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

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

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

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

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

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ JT8		1NT	Pass	2NT
Vul: None	♥ AJT53	♥ K76		All Pass		
North HCP: 15+1	♦ AQ	♦ K9632				
South HCP: 8+1	♣ Q84	♣ J7				
Contract: 2NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ A94				1NT
Vul: N-S	♥ K8	♥ A532	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ JT92	♦ AQ76	Pass	3NT	All Pass	
South HCP: 15	♣ Q43	♣ J2				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ 96		1NT	Pass	2♣ ¹
Vul: E-W	♥ 86	♥ KT43	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ64	♦ JT72	Pass	3NT	All Pass	
South HCP: 8	♣ KJ4	♣ A82				
Contract: 3NT North			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A765				1NT
Vul: Both	♥ Q43	♥ AK7		All Pass		
North HCP: 8+1	♦ QJ6	♦ A75				
South HCP: 15	♣ JT852	♣ 643				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ 965		1NT	Pass	3NT
Vul: N-S	♥ 987	♥ KQ5		All Pass		
North HCP: 16	♦ AJ92	♦ K874				
South HCP: 9	♣ AK4	♣ J52				
Contract: 3NT South						

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

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

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

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

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

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ JT8		1NT	Pass	2NT
Vul: None	♥ AJT53	♥ K76		All Pass		
North HCP: 15+1	♦ AQ	♦ K9632				
South HCP: 8+1	♣ Q84	♣ J7				
Contract: 2NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ A94				1NT
Vul: N-S	♥ K8	♥ A532	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ JT92	♦ AQ76	Pass	3NT	All Pass	
South HCP: 15	♣ Q43	♣ J2				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ 96		1NT	Pass	2♣ ¹
Vul: E-W	♥ 86	♥ KT43	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ64	♦ JT72	Pass	3NT	All Pass	
South HCP: 8	♣ KJ4	♣ A82				
Contract: 3NT North			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A765				1NT
Vul: Both	♥ Q43	♥ AK7		All Pass		
North HCP: 8+1	♦ QJ6	♦ A75				
South HCP: 15	♣ JT852	♣ 643				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ 965		1NT	Pass	3NT
Vul: N-S	♥ 987	♥ KQ5		All Pass		
North HCP: 16	♦ AJ92	♦ K874				
South HCP: 9	♣ AK4	♣ J52				
Contract: 3NT South						

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

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

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

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

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

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ K2				1NT
Vul: E-W	♥ KQ98	♥ AJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q975	♦ KT8	Pass	3♥	Pass	4♥
South HCP: 17	♣ T4	♣ AQ72	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ QT93	♠ K5		1NT	Pass	2♣ ¹
Vul: Both	♥ Q97	♥ AJT2	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ97	♦ T85	All Pass			
South HCP: 9	♣ AK	♣ J854	1. Stayman			
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ K8				1NT
Vul: None	♥ 754	♥ AKJT3	Pass	2NT	All Pass	
North HCP: 8	♦ KQ6	♦ A74				
South HCP: 15+1	♣ KT73	♣ 864				
Contract: 2NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ K2		1NT	Pass	3NT
Vul: E-W	♥ 976	♥ K84	All Pass			
North HCP: 15+1	♦ K5	♦ J83				
South HCP: 9+1	♣ AKJT7	♣ Q9432				
Contract: 3NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q875	♠ K6				1NT
Vul: Both	♥ AJ5	♥ QT864	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ J954	♦ AQ8	Pass	2NT	All Pass	
South HCP: 15+1	♣ T7	♣ A64	1. Stayman			
Contract: 2NT North						

Board: 6 ♠ K2 You are dealer.

Dealer: South ♥ AJ72 The opponents are silent.

Vul: E-W ♦ KT8

HCP: 17 ♣ AQ72

Board: 7 ♠ K5 Partner is dealer.

Dealer: North ♥ AJT2 The opponents are silent.

Vul: Both ♦ T85

HCP: 9 ♣ J854

Board: 8 ♠ K8 You are dealer.

Dealer: South ♥ AKJT3 The opponents are silent.

Vul: None ♦ A74

HCP: 15+1 ♣ 864

Board: 9 ♠ K2 Partner is dealer.

Dealer: North ♥ K84 The opponents are silent.

Vul: E-W ♦ J83

HCP: 9+1 ♣ Q9432

Board: 10 ♠ K6 You are dealer.

Dealer: South ♥ QT864 East (RHO) bids 2♠ if possible.

Vul: Both ♦ AQ8

HCP: 15+1 ♣ A64

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ K2				1NT
Vul: E-W	♥ KQ98	♥ AJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q975	♦ KT8	Pass	3♥	Pass	4♥
South HCP: 17	♣ T4	♣ AQ72	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ QT93	♠ K5		1NT	Pass	2♣ ¹
Vul: Both	♥ Q97	♥ AJT2	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ97	♦ T85	All Pass			
South HCP: 9	♣ AK	♣ J854	1. Stayman			
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ K8				1NT
Vul: None	♥ 754	♥ AKJT3	Pass	2NT	All Pass	
North HCP: 8	♦ KQ6	♦ A74				
South HCP: 15+1	♣ KT73	♣ 864				
Contract: 2NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ K2		1NT	Pass	3NT
Vul: E-W	♥ 976	♥ K84	All Pass			
North HCP: 15+1	♦ K5	♦ J83				
South HCP: 9+1	♣ AKJT7	♣ Q9432				
Contract: 3NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q875	♠ K6				1NT
Vul: Both	♥ AJ5	♥ QT864	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ J954	♦ AQ8	Pass	2NT	All Pass	
South HCP: 15+1	♣ T7	♣ A64	1. Stayman			
Contract: 2NT North						

Board: 11 ♠ A2 You are dealer.

Dealer: North ♥ AT54 The opponents are silent.

Vul: None ♦ AQ85

HCP: 15 ♣ JT4

Board: 12 ♠ J86 Partner is dealer.

Dealer: South ♥ AJ2 The opponents are silent.

Vul: N-S ♦ KT87

HCP: 9 ♣ 843

Board: 13 ♠ QJ92 You are dealer.

Dealer: North ♥ AJ42 West (RHO) Doubles 1NT if possible.

Vul: Both ♦ KJ8

HCP: 15 ♣ K4

Board: 14 ♠ J654 Partner is dealer.

Dealer: South ♥ KT The opponents are silent.

Vul: None ♦ A764

HCP: 8 ♣ 987

Board: 15 ♠ A96 You are dealer.

Dealer: North ♥ AJ43 The opponents are silent.

Vul: N-S ♦ AK72

HCP: 16 ♣ 63

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q85		1NT	Pass	3NT
Vul: None	♥ AT54	♥ K93		All Pass		
North HCP: 15	♦ AQ85	♦ KJ3				
South HCP: 9	♣ JT4	♣ 6532				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ Q7				1NT
Vul: N-S	♥ AJ2	♥ K63	Pass	3NT	All Pass	
North HCP: 9	♦ KT87	♦ QJ64				
South HCP: 15	♣ 843	♣ AK65				
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QJ92	♠ T6		1NT	Pass	Pass
Vul: Both	♥ AJ42	♥ Q83	X	All Pass		
North HCP: 15	♦ KJ8	♦ 6543				
South HCP: 8	♣ K4	♣ AQ92				
Contract: 1NTX North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ QT82				1NT
Vul: None	♥ KT	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A764	♦ KQ3	Pass	3♠	All Pass	
South HCP: 16	♣ 987	♣ AJ64				
Contract: 3♠ North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ KQT2		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ43	♥ Q2	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK72	♦ JT96		All Pass		
South HCP: 9	♣ 63	♣ J94				
Contract: 3NT South			1. Stayman			

Board: 11	♠ Q85	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 9	♣ 6532	

Board: 12	♠ Q7	You are dealer.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ QJ64	
HCP: 15	♣ AK65	

Board: 13	♠ T6	Partner is dealer.
Dealer: North	♥ Q83	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ 6543	
HCP: 8	♣ AQ92	

Board: 14	♠ QT82	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 16	♣ AJ64	

Board: 15	♠ KQT2	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ JT96	
HCP: 9	♣ J94	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q85		1NT	Pass	3NT
Vul: None	♥ AT54	♥ K93		All Pass		
North HCP: 15	♦ AQ85	♦ KJ3				
South HCP: 9	♣ JT4	♣ 6532				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ Q7				1NT
Vul: N-S	♥ AJ2	♥ K63	Pass	3NT	All Pass	
North HCP: 9	♦ KT87	♦ QJ64				
South HCP: 15	♣ 843	♣ AK65				
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QJ92	♠ T6		1NT	Pass	Pass
Vul: Both	♥ AJ42	♥ Q83	X	All Pass		
North HCP: 15	♦ KJ8	♦ 6543				
South HCP: 8	♣ K4	♣ AQ92				
Contract: 1NTX North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ QT82				1NT
Vul: None	♥ KT	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A764	♦ KQ3	Pass	3♠	All Pass	
South HCP: 16	♣ 987	♣ AJ64				
Contract: 3♠ North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ KQT2		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ43	♥ Q2	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK72	♦ JT96		All Pass		
South HCP: 9	♣ 63	♣ J94				
Contract: 3NT South			1. Stayman			

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

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

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

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

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

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ AKQ4				1NT
Vul: E-W	♥ K52	♥ J9	Pass	2NT	All Pass	
North HCP: 8+1	♦ J9876	♦ Q54				
South HCP: 15	♣ A83	♣ K974				
Contract: 2NT North						

