Pass			
South HCP: 12	♣ K4	♣ AJ82				
Contract: 3NT South				1. Stayman		

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ AKT9	♠ Q85				1NT
Vul: E-W	♥ K762	♥ AQT8	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ 76	♦ AK92	Pass	4♥	All Pass	
South HCP: 15	♣ T64	♣ 72				
Contract: 4♥ North				1. Stayman		

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ K532		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K7	♥ 96	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ A54	♦ KJ32	All Pass			
South HCP: 11	♣ KQJ54	♣ A62				
Contract: 3NT South				1. Stayman		

<b>Board: 246</b>	♠ AJ54	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ AT97	
HCP: 11	♣ J73	

---

<b>Board: 247</b>	♠ AQ75	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ K632	
HCP: 16	♣ KQ7	

---

<b>Board: 248</b>	♠ K842	Partner is dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: Both	♦ KJ54	
HCP: 10	♣ 95	

---

<b>Board: 249</b>	♠ T98	You are dealer.
Dealer: North	♥ AJ754	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 15+1	♣ AQ	

---

<b>Board: 250</b>	♠ -	Partner is dealer.
Dealer: South	♥ Q854	The opponents are silent.
Vul: E-W	♦ KJ53	
HCP: 11+1	♣ AJT98	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ AJ54

♥ J4

♦ AT97

♣ J73

South:

♠ K72

♥ Q963

♦ KQ

♣ AQ94

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 247

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ AQ75

♥ Q7

♦ K632

♣ KQ7

South:

♠ T86

♥ KT43

♦ QJ95

♣ AJ

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 248

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ K842

♥ K54

♦ KJ54

♣ 95

South:

♠ 976

♥ 97

♦ AQT9

♣ AKQT

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 249

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10

Contract: 4♥ South

North:

♠ T98

♥ AJ754

♦ A72

♣ AQ

South:

♠ A76

♥ Q863

♦ KJ65

♣ T9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 250

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ -

♥ Q854

♦ KJ53

♣ AJT98

South:

♠ KQJT2

♥ AJ6

♦ Q84

♣ Q2

W	N	E	S
			1NT

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

Pass	3♣	Pass	3♠
------	----	------	----

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

1. Stayman

<b>Board: 246</b>	♠ K72	You are dealer.
Dealer: South	♥ Q963	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 16	♣ AQ94	

---

<b>Board: 247</b>	♠ T86	Partner is dealer.
Dealer: North	♥ KT43	The opponents are silent.
Vul: E-W	♦ QJ95	
HCP: 11	♣ AJ	

---

<b>Board: 248</b>	♠ 976	You are dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: Both	♦ AQT9	
HCP: 15	♣ AKQT	

---

<b>Board: 249</b>	♠ A76	Partner is dealer.
Dealer: North	♥ Q863	The opponents are silent.
Vul: N-S	♦ KJ65	
HCP: 10	♣ T9	

---

<b>Board: 250</b>	♠ KQJT2	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 15+1	♣ Q2	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ AJ54

♥ J4

♦ AT97

♣ J73

South:

♠ K72

♥ Q963

♦ KQ

♣ AQ94

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 247

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ AQ75

♥ Q7

♦ K632

♣ KQ7

South:

♠ T86

♥ KT43

♦ QJ95

♣ AJ

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 248

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ K842

♥ K54

♦ KJ54

♣ 95

South:

♠ 976

♥ 97

♦ AQT9

♣ AKQT

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 249

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10

Contract: 4♥ South

North:

♠ T98

♥ AJ754

♦ A72

♣ AQ

South:

♠ A76

♥ Q863

♦ KJ65

♣ T9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 250

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ -

♥ Q854

♦ KJ53

♣ AJT98

South:

♠ KQJT2

♥ AJ6

♦ Q84

♣ Q2

W	N	E	S
			1NT

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

Pass	3♣	Pass	3♠
------	----	------	----

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

1. Stayman



<b>Board: 251</b>	♠ AJ964	You are dealer.
Dealer: North	♥ Q62	The opponents are silent.
Vul: Both	♦ A6	
HCP: 15+1	♣ A74	

---

<b>Board: 252</b>	♠ KQ85	Partner is dealer.
Dealer: South	♥ A543	The opponents are silent.
Vul: None	♦ T5	
HCP: 12	♣ K65	

---

<b>Board: 253</b>	♠ AK8	You are dealer.
Dealer: North	♥ 986	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 16	♣ J974	

---

<b>Board: 254</b>	♠ AK65	Partner is dealer.
Dealer: South	♥ T752	The opponents are silent.
Vul: Both	♦ J2	
HCP: 9	♣ J64	

---

<b>Board: 255</b>	♠ AJ	You are dealer.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 16+1	♣ K9754	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11

Contract: 4 ♠ South

North:

♠ AJ964

♥ Q62

♦ A6

♣ A74

South:

♠ KQT7

♥ T5

♦ J532

♣ KQT

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 252

Dealer: South

Vul: None

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ KQ85

♥ A543

♦ T5

♣ K65

South:

♠ J72

♥ QJT

♦ AK64

♣ AQ7

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Stayman

### Board: 253

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ AK8

♥ 986

♦ AKJ

♣ J974

South:

♠ JT6

♥ AK75

♦ 98

♣ K652

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 254

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ AK65

♥ T752

♦ J2

♣ J64

South:

♠ Q3

♥ A98

♦ KQ654

♣ A92

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Stayman

### Board: 255

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12

Contract: 3NT South

North:

♠ AJ

♥ AJ8

♦ QJ3

♣ K9754

South:

♠ Q643

♥ Q32

♦ A5

♣ A863

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 251</b>	♠ KQT7	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: Both	♦ J532	
HCP: 11	♣ KQT	

---

<b>Board: 252</b>	♠ J72	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ AK64	
HCP: 17	♣ AQ7	

---

<b>Board: 253</b>	♠ JT6	Partner is dealer.
Dealer: North	♥ AK75	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 11	♣ K652	

---

<b>Board: 254</b>	♠ Q3	You are dealer.
Dealer: South	♥ A98	The opponents are silent.
Vul: Both	♦ KQ654	
HCP: 15+1	♣ A92	

---

<b>Board: 255</b>	♠ Q643	Partner is dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ A5	
HCP: 12	♣ A863	

## Both hands (Answers Page)

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ AJ964	♠ KQT7		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q62	♥ T5	Pass	2♠	Pass	4♠
North HCP: 15+1	♦ A6	♦ J532	All Pass			
South HCP: 11	♣ A74	♣ KQT				
Contract: 4♠ South						1. Stayman

### Board: 252

	North:	South:	W	N	E	S
Dealer: South	♠ KQ85	♠ J72				1NT
Vul: None	♥ A543	♥ QJT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ T5	♦ AK64	Pass	3NT	All Pass	
South HCP: 17	♣ K65	♣ AQ7				
Contract: 3NT North						1. Stayman

### Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ JT6		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ 986	♥ AK75	Pass	2♦	Pass	3NT
North HCP: 16	♦ AKJ	♦ 98	All Pass			
South HCP: 11	♣ J974	♣ K652				
Contract: 3NT South						1. Stayman

### Board: 254

	North:	South:	W	N	E	S
Dealer: South	♠ AK65	♠ Q3				1NT
Vul: Both	♥ T752	♥ A98	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ J2	♦ KQ654	Pass	3NT	All Pass	
South HCP: 15+1	♣ J64	♣ A92				
Contract: 3NT North						1. Stayman

### Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q643		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ8	♥ Q32	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ QJ3	♦ A5	All Pass			
South HCP: 12	♣ K9754	♣ A863				
Contract: 3NT South						1. Stayman

<b>Board: 256</b>	♠ K874	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: N-S	♦ JT753	
HCP: 8+1	♣ A7	

---

<b>Board: 257</b>	♠ A63	You are dealer.
Dealer: North	♥ KT643	The opponents are silent.
Vul: Both	♦ A97	
HCP: 16+1	♣ AJ	

---

<b>Board: 258</b>	♠ A42	Partner is dealer.
Dealer: South	♥ J632	The opponents are silent.
Vul: None	♦ K542	
HCP: 8	♣ T6	

---

<b>Board: 259</b>	♠ K9	You are dealer.
Dealer: North	♥ AKT4	The opponents are silent.
Vul: N-S	♦ 986	
HCP: 15	♣ AJ74	

---

<b>Board: 260</b>	♠ Q86	Partner is dealer.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 9	♣ Q72	

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ K874

♥ 74

♦ JT753

♣ A7

South:

♠ A65

♥ AK6

♦ K62

♣ J986

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 257

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+1

Contract: 2NT South

North:

♠ A63

♥ KT643

♦ A97

♣ AJ

South:

♠ K952

♥ 2

♦ T53

♣ KQ952

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

### Board: 258

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ A42

♥ J632

♦ K542

♣ T6

South:

♠ KJ63

♥ A4

♦ A63

♣ A542

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 259

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K9

♥ AKT4

♦ 986

♣ AJ74

South:

♠ 6532

♥ J3

♦ AKJ7

♣ T86

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 260

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ Q86

♥ QJ42

♦ Q52

♣ Q72

South:

♠ K9432

♥ AK3

♦ K96

♣ KJ

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

<b>Board: 256</b>	♠ A65	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 15	♣ J986	

---

<b>Board: 257</b>	♠ K952	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ T53	
HCP: 8+1	♣ KQ952	

---

<b>Board: 258</b>	♠ KJ63	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ A63	
HCP: 16	♣ A542	

---

<b>Board: 259</b>	♠ 6532	Partner is dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ AKJ7	
HCP: 9	♣ T86	

---

<b>Board: 260</b>	♠ K9432	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ K96	
HCP: 17+1	♣ KJ	

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ K874

♥ 74

♦ JT753

♣ A7

South:

♠ A65

♥ AK6

♦ K62

♣ J986

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 257

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+1

Contract: 2NT South

North:

♠ A63

♥ KT643

♦ A97

♣ AJ

South:

♠ K952

♥ 2

♦ T53

♣ KQ952

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 258

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ A42

♥ J632

♦ K542

♣ T6

South:

♠ KJ63

♥ A4

♦ A63

♣ A542

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 259

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K9

♥ AKT4

♦ 986

♣ AJ74

South:

♠ 6532

♥ J3

♦ AKJ7

♣ T86

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 260

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ Q86

♥ QJ42

♦ Q52

♣ Q72

South:

♠ K9432

♥ AK3

♦ K96

♣ KJ

W	N	E	S
			1NT

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

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

1. Stayman



<b>Board: 261</b>	♠ A75	You are dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: None	♦ Q6	
HCP: 16+1	♣ AKQJ8	

---

<b>Board: 262</b>	♠ K754	Partner is dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 11	♣ KT4	

---

<b>Board: 263</b>	♠ AJ53	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ K92	
HCP: 17	♣ KQ75	

---

<b>Board: 264</b>	♠ KT96	Partner is dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: Both	♦ AQT	
HCP: 12	♣ K854	

---

<b>Board: 265</b>	♠ J864	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: N-S	♦ AK85	
HCP: 16	♣ Q5	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8

Contract: 3NT North

North:

♠ A75

♥ T82

♦ Q6

♣ AKQJ8

South:

♠ T32

♥ KQ43

♦ KT84

♣ 65

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

1. Stayman

### Board: 262

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 4♠ North

North:

♠ K754

♥ K73

♦ QT6

♣ KT4

South:

♠ AQJ9

♥ QJ6

♦ A52

♣ J95

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

1. Stayman

### Board: 263

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ AJ53

♥ A7

♦ K92

♣ KQ75

South:

♠ KT

♥ QJ64

♦ AJ63

♣ J62

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

1. Stayman

### Board: 264

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ KT96

♥ T6

♦ AQT

♣ K854

South:

♠ Q5

♥ KQJ7

♦ KJ92

♣ A72

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

1. Stayman

### Board: 265

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 4♠ South

North:

♠ J864

♥ AQ4

♦ AK85

♣ Q5

South:

♠ K975

♥ J72

♦ J72

♣ AJ4

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

1. Stayman

<b>Board: 261</b>	♠ T32	Partner is dealer.
Dealer: North	♥ KQ43	The opponents are silent.
Vul: None	♦ KT84	
HCP: 8	♣ 65	

---

<b>Board: 262</b>	♠ AQJ9	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 15	♣ J95	

---

<b>Board: 263</b>	♠ KT	Partner is dealer.
Dealer: North	♥ QJ64	The opponents are silent.
Vul: E-W	♦ AJ63	
HCP: 12	♣ J62	

---

<b>Board: 264</b>	♠ Q5	You are dealer.
Dealer: South	♥ KQJ7	The opponents are silent.
Vul: Both	♦ KJ92	
HCP: 16	♣ A72	

---

<b>Board: 265</b>	♠ K975	Partner is dealer.
Dealer: North	♥ J72	The opponents are silent.
Vul: N-S	♦ J72	
HCP: 10	♣ AJ4	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8

Contract: 3NT North

North:

♠ A75

♥ T82

♦ Q6

♣ AKQJ8

South:

♠ T32

♥ KQ43

♦ KT84

♣ 65

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

1. Stayman

### Board: 262

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 4♠ North

North:

♠ K754

♥ K73

♦ QT6

♣ KT4

South:

♠ AQJ9

♥ QJ6

♦ A52

♣ J95

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

1. Stayman

### Board: 263

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ AJ53

♥ A7

♦ K92

♣ KQ75

South:

♠ KT

♥ QJ64

♦ AJ63

♣ J62

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

1. Stayman

### Board: 264

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ KT96

♥ T6

♦ AQT

♣ K854

South:

♠ Q5

♥ KQJ7

♦ KJ92

♣ A72

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

1. Stayman

### Board: 265

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 4♠ South

North:

♠ J864

♥ AQ4

♦ AK85

♣ Q5

South:

♠ K975

♥ J72

♦ J72

♣ AJ4

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

1. Stayman

<b>Board: 266</b>	♠ 975	Partner is dealer.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: E-W	♦ AK64	
HCP: 12	♣ 54	

---

<b>Board: 267</b>	♠ JT4	You are dealer.
Dealer: North	♥ AQJ5	The opponents are silent.
Vul: Both	♦ K82	
HCP: 17	♣ AQ6	

---

<b>Board: 268</b>	♠ T652	Partner is dealer.
Dealer: South	♥ K43	The opponents are silent.
Vul: None	♦ K64	
HCP: 10	♣ KJ5	

---

<b>Board: 269</b>	♠ AT875	You are dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ AK3	
HCP: 15+1	♣ A87	

---

<b>Board: 270</b>	♠ T964	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ AK75	
HCP: 9	♣ T75	

## Both hands (Answers Page)

### Board: 266

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 17+1

Contract: 3NT North

North:

♠ 975

♥ KQ83

♦ AK64

♣ 54

South:

♠ Q64

♥ A72

♦ Q7

♣ AKQ76

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 267

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ JT4

♥ AQJ5

♦ K82

♣ AQ6

South:

♠ A972

♥ 62

♦ A75

♣ KJ75

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 268

Dealer: South

Vul: None

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ T652

♥ K43

♦ K64

♣ KJ5

South:

♠ K7

♥ QT98

♦ AQ8

♣ AQ76

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 269

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ AT875

♥ T6

♦ AK3

♣ A87

South:

♠ 2

♥ A954

♦ Q854

♣ KQ42

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 270

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16+1

Contract: 2NT North

North:

♠ T964

♥ Q8

♦ AK75

♣ T75

South:

♠ Q3

♥ AJ9

♦ QJT

♣ KQJ86

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 266</b>	♠ Q64	You are dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 17+1	♣ AKQ76	

---

<b>Board: 267</b>	♠ A972	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: Both	♦ A75	
HCP: 12	♣ KJ75	

---

<b>Board: 268</b>	♠ K7	You are dealer.
Dealer: South	♥ QT98	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 17	♣ AQ76	

---

<b>Board: 269</b>	♠ 2	Partner is dealer.
Dealer: North	♥ A954	The opponents are silent.
Vul: E-W	♦ Q854	
HCP: 11	♣ KQ42	

---

<b>Board: 270</b>	♠ Q3	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: Both	♦ QJT	
HCP: 16+1	♣ KQJ86	

## Both hands (Answers Page)

### Board: 266

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 17+1

Contract: 3NT North

North:

♠ 975

♥ KQ83

♦ AK64

♣ 54

South:

♠ Q64

♥ A72

♦ Q7

♣ AKQ76

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 267

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ JT4

♥ AQJ5

♦ K82

♣ AQ6

South:

♠ A972

♥ 62

♦ A75

♣ KJ75

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 268

Dealer: South

Vul: None

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ T652

♥ K43

♦ K64

♣ KJ5

South:

♠ K7

♥ QT98

♦ AQ8

♣ AQ76

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 269

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ AT875

♥ T6

♦ AK3

♣ A87

South:

♠ 2

♥ A954

♦ Q854

♣ KQ42

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 270

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16+1

Contract: 2NT North

North:

♠ T964

♥ Q8

♦ AK75

♣ T75

South:

♠ Q3

♥ AJ9

♦ QJT

♣ KQJ86

W	N	E	S
			1NT

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

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

1. Stayman



<b>Board: 271</b>	♠ AJ643	You are dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 15+1	♣ AJ4	

---

<b>Board: 272</b>	♠ QJ82	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 12+1	♣ KQT64	

---

<b>Board: 273</b>	♠ A975	You are dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: Both	♦ 54	
HCP: 15	♣ AK74	

---

<b>Board: 274</b>	♠ KQ54	Partner is dealer.
Dealer: South	♥ J643	The opponents are silent.
Vul: None	♦ QT5	
HCP: 9	♣ JT	

---

<b>Board: 275</b>	♠ J62	You are dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 17	♣ QT72	

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ AJ643

♥ 64

♦ AJ4

♣ AJ4

South:

♠ Q8

♥ AJ92

♦ T63

♣ T865

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	2NT
All Pass			
1. Stayman			

### Board: 272

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+1

Contract: 4♠ North

North:

♠ QJ82

♥ QJ

♦ JT

♣ KQT64

South:

♠ AT974

♥ AK2

♦ A74

♣ 92

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 273

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♠ North

North:

♠ A975

♥ A73

♦ 54

♣ AK74

South:

♠ K632

♥ QJT

♦ J32

♣ J96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	3♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 274

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 4♥ South

North:

♠ KQ54

♥ J643

♦ QT5

♣ JT

South:

♠ T83

♥ AKQ8

♦ J2

♣ AK52

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	3♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 275

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT South

North:

♠ J62

♥ AJ6

♦ AKQ

♣ QT72

South:

♠ AT87

♥ T984

♦ T84

♣ A9

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

<b>Board: 271</b>	♠ Q8	Partner is dealer.
Dealer: North	♥ AJ92	The opponents are silent.
Vul: None	♦ T63	
HCP: 7	♣ T865	

---

<b>Board: 272</b>	♠ AT974	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 15+1	♣ 92	

---

<b>Board: 273</b>	♠ K632	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ J32	
HCP: 8	♣ J96	

---

<b>Board: 274</b>	♠ T83	You are dealer.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: None	♦ J2	
HCP: 17	♣ AK52	

---

<b>Board: 275</b>	♠ AT87	Partner is dealer.
Dealer: North	♥ T984	The opponents are silent.
Vul: N-S	♦ T84	
HCP: 8	♣ A9	

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7

Contract: 2NT South

North:

♠ AJ643

♥ 64

♦ AJ4

♣ AJ4

South:

♠ Q8

♥ AJ92

♦ T63

♣ T865

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	2NT
All Pass			
1. Stayman			

### Board: 272

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+1

Contract: 4♠ North

North:

♠ QJ82

♥ QJ

♦ JT

♣ KQT64

South:

♠ AT974

♥ AK2

♦ A74

♣ 92

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 273

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♠ North

North:

♠ A975

♥ A73

♦ 54

♣ AK74

South:

♠ K632

♥ QJT

♦ J32

♣ J96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	3♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 274

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 4♥ South

North:

♠ KQ54

♥ J643

♦ QT5

♣ JT

South:

♠ T83

♥ AKQ8

♦ J2

♣ AK52

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	3♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 275

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT South

North:

♠ J62

♥ AJ6

♦ AKQ

♣ QT72

South:

♠ AT87

♥ T984

♦ T84

♣ A9

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

<b>Board: 276</b>	♠ QJ4	Partner is dealer.
Dealer: South	♥ K652	The opponents are silent.
Vul: E-W	♦ J	
HCP: 7+1	♣ T9873	

---

<b>Board: 277</b>	♠ KJ	You are dealer.
Dealer: North	♥ KQJ84	The opponents are silent.
Vul: None	♦ AK2	
HCP: 17+1	♣ 965	

---

<b>Board: 278</b>	♠ A863	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ 5432	
HCP: 8+1	♣ KJT92	

---

<b>Board: 279</b>	♠ KQT2	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ AKJ2	
HCP: 17	♣ QT9	

---

<b>Board: 280</b>	♠ KJ93	Partner is dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ T2	
HCP: 7+1	♣ J9754	

## Both hands (Answers Page)

### Board: 276

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 3NT South

North:

♠ QJ4

♥ K652

♦ J

♣ T9873

South:

♠ AT7

♥ AJT

♦ AQ543

♣ Q5

W N E S

Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 277

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 11

Contract: 3NT South

North:

♠ KJ

♥ KQJ84

♦ AK2

♣ 965

South:

♠ QT73

♥ A76

♦ J73

♣ A84

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 278

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 16+1

Contract: 2NT North

North:

♠ A863

♥ -

♦ 5432

♣ KJT92

South:

♠ Q72

♥ AQJ98

♦ AJ

♣ Q84

W N E S

Pass 1NT Pass 2♥

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 279

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ KQT2

♥ QT

♦ AKJ2

♣ QT9

South:

♠ A53

♥ K976

♦ 97

♣ A872

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 280

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 16

Contract: 3♠ South

North:

♠ KJ93

♥ QT

♦ T2

♣ J9754

South:

♠ AQT4

♥ AK62

♦ QJ8

♣ 83

W N E S

Pass 1NT Pass 2♥

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3♠

All Pass

1. Stayman

<b>Board: 276</b>	♠ AT7	You are dealer.
Dealer: South	♥ AJT	The opponents are silent.
Vul: E-W	♦ AQ543	
HCP: 17+1	♣ Q5	

---

<b>Board: 277</b>	♠ QT73	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ J73	
HCP: 11	♣ A84	

---

<b>Board: 278</b>	♠ Q72	You are dealer.
Dealer: South	♥ AQJ98	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 16+1	♣ Q84	

---

<b>Board: 279</b>	♠ A53	Partner is dealer.
Dealer: North	♥ K976	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 11	♣ A872	

---

<b>Board: 280</b>	♠ AQT4	You are dealer.
Dealer: South	♥ AK62	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 16	♣ 83	

## Both hands (Answers Page)

### Board: 276

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+1

Contract: 3NT South

North:

♠ QJ4

♥ K652

♦ J

♣ T9873

South:

♠ AT7

♥ AJT

♦ AQ543

♣ Q5

W N E S

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♥ Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 277

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 11

Contract: 3NT South

North:

♠ KJ

♥ KQJ84

♦ AK2

♣ 965

South:

♠ QT73

♥ A76

♦ J73

♣ A84

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 278

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 16+1

Contract: 2NT North

North:

♠ A863

♥ -

♦ 5432

♣ KJT92

South:

♠ Q72

♥ AQJ98

♦ AJ

♣ Q84

W N E S

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 279

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ KQT2

♥ QT

♦ AKJ2

♣ QT9

South:

♠ A53

♥ K976

♦ 97

♣ A872

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 280

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 16

Contract: 3♠ South

North:

♠ KJ93

♥ QT

♦ T2

♣ J9754

South:

♠ AQT4

♥ AK62

♦ QJ8

♣ 83

W N E S

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♥

Pass 2NT Pass 3♠

All Pass

1. Stayman



<b>Board: 281</b>	♠ K2	You are dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: N-S	♦ K975	
HCP: 15	♣ AQ97	

---

<b>Board: 282</b>	♠ 9854	Partner is dealer.
Dealer: South	♥ 8652	The opponents are silent.
Vul: E-W	♦ 762	
HCP: 5	♣ KQ	

---

<b>Board: 283</b>	♠ AT2	You are dealer.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ AKJ9	
HCP: 15	♣ KT6	

---

<b>Board: 284</b>	♠ Q84	Partner is dealer.
Dealer: South	♥ AT42	The opponents are silent.
Vul: None	♦ T2	
HCP: 11	♣ KQ82	

---

<b>Board: 285</b>	♠ K852	You are dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: E-W	♦ K84	
HCP: 15	♣ AQ9	

## Both hands (Answers Page)

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ J653		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KT7	♥ 4	Pass	2♦	Pass	3♦
North HCP: 15	♦ K975	♦ AQ8432	Pass	3NT	All Pass	
South HCP: 10+2	♣ AQ97	♣ K6				
Contract: 3NT North				1. Stayman		

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ KQ3				1NT
Vul: E-W	♥ 8652	♥ AQJ4	All Pass			
North HCP: 5	♦ 762	♦ KJ8				
South HCP: 16	♣ KQ	♣ 986				
Contract: 1NT South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ 9843		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 952	♥ AQJ8	Pass	2♦	Pass	3NT
North HCP: 15	♦ AKJ9	♦ 7	All Pass			
South HCP: 11	♣ KT6	♣ A542				
Contract: 3NT South				1. Stayman		

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ A93				1NT
Vul: None	♥ AT42	♥ Q863	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ T2	♦ AJ94	Pass	4♥	All Pass	
South HCP: 16	♣ KQ82	♣ AJ				
Contract: 4♥ North				1. Stayman		

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ K852	♠ A73		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QJ7	♥ A954	Pass	2♠	Pass	3NT
North HCP: 15	♦ K84	♦ 53	All Pass			
South HCP: 12	♣ AQ9	♣ KJ53				
Contract: 3NT South				1. Stayman		

<b>Board: 281</b>	♠ J653	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ AQ8432	
HCP: 10+2	♣ K6	

---

<b>Board: 282</b>	♠ KQ3	You are dealer.
Dealer: South	♥ AQJ4	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 16	♣ 986	

---

<b>Board: 283</b>	♠ 9843	Partner is dealer.
Dealer: North	♥ AQJ8	The opponents are silent.
Vul: Both	♦ 7	
HCP: 11	♣ A542	

---

<b>Board: 284</b>	♠ A93	You are dealer.
Dealer: South	♥ Q863	The opponents are silent.
Vul: None	♦ AJ94	
HCP: 16	♣ AJ	

---

<b>Board: 285</b>	♠ A73	Partner is dealer.
Dealer: North	♥ A954	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 12	♣ KJ53	

## Both hands (Answers Page)

### Board: 281

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 3NT North

North:

♠ K2

♥ KT7

♦ K975

♣ AQ97

South:

♠ J653

♥ 4

♦ AQ8432

♣ K6

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 282

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 9854

♥ 8652

♦ 762

♣ KQ

South:

♠ KQ3

♥ AQJ4

♦ KJ8

♣ 986

W N E S

1NT

All Pass

### Board: 283

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ AT2

♥ 952

♦ AKJ9

♣ KT6

South:

♠ 9843

♥ AQJ8

♦ 7

♣ A542

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 284

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 4♥ North

North:

♠ Q84

♥ AT42

♦ T2

♣ KQ82

South:

♠ A93

♥ Q863

♦ AJ94

♣ AJ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 285

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ K852

♥ QJ7

♦ K84

♣ AQ9

South:

♠ A73

♥ A954

♦ 53

♣ KJ53

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

<b>Board: 286</b>	♠ JT93	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ KQ53	
HCP: 11	♣ Q92	

---

<b>Board: 287</b>	♠ 653	You are dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: None	♦ AKQ93	
HCP: 17+1	♣ K3	

---

<b>Board: 288</b>	♠ Q95	Partner is dealer.
Dealer: South	♥ 8762	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 5	♣ 875	

---

<b>Board: 289</b>	♠ AT2	You are dealer.
Dealer: North	♥ AK85	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 15	♣ Q42	

---

<b>Board: 290</b>	♠ J8	Partner is dealer.
Dealer: South	♥ K432	The opponents are silent.
Vul: None	♦ 43	
HCP: 11+1	♣ AK763	

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4 ♠ North

North:

♠ JT93

♥ K6

♦ KQ53

♣ Q92

South:

♠ AK75

♥ T53

♦ A7

♣ KJT5

W	N	E	S
			1NT

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 287

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9

Contract: 3NT South

North:

♠ 653

♥ AJ2

♦ AKQ93

♣ K3

South:

♠ AQJ7

♥ Q73

♦ 76

♣ T875

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 288

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ Q95

♥ 8762

♦ K52

♣ 875

South:

♠ KJ4

♥ AKJ9

♦ A94

♣ J63

W	N	E	S
			1NT

All Pass

### Board: 289

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4 ♥ South

North:

♠ AT2

♥ AK85

♦ Q95

♣ Q42

South:

♠ QJ

♥ QJ32

♦ AJT4

♣ JT7

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 290

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ J8

♥ K432

♦ 43

♣ AK763

South:

♠ AQT2

♥ AT6

♦ AQ5

♣ 984

W	N	E	S
			1NT

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

Pass	3 ♣	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

<b>Board: 286</b>	♠ AK75	You are dealer.
Dealer: South	♥ T53	The opponents are silent.
Vul: Both	♦ A7	
HCP: 15	♣ KJT5	

---

<b>Board: 287</b>	♠ AQJ7	Partner is dealer.
Dealer: North	♥ Q73	The opponents are silent.
Vul: None	♦ 76	
HCP: 9	♣ T875	

---

<b>Board: 288</b>	♠ KJ4	You are dealer.
Dealer: South	♥ AKJ9	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 17	♣ J63	

---

<b>Board: 289</b>	♠ QJ	Partner is dealer.
Dealer: North	♥ QJ32	The opponents are silent.
Vul: Both	♦ AJT4	
HCP: 12	♣ JT7	

---

<b>Board: 290</b>	♠ AQT2	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 16	♣ 984	

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15

Contract: 4 ♠ North

North:

♠ JT93

♥ K6

♦ KQ53

♣ Q92

South:

♠ AK75

♥ T53

♦ A7

♣ KJT5

W	N	E	S
			1NT

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 287

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9

Contract: 3NT South

North:

♠ 653

♥ AJ2

♦ AKQ93

♣ K3

South:

♠ AQJ7

♥ Q73

♦ 76

♣ T875

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 288

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ Q95

♥ 8762

♦ K52

♣ 875

South:

♠ KJ4

♥ AKJ9

♦ A94

♣ J63

W	N	E	S
			1NT

All Pass

### Board: 289

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4 ♥ South

North:

♠ AT2

♥ AK85

♦ Q95

♣ Q42

South:

♠ QJ

♥ QJ32

♦ AJT4

♣ JT7

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 290

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ J8

♥ K432

♦ 43

♣ AK763

South:

♠ AQT2

♥ AT6

♦ AQ5

♣ 984

W	N	E	S
			1NT

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

Pass	3 ♣	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman



<b>Board: 291</b>	♠ A763	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ KJ42	
HCP: 15	♣ K72	

---

<b>Board: 292</b>	♠ QJ8	Partner is dealer.
Dealer: South	♥ A983	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 11	♣ JT5	

---

<b>Board: 293</b>	♠ AJT	You are dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: None	♦ QT8	
HCP: 15	♣ A974	

---

<b>Board: 294</b>	♠ KJT8	Partner is dealer.
Dealer: South	♥ Q863	The opponents are silent.
Vul: N-S	♦ K754	
HCP: 12	♣ K	

---

<b>Board: 295</b>	♠ A74	You are dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ AKJ8	
HCP: 17	♣ KJ63	

## Both hands (Answers Page)

### Board: 291

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ A763

♥ A8

♦ KJ42

♣ K72

South:

♠ QT92

♥ Q73

♦ 9

♣ AJT85

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 292

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ QJ8

♥ A983

♦ KT3

♣ JT5

South:

♠ K9

♥ KT6

♦ AJ95

♣ A962

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 293

Dealer: North

Vul: None

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ AJT

♥ A72

♦ QT8

♣ A974

South:

♠ Q843

♥ QJ54

♦ A5

♣ K85

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 294

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 17

Contract: 4 ♥ North

North:

♠ KJT8

♥ Q863

♦ K754

♣ K

South:

♠ AQ7

♥ AT54

♦ Q86

♣ AJ5

W	N	E	S
			1NT

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

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Stayman

### Board: 295

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ A74

♥ J8

♦ AKJ8

♣ KJ63

South:

♠ Q32

♥ AKT7

♦ Q94

♣ T84

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

<b>Board: 291</b>	♠ QT92	Partner is dealer.
Dealer: North	♥ Q73	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 9+1	♣ AJT85	

---

<b>Board: 292</b>	♠ K9	You are dealer.
Dealer: South	♥ KT6	The opponents are silent.
Vul: E-W	♦ AJ95	
HCP: 15	♣ A962	

---

<b>Board: 293</b>	♠ Q843	Partner is dealer.
Dealer: North	♥ QJ54	The opponents are silent.
Vul: None	♦ A5	
HCP: 12	♣ K85	

---

<b>Board: 294</b>	♠ AQ7	You are dealer.
Dealer: South	♥ AT54	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 17	♣ AJ5	

---

<b>Board: 295</b>	♠ Q32	Partner is dealer.
Dealer: North	♥ AKT7	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 11	♣ T84	

## Both hands (Answers Page)

### Board: 291

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ A763

♥ A8

♦ KJ42

♣ K72

South:

♠ QT92

♥ Q73

♦ 9

♣ AJT85

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 292

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ QJ8

♥ A983

♦ KT3

♣ JT5

South:

♠ K9

♥ KT6

♦ AJ95

♣ A962

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 293

Dealer: North

Vul: None

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ AJT

♥ A72

♦ QT8

♣ A974

South:

♠ Q843

♥ QJ54

♦ A5

♣ K85

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 294

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 17

Contract: 4 ♥ North

North:

♠ KJT8

♥ Q863

♦ K754

♣ K

South:

♠ AQ7

♥ AT54

♦ Q86

♣ AJ5

W	N	E	S
			1NT

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

Pass	4 ♥	All Pass	
------	-----	----------	--

1. Stayman

### Board: 295

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ A74

♥ J8

♦ AKJ8

♣ KJ63

South:

♠ Q32

♥ AKT7

♦ Q94

♣ T84

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

<b>Board: 296</b>	♠ QJ95	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ T853	
HCP: 9	♣ AQ7	

---

<b>Board: 297</b>	♠ AK2	You are dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: N-S	♦ T986	
HCP: 16	♣ KQ6	

---

<b>Board: 298</b>	♠ K73	Partner is dealer.
Dealer: South	♥ KT95	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 11	♣ J754	

---

<b>Board: 299</b>	♠ AKT9	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: Both	♦ J97	
HCP: 16	♣ AT2	

---

<b>Board: 300</b>	♠ 8742	Partner is dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: None	♦ QT86	
HCP: 4	♣ Q96	

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17

Contract: 4 ♠ South

North:

♠ QJ95

♥ 82

♦ T853

♣ AQ7

South:

♠ A764

♥ AKQ6

♦ A96

♣ T6

W N E S

Pass 2 ♣<sup>1</sup> Pass 1NT

Pass 2 ♥

Pass 3NT Pass 4 ♠

All Pass

1. Stayman

### Board: 297

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ AK2

♥ A62

♦ T986

♣ KQ6

South:

♠ 7543

♥ KT85

♦ A4

♣ AJ4

W N E S

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 298

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ K73

♥ KT95

♦ A9

♣ J754

South:

♠ A652

♥ AQ6

♦ QJ54

♣ KT

W N E S

Pass 2 ♣<sup>1</sup> Pass 1NT

Pass 2 ♠

Pass 3NT All Pass

1. Stayman

### Board: 299

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ AKT9

♥ AT2

♦ J97

♣ AT2

South:

♠ 6

♥ KJ95

♦ KT62

♣ Q984

W N E S

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Stayman

### Board: 300

Dealer: South

Vul: None

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ 8742

♥ 94

♦ QT86

♣ Q96

South:

♠ AK5

♥ QT8

♦ K754

♣ KJ7

W N E S

Pass 1NT

All Pass

<b>Board: 296</b>	♠ A764	You are dealer.
Dealer: South	♥ AKQ6	The opponents are silent.
Vul: Both	♦ A96	
HCP: 17	♣ T6	

---

<b>Board: 297</b>	♠ 7543	Partner is dealer.
Dealer: North	♥ KT85	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 12	♣ AJ4	

---

<b>Board: 298</b>	♠ A652	You are dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: E-W	♦ QJ54	
HCP: 16	♣ KT	

---

<b>Board: 299</b>	♠ 6	Partner is dealer.
Dealer: North	♥ KJ95	The opponents are silent.
Vul: Both	♦ KT62	
HCP: 9	♣ Q984	

---

<b>Board: 300</b>	♠ AK5	You are dealer.
Dealer: South	♥ QT8	The opponents are silent.
Vul: None	♦ K754	
HCP: 16	♣ KJ7	

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17

Contract: 4 ♠ South

North:

♠ QJ95

♥ 82

♦ T853

♣ AQ7

South:

♠ A764

♥ AKQ6

♦ A96

♣ T6

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♠

All Pass

1. Stayman

### Board: 297

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ AK2

♥ A62

♦ T986

♣ KQ6

South:

♠ 7543

♥ KT85

♦ A4

♣ AJ4

W N E S

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Stayman

### Board: 298

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ K73

♥ KT95

♦ A9

♣ J754

South:

♠ A652

♥ AQ6

♦ QJ54

♣ KT

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Stayman

### Board: 299

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ AKT9

♥ AT2

♦ J97

♣ AT2

South:

♠ 6

♥ KJ95

♦ KT62

♣ Q984

W N E S

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Stayman

### Board: 300

Dealer: South

Vul: None

North HCP: 4

South HCP: 16

Contract: 1NT South

North:

♠ 8742

♥ 94

♦ QT86

♣ Q96

South:

♠ AK5

♥ QT8

♦ K754

♣ KJ7

W N E S

All Pass 1NT



<b>Board: 301</b>	♠ K84	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 16	♣ AJ74	

---

<b>Board: 302</b>	♠ AQJT	Partner is dealer.
Dealer: South	♥ 6432	The opponents are silent.
Vul: Both	♦ QJ83	
HCP: 12	♣ Q	

---

<b>Board: 303</b>	♠ J7	You are dealer.
Dealer: North	♥ AQT92	The opponents are silent.
Vul: None	♦ A84	
HCP: 16+1	♣ KQ8	

---

<b>Board: 304</b>	♠ T873	Partner is dealer.
Dealer: South	♥ 943	The opponents are silent.
Vul: N-S	♦ A532	
HCP: 8	♣ A7	

---

<b>Board: 305</b>	♠ AQ9	You are dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: Both	♦ AKQ63	
HCP: 17+1	♣ Q9	

## Both hands (Answers Page)

### Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ QT5		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KT3	♥ A642	Pass	2♦	Pass	3NT
North HCP: 16	♦ KQ2	♦ J87	All Pass			
South HCP: 9	♣ AJ74	♣ Q86				
Contract: 3NT South				1. Stayman		

### Board: 302

	North:	South:	W	N	E	S
Dealer: South	♠ AQJT	♠ K5				1NT
Vul: Both	♥ 6432	♥ A87	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ QJ83	♦ T95	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q	♣ AKJT4				
Contract: 3NT North				1. Stayman		

### Board: 303

	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ KQ63		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQT92	♥ K76	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ A84	♦ KT932	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ KQ8	♣ J	All Pass			
Contract: 4♥ South				1. Stayman		

### Board: 304

	North:	South:	W	N	E	S
Dealer: South	♠ T873	♠ AQ54				1NT
Vul: N-S	♥ 943	♥ K8	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ A532	♦ K84	Pass	3♠	All Pass	
South HCP: 15	♣ A7	♣ K952				
Contract: 3♠ North				1. Stayman		

### Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ JT4		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ T82	♥ KQ63	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ63	♦ J52	Pass	3NT	All Pass	
South HCP: 8	♣ Q9	♣ JT2				
Contract: 3NT North				1. Stayman		

<b>Board: 301</b>	♠ QT5	Partner is dealer.
Dealer: North	♥ A642	The opponents are silent.
Vul: E-W	♦ J87	
HCP: 9	♣ Q86	

---

<b>Board: 302</b>	♠ K5	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ T95	
HCP: 15+1	♣ AKJT4	

---

<b>Board: 303</b>	♠ KQ63	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ KT932	
HCP: 12+1	♣ J	

---

<b>Board: 304</b>	♠ AQ54	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 15	♣ K952	

---

<b>Board: 305</b>	♠ JT4	Partner is dealer.
Dealer: North	♥ KQ63	The opponents are silent.
Vul: Both	♦ J52	
HCP: 8	♣ JT2	

## Both hands (Answers Page)

### Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ QT5		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KT3	♥ A642	Pass	2♦	Pass	3NT
North HCP: 16	♦ KQ2	♦ J87	All Pass			
South HCP: 9	♣ AJ74	♣ Q86				
Contract: 3NT South				1. Stayman		

### Board: 302

	North:	South:	W	N	E	S
Dealer: South	♠ AQJT	♠ K5				1NT
Vul: Both	♥ 6432	♥ A87	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ QJ83	♦ T95	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q	♣ AKJT4				
Contract: 3NT North				1. Stayman		

### Board: 303

	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ KQ63		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQT92	♥ K76	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ A84	♦ KT932	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ KQ8	♣ J	All Pass			
Contract: 4♥ South				1. Stayman		

### Board: 304

	North:	South:	W	N	E	S
Dealer: South	♠ T873	♠ AQ54				1NT
Vul: N-S	♥ 943	♥ K8	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ A532	♦ K84	Pass	3♠	All Pass	
South HCP: 15	♣ A7	♣ K952				
Contract: 3♠ North				1. Stayman		

### Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ JT4		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ T82	♥ KQ63	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ63	♦ J52	Pass	3NT	All Pass	
South HCP: 8	♣ Q9	♣ JT2				
Contract: 3NT North				1. Stayman		

<b>Board: 306</b>	♠ JT52	Partner is dealer.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ Q4	
HCP: 8	♣ QJ95	

---

<b>Board: 307</b>	♠ K864	You are dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 16	♣ AJ9	