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

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ K8				1NT
Vul: N-S	♥ J95	♥ Q742	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q9864	♦ AK3				
South HCP: 15	♣ J52	♣ K643				
Contract: 2NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ A765		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q2	♥ A965	Pass	2♦	Pass	2NT
North HCP: 17	♦ AJ93	♦ 87	All Pass			
South HCP: 8	♣ AQ84	♣ T95				
Contract: 2NT South			1. Stayman			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ K53				1NT
Vul: Both	♥ AQ53	♥ KJ42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT3	♦ J4	Pass	4♥	All Pass	
South HCP: 16	♣ 9864	♣ AKJ7				
Contract: 4♥ North			1. Stayman			

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

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

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

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

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

Both hands (Answers Page)

Board: 16

Dealer: South

North:

♠ 53

South:

♠ AKQ4

W N E S

1NT

Vul: E-W

♥ K52

♥ J9

Pass 2NT All Pass

North HCP: 8+1

♦ J9876

♦ Q54

South HCP: 15

♣ A83

♣ K974

Contract: 2NT North

Board: 17

Dealer: North

North:

♠ AJ7

South:

♠ KQ9

W N E S

 1NT Pass 2♣¹

Vul: None

♥ A4

♥ K732

Pass 2♦ Pass 3NT

North HCP: 17+1

♦ QJ764

♦ 85

All Pass

South HCP: 9

♣ KQ2

♣ J984

1. Stayman

Contract: 3NT South

Board: 18

Dealer: South

North:

♠ A5

South:

♠ K8

W N E S

1NT

Vul: N-S

♥ J95

♥ Q742

Pass 2NT All Pass

North HCP: 8+1

♦ Q9864

♦ AK3

South HCP: 15

♣ J52

♣ K643

Contract: 2NT North

Board: 19

Dealer: North

North:

♠ KJ3

South:

♠ A765

W N E S

 1NT Pass 2♣¹

Vul: E-W

♥ Q2

♥ A965

Pass 2♦ Pass 2NT

North HCP: 17

♦ AJ93

♦ 87

All Pass

South HCP: 8

♣ AQ84

♣ T95

1. Stayman

Contract: 2NT South

Board: 20

Dealer: South

North:

♠ 86

South:

♠ K53

W N E S

1NT

Vul: Both

♥ AQ53

♥ KJ42

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ KT3

♦ J4

Pass 4♥ All Pass

South HCP: 16

♣ 9864

♣ AKJ7

1. Stayman

Contract: 4♥ North

Board: 21 ♠ A43 You are dealer.

Dealer: North ♥ A952 The opponents are silent.

Vul: N-S ♦ KT3

HCP: 15 ♣ KJT

Board: 22 ♠ Q85 Partner is dealer.

Dealer: South ♥ T853 The opponents are silent.

Vul: E-W ♦ Q84

HCP: 9 ♣ AJ4

Board: 23 ♠ AK8 You are dealer.

Dealer: North ♥ Q8 The opponents are silent.

Vul: Both ♦ K875

HCP: 15 ♣ K987

Board: 24 ♠ KQT Partner is dealer.

Dealer: South ♥ KT98 The opponents are silent.

Vul: None ♦ 873

HCP: 8 ♣ 954

Board: 25 ♠ 93 Partner is dealer.

Dealer: South ♥ AT42 East (LHO) bids 2♠ if possible.

Vul: E-W ♦ K64

HCP: 8 ♣ JT53

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ J75		1NT	Pass	2NT
Vul: N-S	♥ A952	♥ J8		All Pass		
North HCP: 15	♦ KT3	♦ AJ987				
South HCP: 9+1	♣ KJT	♣ Q54				
Contract: 2NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ KJT				1NT
Vul: E-W	♥ T853	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q84	♦ KJ93	Pass	3NT	All Pass	
South HCP: 17	♣ AJ4	♣ KQ2				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT92		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ J94	Pass	2♦	Pass	3NT
North HCP: 15	♦ K875	♦ AQ43		All Pass		
South HCP: 9	♣ K987	♣ 42				
Contract: 3NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A873				1NT
Vul: None	♥ KT98	♥ Q6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 873	♦ JT5	Pass	2NT	All Pass	
South HCP: 16	♣ 954	♣ AKQ7				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ7				1NT
Vul: E-W	♥ AT42	♥ KQ65	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ K64	♦ A2	Pass	X	Pass	3♣
South HCP: 15	♣ JT53	♣ K874		All Pass		
Contract: 3♣ South			1. Stayman			

Board: 21	♠ J75	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ AJ987	
HCP: 9+1	♣ Q54	

Board: 22	♠ KJT	You are dealer.
Dealer: South	♥ A94	The opponents are silent.
Vul: E-W	♦ KJ93	
HCP: 17	♣ KQ2	

Board: 23	♠ QT92	Partner is dealer.
Dealer: North	♥ J94	The opponents are silent.
Vul: Both	♦ AQ43	
HCP: 9	♣ 42	

Board: 24	♠ A873	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ JT5	
HCP: 16	♣ AKQ7	

Board: 25	♠ QJ7	You are dealer.
Dealer: South	♥ KQ65	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ A2	
HCP: 15	♣ K874	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ J75		1NT	Pass	2NT
Vul: N-S	♥ A952	♥ J8		All Pass		
North HCP: 15	♦ KT3	♦ AJ987				
South HCP: 9+1	♣ KJT	♣ Q54				
Contract: 2NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ KJT				1NT
Vul: E-W	♥ T853	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q84	♦ KJ93	Pass	3NT	All Pass	
South HCP: 17	♣ AJ4	♣ KQ2				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT92		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ J94	Pass	2♦	Pass	3NT
North HCP: 15	♦ K875	♦ AQ43		All Pass		
South HCP: 9	♣ K987	♣ 42				
Contract: 3NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A873				1NT
Vul: None	♥ KT98	♥ Q6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 873	♦ JT5	Pass	2NT	All Pass	
South HCP: 16	♣ 954	♣ AKQ7				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ7				1NT
Vul: E-W	♥ AT42	♥ KQ65	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ K64	♦ A2	Pass	X	Pass	3♣
South HCP: 15	♣ JT53	♣ K874		All Pass		
Contract: 3♣ South			1. Stayman			

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

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

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

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

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

Both hands (Answers Page)

Board: 26

Dealer: South

North:

♠ J86

South:

♠ AK32

W N E S

1NT

Vul: Both

♥ Q93

♥ 65

Pass 3NT All Pass

North HCP: 9

♦ AQ9

♦ K753

South HCP: 15

♣ 6542

♣ KQ8

Contract: 3NT North

Board: 27

Dealer: North

North:

♠ K2

South:

♠ J876

W N E S

 1NT Pass 2♣¹

Vul: None

♥ AQT4

♥ 52

Pass 2♥ Pass 2NT

North HCP: 15+1

♦ A9

♦ K32

All Pass

South HCP: 8

♣ Q9754

♣ KJT6

1. Stayman

Contract: 2NT South

Board: 28

Dealer: South

North:

♠ 76

South:

♠ AJ

W N E S

1NT

Vul: N-S

♥ Q832

♥ K974

 Pass 2♣¹ Pass 2♥

North HCP: 8

♦ KQ53

♦ AT4

Pass 3♥ All Pass

South HCP: 15

♣ JT7

♣ K542

1. Stayman

Contract: 3♥ North

Board: 29

Dealer: South

North:

♠ J4

South:

♠ KQ653

W N E S

1NT

Vul: Both

♥ Q64

♥ K3

Pass 2NT 3♥ Pass

North HCP: 9+1

♦ KQ3

♦ 942

Pass 4♣ All Pass

South HCP: 15+1

♣ JT974

♣ AK6

Contract: 4♣ North

Board: 30

Dealer: South

North:

♠ 752

South:

♠ KT3

W N E S

1NT

Vul: None

♥ K72

♥ QJ

Pass 3NT All Pass

North HCP: 9

♦ Q86

♦ AK532

South HCP: 16+1

♣ A982

♣ QJ4

Contract: 3NT North

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

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

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

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

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

Both hands (Answers Page)

Board: 26

Dealer: South

North:

♠ J86

South:

♠ AK32

W N E S

1NT

Vul: Both

♥ Q93

♥ 65

Pass 3NT All Pass

North HCP: 9

♦ AQ9

♦ K753

South HCP: 15

♣ 6542

♣ KQ8

Contract: 3NT North

Board: 27

Dealer: North

North:

♠ K2

South:

♠ J876

W N E S

 1NT Pass 2♣¹

Vul: None

♥ AQT4

♥ 52

Pass 2♥ Pass 2NT

North HCP: 15+1

♦ A9

♦ K32

All Pass

South HCP: 8

♣ Q9754

♣ KJT6

1. Stayman

Contract: 2NT South

Board: 28

Dealer: South

North:

♠ 76

South:

♠ AJ

W N E S

1NT

Vul: N-S

♥ Q832

♥ K974

 Pass 2♣¹ Pass 2♥

North HCP: 8

♦ KQ53

♦ AT4

Pass 3♥ All Pass

South HCP: 15

♣ JT7

♣ K542

1. Stayman

Contract: 3♥ North

Board: 29

Dealer: South

North:

♠ J4

South:

♠ KQ653

W N E S

1NT

Vul: Both

♥ Q64

♥ K3

Pass 2NT 3♥ Pass

North HCP: 9+1

♦ KQ3

♦ 942

Pass 4♣ All Pass

South HCP: 15+1

♣ JT974

♣ AK6

Contract: 4♣ North

Board: 30

Dealer: South

North:

♠ 752

South:

♠ KT3

W N E S

1NT

Vul: None

♥ K72

♥ QJ

Pass 3NT All Pass

North HCP: 9

♦ Q86

♦ AK532

South HCP: 16+1

♣ A982

♣ QJ4

Contract: 3NT North

Board: 31 ♠ AQ96 You are dealer.

Dealer: North ♥ Q52 West (RHO) bids 2♦ if possible.

Vul: N-S ♦ K64

HCP: 16 ♣ KQ4

Board: 32 ♠ J532 Partner is dealer.

Dealer: South ♥ KJ5 The opponents are silent.

Vul: E-W ♦ K865

HCP: 8 ♣ 95

Board: 33 ♠ 74 You are dealer.

Dealer: North ♥ AQ6 The opponents are silent.

Vul: None ♦ K85

HCP: 16+1 ♣ AK973

Board: 34 ♠ QJ94 Partner is dealer.

Dealer: South ♥ T53 The opponents are silent.

Vul: N-S ♦ K83

HCP: 9 ♣ QJ4

Board: 35 ♠ A87 You are dealer.

Dealer: North ♥ K83 The opponents are silent.

Vul: E-W ♦ AKJ6

HCP: 15 ♣ T84

Both hands (Answers Page)

Board: 31

Dealer: North

North:

♠ AQ96

South:

♠ T74

W N E S

 1NT Pass 2♣¹

Vul: N-S

♥ Q52

♥ AJ83

2♦ 2NT All Pass

North HCP: 16

♦ K64

♦ Q2

1. Stayman

South HCP: 8

♣ KQ4

♣ J753

Contract: 2NT North

Board: 32

Dealer: South

North:

♠ J532

South:

♠ KQT7

W N E S

1NT

Vul: E-W

♥ KJ5

♥ Q87

 Pass 2♣¹ Pass 2♠

North HCP: 8

♦ K865

♦ A74

Pass 3♠ All Pass

South HCP: 15

♣ 95

♣ A64

1. Stayman

Contract: 3♠ North

Board: 33

Dealer: North

North:

♠ 74

South:

♠ T32

W N E S

1NT Pass 3NT

Vul: None

♥ AQ6

♥ KT5

All Pass

North HCP: 16+1

♦ K85

♦ AQ97

South HCP: 9

♣ AK973

♣ T42

Contract: 3NT South

Board: 34

Dealer: South

North:

♠ QJ94

South:

♠ AKT2

W N E S

1NT

Vul: N-S

♥ T53

♥ KJ74

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ K83

♦ Q64

Pass 3NT Pass 4♠

South HCP: 16

♣ QJ4

♣ K5

All Pass

Contract: 4♠ South

1. Stayman

Board: 35

Dealer: North

North:

♠ A87

South:

♠ J96

W N E S

1NT Pass 2NT

Vul: E-W

♥ K83

♥ T62

All Pass

North HCP: 15

♦ AKJ6

♦ Q54

South HCP: 9

♣ T84

♣ AQ63

Contract: 2NT South

Board: 31 ♠ T74 Partner is dealer.

Dealer: North ♥ AJ83 West (LHO) bids 2♦ if possible.

Vul: N-S ♦ Q2

HCP: 8 ♣ J753

Board: 32 ♠ KQT7 You are dealer.

Dealer: South ♥ Q87 The opponents are silent.

Vul: E-W ♦ A74

HCP: 15 ♣ A64

Board: 33 ♠ T32 Partner is dealer.

Dealer: North ♥ KT5 The opponents are silent.

Vul: None ♦ AQ97

HCP: 9 ♣ T42

Board: 34 ♠ AKT2 You are dealer.

Dealer: South ♥ KJ74 The opponents are silent.

Vul: N-S ♦ Q64

HCP: 16 ♣ K5

Board: 35 ♠ J96 Partner is dealer.

Dealer: North ♥ T62 The opponents are silent.

Vul: E-W ♦ Q54

HCP: 9 ♣ AQ63

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AQ96	♠ T74		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q52	♥ AJ83	2♦	2NT	All Pass	
North HCP: 16	♦ K64	♦ Q2				
South HCP: 8	♣ KQ4	♣ J753		1. Stayman		
Contract: 2NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ KQT7			1NT	
Vul: E-W	♥ KJ5	♥ Q87	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K865	♦ A74	Pass	3♠	All Pass	
South HCP: 15	♣ 95	♣ A64		1. Stayman		
Contract: 3♠ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ T32		1NT	Pass	3NT
Vul: None	♥ AQ6	♥ KT5		All Pass		
North HCP: 16+1	♦ K85	♦ AQ97				
South HCP: 9	♣ AK973	♣ T42				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ QJ94	♠ AKT2			1NT	
Vul: N-S	♥ T53	♥ KJ74	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K83	♦ Q64	Pass	3NT	Pass	4♠
South HCP: 16	♣ QJ4	♣ K5		All Pass		
Contract: 4♠ South				1. Stayman		

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ J96		1NT	Pass	2NT
Vul: E-W	♥ K83	♥ T62		All Pass		
North HCP: 15	♦ AKJ6	♦ Q54				
South HCP: 9	♣ T84	♣ AQ63				
Contract: 2NT South						

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

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

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

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

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

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ 743				1NT
Vul: Both	♥ A97	♥ KQ8	Pass	2NT	All Pass	
North HCP: 8+1	♦ 94	♦ AQ2				
South HCP: 15	♣ A8543	♣ KJT9				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ 863		1NT	Pass	3NT
Vul: N-S	♥ AK74	♥ Q32	All Pass			
North HCP: 16	♦ A7	♦ QT8				
South HCP: 9	♣ J875	♣ KQ64				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ A6				1NT
Vul: E-W	♥ KQJ6	♥ A842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 54	♦ K63	Pass	4♥	All Pass	
South HCP: 15	♣ QJ93	♣ AT54	1. Stayman			
Contract: 4♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ AJT7		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ87	♥ K952	Pass	2♥	Pass	3♥
North HCP: 15	♦ KJ74	♦ T96	All Pass			
South HCP: 8	♣ K6	♣ 84	1. Stayman			
Contract: 3♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AT83				1NT
Vul: None	♥ Q98	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ QJ8	♦ AT6	All Pass			
South HCP: 17	♣ A8754	♣ Q63				
Contract: 3NT South						

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

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

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

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

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

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ 743				1NT
Vul: Both	♥ A97	♥ KQ8	Pass	2NT	All Pass	
North HCP: 8+1	♦ 94	♦ AQ2				
South HCP: 15	♣ A8543	♣ KJT9				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ 863		1NT	Pass	3NT
Vul: N-S	♥ AK74	♥ Q32	All Pass			
North HCP: 16	♦ A7	♦ QT8				
South HCP: 9	♣ J875	♣ KQ64				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ A6				1NT
Vul: E-W	♥ KQJ6	♥ A842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 54	♦ K63	Pass	4♥	All Pass	
South HCP: 15	♣ QJ93	♣ AT54	1. Stayman			
Contract: 4♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ AJT7		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ87	♥ K952	Pass	2♥	Pass	3♥
North HCP: 15	♦ KJ74	♦ T96	All Pass			
South HCP: 8	♣ K6	♣ 84	1. Stayman			
Contract: 3♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AT83				1NT
Vul: None	♥ Q98	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ QJ8	♦ AT6	All Pass			
South HCP: 17	♣ A8754	♣ Q63				
Contract: 3NT South						

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

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A842	♠ KJ7				1NT
Vul: E-W	♥ QJ32	♥ 75	Pass	2♣ ¹	2♦	Pass
North HCP: 9	♦ 93	♦ A76	Pass	X	Pass	3♣
South HCP: 15+1	♣ Q32	♣ AK854	All Pass			
Contract: 3♣ South			1. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ Q863	1NT	Pass	2♣ ¹	3♣
Vul: Both	♥ T8652	♥ K	Pass	Pass	X	All Pass
North HCP: 1+1	♦ 8532	♦ A4				
South HCP: 14+2	♣ J2	♣ KQT765	1. Stayman			
Contract: 3♣X South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ J32		1NT	Pass	2NT
Vul: None	♥ AKT5	♥ 984	Pass	3NT	All Pass	
North HCP: 17	♦ Q943	♦ AT62				
South HCP: 8	♣ A4	♣ K65				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ QT3				1NT
Vul: N-S	♥ AT85	♥ K73	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T532	♦ AK6	Pass	2NT	All Pass	
South HCP: 16	♣ 83	♣ KJ54	1. Stayman			
Contract: 2NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJ43		1NT	Pass	2♣ ¹
Vul: Both	♥ QT72	♥ A853	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ A8	♦ 432	All Pass			
South HCP: 9	♣ AQJ74	♣ 93	1. Stayman			
Contract: 4♥ South						

Board: 41 ♠ KJ7 You are dealer.

Dealer: South ♥ 75 East (RHO) bids 2♦ if possible.

Vul: E-W ♦ A76

HCP: 15+1 ♣ AK854

Board: 42 ♠ Q863 LHO is dealer.

Dealer: West ♥ K West (LHO) opens 1NT if possible.

Vul: Both ♦ A4 East (RHO) bids 2♣ if possible.

HCP: 14+2 ♣ KQT765 East (RHO) Doubles 3♣ if possible.

Board: 43 ♠ J32 Partner is dealer.

Dealer: North ♥ 984 The opponents are silent.

Vul: None ♦ AT62

HCP: 8 ♣ K65

Board: 44 ♠ QT3 You are dealer.

Dealer: South ♥ K73 The opponents are silent.

Vul: N-S ♦ AK6

HCP: 16 ♣ KJ54

Board: 45 ♠ AJ43 Partner is dealer.

Dealer: North ♥ A853 The opponents are silent.