---

<b>Board: 308</b>	♠ J7	Partner is dealer.
Dealer: South	♥ QJ85	The opponents are silent.
Vul: E-W	♦ KQ94	
HCP: 10	♣ J87	

---

<b>Board: 309</b>	♠ 86	You are dealer.
Dealer: North	♥ KQ92	The opponents are silent.
Vul: None	♦ AT5	
HCP: 16	♣ AQJ5	

---

<b>Board: 310</b>	♠ QT95	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: N-S	♦ KQJ98	
HCP: 12+1	♣ 86	

## Both hands (Answers Page)

### Board: 306

Dealer: South

Vul: None

North HCP: 8

South HCP: 16+1

Contract: 2NT North

North:

♠ JT52

♥ Q93

♦ Q4

♣ QJ95

South:

♠ K64

♥ K2

♦ KT2

♣ AKT76

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 307

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ K864

♥ K53

♦ KQ4

♣ AJ9

South:

♠ QT2

♥ QJ86

♦ AJ2

♣ 642

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 308

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17

Contract: 4♥ North

North:

♠ J7

♥ QJ85

♦ KQ94

♣ J87

South:

♠ AKQ9

♥ AT76

♦ T32

♣ AT

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 309

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 3NT North

North:

♠ 86

♥ KQ92

♦ AT5

♣ AQJ5

South:

♠ K432

♥ T

♦ QJ8762

♣ K7

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 310

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16

Contract: 4♠ North

North:

♠ QT95

♥ KJ

♦ KQJ98

♣ 86

South:

♠ A843

♥ AQ2

♦ 72

♣ AQ42

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

<b>Board: 306</b>	♠ K64	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ KT2	
HCP: 16+1	♣ AKT76	

---

<b>Board: 307</b>	♠ QT2	Partner is dealer.
Dealer: North	♥ QJ86	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 10	♣ 642	

---

<b>Board: 308</b>	♠ AKQ9	You are dealer.
Dealer: South	♥ AT76	The opponents are silent.
Vul: E-W	♦ T32	
HCP: 17	♣ AT	

---

<b>Board: 309</b>	♠ K432	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ QJ8762	
HCP: 9+2	♣ K7	

---

<b>Board: 310</b>	♠ A843	You are dealer.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 16	♣ AQ42	

## Both hands (Answers Page)

### Board: 306

Dealer: South

Vul: None

North HCP: 8

South HCP: 16+1

Contract: 2NT North

North:

♠ JT52

♥ Q93

♦ Q4

♣ QJ95

South:

♠ K64

♥ K2

♦ KT2

♣ AKT76

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 307

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ K864

♥ K53

♦ KQ4

♣ AJ9

South:

♠ QT2

♥ QJ86

♦ AJ2

♣ 642

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 308

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17

Contract: 4♥ North

North:

♠ J7

♥ QJ85

♦ KQ94

♣ J87

South:

♠ AKQ9

♥ AT76

♦ T32

♣ AT

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 309

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 3NT North

North:

♠ 86

♥ KQ92

♦ AT5

♣ AQJ5

South:

♠ K432

♥ T

♦ QJ8762

♣ K7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

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

1. Stayman

### Board: 310

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16

Contract: 4♠ North

North:

♠ QT95

♥ KJ

♦ KQJ98

♣ 86

South:

♠ A843

♥ AQ2

♦ 72

♣ AQ42

W	N	E	S
			1NT

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

Pass	4♠	All Pass	
------	----	----------	--

1. Stayman



<b>Board: 311</b>	♠ J52	You are dealer.
Dealer: North	♥ AQ64	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 16	♣ KQ75	

---

<b>Board: 312</b>	♠ AJ76	Partner is dealer.
Dealer: South	♥ J98	The opponents are silent.
Vul: Both	♦ Q543	
HCP: 9	♣ J7	

---

<b>Board: 313</b>	♠ AJT	You are dealer.
Dealer: North	♥ 952	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 16	♣ QJ92	

---

<b>Board: 314</b>	♠ AJT	Partner is dealer.
Dealer: South	♥ Q762	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 12	♣ KQT2	

---

<b>Board: 315</b>	♠ A3	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: Both	♦ AQ74	
HCP: 16	♣ KJ86	

## Both hands (Answers Page)

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ AQ43		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQ64	♥ 972	Pass	2♥	Pass	3NT
North HCP: 16	♦ A8	♦ K75	All Pass			
South HCP: 10	♣ KQ75	♣ J98				
Contract: 3NT South				1. Stayman		

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ AJ76	♠ QT				1NT
Vul: Both	♥ J98	♥ AT3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q543	♦ KT7	Pass	3NT	All Pass	
South HCP: 16+1	♣ J7	♣ AK965				
Contract: 3NT North				1. Stayman		

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ K974		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ 952	♥ K843	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKJ	♦ Q72	All Pass			
South HCP: 8	♣ QJ92	♣ T7				
Contract: 2NT South				1. Stayman		

### Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 63				1NT
Vul: E-W	♥ Q762	♥ AK43	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ 84	♦ AQT6	Pass	4♥	All Pass	
South HCP: 17	♣ KQT2	♣ A84				
Contract: 4♥ North				1. Stayman		

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ J98		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q75	♥ KT86	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQ74	♦ K6	All Pass			
South HCP: 7	♣ KJ86	♣ 7543				
Contract: 2NT South				1. Stayman		

<b>Board: 311</b>	♠ AQ43	Partner is dealer.
Dealer: North	♥ 972	The opponents are silent.
Vul: E-W	♦ K75	
HCP: 10	♣ J98	

---

<b>Board: 312</b>	♠ QT	You are dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 16+1	♣ AK965	

---

<b>Board: 313</b>	♠ K974	Partner is dealer.
Dealer: North	♥ K843	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 8	♣ T7	

---

<b>Board: 314</b>	♠ 63	You are dealer.
Dealer: South	♥ AK43	The opponents are silent.
Vul: E-W	♦ AQT6	
HCP: 17	♣ A84	

---

<b>Board: 315</b>	♠ J98	Partner is dealer.
Dealer: North	♥ KT86	The opponents are silent.
Vul: Both	♦ K6	
HCP: 7	♣ 7543	

## Both hands (Answers Page)

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ AQ43		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQ64	♥ 972	Pass	2♥	Pass	3NT
North HCP: 16	♦ A8	♦ K75	All Pass			
South HCP: 10	♣ KQ75	♣ J98				
Contract: 3NT South				1. Stayman		

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ AJ76	♠ QT				1NT
Vul: Both	♥ J98	♥ AT3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q543	♦ KT7	Pass	3NT	All Pass	
South HCP: 16+1	♣ J7	♣ AK965				
Contract: 3NT North				1. Stayman		

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ K974		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ 952	♥ K843	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKJ	♦ Q72	All Pass			
South HCP: 8	♣ QJ92	♣ T7				
Contract: 2NT South				1. Stayman		

### Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 63				1NT
Vul: E-W	♥ Q762	♥ AK43	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ 84	♦ AQT6	Pass	4♥	All Pass	
South HCP: 17	♣ KQT2	♣ A84				
Contract: 4♥ North				1. Stayman		

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ J98		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q75	♥ KT86	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQ74	♦ K6	All Pass			
South HCP: 7	♣ KJ86	♣ 7543				
Contract: 2NT South				1. Stayman		

<b>Board: 316</b>	♠ AJ93	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ 865	
HCP: 9	♣ JT94	

---

<b>Board: 317</b>	♠ AQ2	You are dealer.
Dealer: North	♥ AT54	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 16	♣ Q32	

---

<b>Board: 318</b>	♠ J752	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ AQ98	
HCP: 11	♣ AT5	

---

<b>Board: 319</b>	♠ KJT6	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ JT5	
HCP: 17	♣ AKQ	

---

<b>Board: 320</b>	♠ JT3	Partner is dealer.
Dealer: South	♥ AJ43	The opponents are silent.
Vul: N-S	♦ A42	
HCP: 10	♣ 862	

## Both hands (Answers Page)

### Board: 316

Dealer: South

Vul: None

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ AJ93

♥ K8

♦ 865

♣ JT94

South:

♠ Q64

♥ A75

♦ AKT3

♣ K52

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 317

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7

Contract: 2♥ North

North:

♠ AQ2

♥ AT54

♦ AT7

♣ Q32

South:

♠ J74

♥ 7632

♦ Q64

♣ KJ4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 318

Dealer: South

Vul: Both

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ J752

♥ 73

♦ AQ98

♣ AT5

South:

♠ AQT

♥ KQT2

♦ K5

♣ K984

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 319

Dealer: North

Vul: None

North HCP: 17

South HCP: 7+1

Contract: 2NT South

North:

♠ KJT6

♥ QJ4

♦ JT5

♣ AKQ

South:

♠ 4

♥ T653

♦ AQ6

♣ J8753

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 320

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 4♥ North

North:

♠ JT3

♥ AJ43

♦ A42

♣ 862

South:

♠ 96

♥ KQ98

♦ KQ63

♣ AQ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

<b>Board: 316</b>	♠ Q64	You are dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 16	♣ K52	

---

<b>Board: 317</b>	♠ J74	Partner is dealer.
Dealer: North	♥ 7632	The opponents are silent.
Vul: E-W	♦ Q64	
HCP: 7	♣ KJ4	

---

<b>Board: 318</b>	♠ AQT	You are dealer.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: Both	♦ K5	
HCP: 17	♣ K984	

---

<b>Board: 319</b>	♠ 4	Partner is dealer.
Dealer: North	♥ T653	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 7+1	♣ J8753	

---

<b>Board: 320</b>	♠ 96	You are dealer.
Dealer: South	♥ KQ98	The opponents are silent.
Vul: N-S	♦ KQ63	
HCP: 16	♣ AQ4	

## Both hands (Answers Page)

### Board: 316

Dealer: South

Vul: None

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ AJ93

♥ K8

♦ 865

♣ JT94

South:

♠ Q64

♥ A75

♦ AKT3

♣ K52

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 317

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 7

Contract: 2♥ North

North:

♠ AQ2

♥ AT54

♦ AT7

♣ Q32

South:

♠ J74

♥ 7632

♦ Q64

♣ KJ4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 318

Dealer: South

Vul: Both

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ J752

♥ 73

♦ AQ98

♣ AT5

South:

♠ AQT

♥ KQT2

♦ K5

♣ K984

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 319

Dealer: North

Vul: None

North HCP: 17

South HCP: 7+1

Contract: 2NT South

North:

♠ KJT6

♥ QJ4

♦ JT5

♣ AKQ

South:

♠ 4

♥ T653

♦ AQ6

♣ J8753

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 320

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16

Contract: 4♥ North

North:

♠ JT3

♥ AJ43

♦ A42

♣ 862

South:

♠ 96

♥ KQ98

♦ KQ63

♣ AQ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman



<b>Board: 321</b>	♠ K7	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: Both	♦ K953	
HCP: 16	♣ KQJ2	

---

<b>Board: 322</b>	♠ 92	Partner is dealer.
Dealer: South	♥ 9873	The opponents are silent.
Vul: None	♦ A765	
HCP: 8	♣ A86	

---

<b>Board: 323</b>	♠ K85	You are dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: N-S	♦ KQT3	
HCP: 15	♣ AK74	

---

<b>Board: 324</b>	♠ 52	Partner is dealer.
Dealer: South	♥ AQ32	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 12	♣ QT85	

---

<b>Board: 325</b>	♠ KQ764	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ KT4	
HCP: 17+1	♣ A75	

## Both hands (Answers Page)

### Board: 321

	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q642		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AT6	♥ J43	Pass	2♦	Pass	3NT
North HCP: 16	♦ K953	♦ A872	All Pass			
South HCP: 11	♣ KQJ2	♣ AT				
Contract: 3NT South				1. Stayman		

### Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AJ865				1NT
Vul: None	♥ 9873	♥ AK6	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ A765	♦ JT4	Pass	2NT	All Pass	
South HCP: 15+1	♣ A86	♣ Q5				
Contract: 2NT North				1. Stayman		

### Board: 323

	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ QJ76		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ T5	♥ K62	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQT3	♦ A986	All Pass			
South HCP: 12	♣ AK74	♣ Q9				
Contract: 3NT South				1. Stayman		

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AKQ97				1NT
Vul: E-W	♥ AQ32	♥ JT	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12	♦ A98	♦ J75	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT85	♣ A62				
Contract: 3NT North				1. Stayman		

### Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ KQ764	♠ JT2		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ	♥ A642	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ KT4	♦ A73	All Pass			
South HCP: 9	♣ A75	♣ T42				
Contract: 3NT South				1. Stayman		

<b>Board: 321</b>	♠ Q642	Partner is dealer.
Dealer: North	♥ J43	The opponents are silent.
Vul: Both	♦ A872	
HCP: 11	♣ AT	

---

<b>Board: 322</b>	♠ AJ865	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ JT4	
HCP: 15+1	♣ Q5	

---

<b>Board: 323</b>	♠ QJ76	Partner is dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: N-S	♦ A986	
HCP: 12	♣ Q9	

---

<b>Board: 324</b>	♠ AKQ97	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: E-W	♦ J75	
HCP: 15+1	♣ A62	

---

<b>Board: 325</b>	♠ JT2	Partner is dealer.
Dealer: North	♥ A642	The opponents are silent.
Vul: None	♦ A73	
HCP: 9	♣ T42	

## Both hands (Answers Page)

### Board: 321

Dealer: North

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ K7

♥ AT6

♦ K953

♣ KQJ2

South:

♠ Q642

♥ J43

♦ A872

♣ AT

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

### Board: 322

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ 92

♥ 9873

♦ A765

♣ A86

South:

♠ AJ865

♥ AK6

♦ JT4

♣ Q5

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	2NT	All Pass	
1. Stayman			

### Board: 323

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ K85

♥ T5

♦ KQT3

♣ AK74

South:

♠ QJ76

♥ K62

♦ A986

♣ Q9

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

### Board: 324

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ 52

♥ AQ32

♦ A98

♣ QT85

South:

♠ AKQ97

♥ JT

♦ J75

♣ A62

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	
1. Stayman			

### Board: 325

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9

Contract: 3NT South

North:

♠ KQ764

♥ KQ

♦ KT4

♣ A75

South:

♠ JT2

♥ A642

♦ A73

♣ T42

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	3NT
All Pass			
1. Stayman			

<b>Board: 326</b>	♠ QJ72	Partner is dealer.
Dealer: South	♥ 875	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 8	♣ J42	

---

<b>Board: 327</b>	♠ AK82	You are dealer.
Dealer: North	♥ 542	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 16	♣ AK2	

---

<b>Board: 328</b>	♠ Q93	Partner is dealer.
Dealer: South	♥ AJ93	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 9	♣ 765	

---

<b>Board: 329</b>	♠ AQ	You are dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ KQJT6	
HCP: 15+1	♣ QJ63	

---

<b>Board: 330</b>	♠ A42	Partner is dealer.
Dealer: South	♥ A873	The opponents are silent.
Vul: E-W	♦ J982	
HCP: 9	♣ 97	

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ QJ72

♥ 875

♦ KJ8

♣ J42

South:

♠ A64

♥ QJ

♦ A952

♣ KQT9

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 327

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ AK82

♥ 542

♦ QT4

♣ AK2

South:

♠ 753

♥ AJ98

♦ 97

♣ QJ76

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 328

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ Q93

♥ AJ93

♦ Q98

♣ 765

South:

♠ K75

♥ Q842

♦ KT6

♣ AK3

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 329

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ AQ

♥ T3

♦ KQJT6

♣ QJ63

South:

♠ K872

♥ 7652

♦ A5

♣ A85

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 330

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ A42

♥ A873

♦ J982

♣ 97

South:

♠ QJ

♥ K92

♦ AK54

♣ KJ62

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

<b>Board: 326</b>	♠ A64	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ A952	
HCP: 16	♣ KQT9	

---

<b>Board: 327</b>	♠ 753	Partner is dealer.
Dealer: North	♥ AJ98	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 8	♣ QJ76	

---

<b>Board: 328</b>	♠ K75	You are dealer.
Dealer: South	♥ Q842	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 15	♣ AK3	

---

<b>Board: 329</b>	♠ K872	Partner is dealer.
Dealer: North	♥ 7652	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 11	♣ A85	

---

<b>Board: 330</b>	♠ QJ	You are dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ AK54	
HCP: 17	♣ KJ62	

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 2NT North

North:

♠ QJ72

♥ 875

♦ KJ8

♣ J42

South:

♠ A64

♥ QJ

♦ A952

♣ KQT9

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 327

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ AK82

♥ 542

♦ QT4

♣ AK2

South:

♠ 753

♥ AJ98

♦ 97

♣ QJ76

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 328

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ Q93

♥ AJ93

♦ Q98

♣ 765

South:

♠ K75

♥ Q842

♦ KT6

♣ AK3

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 329

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11

Contract: 3NT South

North:

♠ AQ

♥ T3

♦ KQJT6

♣ QJ63

South:

♠ K872

♥ 7652

♦ A5

♣ A85

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 330

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ A42

♥ A873

♦ J982

♣ 97

South:

♠ QJ

♥ K92

♦ AK54

♣ KJ62

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman



<b>Board: 331</b>	♠ K93	You are dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ A9863	
HCP: 16+1	♣ A7	

---

<b>Board: 332</b>	♠ J972	Partner is dealer.
Dealer: South	♥ K874	The opponents are silent.
Vul: None	♦ K3	
HCP: 9	♣ QT2	

---

<b>Board: 333</b>	♠ Q7	You are dealer.
Dealer: North	♥ T83	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 15+1	♣ AKJT7	

---

<b>Board: 334</b>	♠ AJ83	Partner is dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: Both	♦ J8	
HCP: 10	♣ T987	

---

<b>Board: 335</b>	♠ 74	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ AKQ7	
HCP: 16	♣ QJ42	

## Both hands (Answers Page)

### Board: 331

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 2NT South

North:

♠ K93

♥ AJ5

♦ A9863

♣ A7

South:

♠ 754

♥ 9832

♦ K4

♣ KQJT

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 332

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ J972

♥ K874

♦ K3

♣ QT2

South:

♠ AQT

♥ AQ3

♦ AJ75

♣ 964

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

### Board: 333

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q7

♥ T83

♦ KQ3

♣ AKJT7

South:

♠ K952

♥ KQ96

♦ T964

♣ 6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 334

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ83

♥ AT8

♦ J8

♣ T987

South:

♠ QT4

♥ KQ4

♦ AT964

♣ KJ

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

### Board: 335

Dealer: North

Vul: None

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ 74

♥ A76

♦ AKQ7

♣ QJ42

South:

♠ A8

♥ KJ83

♦ T932

♣ A95

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

<b>Board: 331</b>	♠ 754	Partner is dealer.
Dealer: North	♥ 9832	The opponents are silent.
Vul: Both	♦ K4	
HCP: 9	♣ KQJT	

---

<b>Board: 332</b>	♠ AQT	You are dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: None	♦ AJ75	
HCP: 17	♣ 964	

---

<b>Board: 333</b>	♠ K952	Partner is dealer.
Dealer: North	♥ KQ96	The opponents are silent.
Vul: E-W	♦ T964	
HCP: 8	♣ 6	

---

<b>Board: 334</b>	♠ QT4	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ AT964	
HCP: 15+1	♣ KJ	

---

<b>Board: 335</b>	♠ A8	Partner is dealer.
Dealer: North	♥ KJ83	The opponents are silent.
Vul: None	♦ T932	
HCP: 12	♣ A95	

## Both hands (Answers Page)

### Board: 331

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9

Contract: 2NT South

North:

♠ K93

♥ AJ5

♦ A9863

♣ A7

South:

♠ 754

♥ 9832

♦ K4

♣ KQJT

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 332

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ J972

♥ K874

♦ K3

♣ QT2

South:

♠ AQT

♥ AQ3

♦ AJ75

♣ 964

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

### Board: 333

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q7

♥ T83

♦ KQ3

♣ AKJT7

South:

♠ K952

♥ KQ96

♦ T964

♣ 6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 334

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ83

♥ AT8

♦ J8

♣ T987

South:

♠ QT4

♥ KQ4

♦ AT964

♣ KJ

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

### Board: 335

Dealer: North

Vul: None

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ 74

♥ A76

♦ AKQ7

♣ QJ42

South:

♠ A8

♥ KJ83

♦ T932

♣ A95

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

<b>Board: 336</b>	♠ QT96	Partner is dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: N-S	♦ Q52	
HCP: 11	♣ A95	

---

<b>Board: 337</b>	♠ AJ	You are dealer.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: Both	♦ K73	
HCP: 17	♣ QJT5	

---

<b>Board: 338</b>	♠ A87	Partner is dealer.
Dealer: South	♥ T943	The opponents are silent.
Vul: None	♦ QT4	
HCP: 10	♣ A84	

---

<b>Board: 339</b>	♠ AT9	You are dealer.
Dealer: North	♥ QJ52	The opponents are silent.
Vul: N-S	♦ AQ32	
HCP: 17	♣ AT	

---

<b>Board: 340</b>	♠ QT64	Partner is dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: None	♦ 865	
HCP: 10	♣ A94	

## Both hands (Answers Page)

### Board: 336

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 4 ♠ South

North:

♠ QT96

♥ K64

♦ Q52

♣ A95

South:

♠ AK73

♥ AQ75

♦ 83

♣ Q76

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

1. Stayman

### Board: 337

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 4 ♥ South

North:

♠ AJ

♥ KQJT

♦ K73

♣ QJT5

South:

♠ 42

♥ A864

♦ Q98642

♣ A

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

1. Stayman

### Board: 338

Dealer: South

Vul: None

North HCP: 10

South HCP: 16+1

Contract: 3NT North

North:

♠ A87

♥ T943

♦ QT4

♣ A84

South:

♠ KT632

♥ AQ6

♦ AK

♣ 976

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

1. Stayman

### Board: 339

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 2 ♥ North

North:

♠ AT9

♥ QJ52

♦ AQ32

♣ AT

South:

♠ J3

♥ K987

♦ T986

♣ K98

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

1. Stayman

### Board: 340

Dealer: South

Vul: None

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ QT64

♥ KJ2

♦ 865

♣ A94

South:

♠ A83

♥ T9

♦ AKJ2

♣ KJ85

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

1. Stayman

<b>Board: 336</b>	♠ AK73	You are dealer.
Dealer: South	♥ AQ75	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 15	♣ Q76	

---

<b>Board: 337</b>	♠ 42	Partner is dealer.
Dealer: North	♥ A864	The opponents are silent.
Vul: Both	♦ Q98642	
HCP: 10+2	♣ A	

---

<b>Board: 338</b>	♠ KT632	You are dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: None	♦ AK	
HCP: 16+1	♣ 976	

---

<b>Board: 339</b>	♠ J3	Partner is dealer.
Dealer: North	♥ K987	The opponents are silent.
Vul: N-S	♦ T986	
HCP: 7	♣ K98	

---

<b>Board: 340</b>	♠ A83	You are dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: None	♦ AKJ2	
HCP: 16	♣ KJ85	

## Both hands (Answers Page)

### Board: 336

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 4 ♠ South

North:

♠ QT96

♥ K64

♦ Q52

♣ A95

South:

♠ AK73

♥ AQ75

♦ 83

♣ Q76

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

1. Stayman

### Board: 337

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 4 ♥ South

North:

♠ AJ

♥ KQJT

♦ K73

♣ QJT5

South:

♠ 42

♥ A864

♦ Q98642

♣ A

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

1. Stayman

### Board: 338

Dealer: South

Vul: None

North HCP: 10

South HCP: 16+1

Contract: 3NT North

North:

♠ A87

♥ T943

♦ QT4

♣ A84

South:

♠ KT632

♥ AQ6

♦ AK

♣ 976

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

1. Stayman

### Board: 339

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 2 ♥ North

North:

♠ AT9

♥ QJ52

♦ AQ32

♣ AT

South:

♠ J3

♥ K987

♦ T986

♣ K98

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

1. Stayman

### Board: 340

Dealer: South

Vul: None

North HCP: 10

South HCP: 16

Contract: 3NT North

North:

♠ QT64

♥ KJ2

♦ 865

♣ A94

South:

♠ A83

♥ T9

♦ AKJ2

♣ KJ85

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

1. Stayman



<b>Board: 341</b>	♠ A93	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: N-S	♦ AJ965	
HCP: 15+1	♣ QT8	

---

<b>Board: 342</b>	♠ J763	Partner is dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 12	♣ KQT	

---

<b>Board: 343</b>	♠ KQ	You are dealer.
Dealer: North	♥ A543	The opponents are silent.
Vul: Both	♦ KQ753	
HCP: 16+1	♣ QT	

---

<b>Board: 344</b>	♠ KJT9	Partner is dealer.
Dealer: South	♥ 974	The opponents are silent.
Vul: N-S	♦ J854	
HCP: 7	♣ Q6	

---

<b>Board: 345</b>	♠ 62	You are dealer.
Dealer: North	♥ AJ72	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 15	♣ KT97	

## Both hands (Answers Page)

### Board: 341

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ A93

♥ KJ

♦ AJ965

♣ QT8

South:

♠ K64

♥ T862

♦ T73

♣ AJ7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 342

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15

Contract: 4♠ North

North:

♠ J763

♥ K64

♦ K32

♣ KQT

South:

♠ AKT9

♥ AQ7

♦ Q87

♣ 975

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 343

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+1

Contract: 3NT South

North:

♠ KQ

♥ A543

♦ KQ753

♣ QT

South:

♠ J963

♥ 76

♦ A4

♣ A9654

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

### Board: 344

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 3♠ North

North:

♠ KJT9

♥ 974

♦ J854

♣ Q6

South:

♠ AQ52

♥ AKQ

♦ 32

♣ 9875

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♠	All Pass	
1. Stayman			

### Board: 345

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ 62

♥ AJ72

♦ AK6

♣ KT97

South:

♠ KQJ9

♥ T64

♦ T875

♣ AJ

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

<b>Board: 341</b>	♠ K64	Partner is dealer.
Dealer: North	♥ T862	The opponents are silent.
Vul: N-S	♦ T73	
HCP: 8	♣ AJ7	

---

<b>Board: 342</b>	♠ AKT9	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 15	♣ 975	

---

<b>Board: 343</b>	♠ J963	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ A4	
HCP: 9+1	♣ A9654	

---

<b>Board: 344</b>	♠ AQ52	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 15	♣ 9875	

---

<b>Board: 345</b>	♠ KQJ9	Partner is dealer.
Dealer: North	♥ T64	The opponents are silent.
Vul: E-W	♦ T875	
HCP: 11	♣ AJ	

## Both hands (Answers Page)

### Board: 341

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ A93

♥ KJ

♦ AJ965

♣ QT8

South:

♠ K64

♥ T862

♦ T73

♣ AJ7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 342

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15

Contract: 4♠ North

North:

♠ J763

♥ K64

♦ K32

♣ KQT

South:

♠ AKT9

♥ AQ7

♦ Q87

♣ 975

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 343

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+1

Contract: 3NT South

North:

♠ KQ

♥ A543

♦ KQ753

♣ QT

South:

♠ J963

♥ 76

♦ A4

♣ A9654

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

### Board: 344

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15

Contract: 3♠ North

North:

♠ KJT9

♥ 974

♦ J854

♣ Q6

South:

♠ AQ52

♥ AKQ

♦ 32

♣ 9875

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♠	All Pass	
1. Stayman			

### Board: 345

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ 62

♥ AJ72

♦ AK6

♣ KT97

South:

♠ KQJ9

♥ T64

♦ T875

♣ AJ

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

<b>Board: 346</b>	♠ KT93	Partner is dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 12+1	♣ J9765	

---

<b>Board: 347</b>	♠ K53	You are dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: None	♦ AT76	
HCP: 17	♣ AQ8	

---

<b>Board: 348</b>	♠ AK64	Partner is dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: E-W	♦ 952	
HCP: 10	♣ JT7	

---

<b>Board: 349</b>	♠ 9542	You are dealer.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 16	♣ A6	

---

<b>Board: 350</b>	♠ 953	Partner is dealer.
Dealer: South	♥ T832	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 8	♣ AQ74	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ KT93

♥ K7

♦ KQ

♣ J9765

South:

♠ AQ2

♥ AT3

♦ J865

♣ AT2

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

1. Stayman

### Board: 347

Dealer: North

Vul: None

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ K53

♥ KJ5

♦ AT76

♣ AQ8

South:

♠ QJT6

♥ Q872

♦ Q42

♣ K6

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

1. Stayman

### Board: 348

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ AK64

♥ QT5

♦ 952

♣ JT7

South:

♠ 98

♥ AK42

♦ KT76

♣ AK5

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

1. Stayman

### Board: 349

Dealer: North

Vul: None

North HCP: 16

South HCP: 12

Contract: 4♠ North

North:

♠ 9542

♥ AQ82

♦ AQ4

♣ A6

South:

♠ JT86

♥ K

♦ KT32

♣ KQT8

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

1. Stayman

### Board: 350

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 4♥ South

North:

♠ 953

♥ T832

♦ Q7

♣ AQ74

South:

♠ AJ2

♥ A976

♦ AKT2

♣ 95

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

1. Stayman

<b>Board: 346</b>	♠ AQ2	You are dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: Both	♦ J865	
HCP: 15	♣ AT2	

---

<b>Board: 347</b>	♠ QJT6	Partner is dealer.
Dealer: North	♥ Q872	The opponents are silent.
Vul: None	♦ Q42	
HCP: 10	♣ K6	

---

<b>Board: 348</b>	♠ 98	You are dealer.
Dealer: South	♥ AK42	The opponents are silent.
Vul: E-W	♦ KT76	
HCP: 17	♣ AK5	

---

<b>Board: 349</b>	♠ JT86	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ KT32	
HCP: 12	♣ KQT8	

---

<b>Board: 350</b>	♠ AJ2	You are dealer.
Dealer: South	♥ A976	The opponents are silent.
Vul: N-S	♦ AKT2	
HCP: 16	♣ 95	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ KT93

♥ K7

♦ KQ

♣ J9765

South:

♠ AQ2

♥ AT3

♦ J865

♣ AT2

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

1. Stayman

### Board: 347

Dealer: North

Vul: None

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ K53

♥ KJ5

♦ AT76

♣ AQ8

South:

♠ QJT6

♥ Q872

♦ Q42

♣ K6

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

1. Stayman

### Board: 348

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ AK64

♥ QT5

♦ 952

♣ JT7

South:

♠ 98

♥ AK42

♦ KT76

♣ AK5

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

1. Stayman

### Board: 349

Dealer: North

Vul: None

North HCP: 16

South HCP: 12

Contract: 4♠ North

North:

♠ 9542

♥ AQ82

♦ AQ4

♣ A6

South:

♠ JT86

♥ K

♦ KT32

♣ KQT8

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

1. Stayman

### Board: 350

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 16

Contract: 4♥ South

North:

♠ 953

♥ T832

♦ Q7

♣ AQ74

South:

♠ AJ2

♥ A976

♦ AKT2

♣ 95

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

1. Stayman



<b>Board: 351</b>	♠ AQ54	You are dealer.
Dealer: North	♥ A765	The opponents are silent.
Vul: Both	♦ A5	
HCP: 16	♣ QT8	

---

<b>Board: 352</b>	♠ 8	Partner is dealer.
Dealer: South	♥ K863	The opponents are silent.
Vul: None	♦ A95	
HCP: 10+1	♣ K9874	

---

<b>Board: 353</b>	♠ QT32	You are dealer.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 15	♣ A6	

---

<b>Board: 354</b>	♠ J754	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 8	♣ J952	

---

<b>Board: 355</b>	♠ KQT3	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: None	♦ A84	
HCP: 16	♣ AJT	

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ JT76		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A765	♥ 98	Pass	2♥	Pass	3NT
North HCP: 16	♦ A5	♦ KQT4	Pass	4♠	All Pass	
South HCP: 11	♣ QT8	♣ AJ9				
Contract: 4♠ North						1. Stayman

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQ74				1NT
Vul: None	♥ K863	♥ J5	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10+1	♦ A95	♦ KQT	Pass	3♣	Pass	3NT
South HCP: 17	♣ K9874	♣ AQT5	All Pass			
Contract: 3NT South						1. Stayman

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ 9876		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AJ73	♥ KT	Pass	2♥	Pass	3NT
North HCP: 15	♦ A65	♦ KJ93	Pass	4♠	All Pass	
South HCP: 9	♣ A6	♣ Q52				
Contract: 4♠ North						1. Stayman

### Board: 354

	North:	South:	W	N	E	S
Dealer: South	♠ J754	♠ K963				1NT
Vul: E-W	♥ Q2	♥ KJT5	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ A87	♦ QJ	Pass	2NT	Pass	3♠
South HCP: 16	♣ J952	♣ AQ8	All Pass			
Contract: 3♠ South						1. Stayman

### Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ A854		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q75	♥ K4	Pass	2♠	Pass	4♠
North HCP: 16	♦ A84	♦ QT73	All Pass			
South HCP: 12	♣ AJT	♣ K76				
Contract: 4♠ South						1. Stayman

<b>Board: 351</b>	♠ JT76	Partner is dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ KQT4	
HCP: 11	♣ AJ9	

---

<b>Board: 352</b>	♠ KQ74	You are dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ KQT	
HCP: 17	♣ AQT5	

---

<b>Board: 353</b>	♠ 9876	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ KJ93	
HCP: 9	♣ Q52	

---

<b>Board: 354</b>	♠ K963	You are dealer.
Dealer: South	♥ KJT5	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 16	♣ AQ8	

---

<b>Board: 355</b>	♠ A854	Partner is dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ QT73	
HCP: 12	♣ K76	

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ JT76		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A765	♥ 98	Pass	2♥	Pass	3NT
North HCP: 16	♦ A5	♦ KQT4	Pass	4♠	All Pass	
South HCP: 11	♣ QT8	♣ AJ9				
Contract: 4♠ North						1. Stayman

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQ74				1NT
Vul: None	♥ K863	♥ J5	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10+1	♦ A95	♦ KQT	Pass	3♣	Pass	3NT
South HCP: 17	♣ K9874	♣ AQT5	All Pass			
Contract: 3NT South						1. Stayman

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ 9876		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AJ73	♥ KT	Pass	2♥	Pass	3NT
North HCP: 15	♦ A65	♦ KJ93	Pass	4♠	All Pass	
South HCP: 9	♣ A6	♣ Q52				
Contract: 4♠ North						1. Stayman

### Board: 354

	North:	South:	W	N	E	S
Dealer: South	♠ J754	♠ K963				1NT
Vul: E-W	♥ Q2	♥ KJT5	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ A87	♦ QJ	Pass	2NT	Pass	3♠
South HCP: 16	♣ J952	♣ AQ8	All Pass			
Contract: 3♠ South						1. Stayman

### Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ A854		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q75	♥ K4	Pass	2♠	Pass	4♠
North HCP: 16	♦ A84	♦ QT73	All Pass			
South HCP: 12	♣ AJT	♣ K76				
Contract: 4♠ South						1. Stayman

<b>Board: 356</b>	♠ 76	Partner is dealer.
Dealer: South	♥ QT93	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 9	♣ KJ82	

---

<b>Board: 357</b>	♠ AQJ	You are dealer.
Dealer: North	♥ QJ642	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 16+1	♣ Q2	

---

<b>Board: 358</b>	♠ Q	Partner is dealer.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: Both	♦ QJ972	
HCP: 11+1	♣ 942	

---

<b>Board: 359</b>	♠ QJ64	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: N-S	♦ AQ83	
HCP: 17	♣ AT	

---

<b>Board: 360</b>	♠ AK92	Partner is dealer.
Dealer: South	♥ K962	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 10	♣ 982	

## Both hands (Answers Page)

### Board: 356

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ 76

♥ QT93

♦ KT9

♣ KJ82

South:

♠ A9543

♥ AK2

♦ A72

♣ Q5

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 357

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8+1

Contract: 2NT South

North:

♠ AQJ

♥ QJ642

♦ AT5

♣ Q2

South:

♠ T876

♥ A5

♦ 76

♣ A7654

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

### Board: 358

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ Q

♥ AQ94

♦ QJ972

♣ 942

South:

♠ AT54

♥ 65

♦ KT6

♣ AKQT

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 359

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ QJ64

♥ A87

♦ AQ83

♣ AT

South:

♠ 5

♥ K962

♦ KT94

♣ KQ84

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 360

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ AK92

♥ K962

♦ 42

♣ 982

South:

♠ T87

♥ QJ7

♦ AQ8

♣ AKJ4

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

<b>Board: 356</b>	♠ A9543	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 17+1	♣ Q5	

---

<b>Board: 357</b>	♠ T876	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ 76	
HCP: 8+1	♣ A7654	

---

<b>Board: 358</b>	♠ AT54	You are dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 16	♣ AKQT	

---

<b>Board: 359</b>	♠ 5	Partner is dealer.
Dealer: North	♥ K962	The opponents are silent.
Vul: N-S	♦ KT94	
HCP: 11	♣ KQ84	

---

<b>Board: 360</b>	♠ T87	You are dealer.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: E-W	♦ AQ8	
HCP: 17	♣ AKJ4	

## Both hands (Answers Page)

### Board: 356

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ 76

♥ QT93

♦ KT9

♣ KJ82

South:

♠ A9543

♥ AK2

♦ A72

♣ Q5

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 357

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8+1

Contract: 2NT South

North:

♠ AQJ

♥ QJ642

♦ AT5

♣ Q2

South:

♠ T876

♥ A5

♦ 76

♣ A7654

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

### Board: 358

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ Q

♥ AQ94

♦ QJ972

♣ 942

South:

♠ AT54

♥ 65

♦ KT6

♣ AKQT

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 359

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ QJ64

♥ A87

♦ AQ83

♣ AT

South:

♠ 5

♥ K962

♦ KT94

♣ KQ84

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 360

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ AK92

♥ K962

♦ 42

♣ 982

South:

♠ T87

♥ QJ7

♦ AQ8

♣ AKJ4

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman



<b>Board: 361</b>	♠ KQT9	You are dealer.
Dealer: North	♥ AK43	The opponents are silent.
Vul: Both	♦ T7	
HCP: 16	♣ KJ3	

---

<b>Board: 362</b>	♠ Q92	Partner is dealer.
Dealer: South	♥ K532	The opponents are silent.
Vul: None	♦ Q42	
HCP: 12	♣ KQT	

---

<b>Board: 363</b>	♠ 975	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ AK95	
HCP: 15	♣ KJ72	

---

<b>Board: 364</b>	♠ 964	Partner is dealer.
Dealer: South	♥ KJ54	The opponents are silent.
Vul: Both	♦ KJ876	
HCP: 12+1	♣ A	

---

<b>Board: 365</b>	♠ KQ6	You are dealer.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: None	♦ KT6	
HCP: 16	♣ AT43	

## Both hands (Answers Page)

### Board: 361

	North:	South:	W	N	E	S
Dealer: North	♠ KQT9	♠ J5		1NT	All Pass	
Vul: Both	♥ AK43	♥ J872				
North HCP: 16	♦ T7	♦ 9642				
South HCP: 6	♣ KJ3	♣ AT7				
Contract: 1NT North						

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ K85				1NT
Vul: None	♥ K532	♥ AT74	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ Q42	♦ KT9	Pass	4♥	All Pass	
South HCP: 15	♣ KQT	♣ AJ2				
Contract: 4♥ North						

1. Stayman

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ K43		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A5	♥ KQ73	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK95	♦ Q3	All Pass			
South HCP: 12	♣ KJ72	♣ QT86				
Contract: 3NT South						

1. Stayman

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AKQ5				1NT
Vul: Both	♥ KJ54	♥ AQT	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12+1	♦ KJ876	♦ 9542	Pass	3♦	Pass	3♥
South HCP: 16	♣ A	♣ J7	Pass	3NT	All Pass	
Contract: 3NT North						

1. Stayman

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ T753		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ2	♥ AQ73	Pass	2♦	Pass	2NT
North HCP: 16	♦ KT6	♦ 43	All Pass			
South HCP: 7	♣ AT43	♣ J76				
Contract: 2NT South						

1. Stayman

<b>Board: 361</b>	♠ J5	Partner is dealer.
Dealer: North	♥ J872	The opponents are silent.
Vul: Both	♦ 9642	
HCP: 6	♣ AT7	

---

<b>Board: 362</b>	♠ K85	You are dealer.
Dealer: South	♥ AT74	The opponents are silent.
Vul: None	♦ KT9	
HCP: 15	♣ AJ2	

---

<b>Board: 363</b>	♠ K43	Partner is dealer.
Dealer: North	♥ KQ73	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 12	♣ QT86	

---

<b>Board: 364</b>	♠ AKQ5	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: Both	♦ 9542	
HCP: 16	♣ J7	

---

<b>Board: 365</b>	♠ T753	Partner is dealer.
Dealer: North	♥ AQ73	The opponents are silent.
Vul: None	♦ 43	
HCP: 7	♣ J76	

## Both hands (Answers Page)

### Board: 361

	North:	South:	W	N	E	S
Dealer: North	♠ KQT9	♠ J5		1NT	All Pass	
Vul: Both	♥ AK43	♥ J872				
North HCP: 16	♦ T7	♦ 9642				
South HCP: 6	♣ KJ3	♣ AT7				
Contract: 1NT North						

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ K85				1NT
Vul: None	♥ K532	♥ AT74	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ Q42	♦ KT9	Pass	4♥	All Pass	
South HCP: 15	♣ KQT	♣ AJ2				
Contract: 4♥ North						

1. Stayman

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ K43		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A5	♥ KQ73	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK95	♦ Q3	All Pass			
South HCP: 12	♣ KJ72	♣ QT86				
Contract: 3NT South						

1. Stayman

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AKQ5				1NT
Vul: Both	♥ KJ54	♥ AQT	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 12+1	♦ KJ876	♦ 9542	Pass	3♦	Pass	3♥
South HCP: 16	♣ A	♣ J7	Pass	3NT	All Pass	
Contract: 3NT North						

1. Stayman

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ T753		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ2	♥ AQ73	Pass	2♦	Pass	2NT
North HCP: 16	♦ KT6	♦ 43	All Pass			
South HCP: 7	♣ AT43	♣ J76				
Contract: 2NT South						

1. Stayman

<b>Board: 366</b>	♠ 53	Partner is dealer.
Dealer: South	♥ KT96	The opponents are silent.
Vul: N-S	♦ AQ987	
HCP: 9+1	♣ T9	