Vul: Both ♦ 432

HCP: 9 ♣ 93

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A842	♠ KJ7				1NT
Vul: E-W	♥ QJ32	♥ 75	Pass	2♣ ¹	2♦	Pass
North HCP: 9	♦ 93	♦ A76	Pass	X	Pass	3♣
South HCP: 15+1	♣ Q32	♣ AK854	All Pass			
Contract: 3♣ South			1. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ Q863	1NT	Pass	2♣ ¹	3♣
Vul: Both	♥ T8652	♥ K	Pass	Pass	X	All Pass
North HCP: 1+1	♦ 8532	♦ A4				
South HCP: 14+2	♣ J2	♣ KQT765	1. Stayman			
Contract: 3♣X South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ J32		1NT	Pass	2NT
Vul: None	♥ AKT5	♥ 984	Pass	3NT	All Pass	
North HCP: 17	♦ Q943	♦ AT62				
South HCP: 8	♣ A4	♣ K65				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ QT3				1NT
Vul: N-S	♥ AT85	♥ K73	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T532	♦ AK6	Pass	2NT	All Pass	
South HCP: 16	♣ 83	♣ KJ54	1. Stayman			
Contract: 2NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJ43		1NT	Pass	2♣ ¹
Vul: Both	♥ QT72	♥ A853	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ A8	♦ 432	All Pass			
South HCP: 9	♣ AQJ74	♣ 93	1. Stayman			
Contract: 4♥ South						

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

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

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

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

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

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ Q43				1NT
Vul: None	♥ T84	♥ KQJ7	Pass	2NT	All Pass	
North HCP: 8+1	♦ 832	♦ AQ97				
South HCP: 16	♣ A9753	♣ Q4				
Contract: 2NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KJ532	♠ 976		1NT	Pass	2NT
Vul: N-S	♥ AJT	♥ 42	All Pass			
North HCP: 15+1	♦ Q4	♦ AJ5				
South HCP: 9+1	♣ A42	♣ KJ765				
Contract: 2NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q854	♠ A972				1NT
Vul: E-W	♥ AT2	♥ 85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QT	♦ AK9	Pass	4♠	All Pass	
South HCP: 17	♣ J843	♣ AQT9	1. Stayman			
Contract: 4♠ North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ KT9		1NT	Pass	2NT
Vul: None	♥ AK8	♥ J42	All Pass			
North HCP: 15+1	♦ Q98	♦ J64				
South HCP: 9	♣ QJ862	♣ AT54				
Contract: 2NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 74				1NT
Vul: N-S	♥ JT63	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T53	♦ KQ874	Pass	3NT	All Pass	
South HCP: 15+1	♣ K64	♣ AJ9	1. Stayman			
Contract: 3NT North						

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

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

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

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

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

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ Q43				1NT
Vul: None	♥ T84	♥ KQJ7	Pass	2NT	All Pass	
North HCP: 8+1	♦ 832	♦ AQ97				
South HCP: 16	♣ A9753	♣ Q4				
Contract: 2NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KJ532	♠ 976		1NT	Pass	2NT
Vul: N-S	♥ AJT	♥ 42	All Pass			
North HCP: 15+1	♦ Q4	♦ AJ5				
South HCP: 9+1	♣ A42	♣ KJ765				
Contract: 2NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q854	♠ A972				1NT
Vul: E-W	♥ AT2	♥ 85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QT	♦ AK9	Pass	4♠	All Pass	
South HCP: 17	♣ J843	♣ AQT9	1. Stayman			
Contract: 4♠ North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ KT9		1NT	Pass	2NT
Vul: None	♥ AK8	♥ J42	All Pass			
North HCP: 15+1	♦ Q98	♦ J64				
South HCP: 9	♣ QJ862	♣ AT54				
Contract: 2NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 74				1NT
Vul: N-S	♥ JT63	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T53	♦ KQ874	Pass	3NT	All Pass	
South HCP: 15+1	♣ K64	♣ AJ9	1. Stayman			
Contract: 3NT North						

Board: 51 ♠ Q52 You are dealer.

Dealer: North ♥ AJ7 The opponents are silent.

Vul: E-W ♦ A72

HCP: 16 ♣ AJT6

Board: 52 ♠ QJ8 Partner is dealer.

Dealer: South ♥ AQ32 The opponents are silent.

Vul: Both ♦ 9765

HCP: 9 ♣ T4

Board: 53 ♠ T43 You are dealer.

Dealer: North ♥ AK865 The opponents are silent.

Vul: N-S ♦ QJ

HCP: 15+1 ♣ AJ8

Board: 54 ♠ A64 Partner is dealer.

Dealer: South ♥ KJ92 The opponents are silent.

Vul: E-W ♦ 95

HCP: 9 ♣ J854

Board: 55 ♠ K2 You are dealer.

Dealer: North ♥ QT95 West (RHO) Doubles 2♣ if possible.

Vul: Both ♦ AKT8

HCP: 16 ♣ A84

Both hands (Answers Page)

Board: 51

Dealer: North

North:

♠ Q52

South:

♠ JT8

W N E S

1NT Pass 3NT

Vul: E-W

♥ AJ7

♥ KT6

All Pass

North HCP: 16

♦ A72

♦ Q86

South HCP: 9

♣ AJT6

♣ K974

Contract: 3NT South

Board: 52

Dealer: South

North:

♠ QJ8

South:

♠ 32

W N E S

1NT

Vul: Both

♥ AQ32

♥ KJ85

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ 9765

♦ A32

Pass 4♥ All Pass

South HCP: 17

♣ T4

♣ AKQ3

1. Stayman

Contract: 4♥ North

Board: 53

Dealer: North

North:

♠ T43

South:

♠ K98

W N E S

1NT Pass 3NT

Vul: N-S

♥ AK865

♥ Q32

All Pass

North HCP: 15+1

♦ QJ

♦ AT85

South HCP: 9

♣ AJ8

♣ T64

Contract: 3NT South

Board: 54

Dealer: South

North:

♠ A64

South:

♠ K85

W N E S

1NT

Vul: E-W

♥ KJ92

♥ QT73

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ 95

♦ AQ6

Pass 4♥ All Pass

South HCP: 15

♣ J854

♣ AT2

1. Stayman

Contract: 4♥ North

Board: 55

Dealer: North

North:

♠ K2

South:

♠ J76

W N E S

 1NT Pass 2♣¹

Vul: Both

♥ QT95

♥ A764

X 2♥ Pass 3♥

North HCP: 16

♦ AKT8

♦ Q63

Pass 4♥ All Pass

South HCP: 9

♣ A84

♣ QT3

1. Stayman

Contract: 4♥ North

Board: 51	♠ JT8	Partner is dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 9	♣ K974	

Board: 52	♠ 32	You are dealer.
Dealer: South	♥ KJ85	The opponents are silent.
Vul: Both	♦ A32	
HCP: 17	♣ AKQ3	

Board: 53	♠ K98	Partner is dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ AT85	
HCP: 9	♣ T64	

Board: 54	♠ K85	You are dealer.
Dealer: South	♥ QT73	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 15	♣ AT2	

Board: 55	♠ J76	Partner is dealer.
Dealer: North	♥ A764	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ Q63	
HCP: 9	♣ QT3	

Both hands (Answers Page)

Board: 51

Dealer: North

North:

♠ Q52

South:

♠ JT8

W N E S

1NT Pass 3NT

Vul: E-W

♥ AJ7

♥ KT6

All Pass

North HCP: 16

♦ A72

♦ Q86

South HCP: 9

♣ AJT6

♣ K974

Contract: 3NT South

Board: 52

Dealer: South

North:

♠ QJ8

South:

♠ 32

W N E S

1NT

Vul: Both

♥ AQ32

♥ KJ85

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ 9765

♦ A32

Pass 4♥ All Pass

South HCP: 17

♣ T4

♣ AKQ3

1. Stayman

Contract: 4♥ North

Board: 53

Dealer: North

North:

♠ T43

South:

♠ K98

W N E S

1NT Pass 3NT

Vul: N-S

♥ AK865

♥ Q32

All Pass

North HCP: 15+1

♦ QJ

♦ AT85

South HCP: 9

♣ AJ8

♣ T64

Contract: 3NT South

Board: 54

Dealer: South

North:

♠ A64

South:

♠ K85

W N E S

1NT

Vul: E-W

♥ KJ92

♥ QT73

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ 95

♦ AQ6

Pass 4♥ All Pass

South HCP: 15

♣ J854

♣ AT2

1. Stayman

Contract: 4♥ North

Board: 55

Dealer: North

North:

♠ K2

South:

♠ J76

W N E S

 1NT Pass 2♣¹

Vul: Both

♥ QT95

♥ A764

X 2♥ Pass 3♥

North HCP: 16

♦ AKT8

♦ Q63

Pass 4♥ All Pass

South HCP: 9

♣ A84

♣ QT3

1. Stayman

Contract: 4♥ North

Board: 56	♠ Q752	Partner is dealer.
Dealer: South	♥ JT83	The opponents are silent.
Vul: None	♦ J9	
HCP: 8	♣ A94	

Board: 57	♠ A743	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 16	♣ 94	

Board: 58	♠ Q984	Partner is dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ AK84	
HCP: 9	♣ 642	

Board: 59	♠ AK42	You are dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: None	♦ 76	
HCP: 16	♣ KQ97	

Board: 60	♠ 974	Partner is dealer.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: N-S	♦ 763	
HCP: 8	♣ J53	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ A83				1NT
Vul: None	♥ JT83	♥ AK5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J9	♦ K52	Pass	2NT	All Pass	
South HCP: 16	♣ A94	♣ Q763				
Contract: 2NT North			1. Stayman			

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ A743	♠ 965		1NT	Pass	2NT
Vul: E-W	♥ KT3	♥ 85		All Pass		
North HCP: 16	♦ AKQT	♦ 862				
South HCP: 8+1	♣ 94	♣ AKJ83				
Contract: 2NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ Q984	♠ T32				1NT
Vul: Both	♥ 86	♥ AKT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK84	♦ QT6	Pass	3NT	All Pass	
South HCP: 16	♣ 642	♣ AK95				
Contract: 3NT North			1. Stayman			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ Q873		1NT	Pass	2♣ ¹
Vul: None	♥ AT4	♥ Q975	Pass	2♠	Pass	4♠
North HCP: 16	♦ 76	♦ AT9		All Pass		
South HCP: 9	♣ KQ97	♣ J4				
Contract: 4♠ South			1. Stayman			

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ AK2				1NT
Vul: N-S	♥ AQJT	♥ 75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 763	♦ KJ54	Pass	2NT	All Pass	
South HCP: 17	♣ J53	♣ AQT4				
Contract: 2NT North			1. Stayman			

Board: 56 ♠ A83 You are dealer.