---

<b>Board: 367</b>	♠ KQ9	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: Both	♦ T93	
HCP: 16	♣ AK72	

---

<b>Board: 368</b>	♠ K8	Partner is dealer.
Dealer: South	♥ K632	The opponents are silent.
Vul: None	♦ AT52	
HCP: 10	♣ 852	

---

<b>Board: 369</b>	♠ Q8	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 16+1	♣ AK964	

---

<b>Board: 370</b>	♠ J987	Partner is dealer.
Dealer: South	♥ A85	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 11	♣ JT5	

## Both hands (Answers Page)

### Board: 366

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ North

North:

♠ 53

♥ KT96

♦ AQ987

♣ T9

South:

♠ AKQ

♥ AQ752

♦ J3

♣ 854

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 367

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ KQ9

♥ AT2

♦ T93

♣ AK72

South:

♠ AJ8

♥ KJ86

♦ QJ85

♣ T4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 368

Dealer: South

Vul: None

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ K8

♥ K632

♦ AT52

♣ 852

South:

♠ A752

♥ AQ5

♦ KQ93

♣ Q4

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 369

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 7

Contract: 2NT South

North:

♠ Q8

♥ A87

♦ K62

♣ AK964

South:

♠ K962

♥ Q95

♦ 954

♣ QT3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 370

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ J987

♥ A85

♦ KQT

♣ JT5

South:

♠ KQ4

♥ KQ6

♦ J65

♣ A862

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 366</b>	♠ AKQ	You are dealer.
Dealer: South	♥ AQ752	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 16+1	♣ 854	

---

<b>Board: 367</b>	♠ AJ8	Partner is dealer.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: Both	♦ QJ85	
HCP: 12	♣ T4	

---

<b>Board: 368</b>	♠ A752	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ KQ93	
HCP: 17	♣ Q4	

---

<b>Board: 369</b>	♠ K962	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ 954	
HCP: 7	♣ QT3	

---

<b>Board: 370</b>	♠ KQ4	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 15	♣ A862	

## Both hands (Answers Page)

### Board: 366

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ North

North:

♠ 53

♥ KT96

♦ AQ987

♣ T9

South:

♠ AKQ

♥ AQ752

♦ J3

♣ 854

W	N	E	S
			1NT

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

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 367

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ KQ9

♥ AT2

♦ T93

♣ AK72

South:

♠ AJ8

♥ KJ86

♦ QJ85

♣ T4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 368

Dealer: South

Vul: None

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ K8

♥ K632

♦ AT52

♣ 852

South:

♠ A752

♥ AQ5

♦ KQ93

♣ Q4

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 369

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 7

Contract: 2NT South

North:

♠ Q8

♥ A87

♦ K62

♣ AK964

South:

♠ K962

♥ Q95

♦ 954

♣ QT3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 370

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ J987

♥ A85

♦ KQT

♣ JT5

South:

♠ KQ4

♥ KQ6

♦ J65

♣ A862

W	N	E	S
			1NT

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

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

1. Stayman



<b>Board: 371</b>	♠ KJ93	You are dealer.
Dealer: North	♥ AJ94	The opponents are silent.
Vul: None	♦ A3	
HCP: 17	♣ AT6	

---

<b>Board: 372</b>	♠ KT76	Partner is dealer.
Dealer: South	♥ KQ96	The opponents are silent.
Vul: N-S	♦ 8532	
HCP: 12	♣ A	

---

<b>Board: 373</b>	♠ QJ8	You are dealer.
Dealer: North	♥ AK98	The opponents are silent.
Vul: E-W	♦ A74	
HCP: 16	♣ Q94	

---

<b>Board: 374</b>	♠ Q96	Partner is dealer.
Dealer: South	♥ K953	The opponents are silent.
Vul: Both	♦ Q75	
HCP: 7	♣ T87	

---

<b>Board: 375</b>	♠ AKQ5	You are dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ J762	
HCP: 17	♣ AJ	

## Both hands (Answers Page)

### Board: 371

	North:	South:	W	N	E	S
Dealer: North	♠ KJ93	♠ AQ4		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ94	♥ K765	Pass	2♥	Pass	4♥
North HCP: 17	♦ A3	♦ Q65	All Pass			
South HCP: 12	♣ AT6	♣ J98				
Contract: 4♥ South				1. Stayman		

### Board: 372

	North:	South:	W	N	E	S
Dealer: South	♠ KT76	♠ AJ				1NT
Vul: N-S	♥ KQ96	♥ A52	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ 8532	♦ J97	Pass	3NT	All Pass	
South HCP: 15+1	♣ A	♣ KQ964				
Contract: 3NT North				1. Stayman		

### Board: 373

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ A432		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK98	♥ 5	Pass	2♥	Pass	3♦
North HCP: 16	♦ A74	♦ KJT953	Pass	3NT	All Pass	
South HCP: 11+2	♣ Q94	♣ K7				
Contract: 3NT North				1. Stayman		

### Board: 374

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ T3				1NT
Vul: Both	♥ K953	♥ A874	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7	♦ Q75	♦ AJ98	All Pass			
South HCP: 17	♣ T87	♣ AKJ				
Contract: 2♥ South				1. Stayman		

### Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ 43		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q83	♥ AT92	Pass	2♠	Pass	3NT
North HCP: 17	♦ J762	♦ KT93	All Pass			
South HCP: 12	♣ AJ	♣ KQ5				
Contract: 3NT South				1. Stayman		

<b>Board: 371</b>	♠ AQ4	Partner is dealer.
Dealer: North	♥ K765	The opponents are silent.
Vul: None	♦ Q65	
HCP: 12	♣ J98	

---

<b>Board: 372</b>	♠ AJ	You are dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 15+1	♣ KQ964	

---

<b>Board: 373</b>	♠ A432	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ KJT953	
HCP: 11+2	♣ K7	

---

<b>Board: 374</b>	♠ T3	You are dealer.
Dealer: South	♥ A874	The opponents are silent.
Vul: Both	♦ AJ98	
HCP: 17	♣ AKJ	

---

<b>Board: 375</b>	♠ 43	Partner is dealer.
Dealer: North	♥ AT92	The opponents are silent.
Vul: N-S	♦ KT93	
HCP: 12	♣ KQ5	

## Both hands (Answers Page)

### Board: 371

	North:	South:	W	N	E	S
Dealer: North	♠ KJ93	♠ AQ4		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ94	♥ K765	Pass	2♥	Pass	4♥
North HCP: 17	♦ A3	♦ Q65	All Pass			
South HCP: 12	♣ AT6	♣ J98				
Contract: 4♥ South				1. Stayman		

### Board: 372

	North:	South:	W	N	E	S
Dealer: South	♠ KT76	♠ AJ				1NT
Vul: N-S	♥ KQ96	♥ A52	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ 8532	♦ J97	Pass	3NT	All Pass	
South HCP: 15+1	♣ A	♣ KQ964				
Contract: 3NT North				1. Stayman		

### Board: 373

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ A432		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK98	♥ 5	Pass	2♥	Pass	3♦
North HCP: 16	♦ A74	♦ KJT953	Pass	3NT	All Pass	
South HCP: 11+2	♣ Q94	♣ K7				
Contract: 3NT North				1. Stayman		

### Board: 374

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ T3				1NT
Vul: Both	♥ K953	♥ A874	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7	♦ Q75	♦ AJ98	All Pass			
South HCP: 17	♣ T87	♣ AKJ				
Contract: 2♥ South				1. Stayman		

### Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ 43		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q83	♥ AT92	Pass	2♠	Pass	3NT
North HCP: 17	♦ J762	♦ KT93	All Pass			
South HCP: 12	♣ AJ	♣ KQ5				
Contract: 3NT South				1. Stayman		

<b>Board: 376</b>	♠ 96	Partner is dealer.
Dealer: South	♥ QJ94	The opponents are silent.
Vul: E-W	♦ AKJT93	
HCP: 11+2	♣ 8	

---

<b>Board: 377</b>	♠ K9	You are dealer.
Dealer: North	♥ K863	The opponents are silent.
Vul: Both	♦ A93	
HCP: 16	♣ AQ65	

---

<b>Board: 378</b>	♠ A852	Partner is dealer.
Dealer: South	♥ J87	The opponents are silent.
Vul: None	♦ QJ86	
HCP: 8	♣ T5	

---

<b>Board: 379</b>	♠ K52	You are dealer.
Dealer: North	♥ AKJ9	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 15	♣ Q94	

---

<b>Board: 380</b>	♠ AQ86	Partner is dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: Both	♦ 874	
HCP: 11	♣ 976	

## Both hands (Answers Page)

### Board: 376

Dealer: South  
 Vul: E-W  
 North HCP: 11+2  
 South HCP: 16  
 Contract: 4♥ North

#### North:

♠ 96  
 ♥ QJ94  
 ♦ AKJT93  
 ♣ 8

#### South:

♠ AKJ  
 ♥ K763  
 ♦ 84  
 ♣ KQ94

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

1. Stayman

### Board: 377

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 9  
 Contract: 4♥ North

#### North:

♠ K9  
 ♥ K863  
 ♦ A93  
 ♣ AQ65

#### South:

♠ 854  
 ♥ J752  
 ♦ KJ4  
 ♣ KJ2

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

1. Stayman

### Board: 378

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

#### North:

♠ A852  
 ♥ J87  
 ♦ QJ86  
 ♣ T5

#### South:

♠ KQT7  
 ♥ K94  
 ♦ KT4  
 ♣ KJ8

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

1. Stayman

### Board: 379

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 8  
 Contract: 3♥ South

#### North:

♠ K52  
 ♥ AKJ9  
 ♦ QT8  
 ♣ Q94

#### South:

♠ 76  
 ♥ 8642  
 ♦ KJ65  
 ♣ KJ7

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

1. Stayman

### Board: 380

Dealer: South  
 Vul: Both  
 North HCP: 11  
 South HCP: 15  
 Contract: 3NT North

#### North:

♠ AQ86  
 ♥ AJ8  
 ♦ 874  
 ♣ 976

#### South:

♠ KT  
 ♥ KT96  
 ♦ Q32  
 ♣ AQJT

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

1. Stayman

<b>Board: 376</b>	♠ AKJ	You are dealer.
Dealer: South	♥ K763	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 16	♣ KQ94	

---

<b>Board: 377</b>	♠ 854	Partner is dealer.
Dealer: North	♥ J752	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 9	♣ KJ2	

---

<b>Board: 378</b>	♠ KQT7	You are dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: None	♦ KT4	
HCP: 15	♣ KJ8	

---

<b>Board: 379</b>	♠ 76	Partner is dealer.
Dealer: North	♥ 8642	The opponents are silent.
Vul: E-W	♦ KJ65	
HCP: 8	♣ KJ7	

---

<b>Board: 380</b>	♠ KT	You are dealer.
Dealer: South	♥ KT96	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 15	♣ AQJT	

## Both hands (Answers Page)

### Board: 376

Dealer: South  
 Vul: E-W  
 North HCP: 11+2  
 South HCP: 16  
 Contract: 4♥ North

#### North:

♠ 96  
 ♥ QJ94  
 ♦ AKJT93  
 ♣ 8

#### South:

♠ AKJ  
 ♥ K763  
 ♦ 84  
 ♣ KQ94

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

1. Stayman

### Board: 377

Dealer: North  
 Vul: Both  
 North HCP: 16  
 South HCP: 9  
 Contract: 4♥ North

#### North:

♠ K9  
 ♥ K863  
 ♦ A93  
 ♣ AQ65

#### South:

♠ 854  
 ♥ J752  
 ♦ KJ4  
 ♣ KJ2

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

1. Stayman

### Board: 378

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

#### North:

♠ A852  
 ♥ J87  
 ♦ QJ86  
 ♣ T5

#### South:

♠ KQT7  
 ♥ K94  
 ♦ KT4  
 ♣ KJ8

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

1. Stayman

### Board: 379

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 8  
 Contract: 3♥ South

#### North:

♠ K52  
 ♥ AKJ9  
 ♦ QT8  
 ♣ Q94

#### South:

♠ 76  
 ♥ 8642  
 ♦ KJ65  
 ♣ KJ7

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

1. Stayman

### Board: 380

Dealer: South  
 Vul: Both  
 North HCP: 11  
 South HCP: 15  
 Contract: 3NT North

#### North:

♠ AQ86  
 ♥ AJ8  
 ♦ 874  
 ♣ 976

#### South:

♠ KT  
 ♥ KT96  
 ♦ Q32  
 ♣ AQJT

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

1. Stayman



<b>Board: 381</b>	♠ AKQ3	You are dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: None	♦ KT95	
HCP: 17	♣ J6	

---

<b>Board: 382</b>	♠ AQT9	Partner is dealer.
Dealer: South	♥ T843	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 12	♣ A76	

---

<b>Board: 383</b>	♠ 943	You are dealer.
Dealer: North	♥ AK643	The opponents are silent.
Vul: Both	♦ AK	
HCP: 15+1	♣ J62	

---

<b>Board: 384</b>	♠ A973	Partner is dealer.
Dealer: South	♥ 632	The opponents are silent.
Vul: None	♦ AK72	
HCP: 11	♣ T5	

---

<b>Board: 385</b>	♠ Q3	You are dealer.
Dealer: North	♥ A983	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 16	♣ KJ74	

## Both hands (Answers Page)

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ J85		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A94	♥ K763	Pass	2♠	Pass	2NT
North HCP: 17	♦ KT95	♦ A62	Pass	3NT	All Pass	
South HCP: 8	♣ J6	♣ T92				
Contract: 3NT North						1. Stayman

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ K52				1NT
Vul: N-S	♥ T843	♥ K752	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ Q3	♦ AT86	Pass	4♥	All Pass	
South HCP: 15	♣ A76	♣ KQ				
Contract: 4♥ North						1. Stayman

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ A7		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK643	♥ QT92	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ AK	♦ QJT65	All Pass			
South HCP: 9+1	♣ J62	♣ T7				
Contract: 4♥ South						1. Stayman

### Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ A973	♠ KT				1NT
Vul: None	♥ 632	♥ AK85	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ AK72	♦ Q96	Pass	3NT	All Pass	
South HCP: 16	♣ T5	♣ KJ76				
Contract: 3NT North						1. Stayman

### Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ J954		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A983	♥ K7	Pass	2♥	Pass	2NT
North HCP: 16	♦ AQ5	♦ KJ987	All Pass			
South HCP: 8+1	♣ KJ74	♣ T5				
Contract: 2NT South						1. Stayman

<b>Board: 381</b>	♠ J85	Partner is dealer.
Dealer: North	♥ K763	The opponents are silent.
Vul: None	♦ A62	
HCP: 8	♣ T92	

---

<b>Board: 382</b>	♠ K52	You are dealer.
Dealer: South	♥ K752	The opponents are silent.
Vul: N-S	♦ AT86	
HCP: 15	♣ KQ	

---

<b>Board: 383</b>	♠ A7	Partner is dealer.
Dealer: North	♥ QT92	The opponents are silent.
Vul: Both	♦ QJT65	
HCP: 9+1	♣ T7	

---

<b>Board: 384</b>	♠ KT	You are dealer.
Dealer: South	♥ AK85	The opponents are silent.
Vul: None	♦ Q96	
HCP: 16	♣ KJ76	

---

<b>Board: 385</b>	♠ J954	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ KJ987	
HCP: 8+1	♣ T5	

## Both hands (Answers Page)

### Board: 381

Dealer: North

Vul: None

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ AKQ3

♥ A94

♦ KT95

♣ J6

South:

♠ J85

♥ K763

♦ A62

♣ T92

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

Pass 3NT All Pass

1. Stayman

### Board: 382

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 15

Contract: 4♥ North

North:

♠ AQT9

♥ T843

♦ Q3

♣ A76

South:

♠ K52

♥ K752

♦ AT86

♣ KQ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 383

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 4♥ South

North:

♠ 943

♥ AK643

♦ AK

♣ J62

South:

♠ A7

♥ QT92

♦ QJT65

♣ T7

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 384

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ A973

♥ 632

♦ AK72

♣ T5

South:

♠ KT

♥ AK85

♦ Q96

♣ KJ76

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 385

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+1

Contract: 2NT South

North:

♠ Q3

♥ A983

♦ AQ5

♣ KJ74

South:

♠ J954

♥ K7

♦ KJ987

♣ T5

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

<b>Board: 386</b>	♠ QT96	Partner is dealer.
Dealer: South	♥ T86	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 9	♣ AK65	

---

<b>Board: 387</b>	♠ JT3	You are dealer.
Dealer: North	♥ 964	The opponents are silent.
Vul: None	♦ AKQ9	
HCP: 17	♣ AK9	

---

<b>Board: 388</b>	♠ J863	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ KJ84	
HCP: 11	♣ AJT4	

---

<b>Board: 389</b>	♠ AJ2	You are dealer.
Dealer: North	♥ 7432	The opponents are silent.
Vul: E-W	♦ A763	
HCP: 15	♣ AQ	

---

<b>Board: 390</b>	♠ AQJ7	Partner is dealer.
Dealer: South	♥ 9873	The opponents are silent.
Vul: Both	♦ T87	
HCP: 9	♣ QT	

## Both hands (Answers Page)

### Board: 386

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16+1

Contract: 2NT North

North:

♠ QT96

♥ T86

♦ 87

♣ AK65

South:

♠ K54

♥ AKQ43

♦ K9

♣ J98

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 387

Dealer: North

Vul: None

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ JT3

♥ 964

♦ AKQ9

♣ AK9

South:

♠ AK6

♥ KJT8

♦ 762

♣ J86

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 388

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ J863

♥ J

♦ KJ84

♣ AJT4

South:

♠ A97

♥ AKQ5

♦ 762

♣ Q98

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 389

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ AJ2

♥ 7432

♦ A763

♣ AQ

South:

♠ K96

♥ JT86

♦ Q9

♣ T864

W N E S

1NT All Pass

### Board: 390

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17

Contract: 4♥ North

North:

♠ AQJ7

♥ 9873

♦ T87

♣ QT

South:

♠ KT92

♥ A652

♦ AQ4

♣ A2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

<b>Board: 386</b>	♠ K54	You are dealer.
Dealer: South	♥ AKQ43	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 16+1	♣ J98	

---

<b>Board: 387</b>	♠ AK6	Partner is dealer.
Dealer: North	♥ KJT8	The opponents are silent.
Vul: None	♦ 762	
HCP: 12	♣ J86	

---

<b>Board: 388</b>	♠ A97	You are dealer.
Dealer: South	♥ AKQ5	The opponents are silent.
Vul: N-S	♦ 762	
HCP: 15	♣ Q98	

---

<b>Board: 389</b>	♠ K96	Partner is dealer.
Dealer: North	♥ JT86	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 6	♣ T864	

---

<b>Board: 390</b>	♠ KT92	You are dealer.
Dealer: South	♥ A652	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 17	♣ A2	

## Both hands (Answers Page)

### Board: 386

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16+1

Contract: 2NT North

North:

♠ QT96

♥ T86

♦ 87

♣ AK65

South:

♠ K54

♥ AKQ43

♦ K9

♣ J98

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 387

Dealer: North

Vul: None

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ JT3

♥ 964

♦ AKQ9

♣ AK9

South:

♠ AK6

♥ KJT8

♦ 762

♣ J86

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 388

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ J863

♥ J

♦ KJ84

♣ AJT4

South:

♠ A97

♥ AKQ5

♦ 762

♣ Q98

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 389

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ AJ2

♥ 7432

♦ A763

♣ AQ

South:

♠ K96

♥ JT86

♦ Q9

♣ T864

W N E S

1NT All Pass

### Board: 390

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17

Contract: 4♥ North

North:

♠ AQJ7

♥ 9873

♦ T87

♣ QT

South:

♠ KT92

♥ A652

♦ AQ4

♣ A2

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman



<b>Board: 391</b>	♠ Q3	You are dealer.
Dealer: North	♥ A63	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 16+1	♣ A9873	

---

<b>Board: 392</b>	♠ 7542	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 9+1	♣ AKT84	

---

<b>Board: 393</b>	♠ A9	You are dealer.
Dealer: North	♥ AQ42	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 16	♣ QJT4	

---

<b>Board: 394</b>	♠ AT95	Partner is dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: None	♦ T874	
HCP: 8	♣ 75	

---

<b>Board: 395</b>	♠ AJT3	You are dealer.
Dealer: North	♥ KJ94	The opponents are silent.
Vul: Both	♦ JT	
HCP: 15	♣ KQT	

## Both hands (Answers Page)

### Board: 391

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 7

Contract: 2NT South

North:

♠ Q3

♥ A63

♦ AQ5

♣ A9873

South:

♠ JT82

♥ QJT4

♦ K942

♣ T

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 392

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 7542

♥ J7

♦ J8

♣ AKT84

South:

♠ AQ3

♥ A864

♦ AK9

♣ 976

W	N	E	S
			1NT

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

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

All Pass

1. Stayman

### Board: 393

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 3NT South

North:

♠ A9

♥ AQ42

♦ KT9

♣ QJT4

South:

♠ J854

♥ 65

♦ AJ864

♣ K8

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 394

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 3NT North

North:

♠ AT95

♥ AT5

♦ T874

♣ 75

South:

♠ Q83

♥ 63

♦ KQJ9

♣ AKJ8

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 395

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♥ South

North:

♠ AJT3

♥ KJ94

♦ JT

♣ KQT

South:

♠ 98

♥ 6532

♦ Q865

♣ AJ3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
------	----	------	----

All Pass

1. Stayman

<b>Board: 391</b>	♠ JT82	Partner is dealer.
Dealer: North	♥ QJT4	The opponents are silent.
Vul: N-S	♦ K942	
HCP: 7	♣ T	

---

<b>Board: 392</b>	♠ AQ3	You are dealer.
Dealer: South	♥ A864	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 17	♣ 976	

---

<b>Board: 393</b>	♠ J854	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: Both	♦ AJ864	
HCP: 9+1	♣ K8	

---

<b>Board: 394</b>	♠ Q83	You are dealer.
Dealer: South	♥ 63	The opponents are silent.
Vul: None	♦ KQJ9	
HCP: 16	♣ AKJ8	

---

<b>Board: 395</b>	♠ 98	Partner is dealer.
Dealer: North	♥ 6532	The opponents are silent.
Vul: Both	♦ Q865	
HCP: 7	♣ AJ3	

## Both hands (Answers Page)

### Board: 391

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 7

Contract: 2NT South

North:

♠ Q3

♥ A63

♦ AQ5

♣ A9873

South:

♠ JT82

♥ QJT4

♦ K942

♣ T

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 392

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 7542

♥ J7

♦ J8

♣ AKT84

South:

♠ AQ3

♥ A864

♦ AK9

♣ 976

W	N	E	S
			1NT

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

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

All Pass

1. Stayman

### Board: 393

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9+1

Contract: 3NT South

North:

♠ A9

♥ AQ42

♦ KT9

♣ QJT4

South:

♠ J854

♥ 65

♦ AJ864

♣ K8

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 394

Dealer: South

Vul: None

North HCP: 8

South HCP: 16

Contract: 3NT North

North:

♠ AT95

♥ AT5

♦ T874

♣ 75

South:

♠ Q83

♥ 63

♦ KQJ9

♣ AKJ8

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 395

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7

Contract: 3♥ South

North:

♠ AJT3

♥ KJ94

♦ JT

♣ KQT

South:

♠ 98

♥ 6532

♦ Q865

♣ AJ3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
------	----	------	----

All Pass

1. Stayman

**Board: 396**

♠ K5

Partner is dealer.