Dealer: South ♥ AK5 The opponents are silent.

Vul: None ♦ K52

HCP: 16 ♣ Q763

Board: 57 ♠ 965 Partner is dealer.

Dealer: North ♥ 85 The opponents are silent.

Vul: E-W ♦ 862

HCP: 8+1 ♣ AKJ83

Board: 58 ♠ T32 You are dealer.

Dealer: South ♥ AKT The opponents are silent.

Vul: Both ♦ QT6

HCP: 16 ♣ AK95

Board: 59 ♠ Q873 Partner is dealer.

Dealer: North ♥ Q975 The opponents are silent.

Vul: None ♦ AT9

HCP: 9 ♣ J4

Board: 60 ♠ AK2 You are dealer.

Dealer: South ♥ 75 The opponents are silent.

Vul: N-S ♦ KJ54

HCP: 17 ♣ AQT4

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ A83				1NT
Vul: None	♥ JT83	♥ AK5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J9	♦ K52	Pass	2NT	All Pass	
South HCP: 16	♣ A94	♣ Q763				
Contract: 2NT North			1. Stayman			

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ A743	♠ 965		1NT	Pass	2NT
Vul: E-W	♥ KT3	♥ 85		All Pass		
North HCP: 16	♦ AKQT	♦ 862				
South HCP: 8+1	♣ 94	♣ AKJ83				
Contract: 2NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ Q984	♠ T32				1NT
Vul: Both	♥ 86	♥ AKT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK84	♦ QT6	Pass	3NT	All Pass	
South HCP: 16	♣ 642	♣ AK95				
Contract: 3NT North			1. Stayman			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ Q873		1NT	Pass	2♣ ¹
Vul: None	♥ AT4	♥ Q975	Pass	2♠	Pass	4♠
North HCP: 16	♦ 76	♦ AT9		All Pass		
South HCP: 9	♣ KQ97	♣ J4				
Contract: 4♠ South			1. Stayman			

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ AK2				1NT
Vul: N-S	♥ AQJT	♥ 75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 763	♦ KJ54	Pass	2NT	All Pass	
South HCP: 17	♣ J53	♣ AQT4				
Contract: 2NT North			1. Stayman			

Board: 61	♠ KT84	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ 732	
HCP: 17	♣ AK94	

Board: 62	♠ 82	Partner is dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: None	♦ 983	
HCP: 9+1	♣ AT942	

Board: 63	♠ AK976	You are dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 15+1	♣ K42	

Board: 64	♠ Q8	Partner is dealer.
Dealer: South	♥ 942	The opponents are silent.
Vul: E-W	♦ JT62	
HCP: 8	♣ AJ94	

Board: 65	♠ K2	You are dealer.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: None	♦ AT642	
HCP: 15+1	♣ K8	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ A32		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ J653	Pass	2♠	Pass	3NT
North HCP: 17	♦ 732	♦ Q8	All Pass			
South HCP: 9	♣ AK94	♣ Q752				
Contract: 3NT South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ A765				1NT
Vul: None	♥ KQ4	♥ AJ8	Pass	2NT	All Pass	
North HCP: 9+1	♦ 983	♦ QT6				
South HCP: 15	♣ AT942	♣ KJ7				
Contract: 2NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AK976	♠ J2		1NT	Pass	2♣ ¹
Vul: N-S	♥ J6	♥ K432	Pass	2♠	Pass	2NT
North HCP: 15+1	♦ A94	♦ KT2	All Pass			
South HCP: 8	♣ K42	♣ JT73				
Contract: 2NT South			1. Stayman			

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ A5				1NT
Vul: E-W	♥ 942	♥ A85	All Pass			
North HCP: 8	♦ JT62	♦ AQ985				
South HCP: 16+1	♣ AJ94	♣ Q32				
Contract: 1NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ 76		1NT	Pass	2NT
Vul: None	♥ AJ84	♥ Q97	All Pass			
North HCP: 15+1	♦ AT642	♦ QJ98				
South HCP: 9	♣ K8	♣ A543				
Contract: 2NT South						

Board: 61	♠ A32	Partner is dealer.
Dealer: North	♥ J653	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 9	♣ Q752	

Board: 62	♠ A765	You are dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ QT6	
HCP: 15	♣ KJ7	

Board: 63	♠ J2	Partner is dealer.
Dealer: North	♥ K432	The opponents are silent.
Vul: N-S	♦ KT2	
HCP: 8	♣ JT73	

Board: 64	♠ A5	You are dealer.
Dealer: South	♥ A85	The opponents are silent.
Vul: E-W	♦ AQ985	
HCP: 16+1	♣ Q32	

Board: 65	♠ 76	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ QJ98	
HCP: 9	♣ A543	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ A32		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ J653	Pass	2♠	Pass	3NT
North HCP: 17	♦ 732	♦ Q8	All Pass			
South HCP: 9	♣ AK94	♣ Q752				
Contract: 3NT South			1. Stayman			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ A765				1NT
Vul: None	♥ KQ4	♥ AJ8	Pass	2NT	All Pass	
North HCP: 9+1	♦ 983	♦ QT6				
South HCP: 15	♣ AT942	♣ KJ7				
Contract: 2NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AK976	♠ J2		1NT	Pass	2♣ ¹
Vul: N-S	♥ J6	♥ K432	Pass	2♠	Pass	2NT
North HCP: 15+1	♦ A94	♦ KT2	All Pass			
South HCP: 8	♣ K42	♣ JT73				
Contract: 2NT South			1. Stayman			

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ A5				1NT
Vul: E-W	♥ 942	♥ A85	All Pass			
North HCP: 8	♦ JT62	♦ AQ985				
South HCP: 16+1	♣ AJ94	♣ Q32				
Contract: 1NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ 76		1NT	Pass	2NT
Vul: None	♥ AJ84	♥ Q97	All Pass			
North HCP: 15+1	♦ AT642	♦ QJ98				
South HCP: 9	♣ K8	♣ A543				
Contract: 2NT South						

Board: 66	♠ T92	Partner is dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 9+1	♣ KT942	

Board: 67	♠ A3	You are dealer.
Dealer: North	♥ AJ86	The opponents are silent.
Vul: E-W	♦ 9764	
HCP: 16	♣ AK5	

Board: 68	♠ Q9	Partner is dealer.
Dealer: South	♥ 543	The opponents are silent.
Vul: Both	♦ AJT9	
HCP: 9	♣ QT84	

Board: 69	♠ KQ3	You are dealer.
Dealer: North	♥ AK52	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 16	♣ Q74	

Board: 70	♠ 96	Partner is dealer.
Dealer: South	♥ KT92	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 9	♣ KJ42	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ T92	♠ K43				1NT
Vul: N-S	♥ Q75	♥ K32	Pass	3NT	All Pass	
North HCP: 9+1	♦ A8	♦ KQ532				
South HCP: 16+1	♣ KT942	♣ AJ				
Contract: 3NT North						

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT6		1NT	Pass	3NT
Vul: E-W	♥ AJ86	♥ KQ	All Pass			
North HCP: 16	♦ 9764	♦ T85				
South HCP: 9+1	♣ AK5	♣ JT642				
Contract: 3NT South						

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AT75				1NT
Vul: Both	♥ 543	♥ AK72	Pass	2NT	All Pass	
North HCP: 9	♦ AJT9	♦ 543				
South HCP: 16	♣ QT84	♣ AJ				
Contract: 2NT North						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 976		1NT	Pass	3NT
Vul: N-S	♥ AK52	♥ Q86	All Pass			
North HCP: 16	♦ Q84	♦ AK972				
South HCP: 9+1	♣ Q74	♣ 62				
Contract: 3NT South						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ KJT87				1NT
Vul: E-W	♥ KT92	♥ J8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q95	♦ AK6	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ42	♣ A85				
Contract: 3NT North			1. Stayman			

Board: 66 ♠ K43 You are dealer.

Dealer: South ♥ K32 The opponents are silent.

Vul: N-S ♦ KQ532

HCP: 16+1 ♣ AJ

Board: 67 ♠ KT6 Partner is dealer.

Dealer: North ♥ KQ The opponents are silent.

Vul: E-W ♦ T85

HCP: 9+1 ♣ JT642

Board: 68 ♠ AT75 You are dealer.

Dealer: South ♥ AK72 The opponents are silent.

Vul: Both ♦ 543

HCP: 16 ♣ AJ

Board: 69 ♠ 976 Partner is dealer.

Dealer: North ♥ Q86 The opponents are silent.

Vul: N-S ♦ AK972

HCP: 9+1 ♣ 62

Board: 70 ♠ KJT87 You are dealer.

Dealer: South ♥ J8 The opponents are silent.

Vul: E-W ♦ AK6

HCP: 16+1 ♣ A85

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ T92	♠ K43				1NT
Vul: N-S	♥ Q75	♥ K32	Pass	3NT	All Pass	
North HCP: 9+1	♦ A8	♦ KQ532				
South HCP: 16+1	♣ KT942	♣ AJ				
Contract: 3NT North						

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT6		1NT	Pass	3NT
Vul: E-W	♥ AJ86	♥ KQ	All Pass			
North HCP: 16	♦ 9764	♦ T85				
South HCP: 9+1	♣ AK5	♣ JT642				
Contract: 3NT South						

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AT75				1NT
Vul: Both	♥ 543	♥ AK72	Pass	2NT	All Pass	
North HCP: 9	♦ AJT9	♦ 543				
South HCP: 16	♣ QT84	♣ AJ				
Contract: 2NT North						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 976		1NT	Pass	3NT
Vul: N-S	♥ AK52	♥ Q86	All Pass			
North HCP: 16	♦ Q84	♦ AK972				
South HCP: 9+1	♣ Q74	♣ 62				
Contract: 3NT South						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ KJT87				1NT
Vul: E-W	♥ KT92	♥ J8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q95	♦ AK6	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ42	♣ A85				
Contract: 3NT North			1. Stayman			

Board: 71 ♠ KT You are dealer.