Dealer: South

♥ Q853

The opponents are silent.

Vul: None

♦ KT984

HCP: 10+1

♣ Q2

**Board: 397**

♠ AJ

You are dealer.

Dealer: North

♥ AQT7

The opponents are silent.

Vul: N-S

♦ 863

HCP: 17

♣ AQT7

**Board: 398**

♠ T72

Partner is dealer.

Dealer: South

♥ A962

The opponents are silent.

Vul: Both

♦ KJT75

HCP: 8+1

♣ 2

**Board: 399**

♠ AK73

You are dealer.

Dealer: North

♥ A98

The opponents are silent.

Vul: N-S

♦ T64

HCP: 15

♣ A93

**Board: 400**

♠ QJ3

Partner is dealer.

Dealer: South

♥ JT65

The opponents are silent.

Vul: E-W

♦ QJ72

HCP: 7

♣ T7

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ K5

♥ Q853

♦ KT984

♣ Q2

South:

♠ A64

♥ JT7

♦ AQ5

♣ KJ96

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 397

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ AJ

♥ AQT7

♦ 863

♣ AQT7

South:

♠ QT74

♥ K93

♦ AT74

♣ 98

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 398

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ T72

♥ A962

♦ KJT75

♣ 2

South:

♠ J95

♥ K7

♦ A96

♣ AQJ76

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 399

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ AK73

♥ A98

♦ T64

♣ A93

South:

♠ 854

♥ J743

♦ KQ3

♣ 864

W	N	E	S
	1NT	All Pass	

W	N	E	S
			1NT

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

All Pass

1. Stayman

### Board: 400

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 17

Contract: 2♥ South

North:

♠ QJ3

♥ JT65

♦ QJ72

♣ T7

South:

♠ AT2

♥ AK73

♦ 943

♣ AQ3

W	N	E	S
			1NT

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

All Pass

1. Stayman

<b>Board: 396</b>	♠ A64	You are dealer.
Dealer: South	♥ JT7	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 15	♣ KJ96	

---

<b>Board: 397</b>	♠ QT74	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: N-S	♦ AT74	
HCP: 9	♣ 98	

---

<b>Board: 398</b>	♠ J95	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ A96	
HCP: 15+1	♣ AQJ76	

---

<b>Board: 399</b>	♠ 854	Partner is dealer.
Dealer: North	♥ J743	The opponents are silent.
Vul: N-S	♦ KQ3	
HCP: 6	♣ 864	

---

<b>Board: 400</b>	♠ AT2	You are dealer.
Dealer: South	♥ AK73	The opponents are silent.
Vul: E-W	♦ 943	
HCP: 17	♣ AQ3	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ K5

♥ Q853

♦ KT984

♣ Q2

South:

♠ A64

♥ JT7

♦ AQ5

♣ KJ96

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 397

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ AJ

♥ AQT7

♦ 863

♣ AQT7

South:

♠ QT74

♥ K93

♦ AT74

♣ 98

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 398

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ T72

♥ A962

♦ KJT75

♣ 2

South:

♠ J95

♥ K7

♦ A96

♣ AQJ76

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 399

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 6

Contract: 1NT North

North:

♠ AK73

♥ A98

♦ T64

♣ A93

South:

♠ 854

♥ J743

♦ KQ3

♣ 864

W	N	E	S
	1NT	All Pass	

W	N	E	S
			1NT

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

All Pass

1. Stayman

### Board: 400

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 17

Contract: 2♥ South

North:

♠ QJ3

♥ JT65

♦ QJ72

♣ T7

South:

♠ AT2

♥ AK73

♦ 943

♣ AQ3

W	N	E	S
			1NT

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

All Pass

1. Stayman



<b>Board: 401</b>	♠ A52	You are dealer.
Dealer: North	♥ AKJ82	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 16+1	♣ KJ9	

---

<b>Board: 402</b>	♠ QJ82	Partner is dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: E-W	♦ JT6	
HCP: 9	♣ 942	

---

<b>Board: 403</b>	♠ AKT3	You are dealer.
Dealer: North	♥ 642	The opponents are silent.
Vul: Both	♦ AKQ6	
HCP: 16	♣ 98	

---

<b>Board: 404</b>	♠ 75	Partner is dealer.
Dealer: South	♥ AJT2	The opponents are silent.
Vul: N-S	♦ JT762	
HCP: 6+1	♣ 75	

---

<b>Board: 405</b>	♠ K7	You are dealer.
Dealer: North	♥ T32	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 16	♣ KQJ6	

## Both hands (Answers Page)

### Board: 401

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 9+1

Contract: 3NT South

North:

♠ A52

♥ AKJ82

♦ 54

♣ KJ9

South:

♠ T963

♥ Q4

♦ K8732

♣ AT

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

### Board: 402

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3♠ North

North:

♠ QJ82

♥ KQT

♦ JT6

♣ 942

South:

♠ K754

♥ A52

♦ K3

♣ KQT6

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♠	All Pass	
1. Stayman			

### Board: 403

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ AKT3

♥ 642

♦ AKQ6

♣ 98

South:

♠ Q95

♥ AJ83

♦ JT

♣ KJT4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	3NT
All Pass			
1. Stayman			

### Board: 404

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 1NT South

North:

♠ 75

♥ AJT2

♦ JT762

♣ 75

South:

♠ AQ98

♥ 543

♦ AK

♣ QJ63

W	N	E	S
			1NT
All Pass			

### Board: 405

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ K7

♥ T32

♦ AK32

♣ KQJ6

South:

♠ AQ52

♥ Q85

♦ 64

♣ A842

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

<b>Board: 401</b>	♠ T963	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ K8732	
HCP: 9+1	♣ AT	

---

<b>Board: 402</b>	♠ K754	You are dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 15	♣ KQT6	

---

<b>Board: 403</b>	♠ Q95	Partner is dealer.
Dealer: North	♥ AJ83	The opponents are silent.
Vul: Both	♦ JT	
HCP: 12	♣ KJT4	

---

<b>Board: 404</b>	♠ AQ98	You are dealer.
Dealer: South	♥ 543	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 16	♣ QJ63	

---

<b>Board: 405</b>	♠ AQ52	Partner is dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: E-W	♦ 64	
HCP: 12	♣ A842	

## Both hands (Answers Page)

### Board: 401

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 9+1

Contract: 3NT South

North:

♠ A52

♥ AKJ82

♦ 54

♣ KJ9

South:

♠ T963

♥ Q4

♦ K8732

♣ AT

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

### Board: 402

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3♠ North

North:

♠ QJ82

♥ KQT

♦ JT6

♣ 942

South:

♠ K754

♥ A52

♦ K3

♣ KQT6

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3♠	All Pass	
1. Stayman			

### Board: 403

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ AKT3

♥ 642

♦ AKQ6

♣ 98

South:

♠ Q95

♥ AJ83

♦ JT

♣ KJT4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	3NT
All Pass			
1. Stayman			

### Board: 404

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 16

Contract: 1NT South

North:

♠ 75

♥ AJT2

♦ JT762

♣ 75

South:

♠ AQ98

♥ 543

♦ AK

♣ QJ63

W	N	E	S
			1NT
All Pass			

### Board: 405

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ K7

♥ T32

♦ AK32

♣ KQJ6

South:

♠ AQ52

♥ Q85

♦ 64

♣ A842

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

<b>Board: 406</b>	♠ A965	Partner is dealer.
Dealer: South	♥ T874	The opponents are silent.
Vul: Both	♦ J4	
HCP: 5	♣ 864	

---

<b>Board: 407</b>	♠ AQ2	You are dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: None	♦ AK75	
HCP: 17	♣ K98	

---

<b>Board: 408</b>	♠ 64	Partner is dealer.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: E-W	♦ 9843	
HCP: 7	♣ A86	

---

<b>Board: 409</b>	♠ A32	You are dealer.
Dealer: North	♥ 87	The opponents are silent.
Vul: Both	♦ AKT9	
HCP: 16	♣ KQT6	

---

<b>Board: 410</b>	♠ 9764	Partner is dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: None	♦ A87	
HCP: 9	♣ T53	

## Both hands (Answers Page)

### Board: 406

Dealer: South

Vul: Both

North HCP: 5

South HCP: 17+1

Contract: 1NT South

North:

♠ A965

♥ T874

♦ J4

♣ 864

South:

♠ QT8

♥ AQJ

♦ AK982

♣ J9

W	N	E	S
			1NT

All Pass

### Board: 407

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ2

♥ J54

♦ AK75

♣ K98

South:

♠ J7

♥ A973

♦ 84

♣ AQJ76

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

1. Stayman

### Board: 408

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 17

Contract: 3NT South

North:

♠ 64

♥ QJ42

♦ 9843

♣ A86

South:

♠ AQT8

♥ AKT

♦ JT7

♣ KT9

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

1. Stayman

### Board: 409

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A32

♥ 87

♦ AKT9

♣ KQT6

South:

♠ K985

♥ KT5

♦ Q54

♣ J82

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

1. Stayman

### Board: 410

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+1

Contract: 2NT North

North:

♠ 9764

♥ KQ8

♦ A87

♣ T53

South:

♠ KJ3

♥ A7

♦ K96

♣ AJ764

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

1. Stayman

<b>Board: 406</b>	♠ QT8	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: Both	♦ AK982	
HCP: 17+1	♣ J9	

---

<b>Board: 407</b>	♠ J7	Partner is dealer.
Dealer: North	♥ A973	The opponents are silent.
Vul: None	♦ 84	
HCP: 12+1	♣ AQJ76	

---

<b>Board: 408</b>	♠ AQT8	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: E-W	♦ JT7	
HCP: 17	♣ KT9	

---

<b>Board: 409</b>	♠ K985	Partner is dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: Both	♦ Q54	
HCP: 9	♣ J82	

---

<b>Board: 410</b>	♠ KJ3	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ K96	
HCP: 16+1	♣ AJ764	

## Both hands (Answers Page)

### Board: 406

Dealer: South

Vul: Both

North HCP: 5

South HCP: 17+1

Contract: 1NT South

North:

♠ A965

♥ T874

♦ J4

♣ 864

South:

♠ QT8

♥ AQJ

♦ AK982

♣ J9

W	N	E	S
			1NT

All Pass

### Board: 407

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ2

♥ J54

♦ AK75

♣ K98

South:

♠ J7

♥ A973

♦ 84

♣ AQJ76

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

1. Stayman

### Board: 408

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 17

Contract: 3NT South

North:

♠ 64

♥ QJ42

♦ 9843

♣ A86

South:

♠ AQT8

♥ AKT

♦ JT7

♣ KT9

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

1. Stayman

### Board: 409

Dealer: North

Vul: Both

North HCP: 16

South HCP: 9

Contract: 3NT South

North:

♠ A32

♥ 87

♦ AKT9

♣ KQT6

South:

♠ K985

♥ KT5

♦ Q54

♣ J82

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

1. Stayman

### Board: 410

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+1

Contract: 2NT North

North:

♠ 9764

♥ KQ8

♦ A87

♣ T53

South:

♠ KJ3

♥ A7

♦ K96

♣ AJ764

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

1. Stayman



<b>Board: 411</b>	♠ KQJ5	You are dealer.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: Both	♦ K97	
HCP: 15	♣ Q76	

---

<b>Board: 412</b>	♠ AQ96	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ Q43	
HCP: 11	♣ QJ94	

---

<b>Board: 413</b>	♠ KQ4	You are dealer.
Dealer: North	♥ AJ75	The opponents are silent.
Vul: N-S	♦ AT5	
HCP: 17	♣ QJ6	

---

<b>Board: 414</b>	♠ AJ98	Partner is dealer.
Dealer: South	♥ 852	The opponents are silent.
Vul: E-W	♦ K753	
HCP: 8	♣ 43	

---

<b>Board: 415</b>	♠ K43	You are dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: None	♦ KJ4	
HCP: 16	♣ AQT8	

## Both hands (Answers Page)

### Board: 411

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ5	♠ A9		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ8	♥ T732	Pass	2♠	Pass	3NT
North HCP: 15	♦ K97	♦ Q652	All Pass			
South HCP: 11	♣ Q76	♣ AJT				
Contract: 3NT South				1. Stayman		

### Board: 412

	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ K732				1NT
Vul: None	♥ 83	♥ Q7	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ Q43	♦ AK65	Pass	4♠	All Pass	
South HCP: 16	♣ QJ94	♣ A52				
Contract: 4♠ North				1. Stayman		

### Board: 413

	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AJ63		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AJ75	♥ 8	Pass	2♥	Pass	2NT
North HCP: 17	♦ AT5	♦ K7643	Pass	3NT	All Pass	
South HCP: 8+1	♣ QJ6	♣ 874				
Contract: 3NT North				1. Stayman		

### Board: 414

	North:	South:	W	N	E	S
Dealer: South	♠ AJ98	♠ QT				1NT
Vul: E-W	♥ 852	♥ AK3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ K753	♦ QJT8	Pass	2NT	Pass	3NT
South HCP: 16	♣ 43	♣ KJT7	All Pass			
Contract: 3NT South				1. Stayman		

### Board: 415

	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ A85		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QJ6	♥ 8432	Pass	2♦	Pass	3NT
North HCP: 16	♦ KJ4	♦ A9	All Pass			
South HCP: 12	♣ AQT8	♣ KJ97				
Contract: 3NT South				1. Stayman		

<b>Board: 411</b>	♠ A9	Partner is dealer.
Dealer: North	♥ T732	The opponents are silent.
Vul: Both	♦ Q652	
HCP: 11	♣ AJT	

---

<b>Board: 412</b>	♠ K732	You are dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ AK65	
HCP: 16	♣ A52	

---

<b>Board: 413</b>	♠ AJ63	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: N-S	♦ K7643	
HCP: 8+1	♣ 874	

---

<b>Board: 414</b>	♠ QT	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ QJT8	
HCP: 16	♣ KJT7	

---

<b>Board: 415</b>	♠ A85	Partner is dealer.
Dealer: North	♥ 8432	The opponents are silent.
Vul: None	♦ A9	
HCP: 12	♣ KJ97	

## Both hands (Answers Page)

### Board: 411

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ5	♠ A9		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJ8	♥ T732	Pass	2♠	Pass	3NT
North HCP: 15	♦ K97	♦ Q652	All Pass			
South HCP: 11	♣ Q76	♣ AJT				
Contract: 3NT South				1. Stayman		

### Board: 412

	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ K732				1NT
Vul: None	♥ 83	♥ Q7	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ Q43	♦ AK65	Pass	4♠	All Pass	
South HCP: 16	♣ QJ94	♣ A52				
Contract: 4♠ North				1. Stayman		

### Board: 413

	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AJ63		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AJ75	♥ 8	Pass	2♥	Pass	2NT
North HCP: 17	♦ AT5	♦ K7643	Pass	3NT	All Pass	
South HCP: 8+1	♣ QJ6	♣ 874				
Contract: 3NT North				1. Stayman		

### Board: 414

	North:	South:	W	N	E	S
Dealer: South	♠ AJ98	♠ QT				1NT
Vul: E-W	♥ 852	♥ AK3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ K753	♦ QJT8	Pass	2NT	Pass	3NT
South HCP: 16	♣ 43	♣ KJT7	All Pass			
Contract: 3NT South				1. Stayman		

### Board: 415

	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ A85		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QJ6	♥ 8432	Pass	2♦	Pass	3NT
North HCP: 16	♦ KJ4	♦ A9	All Pass			
South HCP: 12	♣ AQT8	♣ KJ97				
Contract: 3NT South				1. Stayman		

<b>Board: 416</b>	♠ Q3	Partner is dealer.
Dealer: South	♥ 9542	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 11	♣ AT97	

---

<b>Board: 417</b>	♠ T942	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 17	♣ AQ4	

---

<b>Board: 418</b>	♠ 8432	Partner is dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ AJ98	
HCP: 11	♣ Q7	

---

<b>Board: 419</b>	♠ A8	You are dealer.
Dealer: North	♥ A842	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 16	♣ Q764	

---

<b>Board: 420</b>	♠ J5	Partner is dealer.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: Both	♦ 32	
HCP: 9+1	♣ QJT94	

## Both hands (Answers Page)

### Board: 416

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15+1

Contract: 2NT North

North:

♠ Q3

♥ 9542

♦ KQ7

♣ AT97

South:

♠ K6

♥ AK8

♦ 642

♣ KQ865

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 417

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ T942

♥ AK2

♦ A64

♣ AQ4

South:

♠ AQ

♥ QT75

♦ J752

♣ T82

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 418

Dealer: South

Vul: Both

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ 8432

♥ KJ7

♦ AJ98

♣ Q7

South:

♠ KQ7

♥ Q982

♦ K73

♣ AK5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 419

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ A8

♥ A842

♦ AQT

♣ Q764

South:

♠ 9743

♥ T953

♦ J86

♣ A8

W N E S

1NT All Pass

### Board: 420

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ J5

♥ KQT4

♦ 32

♣ QJT94

South:

♠ A964

♥ AJ7

♦ Q864

♣ A7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

<b>Board: 416</b>	♠ K6	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ 642	
HCP: 15+1	♣ KQ865	

---

<b>Board: 417</b>	♠ AQ	Partner is dealer.
Dealer: North	♥ QT75	The opponents are silent.
Vul: E-W	♦ J752	
HCP: 9	♣ T82	

---

<b>Board: 418</b>	♠ KQ7	You are dealer.
Dealer: South	♥ Q982	The opponents are silent.
Vul: Both	♦ K73	
HCP: 17	♣ AK5	

---

<b>Board: 419</b>	♠ 9743	Partner is dealer.
Dealer: North	♥ T953	The opponents are silent.
Vul: E-W	♦ J86	
HCP: 5	♣ A8	

---

<b>Board: 420</b>	♠ A964	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: Both	♦ Q864	
HCP: 15	♣ A7	

## Both hands (Answers Page)

### Board: 416

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15+1

Contract: 2NT North

North:

♠ Q3

♥ 9542

♦ KQ7

♣ AT97

South:

♠ K6

♥ AK8

♦ 642

♣ KQ865

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 417

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ T942

♥ AK2

♦ A64

♣ AQ4

South:

♠ AQ

♥ QT75

♦ J752

♣ T82

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 418

Dealer: South

Vul: Both

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ 8432

♥ KJ7

♦ AJ98

♣ Q7

South:

♠ KQ7

♥ Q982

♦ K73

♣ AK5

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 419

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 5

Contract: 1NT North

North:

♠ A8

♥ A842

♦ AQT

♣ Q764

South:

♠ 9743

♥ T953

♦ J86

♣ A8

W N E S

1NT All Pass

### Board: 420

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ J5

♥ KQT4

♦ 32

♣ QJT94

South:

♠ A964

♥ AJ7

♦ Q864

♣ A7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman



<b>Board: 421</b>	♠ J43	You are dealer.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: None	♦ AQ	
HCP: 17	♣ AT54	

---

<b>Board: 422</b>	♠ J2	Partner is dealer.
Dealer: South	♥ AQ63	The opponents are silent.
Vul: E-W	♦ QJT3	
HCP: 10	♣ 762	