Dealer: North ♥ AK6 The opponents are silent.

Vul: Both ♦ Q742

HCP: 16 ♣ A765

Board: 72 ♠ 832 Partner is dealer.

Dealer: South ♥ AQ85 The opponents are silent.

Vul: None ♦ K75

HCP: 9 ♣ T84

Board: 73 ♠ AT2 You are dealer.

Dealer: North ♥ Q43 The opponents are silent.

Vul: E-W ♦ AJ65

HCP: 15 ♣ A73

Board: 74 ♠ K4 You are dealer.

Dealer: North ♥ A64 West (RHO) bids 3♠ if possible.

Vul: Both ♦ A852

HCP: 16 ♣ AJT4

Board: 75 ♠ A93 You are dealer.

Dealer: North ♥ T76 The opponents are silent.

Vul: None ♦ AKQ9

HCP: 16 ♣ K32

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 974		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ QJ82	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q742	♦ J3		All Pass		
South HCP: 8	♣ A765	♣ KJT4				
Contract: 2NT South			1. Stayman			

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ 832	♠ QJT				1NT
Vul: None	♥ AQ85	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K75	♦ QJ3	Pass	3NT	All Pass	
South HCP: 17	♣ T84	♣ AK32				
Contract: 3NT North			1. Stayman			

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ K7		1NT	Pass	2NT
Vul: E-W	♥ Q43	♥ T87		All Pass		
North HCP: 15	♦ AJ65	♦ KQT				
South HCP: 8+1	♣ A73	♣ 98654				
Contract: 2NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ 53		1NT	Pass	2NT
Vul: Both	♥ A64	♥ QT8	3♠	Pass	Pass	4♣
North HCP: 16	♦ A852	♦ J43		All Pass		
South HCP: 8+1	♣ AJT4	♣ KQ832				
Contract: 4♣ South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ QJ		1NT	Pass	2♣ ¹
Vul: None	♥ T76	♥ 8543	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ9	♦ JT6		All Pass		
South HCP: 9	♣ K32	♣ AJ74				
Contract: 2NT South			1. Stayman			

Board: 71	♠ 974	Partner is dealer.
Dealer: North	♥ QJ82	The opponents are silent.
Vul: Both	♦ J3	
HCP: 8	♣ KJT4	

Board: 72	♠ QJT	You are dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 17	♣ AK32	

Board: 73	♠ K7	Partner is dealer.
Dealer: North	♥ T87	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 8+1	♣ 98654	

Board: 74	♠ 53	Partner is dealer.
Dealer: North	♥ QT8	West (LHO) bids 3♠ if possible.
Vul: Both	♦ J43	
HCP: 8+1	♣ KQ832	

Board: 75	♠ QJ	Partner is dealer.
Dealer: North	♥ 8543	The opponents are silent.
Vul: None	♦ JT6	
HCP: 9	♣ AJ74	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 974		1NT	Pass	2♣ ¹
Vul: Both	♥ AK6	♥ QJ82	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q742	♦ J3		All Pass		
South HCP: 8	♣ A765	♣ KJT4				
Contract: 2NT South			1. Stayman			

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ 832	♠ QJT				1NT
Vul: None	♥ AQ85	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K75	♦ QJ3	Pass	3NT	All Pass	
South HCP: 17	♣ T84	♣ AK32				
Contract: 3NT North			1. Stayman			

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ K7		1NT	Pass	2NT
Vul: E-W	♥ Q43	♥ T87		All Pass		
North HCP: 15	♦ AJ65	♦ KQT				
South HCP: 8+1	♣ A73	♣ 98654				
Contract: 2NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ 53		1NT	Pass	2NT
Vul: Both	♥ A64	♥ QT8	3♠	Pass	Pass	4♣
North HCP: 16	♦ A852	♦ J43		All Pass		
South HCP: 8+1	♣ AJT4	♣ KQ832				
Contract: 4♣ South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ QJ		1NT	Pass	2♣ ¹
Vul: None	♥ T76	♥ 8543	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ9	♦ JT6		All Pass		
South HCP: 9	♣ K32	♣ AJ74				
Contract: 2NT South			1. Stayman			

Board: 76	♠ J982	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 9	♣ AQT4	

Board: 77	♠ QJ7	You are dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: Both	♦ AK93	
HCP: 17	♣ K43	

Board: 78	♠ K96	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ T95	
HCP: 9+1	♣ QJT42	

Board: 79	♠ AT3	You are dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: N-S	♦ AKQ3	
HCP: 17	♣ J532	

Board: 80	♠ 9653	Partner is dealer.
Dealer: South	♥ 95	The opponents are silent.
Vul: E-W	♦ AJT3	
HCP: 9	♣ A63	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ J982	♠ AT54				1NT
Vul: N-S	♥ J6	♥ KQ53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ JT2	♦ AQ7	Pass	3NT	Pass	4♠
South HCP: 16	♣ AQT4	♣ J8	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ T43		1NT	Pass	3NT
Vul: Both	♥ AT9	♥ K43	All Pass			
North HCP: 17	♦ AK93	♦ J72				
South HCP: 9	♣ K43	♣ AJ62				
Contract: 3NT South						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ T2				1NT
Vul: None	♥ K9	♥ AJT8	Pass	3NT	All Pass	
North HCP: 9+1	♦ T95	♦ AQJ32				
South HCP: 15+1	♣ QJT42	♣ K3				
Contract: 3NT North						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ J84		1NT	Pass	2♣ ¹
Vul: N-S	♥ K4	♥ J953	Pass	2♦	Pass	2NT
North HCP: 17	♦ AKQ3	♦ 87	Pass	3NT	All Pass	
South HCP: 8	♣ J532	♣ AQ84				
Contract: 3NT North			1. Stayman			

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ K42				1NT
Vul: E-W	♥ 95	♥ AKT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJT3	♦ KQ854	Pass	3NT	All Pass	
South HCP: 15+1	♣ A63	♣ 54				
Contract: 3NT North			1. Stayman			

Board: 76	♠ AT54	You are dealer.
Dealer: South	♥ KQ53	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 16	♣ J8	

Board: 77	♠ T43	Partner is dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ J72	
HCP: 9	♣ AJ62	

Board: 78	♠ T2	You are dealer.
Dealer: South	♥ AJT8	The opponents are silent.
Vul: None	♦ AQJ32	
HCP: 15+1	♣ K3	

Board: 79	♠ J84	Partner is dealer.
Dealer: North	♥ J953	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 8	♣ AQ84	

Board: 80	♠ K42	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: E-W	♦ KQ854	
HCP: 15+1	♣ 54	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ J982	♠ AT54				1NT
Vul: N-S	♥ J6	♥ KQ53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ JT2	♦ AQ7	Pass	3NT	Pass	4♠
South HCP: 16	♣ AQT4	♣ J8	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ T43		1NT	Pass	3NT
Vul: Both	♥ AT9	♥ K43	All Pass			
North HCP: 17	♦ AK93	♦ J72				
South HCP: 9	♣ K43	♣ AJ62				
Contract: 3NT South						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ T2				1NT
Vul: None	♥ K9	♥ AJT8	Pass	3NT	All Pass	
North HCP: 9+1	♦ T95	♦ AQJ32				
South HCP: 15+1	♣ QJT42	♣ K3				
Contract: 3NT North						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ J84		1NT	Pass	2♣ ¹
Vul: N-S	♥ K4	♥ J953	Pass	2♦	Pass	2NT
North HCP: 17	♦ AKQ3	♦ 87	Pass	3NT	All Pass	
South HCP: 8	♣ J532	♣ AQ84				
Contract: 3NT North			1. Stayman			

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ K42				1NT
Vul: E-W	♥ 95	♥ AKT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJT3	♦ KQ854	Pass	3NT	All Pass	
South HCP: 15+1	♣ A63	♣ 54				
Contract: 3NT North			1. Stayman			

Board: 81 ♠ AJ8 You are dealer.

Dealer: North ♥ A94 The opponents are silent.

Vul: None ♦ KQ32

HCP: 16 ♣ Q94

Board: 82 ♠ Q62 Partner is dealer.

Dealer: South ♥ KJ52 The opponents are silent.

Vul: N-S ♦ K863

HCP: 9 ♣ 65

Board: 83 ♠ Q82 You are dealer.

Dealer: North ♥ KQ98 The opponents are silent.

Vul: E-W ♦ K74

HCP: 15 ♣ KQ4

Board: 84 ♠ Q953 Partner is dealer.

Dealer: South ♥ 754 The opponents are silent.

Vul: Both ♦ T94

HCP: 9 ♣ AK7

Board: 85 ♠ AQJT You are dealer.

Dealer: North ♥ KJ73 The opponents are silent.

Vul: N-S ♦ J3

HCP: 15 ♣ K54

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K75		1NT	Pass	2NT
Vul: None	♥ A94	♥ 862		All Pass		
North HCP: 16	♦ KQ32	♦ A9				
South HCP: 8+1	♣ Q94	♣ JT865				
Contract: 2NT South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ T7543			1NT	
Vul: N-S	♥ KJ52	♥ Q9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K863	♦ AQJ	Pass	3NT	All Pass	
South HCP: 15+1	♣ 65	♣ AQ4				
Contract: 3NT North			1. Stayman			

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ A54		1NT	Pass	2NT
Vul: E-W	♥ KQ98	♥ 65		All Pass		
North HCP: 15	♦ K74	♦ T532				
South HCP: 9	♣ KQ4	♣ AJT6				
Contract: 2NT South						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ Q953	♠ AKJ6			1NT	
Vul: Both	♥ 754	♥ AQ8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ T94	♦ 872	Pass	4♠	All Pass	
South HCP: 15	♣ AK7	♣ J94				
Contract: 4♠ North			1. Stayman			

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ K98		1NT	Pass	2NT
Vul: N-S	♥ KJ73	♥ 52		All Pass		
North HCP: 15	♦ J3	♦ T964				
South HCP: 8	♣ K54	♣ AJ62				
Contract: 2NT South						

Board: 81	♠ K75	Partner is dealer.
Dealer: North	♥ 862	The opponents are silent.
Vul: None	♦ A9	
HCP: 8+1	♣ JT865	

Board: 82	♠ T7543	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 15+1	♣ AQ4	

Board: 83	♠ A54	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: E-W	♦ T532	
HCP: 9	♣ AJT6	

Board: 84	♠ AKJ6	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: Both	♦ 872	
HCP: 15	♣ J94	

Board: 85	♠ K98	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ T964	
HCP: 8	♣ AJ62	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K75		1NT	Pass	2NT
Vul: None	♥ A94	♥ 862		All Pass		
North HCP: 16	♦ KQ32	♦ A9				
South HCP: 8+1	♣ Q94	♣ JT865				
Contract: 2NT South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ T7543			1NT	
Vul: N-S	♥ KJ52	♥ Q9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K863	♦ AQJ	Pass	3NT	All Pass	
South HCP: 15+1	♣ 65	♣ AQ4				
Contract: 3NT North			1. Stayman			

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ A54		1NT	Pass	2NT
Vul: E-W	♥ KQ98	♥ 65		All Pass		
North HCP: 15	♦ K74	♦ T532				
South HCP: 9	♣ KQ4	♣ AJT6				
Contract: 2NT South						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ Q953	♠ AKJ6			1NT	
Vul: Both	♥ 754	♥ AQ8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ T94	♦ 872	Pass	4♠	All Pass	
South HCP: 15	♣ AK7	♣ J94				
Contract: 4♠ North			1. Stayman			

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ K98		1NT	Pass	2NT
Vul: N-S	♥ KJ73	♥ 52		All Pass		
North HCP: 15	♦ J3	♦ T964				
South HCP: 8	♣ K54	♣ AJ62				
Contract: 2NT South						

Board: 86	♠ K743	Partner is dealer.
Dealer: South	♥ A854	The opponents are silent.
Vul: E-W	♦ 875	
HCP: 9	♣ Q9	

Board: 87	♠ Q75	You are dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: Both	♦ A82	
HCP: 16	♣ AK85	

Board: 88	♠ J9	Partner is dealer.
Dealer: South	♥ 943	The opponents are silent.
Vul: None	♦ AK86	
HCP: 9	♣ JT64	

Board: 89	♠ AKQ5	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ K93	
HCP: 15	♣ K543	

Board: 90	♠ 94	Partner is dealer.
Dealer: South	♥ KJ63	The opponents are silent.
Vul: None	♦ K98	
HCP: 9	♣ QT74	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ K743	♠ AJ5				1NT
Vul: E-W	♥ A854	♥ J2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 875	♦ AQ42	Pass	3NT	All Pass	
South HCP: 15	♣ Q9	♣ KT43				1. Stayman
Contract: 3NT North						

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ Q75	♠ A32		1NT	Pass	3NT
Vul: Both	♥ K73	♥ Q86		All Pass		
North HCP: 16	♦ A82	♦ 93				
South HCP: 9+1	♣ AK85	♣ QJT74				
Contract: 3NT South						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ A42				1NT
Vul: None	♥ 943	♥ AKT	Pass	2NT	All Pass	
North HCP: 9	♦ AK86	♦ 75				
South HCP: 16+1	♣ JT64	♣ KQ973				
Contract: 2NT North						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ 983		1NT	Pass	2♣ ¹
Vul: Both	♥ 72	♥ AQ93	Pass	2♠	All Pass	
North HCP: 15	♦ K93	♦ QT75				
South HCP: 8	♣ K543	♣ 72		1. Stayman		
Contract: 2♠ North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ JT5				1NT
Vul: None	♥ KJ63	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K98	♦ QJ4	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT74	♣ AK962		1. Stayman		
Contract: 3NT North						

Board: 86 ♠ AJ5 You are dealer.

Dealer: South ♥ J2 The opponents are silent.

Vul: E-W ♦ AQ42

HCP: 15 ♣ KT43

Board: 87 ♠ A32 Partner is dealer.

Dealer: North ♥ Q86 The opponents are silent.

Vul: Both ♦ 93

HCP: 9+1 ♣ QJT74

Board: 88 ♠ A42 You are dealer.

Dealer: South ♥ AKT The opponents are silent.

Vul: None ♦ 75

HCP: 16+1 ♣ KQ973

Board: 89 ♠ 983 Partner is dealer.

Dealer: North ♥ AQ93 The opponents are silent.

Vul: Both ♦ QT75

HCP: 8 ♣ 72

Board: 90 ♠ JT5 You are dealer.

Dealer: South ♥ A4 The opponents are silent.

Vul: None ♦ QJ4

HCP: 15+1 ♣ AK962

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ K743	♠ AJ5				1NT
Vul: E-W	♥ A854	♥ J2	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 875	♦ AQ42	Pass	3NT	All Pass	
South HCP: 15	♣ Q9	♣ KT43				1. Stayman
Contract: 3NT North						

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ Q75	♠ A32		1NT	Pass	3NT
Vul: Both	♥ K73	♥ Q86		All Pass		
North HCP: 16	♦ A82	♦ 93				
South HCP: 9+1	♣ AK85	♣ QJT74				
Contract: 3NT South						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ A42				1NT
Vul: None	♥ 943	♥ AKT	Pass	2NT	All Pass	
North HCP: 9	♦ AK86	♦ 75				
South HCP: 16+1	♣ JT64	♣ KQ973				
Contract: 2NT North						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ 983		1NT	Pass	2♣ ¹
Vul: Both	♥ 72	♥ AQ93	Pass	2♠	All Pass	
North HCP: 15	♦ K93	♦ QT75				
South HCP: 8	♣ K543	♣ 72		1. Stayman		
Contract: 2♠ North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ JT5				1NT
Vul: None	♥ KJ63	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K98	♦ QJ4	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT74	♣ AK962		1. Stayman		
Contract: 3NT North						

Board: 91	♠ 98432	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 16+1	♣ AJT	

Board: 92	♠ AT98	Partner is dealer.
Dealer: South	♥ QJ74	The opponents are silent.
Vul: Both	♦ J6	
HCP: 9	♣ J64	

Board: 93	♠ A62	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ JT6	
HCP: 16	♣ AK64	

Board: 94	♠ 432	Partner is dealer.
Dealer: South	♥ KQ93	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 8	♣ QJT7	

Board: 95	♠ JT976	You are dealer.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 15+1	♣ 974	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ 98432	♠ KT75		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK3	♥ Q85	Pass	2♦	Pass	4♦
North HCP: 16+1	♦ A6	♦ JT87	All Pass			
South HCP: 9	♣ AJT	♣ K4				
Contract: 4♦ South			1. Stayman			

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ AT98	♠ K752				1NT
Vul: Both	♥ QJ74	♥ K83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J6	♦ KQ4	Pass	3♦	All Pass	
South HCP: 16	♣ J64	♣ KQ7				
Contract: 3♦ North			1. Stayman			

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ KT74		1NT	Pass	2♣ ¹
Vul: None	♥ AT2	♥ QJ7	Pass	2♦	Pass	2NT
North HCP: 16	♦ JT6	♦ 875	All Pass			
South HCP: 8	♣ AK64	♣ Q93				
Contract: 2NT South			1. Stayman			

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ 432	♠ AQ				1NT
Vul: N-S	♥ KQ93	♥ JT2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 85	♦ AQT96	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ QJT7	♣ A43	All Pass			
Contract: 3NT South			1. Stayman			

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ JT976	♠ KQ2		1NT	Pass	2NT
Vul: E-W	♥ AK5	♥ J96	All Pass			
North HCP: 15+1	♦ AK	♦ T532				
South HCP: 9	♣ 974	♣ K62				
Contract: 2NT South						

Board: 91	♠ KT75	Partner is dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: N-S	♦ JT87	
HCP: 9	♣ K4	

Board: 92	♠ K752	You are dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: Both	♦ KQ4	
HCP: 16	♣ KQ7	

Board: 93	♠ KT74	Partner is dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: None	♦ 875	
HCP: 8	♣ Q93	

Board: 94	♠ AQ	You are dealer.
Dealer: South	♥ JT2	The opponents are silent.
Vul: N-S	♦ AQT96	
HCP: 17+1	♣ A43	

Board: 95	♠ KQ2	Partner is dealer.
Dealer: North	♥ J96	The opponents are silent.
Vul: E-W	♦ T532	
HCP: 9	♣ K62	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ 98432	♠ KT75		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK3	♥ Q85	Pass	2♦	Pass	4♦
North HCP: 16+1	♦ A6	♦ JT87	All Pass			
South HCP: 9	♣ AJT	♣ K4				
Contract: 4♦ South			1. Stayman			

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ AT98	♠ K752				1NT
Vul: Both	♥ QJ74	♥ K83	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J6	♦ KQ4	Pass	3♦	All Pass	
South HCP: 16	♣ J64	♣ KQ7				
Contract: 3♦ North			1. Stayman			