---

<b>Board: 423</b>	♠ 94	You are dealer.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 16	♣ KQJ	

---

<b>Board: 424</b>	♠ QJ	Partner is dealer.
Dealer: South	♥ T987	The opponents are silent.
Vul: None	♦ 953	
HCP: 10	♣ AK72	

---

<b>Board: 425</b>	♠ AQ53	You are dealer.
Dealer: North	♥ 853	The opponents are silent.
Vul: N-S	♦ KJT8	
HCP: 15	♣ AJ	

## Both hands (Answers Page)

### Board: 421

Dealer: North

Vul: None

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ J43

♥ AQ93

♦ AQ

♣ AT54

South:

♠ K986

♥ JT7

♦ K64

♣ KQ6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 422

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 2NT North

North:

♠ J2

♥ AQ63

♦ QJT3

♣ 762

South:

♠ KT8

♥ J54

♦ K54

♣ AKJ5

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 423

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10

Contract: 4♥ South

North:

♠ 94

♥ QJ92

♦ AK72

♣ KQJ

South:

♠ QT52

♥ A854

♦ 83

♣ A84

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 424

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 2NT North

North:

♠ QJ

♥ T987

♦ 953

♣ AK72

South:

♠ K9

♥ Q3

♦ AKJ8

♣ Q9865

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 425

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 4♠ South

North:

♠ AQ53

♥ 853

♦ KJT8

♣ AJ

South:

♠ K964

♥ KJT

♦ A762

♣ 95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

<b>Board: 421</b>	♠ K986	Partner is dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ K64	
HCP: 12	♣ KQ6	

---

<b>Board: 422</b>	♠ KT8	You are dealer.
Dealer: South	♥ J54	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 15	♣ AKJ5	

---

<b>Board: 423</b>	♠ QT52	Partner is dealer.
Dealer: North	♥ A854	The opponents are silent.
Vul: Both	♦ 83	
HCP: 10	♣ A84	

---

<b>Board: 424</b>	♠ K9	You are dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ AKJ8	
HCP: 15+1	♣ Q9865	

---

<b>Board: 425</b>	♠ K964	Partner is dealer.
Dealer: North	♥ KJT	The opponents are silent.
Vul: N-S	♦ A762	
HCP: 11	♣ 95	

## Both hands (Answers Page)

### Board: 421

Dealer: North

Vul: None

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ J43

♥ AQ93

♦ AQ

♣ AT54

South:

♠ K986

♥ JT7

♦ K64

♣ KQ6

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

### Board: 422

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 2NT North

North:

♠ J2

♥ AQ63

♦ QJT3

♣ 762

South:

♠ KT8

♥ J54

♦ K54

♣ AKJ5

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	All Pass	
1. Stayman			

### Board: 423

Dealer: North

Vul: Both

North HCP: 16

South HCP: 10

Contract: 4♥ South

North:

♠ 94

♥ QJ92

♦ AK72

♣ KQJ

South:

♠ QT52

♥ A854

♦ 83

♣ A84

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	4♥
All Pass			
1. Stayman			

### Board: 424

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 2NT North

North:

♠ QJ

♥ T987

♦ 953

♣ AK72

South:

♠ K9

♥ Q3

♦ AKJ8

♣ Q9865

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	2NT	All Pass	
1. Stayman			

### Board: 425

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 4♠ South

North:

♠ AQ53

♥ 853

♦ KJT8

♣ AJ

South:

♠ K964

♥ KJT

♦ A762

♣ 95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	4♠
All Pass			
1. Stayman			

<b>Board: 426</b>	♠ AK3	Partner is dealer.
Dealer: South	♥ T642	The opponents are silent.
Vul: Both	♦ J83	
HCP: 8	♣ 764	

---

<b>Board: 427</b>	♠ Q5	You are dealer.
Dealer: North	♥ K754	The opponents are silent.
Vul: None	♦ AKQT	
HCP: 17	♣ QJ9	

---

<b>Board: 428</b>	♠ 8732	Partner is dealer.
Dealer: South	♥ J976	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 10	♣ KQ9	

---

<b>Board: 429</b>	♠ 875	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: E-W	♦ KJ54	
HCP: 17	♣ AKQJ	

---

<b>Board: 430</b>	♠ Q953	Partner is dealer.
Dealer: South	♥ A64	The opponents are silent.
Vul: None	♦ 9765	
HCP: 8	♣ Q9	

## Both hands (Answers Page)

### Board: 426

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16+1

Contract: 2♥ South

North:

♠ AK3

♥ T642

♦ J83

♣ 764

South:

♠ QT

♥ AK53

♦ AK942

♣ T9

W	N	E	S
			1NT

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

All Pass

1. Stayman

### Board: 427

Dealer: North

Vul: None

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ Q5

♥ K754

♦ AKQT

♣ QJ9

South:

♠ K874

♥ AT3

♦ J3

♣ KT82

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 428

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ 8732

♥ J976

♦ A5

♣ KQ9

South:

♠ AK6

♥ KT3

♦ QJ3

♣ A852

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 429

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ 875

♥ K9

♦ KJ54

♣ AKQJ

South:

♠ KQT9

♥ J742

♦ A93

♣ T6

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 430

Dealer: South

Vul: None

North HCP: 8

South HCP: 16+1

Contract: 2NT North

North:

♠ Q953

♥ A64

♦ 9765

♣ Q9

South:

♠ J64

♥ KT

♦ KJ4

♣ AKJ76

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 426</b>	♠ QT	You are dealer.
Dealer: South	♥ AK53	The opponents are silent.
Vul: Both	♦ AK942	
HCP: 16+1	♣ T9	

---

<b>Board: 427</b>	♠ K874	Partner is dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: None	♦ J3	
HCP: 11	♣ KT82	

---

<b>Board: 428</b>	♠ AK6	You are dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 17	♣ A852	

---

<b>Board: 429</b>	♠ KQT9	Partner is dealer.
Dealer: North	♥ J742	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 10	♣ T6	

---

<b>Board: 430</b>	♠ J64	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ KJ4	
HCP: 16+1	♣ AKJ76	

## Both hands (Answers Page)

### Board: 426

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16+1

Contract: 2♥ South

North:

♠ AK3

♥ T642

♦ J83

♣ 764

South:

♠ QT

♥ AK53

♦ AK942

♣ T9

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

### Board: 427

Dealer: North

Vul: None

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ Q5

♥ K754

♦ AKQT

♣ QJ9

South:

♠ K874

♥ AT3

♦ J3

♣ KT82

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 428

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ 8732

♥ J976

♦ A5

♣ KQ9

South:

♠ AK6

♥ KT3

♦ QJ3

♣ A852

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 429

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ 875

♥ K9

♦ KJ54

♣ AKQJ

South:

♠ KQT9

♥ J742

♦ A93

♣ T6

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 430

Dealer: South

Vul: None

North HCP: 8

South HCP: 16+1

Contract: 2NT North

North:

♠ Q953

♥ A64

♦ 9765

♣ Q9

South:

♠ J64

♥ KT

♦ KJ4

♣ AKJ76

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman



<b>Board: 431</b>	♠ AQ54	You are dealer.
Dealer: North	♥ 872	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 17	♣ A653	

---

<b>Board: 432</b>	♠ AT54	Partner is dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: E-W	♦ QT75	
HCP: 11	♣ A7	

---

<b>Board: 433</b>	♠ AQ42	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ A54	
HCP: 15	♣ J764	

---

<b>Board: 434</b>	♠ KT83	Partner is dealer.
Dealer: South	♥ JT52	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 8	♣ KJ	

---

<b>Board: 435</b>	♠ AJ3	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: E-W	♦ 654	
HCP: 15+1	♣ KJ854	

## Both hands (Answers Page)

### Board: 431

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ 86		1NT	All Pass	
Vul: N-S	♥ 872	♥ KQT3				
North HCP: 17	♦ AK	♦ T9874				
South HCP: 6+1	♣ A653	♣ J4				
Contract: 1NT North						

### Board: 432

	North:	South:	W	N	E	S
Dealer: South	♠ AT54	♠ KJ9				1NT
Vul: E-W	♥ J92	♥ AT86	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ QT75	♦ A62	Pass	3NT	All Pass	
South HCP: 15	♣ A7	♣ QJ5				
Contract: 3NT North				1. Stayman		

### Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ AQ42	♠ KJ75		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A8	♥ T62	Pass	2♠	Pass	4♠
North HCP: 15	♦ A54	♦ KQJ3	All Pass			
South HCP: 10	♣ J764	♣ 52				
Contract: 4♠ South				1. Stayman		

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ Q4				1NT
Vul: N-S	♥ JT52	♥ A96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ 865	♦ QJT	Pass	2NT	All Pass	
South HCP: 15+1	♣ KJ	♣ AQ854				
Contract: 2NT North				1. Stayman		

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ T652		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQ	♥ KJ3	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ 654	♦ A973	All Pass			
South HCP: 8	♣ KJ854	♣ T3				
Contract: 2NT South				1. Stayman		

<b>Board: 431</b>	♠ 86	Partner is dealer.
Dealer: North	♥ KQT3	The opponents are silent.
Vul: N-S	♦ T9874	
HCP: 6+1	♣ J4	

---

<b>Board: 432</b>	♠ KJ9	You are dealer.
Dealer: South	♥ AT86	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 15	♣ QJ5	

---

<b>Board: 433</b>	♠ KJ75	Partner is dealer.
Dealer: North	♥ T62	The opponents are silent.
Vul: Both	♦ KQJ3	
HCP: 10	♣ 52	

---

<b>Board: 434</b>	♠ Q4	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 15+1	♣ AQ854	

---

<b>Board: 435</b>	♠ T652	Partner is dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: E-W	♦ A973	
HCP: 8	♣ T3	

## Both hands (Answers Page)

### Board: 431

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ 86		1NT	All Pass	
Vul: N-S	♥ 872	♥ KQT3				
North HCP: 17	♦ AK	♦ T9874				
South HCP: 6+1	♣ A653	♣ J4				
Contract: 1NT North						

### Board: 432

	North:	South:	W	N	E	S
Dealer: South	♠ AT54	♠ KJ9				1NT
Vul: E-W	♥ J92	♥ AT86	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ QT75	♦ A62	Pass	3NT	All Pass	
South HCP: 15	♣ A7	♣ QJ5				
Contract: 3NT North				1. Stayman		

### Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ AQ42	♠ KJ75		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A8	♥ T62	Pass	2♠	Pass	4♠
North HCP: 15	♦ A54	♦ KQJ3	All Pass			
South HCP: 10	♣ J764	♣ 52				
Contract: 4♠ South				1. Stayman		

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ Q4				1NT
Vul: N-S	♥ JT52	♥ A96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ 865	♦ QJT	Pass	2NT	All Pass	
South HCP: 15+1	♣ KJ	♣ AQ854				
Contract: 2NT North				1. Stayman		

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ T652		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQ	♥ KJ3	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ 654	♦ A973	All Pass			
South HCP: 8	♣ KJ854	♣ T3				
Contract: 2NT South				1. Stayman		

<b>Board: 436</b>	♠ 952	Partner is dealer.
Dealer: South	♥ KT87	The opponents are silent.
Vul: Both	♦ AT92	
HCP: 7	♣ 86	

---

<b>Board: 437</b>	♠ K6532	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ AJT	
HCP: 16+1	♣ AT9	

---

<b>Board: 438</b>	♠ K974	Partner is dealer.
Dealer: South	♥ Q843	The opponents are silent.
Vul: E-W	♦ 986	
HCP: 9	♣ A4	

---

<b>Board: 439</b>	♠ A98	You are dealer.
Dealer: North	♥ AQJ65	The opponents are silent.
Vul: Both	♦ A32	
HCP: 17+1	♣ Q9	

---

<b>Board: 440</b>	♠ KJ92	Partner is dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: None	♦ 872	
HCP: 11	♣ QT5	

## Both hands (Answers Page)

### Board: 436

Dealer: South

Vul: Both

North HCP: 7

South HCP: 17

Contract: 4♥ South

North:

♠ 952

♥ KT87

♦ AT92

♣ 86

South:

♠ AQ7

♥ AJ92

♦ QJ5

♣ K73

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 4♥

All Pass

1. Stayman

### Board: 437

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6

Contract: 1NT North

North:

♠ K6532

♥ A2

♦ AJT

♣ AT9

South:

♠ J

♥ T963

♦ Q952

♣ K873

W N E S

Pass 1NT All Pass

### Board: 438

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 4♠ North

North:

♠ K974

♥ Q843

♦ 986

♣ A4

South:

♠ JT86

♥ A75

♦ AQ

♣ KQ83

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 439

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 9

Contract: 4♥ South

North:

♠ A98

♥ AQJ65

♦ A32

♣ Q9

South:

♠ Q753

♥ K72

♦ T5

♣ KJ75

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

Pass 3NT Pass 4♥

All Pass

1. Stayman

### Board: 440

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 4♠ North

North:

♠ KJ92

♥ KQ8

♦ 872

♣ QT5

South:

♠ AQ74

♥ 95

♦ AQT6

♣ A62

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

<b>Board: 436</b>	♠ AQ7	You are dealer.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 17	♣ K73	

---

<b>Board: 437</b>	♠ J	Partner is dealer.
Dealer: North	♥ T963	The opponents are silent.
Vul: None	♦ Q952	
HCP: 6	♣ K873	

---

<b>Board: 438</b>	♠ JT86	You are dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 16	♣ KQ83	

---

<b>Board: 439</b>	♠ Q753	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: Both	♦ T5	
HCP: 9	♣ KJ75	

---

<b>Board: 440</b>	♠ AQ74	You are dealer.
Dealer: South	♥ 95	The opponents are silent.
Vul: None	♦ AQT6	
HCP: 16	♣ A62	

## Both hands (Answers Page)

### Board: 436

Dealer: South

Vul: Both

North HCP: 7

South HCP: 17

Contract: 4♥ South

North:

♠ 952

♥ KT87

♦ AT92

♣ 86

South:

♠ AQ7

♥ AJ92

♦ QJ5

♣ K73

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 4♥

All Pass

1. Stayman

### Board: 437

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 6

Contract: 1NT North

North:

♠ K6532

♥ A2

♦ AJT

♣ AT9

South:

♠ J

♥ T963

♦ Q952

♣ K873

W N E S

Pass 1NT All Pass

### Board: 438

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16

Contract: 4♠ North

North:

♠ K974

♥ Q843

♦ 986

♣ A4

South:

♠ JT86

♥ A75

♦ AQ

♣ KQ83

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

### Board: 439

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 9

Contract: 4♥ South

North:

♠ A98

♥ AQJ65

♦ A32

♣ Q9

South:

♠ Q753

♥ K72

♦ T5

♣ KJ75

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

Pass 3NT Pass 4♥

All Pass

1. Stayman

### Board: 440

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 4♠ North

North:

♠ KJ92

♥ KQ8

♦ 872

♣ QT5

South:

♠ AQ74

♥ 95

♦ AQT6

♣ A62

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman



<b>Board: 441</b>	♠ 74	You are dealer.
Dealer: North	♥ AQJ8	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 16+1	♣ AJT94	

---

<b>Board: 442</b>	♠ K92	Partner is dealer.
Dealer: South	♥ A654	The opponents are silent.
Vul: Both	♦ 954	
HCP: 9	♣ Q93	

---

<b>Board: 443</b>	♠ A3	You are dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: None	♦ KQT8	
HCP: 15	♣ J652	

---

<b>Board: 444</b>	♠ JT53	Partner is dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 12	♣ Q854	

---

<b>Board: 445</b>	♠ A83	You are dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 16	♣ AT98	

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12

Contract: 3NT South

North:

♠ 74

♥ AQJ8

♦ A6

♣ AJT94

South:

♠ AK85

♥ 64

♦ KT73

♣ Q76

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

### Board: 442

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ K92

♥ A654

♦ 954

♣ Q93

South:

♠ AQ643

♥ T8

♦ KQ3

♣ KJ7

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	2NT	All Pass	
1. Stayman			

### Board: 443

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ A3

♥ AJ5

♦ KQT8

♣ J652

South:

♠ Q62

♥ Q863

♦ J43

♣ AQ8

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

### Board: 444

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 15

Contract: 4♠ North

North:

♠ JT53

♥ K42

♦ AQ

♣ Q854

South:

♠ AQ92

♥ JT6

♦ J5

♣ AKT9

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 445

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ A83

♥ A84

♦ A83

♣ AT98

South:

♠ T654

♥ K7

♦ KQT2

♣ KJ4

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

<b>Board: 441</b>	♠ AK85	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: N-S	♦ KT73	
HCP: 12	♣ Q76	

---

<b>Board: 442</b>	♠ AQ643	You are dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: Both	♦ KQ3	
HCP: 15+1	♣ KJ7	

---

<b>Board: 443</b>	♠ Q62	Partner is dealer.
Dealer: North	♥ Q863	The opponents are silent.
Vul: None	♦ J43	
HCP: 11	♣ AQ8	

---

<b>Board: 444</b>	♠ AQ92	You are dealer.
Dealer: South	♥ JT6	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 15	♣ AKT9	

---

<b>Board: 445</b>	♠ T654	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ KQT2	
HCP: 12	♣ KJ4	

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12

Contract: 3NT South

North:

♠ 74

♥ AQJ8

♦ A6

♣ AJT94

South:

♠ AK85

♥ 64

♦ KT73

♣ Q76

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

### Board: 442

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ K92

♥ A654

♦ 954

♣ Q93

South:

♠ AQ643

♥ T8

♦ KQ3

♣ KJ7

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	2NT	All Pass	
1. Stayman			

### Board: 443

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ A3

♥ AJ5

♦ KQT8

♣ J652

South:

♠ Q62

♥ Q863

♦ J43

♣ AQ8

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

### Board: 444

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 15

Contract: 4♠ North

North:

♠ JT53

♥ K42

♦ AQ

♣ Q854

South:

♠ AQ92

♥ JT6

♦ J5

♣ AKT9

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	4♠	All Pass	
1. Stayman			

### Board: 445

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ A83

♥ A84

♦ A83

♣ AT98

South:

♠ T654

♥ K7

♦ KQT2

♣ KJ4

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

<b>Board: 446</b>	♠ KT64	Partner is dealer.
Dealer: South	♥ T7	The opponents are silent.
Vul: None	♦ QT75	
HCP: 7	♣ Q63	

---

<b>Board: 447</b>	♠ KJ4	You are dealer.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: N-S	♦ J764	
HCP: 17	♣ A3	

---

<b>Board: 448</b>	♠ T9	Partner is dealer.
Dealer: South	♥ AQ75	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 9+1	♣ J9865	

---

<b>Board: 449</b>	♠ AJ7	You are dealer.
Dealer: North	♥ JT85	The opponents are silent.
Vul: Both	♦ QT96	
HCP: 15	♣ AK	

---

<b>Board: 450</b>	♠ Q862	Partner is dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ 643	
HCP: 12	♣ KQ7	

## Both hands (Answers Page)

### Board: 446

Dealer: South

Vul: None

North HCP: 7

South HCP: 17

Contract: 3NT South

North:

♠ KT64

♥ T7

♦ QT75

♣ Q63

South:

♠ 732

♥ AK32

♦ AK8

♣ K98

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 447

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 2♥ North

North:

♠ KJ4

♥ AKJ5

♦ J764

♣ A3

South:

♠ 6532

♥ QT6

♦ K83

♣ Q64

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 448

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 3NT North

North:

♠ T9

♥ AQ75

♦ Q5

♣ J9865

South:

♠ Q532

♥ K84

♦ KJ72

♣ AK

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 449

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ AJ7

♥ JT85

♦ QT96

♣ AK

South:

♠ QT84

♥ A6

♦ KJ

♣ T8654

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♣

Pass 3NT All Pass

1. Stayman

### Board: 450

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 4♠ North

North:

♠ Q862

♥ KQ9

♦ 643

♣ KQ7

South:

♠ AKT5

♥ J87

♦ A8

♣ A865

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

<b>Board: 446</b>	♠ 732	You are dealer.
Dealer: South	♥ AK32	The opponents are silent.
Vul: None	♦ AK8	
HCP: 17	♣ K98	

---

<b>Board: 447</b>	♠ 6532	Partner is dealer.
Dealer: North	♥ QT6	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 7	♣ Q64	

---

<b>Board: 448</b>	♠ Q532	You are dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: E-W	♦ KJ72	
HCP: 16	♣ AK	

---

<b>Board: 449</b>	♠ QT84	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 10+1	♣ T8654	

---

<b>Board: 450</b>	♠ AKT5	You are dealer.
Dealer: South	♥ J87	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 16	♣ A865	

## Both hands (Answers Page)

### Board: 446

Dealer: South

Vul: None

North HCP: 7

South HCP: 17

Contract: 3NT South

North:

♠ KT64

♥ T7

♦ QT75

♣ Q63

South:

♠ 732

♥ AK32

♦ AK8

♣ K98

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 447

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7

Contract: 2♥ North

North:

♠ KJ4

♥ AKJ5

♦ J764

♣ A3

South:

♠ 6532

♥ QT6

♦ K83

♣ Q64

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 448

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 3NT North

North:

♠ T9

♥ AQ75

♦ Q5

♣ J9865

South:

♠ Q532

♥ K84

♦ KJ72

♣ AK

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 449

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ AJ7

♥ JT85

♦ QT96

♣ AK

South:

♠ QT84

♥ A6

♦ KJ

♣ T8654

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♣

Pass 3NT All Pass

1. Stayman

### Board: 450

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 4♠ North

North:

♠ Q862

♥ KQ9

♦ 643

♣ KQ7

South:

♠ AKT5

♥ J87

♦ A8

♣ A865

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman



<b>Board: 451</b>	♠ AKJ96	You are dealer.
Dealer: North	♥ J42	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 16+1	♣ 754	

---

<b>Board: 452</b>	♠ T987	Partner is dealer.
Dealer: South	♥ QJ52	The opponents are silent.
Vul: Both	♦ 84	
HCP: 10	♣ AKT	

---

<b>Board: 453</b>	♠ 94	You are dealer.
Dealer: North	♥ KQT6	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 17	♣ AQ73	

---

<b>Board: 454</b>	♠ QT75	Partner is dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: E-W	♦ JT764	
HCP: 7+1	♣ Q4	

---

<b>Board: 455</b>	♠ A93	You are dealer.
Dealer: North	♥ JT42	The opponents are silent.
Vul: Both	♦ AK96	
HCP: 17	♣ KQ	

## Both hands (Answers Page)

### Board: 451

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AKJ96

♥ J42

♦ AK

♣ 754

South:

♠ 83

♥ AKT8

♦ T9762

♣ AJ

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

1. Stayman

### Board: 452

Dealer: South

Vul: Both

North HCP: 10

South HCP: 17

Contract: 4♠ North

North:

♠ T987

♥ QJ52

♦ 84

♣ AKT

South:

♠ AKQ6

♥ K4

♦ QJ96

♣ Q86

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

1. Stayman

### Board: 453

Dealer: North

Vul: None

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ 94

♥ KQT6

♦ AQ7

♣ AQ73

South:

♠ KJ3

♥ J874

♦ J95

♣ T65

W	N	E	S
	1NT	All Pass	

### Board: 454

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 2NT North

North:

♠ QT75

♥ Q3

♦ JT764

♣ Q4

South:

♠ A93

♥ T62

♦ KQ82

♣ AK6

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

1. Stayman

### Board: 455

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ A93

♥ JT42

♦ AK96

♣ KQ

South:

♠ QJ86

♥ Q7

♦ 42

♣ AJT72

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

1. Stayman

<b>Board: 451</b>	♠ 83	Partner is dealer.
Dealer: North	♥ AKT8	The opponents are silent.
Vul: E-W	♦ T9762	
HCP: 12+1	♣ AJ	

---

<b>Board: 452</b>	♠ AKQ6	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ QJ96	
HCP: 17	♣ Q86	

---

<b>Board: 453</b>	♠ KJ3	Partner is dealer.
Dealer: North	♥ J874	The opponents are silent.
Vul: None	♦ J95	
HCP: 6	♣ T65	

---

<b>Board: 454</b>	♠ A93	You are dealer.
Dealer: South	♥ T62	The opponents are silent.
Vul: E-W	♦ KQ82	
HCP: 16	♣ AK6	

---

<b>Board: 455</b>	♠ QJ86	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ 42	
HCP: 10+1	♣ AJT72	

## Both hands (Answers Page)

### Board: 451

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AKJ96

♥ J42

♦ AK

♣ 754

South:

♠ 83

♥ AKT8

♦ T9762

♣ AJ

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

1. Stayman

### Board: 452

Dealer: South

Vul: Both

North HCP: 10

South HCP: 17

Contract: 4♠ North

North:

♠ T987

♥ QJ52

♦ 84

♣ AKT

South:

♠ AKQ6

♥ K4

♦ QJ96

♣ Q86

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

1. Stayman

### Board: 453

Dealer: North

Vul: None

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ 94

♥ KQT6

♦ AQ7

♣ AQ73

South:

♠ KJ3

♥ J874

♦ J95

♣ T65

W	N	E	S
	1NT	All Pass	

### Board: 454

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 16

Contract: 2NT North

North:

♠ QT75

♥ Q3

♦ JT764

♣ Q4

South:

♠ A93

♥ T62

♦ KQ82

♣ AK6

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

1. Stayman

### Board: 455

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ A93

♥ JT42

♦ AK96

♣ KQ

South:

♠ QJ86

♥ Q7

♦ 42

♣ AJT72

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

1. Stayman

<b>Board: 456</b>	♠ KT97	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ T876	
HCP: 9	♣ AQ97	

---

<b>Board: 457</b>	♠ 874	You are dealer.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 15	♣ K54	

---

<b>Board: 458</b>	♠ T532	Partner is dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ 983	
HCP: 8	♣ AJ9	

---

<b>Board: 459</b>	♠ 843	You are dealer.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 17	♣ AK85	

---

<b>Board: 460</b>	♠ 6542	Partner is dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ T83	
HCP: 5	♣ 965	

## Both hands (Answers Page)

### Board: 456

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ KT97

♥ 3

♦ T876

♣ AQ97

South:

♠ J8642

♥ KQ6

♦ KQ

♣ KJ6

W	N	E	S
			1NT

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 457

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 4 ♥ South

North:

♠ 874

♥ AKJ5

♦ A73

♣ K54

South:

♠ AK6

♥ 9432

♦ T86

♣ A73

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 458

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ T532

♥ QJ4

♦ 983

♣ AJ9

South:

♠ Q84

♥ AKT7

♦ QJT5

♣ KQ

W	N	E	S
			1NT

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

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

All Pass

1. Stayman

### Board: 459

Dealer: North

Vul: None

North HCP: 17

South HCP: 7

Contract: 2NT South

North:

♠ 843

♥ KJ7

♦ AQ8

♣ AK85

South:

♠ Q9

♥ A643

♦ T963

♣ JT9

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 460

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 6542

♥ AJ9

♦ T83

♣ 965

South:

♠ K73

♥ K85

♦ AKJ9

♣ Q72

W	N	E	S
			1NT

All Pass

<b>Board: 456</b>	♠ J8642	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15+1	♣ KJ6	

---

<b>Board: 457</b>	♠ AK6	Partner is dealer.
Dealer: North	♥ 9432	The opponents are silent.
Vul: N-S	♦ T86	
HCP: 11	♣ A73	

---

<b>Board: 458</b>	♠ Q84	You are dealer.
Dealer: South	♥ AKT7	The opponents are silent.
Vul: Both	♦ QJT5	
HCP: 17	♣ KQ	

---

<b>Board: 459</b>	♠ Q9	Partner is dealer.
Dealer: North	♥ A643	The opponents are silent.
Vul: None	♦ T963	
HCP: 7	♣ JT9	

---

<b>Board: 460</b>	♠ K73	You are dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ AKJ9	
HCP: 16	♣ Q72	

## Both hands (Answers Page)

### Board: 456

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ KT97

♥ 3

♦ T876

♣ AQ97

South:

♠ J8642

♥ KQ6

♦ KQ

♣ KJ6

W	N	E	S
			1NT

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 457

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11

Contract: 4 ♥ South

North:

♠ 874

♥ AKJ5

♦ A73

♣ K54

South:

♠ AK6

♥ 9432

♦ T86

♣ A73

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 458

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17

Contract: 3NT South

North:

♠ T532

♥ QJ4

♦ 983

♣ AJ9

South:

♠ Q84

♥ AKT7

♦ QJT5

♣ KQ

W	N	E	S
			1NT

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

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

All Pass

1. Stayman

### Board: 459

Dealer: North

Vul: None

North HCP: 17

South HCP: 7

Contract: 2NT South

North:

♠ 843

♥ KJ7

♦ AQ8

♣ AK85

South:

♠ Q9

♥ A643

♦ T963

♣ JT9

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 460

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 16

Contract: 1NT South

North:

♠ 6542

♥ AJ9

♦ T83

♣ 965

South:

♠ K73

♥ K85

♦ AKJ9

♣ Q72

W	N	E	S
			1NT

All Pass



<b>Board: 461</b>	♠ K5	You are dealer.
Dealer: North	♥ J76	The opponents are silent.
Vul: E-W	♦ A8532	
HCP: 16+1	♣ AKJ	

---

<b>Board: 462</b>	♠ AQ82	Partner is dealer.
Dealer: South	♥ J963	The opponents are silent.
Vul: None	♦ J7	
HCP: 8	♣ 652	

---

<b>Board: 463</b>	♠ Q84	You are dealer.
Dealer: North	♥ A764	The opponents are silent.
Vul: N-S	♦ AKT7	
HCP: 16	♣ QJ	

---

<b>Board: 464</b>	♠ J987	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ A83	
HCP: 15	♣ AQT3	

---

<b>Board: 465</b>	♠ KQ2	You are dealer.
Dealer: North	♥ A852	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 17	♣ AQ87	

## Both hands (Answers Page)

### Board: 461

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10

Contract: 3NT South

North:

♠ K5

♥ J76

♦ A8532

♣ AKJ

South:

♠ A62

♥ A953

♦ Q94

♣ 752

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 462

Dealer: South

Vul: None

North HCP: 8

South HCP: 17

Contract: 2♥ South

North:

♠ AQ82

♥ J963

♦ J7

♣ 652

South:

♠ KJ9

♥ AT74

♦ A42

♣ AJT

W	N	E	S
			1NT

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

All Pass

1. Stayman

### Board: 463

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12

Contract: 4♥ South

North:

♠ Q84

♥ A764

♦ AKT7

♣ QJ

South:

♠ JT76

♥ KQ82

♦ Q96

♣ AT

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 464

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 5♦ North

North:

♠ J987

♥ A4

♦ A83

♣ AQT3

South:

♠ KQ3

♥ 9765

♦ KQJ54

♣ 7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	3♦
------	----	------	----

Pass	5♦	All Pass	
------	----	----------	--

1. Stayman

### Board: 465

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 2♥ North

North:

♠ KQ2

♥ A852

♦ Q5

♣ AQ87

South:

♠ JT97

♥ J973

♦ AJT

♣ J2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 461</b>	♠ A62	Partner is dealer.
Dealer: North	♥ A953	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 10	♣ 752	

---

<b>Board: 462</b>	♠ KJ9	You are dealer.
Dealer: South	♥ AT74	The opponents are silent.
Vul: None	♦ A42	
HCP: 17	♣ AJT	

---

<b>Board: 463</b>	♠ JT76	Partner is dealer.
Dealer: North	♥ KQ82	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12	♣ AT	

---

<b>Board: 464</b>	♠ KQ3	Partner is dealer.
Dealer: North	♥ 9765	The opponents are silent.
Vul: Both	♦ KQJ54	
HCP: 11+1	♣ 7	

---

<b>Board: 465</b>	♠ JT97	Partner is dealer.
Dealer: North	♥ J973	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 8	♣ J2	

## Both hands (Answers Page)

### Board: 461

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10

Contract: 3NT South

North:

♠ K5

♥ J76

♦ A8532

♣ AKJ

South:

♠ A62

♥ A953

♦ Q94

♣ 752

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 462

Dealer: South

Vul: None

North HCP: 8

South HCP: 17

Contract: 2♥ South

North:

♠ AQ82

♥ J963

♦ J7

♣ 652

South:

♠ KJ9

♥ AT74

♦ A42

♣ AJT

W	N	E	S
			1NT

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

All Pass

1. Stayman

### Board: 463

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12

Contract: 4♥ South

North:

♠ Q84

♥ A764

♦ AKT7

♣ QJ

South:

♠ JT76

♥ KQ82

♦ Q96

♣ AT

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 464

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 5♦ North

North:

♠ J987

♥ A4

♦ A83

♣ AQT3

South:

♠ KQ3

♥ 9765

♦ KQJ54

♣ 7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	3♦
------	----	------	----

Pass	5♦	All Pass	
------	----	----------	--

1. Stayman

### Board: 465

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 2♥ North

North:

♠ KQ2

♥ A852

♦ Q5

♣ AQ87

South:

♠ JT97

♥ J973

♦ AJT

♣ J2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 466</b>	♠ 9632	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 9	♣ A95	

---

<b>Board: 467</b>	♠ KJ4	You are dealer.
Dealer: North	♥ KQ84	The opponents are silent.
Vul: Both	♦ K97	
HCP: 17	♣ AJ6	

---

<b>Board: 468</b>	♠ 9762	Partner is dealer.
Dealer: South	♥ T84	The opponents are silent.
Vul: None	♦ AK3	
HCP: 7	♣ 876	

---

<b>Board: 469</b>	♠ AQ94	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ KJ6	
HCP: 15	♣ QJ86	

---

<b>Board: 470</b>	♠ AT73	Partner is dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ J96	
HCP: 10	♣ Q872	

## Both hands (Answers Page)

### Board: 466

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 17

Contract: 4 ♠ South

North:

♠ 9632

♥ K76

♦ Q97

♣ A95

South:

♠ AQJT

♥ A93

♦ AJT5

♣ J4

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

1. Stayman

### Board: 467

Dealer: North

Vul: Both

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ KJ4

♥ KQ84

♦ K97

♣ AJ6

South:

♠ QT63

♥ JT

♦ T84

♣ QT43

W	N	E	S
	1NT	All Pass	

### Board: 468

Dealer: South

Vul: None

North HCP: 7

South HCP: 15

Contract: 2 ♥ South

North:

♠ 9762

♥ T84

♦ AK3

♣ 876

South:

♠ A85

♥ AQ65

♦ QJ2

♣ Q53

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

1. Stayman

### Board: 469

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7+1

Contract: 2NT South

North:

♠ AQ94

♥ Q7

♦ KJ6

♣ QJ86

South:

♠ 75

♥ K985

♦ T9853

♣ A5

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♠	Pass	2NT
All Pass			

1. Stayman

### Board: 470

Dealer: South

Vul: Both

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ AT73

♥ K7

♦ J96

♣ Q872

South:

♠ J4

♥ AJ95

♦ AK83

♣ AT5

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

1. Stayman

<b>Board: 466</b>	♠ AQJT	You are dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 17	♣ J4	

---

<b>Board: 467</b>	♠ QT63	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ T84	
HCP: 5	♣ QT43	

---

<b>Board: 468</b>	♠ A85	You are dealer.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: None	♦ QJ2	
HCP: 15	♣ Q53	

---

<b>Board: 469</b>	♠ 75	Partner is dealer.
Dealer: North	♥ K985	The opponents are silent.
Vul: E-W	♦ T9853	
HCP: 7+1	♣ A5	

---

<b>Board: 470</b>	♠ J4	You are dealer.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: Both	♦ AK83	
HCP: 17	♣ AT5	

## Both hands (Answers Page)

### Board: 466

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 17

Contract: 4 ♠ South

North:

♠ 9632

♥ K76

♦ Q97

♣ A95

South:

♠ AQJT

♥ A93

♦ AJT5

♣ J4

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 467

Dealer: North

Vul: Both

North HCP: 17

South HCP: 5

Contract: 1NT North

North:

♠ KJ4

♥ KQ84

♦ K97

♣ AJ6

South:

♠ QT63

♥ JT

♦ T84

♣ QT43

W N E S

Pass 1NT All Pass

### Board: 468

Dealer: South

Vul: None

North HCP: 7

South HCP: 15

Contract: 2 ♥ South

North:

♠ 9762

♥ T84

♦ AK3

♣ 876

South:

♠ A85

♥ AQ65

♦ QJ2

♣ Q53

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♥

All Pass

1. Stayman

### Board: 469

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 7+1

Contract: 2NT South

North:

♠ AQ94

♥ Q7

♦ KJ6

♣ QJ86

South:

♠ 75

♥ K985

♦ T9853

♣ A5

W N E S

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 2NT

All Pass

1. Stayman

### Board: 470

Dealer: South

Vul: Both

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ AT73

♥ K7

♦ J96

♣ Q872

South:

♠ J4

♥ AJ95

♦ AK83

♣ AT5

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Stayman



<b>Board: 471</b>	♠ A98	You are dealer.
Dealer: North	♥ AJ32	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 17	♣ Q54	

---

<b>Board: 472</b>	♠ AQ96	Partner is dealer.
Dealer: South	♥ T95	The opponents are silent.
Vul: N-S	♦ 864	
HCP: 9	♣ K76	

---

<b>Board: 473</b>	♠ AK	You are dealer.
Dealer: North	♥ T73	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 16+1	♣ AQ963	

---

<b>Board: 474</b>	♠ AT4	Partner is dealer.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: None	♦ J8	
HCP: 11	♣ JT97	

---

<b>Board: 475</b>	♠ K32	You are dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 17	♣ A84	

## Both hands (Answers Page)

### Board: 471

	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ J732		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AJ32	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 17	♦ AQ6	♦ KJT7	All Pass			
South HCP: 11	♣ Q54	♣ AT6				
Contract: 3NT South				1. Stayman		

### Board: 472

	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ J2				1NT
Vul: N-S	♥ T95	♥ AK84	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 864	♦ A2	Pass	3NT	All Pass	
South HCP: 15+1	♣ K76	♣ QJT84				
Contract: 3NT North				1. Stayman		

### Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ T94		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ T73	♥ AJ65	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ K53	♦ J98	All Pass			
South HCP: 7	♣ AQ963	♣ J74				
Contract: 2NT South				1. Stayman		

### Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ KQ72				1NT
Vul: None	♥ AJT9	♥ 72	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ J8	♦ AK97	Pass	3NT	All Pass	
South HCP: 15	♣ JT97	♣ K85				
Contract: 3NT North				1. Stayman		

### Board: 475

	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ Q4		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ JT7	♥ AK83	Pass	2♦	Pass	2NT
North HCP: 17	♦ AKQ5	♦ 763	All Pass			
South HCP: 10	♣ A84	♣ J752				
Contract: 2NT South				1. Stayman		

<b>Board: 471</b>	♠ J732	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ KJT7	
HCP: 11	♣ AT6	

---

<b>Board: 472</b>	♠ J2	You are dealer.
Dealer: South	♥ AK84	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 15+1	♣ QJT84	

---

<b>Board: 473</b>	♠ T94	Partner is dealer.
Dealer: North	♥ AJ65	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 7	♣ J74	

---

<b>Board: 474</b>	♠ KQ72	You are dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ AK97	
HCP: 15	♣ K85	

---

<b>Board: 475</b>	♠ Q4	Partner is dealer.
Dealer: North	♥ AK83	The opponents are silent.
Vul: N-S	♦ 763	
HCP: 10	♣ J752	

## Both hands (Answers Page)

### Board: 471

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11

Contract: 3NT South

North:

♠ A98

♥ AJ32

♦ AQ6

♣ Q54

South:

♠ J732

♥ Q4

♦ KJT7

♣ AT6

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

### Board: 472

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ AQ96

♥ T95

♦ 864

♣ K76

South:

♠ J2

♥ AK84

♦ A2

♣ QJT84

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

### Board: 473

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 7

Contract: 2NT South

North:

♠ AK

♥ T73

♦ K53

♣ AQ963

South:

♠ T94

♥ AJ65

♦ J98

♣ J74

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 474

Dealer: South

Vul: None

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ AT4

♥ AJT9

♦ J8

♣ JT97

South:

♠ KQ72

♥ 72

♦ AK97

♣ K85

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	
1. Stayman			

### Board: 475

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10

Contract: 2NT South

North:

♠ K32

♥ JT7

♦ AKQ5

♣ A84

South:

♠ Q4

♥ AK83

♦ 763

♣ J752

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			
1. Stayman			

**Board: 476**

♠ AJ73

Partner is dealer.

Dealer: South

♥ 76

The opponents are silent.

Vul: E-W

♦ Q62

HCP: 12

♣ AJ76

**Board: 477**

♠ AK73

You are dealer.

Dealer: North

♥ K93

The opponents are silent.

Vul: Both

♦ J874

HCP: 15

♣ A5

## Both hands (Answers Page)

### Board: 476

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ73

♥ 76

♦ Q62

♣ AJ76

South:

♠ 65

♥ AQ4

♦ AKT98

♣ Q54

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 477

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+2

Contract: 3NT North

North:

♠ AK73

♥ K93

♦ J874

♣ A5

South:

♠ 6

♥ Q765

♦ A6

♣ KQ9642

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	3♣
------	----	------	----

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

1. Stayman

<b>Board: 476</b>	♠ 65	You are dealer.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ AKT98	
HCP: 15+1	♣ Q54	

---

<b>Board: 477</b>	♠ 6	Partner is dealer.
Dealer: North	♥ Q765	The opponents are silent.
Vul: Both	♦ A6	
HCP: 11+2	♣ KQ9642	

## Both hands (Answers Page)

**Board: 476**

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 15+1

Contract: 3NT North

**North:**

♠ AJ73

♥ 76

♦ Q62

♣ AJ76

**South:**

♠ 65

♥ AQ4

♦ AKT98

♣ Q54

**W      N      E      S**

1NT

Pass   2♣<sup>1</sup>   Pass   2♦

Pass   3NT   All Pass

1. Stayman

**Board: 477**

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+2

Contract: 3NT North

**North:**

♠ AK73

♥ K93

♦ J874

♣ A5

**South:**

♠ 6

♥ Q765

♦ A6

♣ KQ9642

**W      N      E      S**1NT   Pass   2♣<sup>1</sup>

Pass   2♠   Pass   3♣

Pass   3NT   All Pass

1. Stayman