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ KT74		1NT	Pass	2♣ ¹
Vul: None	♥ AT2	♥ QJ7	Pass	2♦	Pass	2NT
North HCP: 16	♦ JT6	♦ 875	All Pass			
South HCP: 8	♣ AK64	♣ Q93				
Contract: 2NT South			1. Stayman			

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ 432	♠ AQ				1NT
Vul: N-S	♥ KQ93	♥ JT2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 85	♦ AQT96	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ QJT7	♣ A43	All Pass			
Contract: 3NT South			1. Stayman			

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ JT976	♠ KQ2		1NT	Pass	2NT
Vul: E-W	♥ AK5	♥ J96	All Pass			
North HCP: 15+1	♦ AK	♦ T532				
South HCP: 9	♣ 974	♣ K62				
Contract: 2NT South						

Board: 96	♠ Q643	Partner is dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ K863	
HCP: 9	♣ 962	

Board: 97	♠ A94	You are dealer.
Dealer: North	♥ AK96	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 16	♣ AT94	

Board: 98	♠ Q87	Partner is dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: E-W	♦ 7532	
HCP: 9	♣ 932	

Board: 99	♠ K62	You are dealer.
Dealer: North	♥ J865	The opponents are silent.
Vul: Both	♦ AK	
HCP: 15	♣ A972	

Board: 100	♠ 963	Partner is dealer.
Dealer: South	♥ 9743	The opponents are silent.
Vul: N-S	♦ 987	
HCP: 8	♣ AKJ	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ Q643	♠ AK9				1NT
Vul: None	♥ A6	♥ KQ95	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K863	♦ 54	Pass	3NT	All Pass	
South HCP: 15	♣ 962	♣ KT54				1. Stayman
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QJT		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK96	♥ T754	Pass	2♥	All Pass	
North HCP: 16	♦ J2	♦ Q64				1. Stayman
South HCP: 8	♣ AT94	♣ K85				
Contract: 2♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ AT2				1NT
Vul: E-W	♥ AK5	♥ T743	Pass	3NT	All Pass	
North HCP: 9	♦ 7532	♦ AJ4				
South HCP: 16	♣ 932	♣ AK4				
Contract: 3NT North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ AJ94		1NT	Pass	2♣ ¹
Vul: Both	♥ J865	♥ T7	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK	♦ J43	All Pass			
South HCP: 9	♣ A972	♣ K843				1. Stayman
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ AKQT8				1NT
Vul: N-S	♥ 9743	♥ AT	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 987	♦ T63	Pass	2NT	All Pass	
South HCP: 15+1	♣ AKJ	♣ Q94				1. Stayman
Contract: 2NT North						

Board: 96	♠ AK9	You are dealer.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: None	♦ 54	
HCP: 15	♣ KT54	

Board: 97	♠ QJT	Partner is dealer.
Dealer: North	♥ T754	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 8	♣ K85	

Board: 98	♠ AT2	You are dealer.
Dealer: South	♥ T743	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 16	♣ AK4	

Board: 99	♠ AJ94	Partner is dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: Both	♦ J43	
HCP: 9	♣ K843	

Board: 100	♠ AKQT8	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 15+1	♣ Q94	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ Q643	♠ AK9				1NT
Vul: None	♥ A6	♥ KQ95	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K863	♦ 54	Pass	3NT	All Pass	
South HCP: 15	♣ 962	♣ KT54				1. Stayman
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QJT		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK96	♥ T754	Pass	2♥	All Pass	
North HCP: 16	♦ J2	♦ Q64				1. Stayman
South HCP: 8	♣ AT94	♣ K85				
Contract: 2♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ AT2				1NT
Vul: E-W	♥ AK5	♥ T743	Pass	3NT	All Pass	
North HCP: 9	♦ 7532	♦ AJ4				
South HCP: 16	♣ 932	♣ AK4				
Contract: 3NT North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ AJ94		1NT	Pass	2♣ ¹
Vul: Both	♥ J865	♥ T7	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK	♦ J43	All Pass			
South HCP: 9	♣ A972	♣ K843				1. Stayman
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ AKQT8				1NT
Vul: N-S	♥ 9743	♥ AT	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 987	♦ T63	Pass	2NT	All Pass	
South HCP: 15+1	♣ AKJ	♣ Q94				1. Stayman
Contract: 2NT North						

Board: 101	♠ A7432	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: E-W	♦ QJ7	
HCP: 15+1	♣ K5	

Board: 102	♠ KT82	Partner is dealer.
Dealer: South	♥ QJ54	The opponents are silent.
Vul: Both	♦ KT	
HCP: 9	♣ 843	

Board: 103	♠ 53	You are dealer.
Dealer: North	♥ A64	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 16+1	♣ AK852	

Board: 104	♠ KQ95	Partner is dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: E-W	♦ 872	
HCP: 9	♣ QT64	

Board: 105	♠ 42	You are dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: Both	♦ AQJ87	
HCP: 17+1	♣ AQ9	

Both hands (Answers Page)

Board: 101

Dealer: North

North:

♠ A7432

South:

♠ JT8

W N E S

1NT Pass 3NT

Vul: E-W

♥ KQ5

♥ J93

All Pass

North HCP: 15+1

♦ QJ7

♦ AKT63

South HCP: 9+1

♣ K5

♣ 74

Contract: 3NT South

Board: 102

Dealer: South

North:

♠ KT82

South:

♠ A75

W N E S

1NT

Vul: Both

♥ QJ54

♥ A72

 Pass 2♣¹ Pass 2♦

North HCP: 9

♦ KT

♦ QJ94

Pass 3NT All Pass

South HCP: 15

♣ 843

♣ AT6

1. Stayman

Contract: 3NT North

Board: 103

Dealer: North

North:

♠ 53

South:

♠ KJ87

W N E S

 1NT Pass 2♣¹

Vul: None

♥ A64

♥ 972

Pass 2♦ Pass 3NT

North HCP: 16+1

♦ KQ3

♦ AJ5

All Pass

South HCP: 9

♣ AK852

♣ T94

1. Stayman

Contract: 3NT South

Board: 104

Dealer: South

North:

♠ KQ95

South:

♠ A74

W N E S

1NT

Vul: E-W

♥ Q4

♥ A65

 Pass 2♣¹ Pass 2♦

North HCP: 9

♦ 872

♦ 653

Pass 3NT All Pass

South HCP: 15

♣ QT64

♣ AK82

1. Stayman

Contract: 3NT North

Board: 105

Dealer: North

North:

♠ 42

South:

♠ QT9

W N E S

 1NT Pass 2♣¹

Vul: Both

♥ A75

♥ KQ92

Pass 2♦ Pass 2NT

North HCP: 17+1

♦ AQJ87

♦ 94

Pass 3NT All Pass

South HCP: 8

♣ AQ9

♣ J842

1. Stayman

Contract: 3NT North

Board: 101	♠ JT8	Partner is dealer.
Dealer: North	♥ J93	The opponents are silent.
Vul: E-W	♦ AKT63	
HCP: 9+1	♣ 74	

Board: 102	♠ A75	You are dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: Both	♦ QJ94	
HCP: 15	♣ AT6	

Board: 103	♠ KJ87	Partner is dealer.
Dealer: North	♥ 972	The opponents are silent.
Vul: None	♦ AJ5	
HCP: 9	♣ T94	

Board: 104	♠ A74	You are dealer.
Dealer: South	♥ A65	The opponents are silent.
Vul: E-W	♦ 653	
HCP: 15	♣ AK82	

Board: 105	♠ QT9	Partner is dealer.
Dealer: North	♥ KQ92	The opponents are silent.
Vul: Both	♦ 94	
HCP: 8	♣ J842	

Both hands (Answers Page)

Board: 101

Dealer: North

North:

♠ A7432

South:

♠ JT8

W N E S

1NT Pass 3NT

Vul: E-W

♥ KQ5

♥ J93

All Pass

North HCP: 15+1

♦ QJ7

♦ AKT63

South HCP: 9+1

♣ K5

♣ 74

Contract: 3NT South

Board: 102

Dealer: South

North:

♠ KT82

South:

♠ A75

W N E S

1NT

Vul: Both

♥ QJ54

♥ A72

 Pass 2♣¹ Pass 2♦

North HCP: 9

♦ KT

♦ QJ94

Pass 3NT All Pass

South HCP: 15

♣ 843

♣ AT6

1. Stayman

Contract: 3NT North

Board: 103

Dealer: North

North:

♠ 53

South:

♠ KJ87

W N E S

 1NT Pass 2♣¹

Vul: None

♥ A64

♥ 972

Pass 2♦ Pass 3NT

North HCP: 16+1

♦ KQ3

♦ AJ5

All Pass

South HCP: 9

♣ AK852

♣ T94

1. Stayman

Contract: 3NT South

Board: 104

Dealer: South

North:

♠ KQ95

South:

♠ A74

W N E S

1NT

Vul: E-W

♥ Q4

♥ A65

 Pass 2♣¹ Pass 2♦

North HCP: 9

♦ 872

♦ 653

Pass 3NT All Pass

South HCP: 15

♣ QT64

♣ AK82

1. Stayman

Contract: 3NT North

Board: 105

Dealer: North

North:

♠ 42

South:

♠ QT9

W N E S

 1NT Pass 2♣¹

Vul: Both

♥ A75

♥ KQ92

Pass 2♦ Pass 2NT

North HCP: 17+1

♦ AQJ87

♦ 94

Pass 3NT All Pass

South HCP: 8

♣ AQ9

♣ J842

1. Stayman

Contract: 3NT North

Board: 106	♠ J85	Partner is dealer.
Dealer: South	♥ J54	The opponents are silent.
Vul: None	♦ A95	
HCP: 9	♣ K842	

Board: 107	♠ AJ5	You are dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: N-S	♦ AT72	
HCP: 15	♣ AQ63	

Board: 108	♠ 942	Partner is dealer.
Dealer: South	♥ 9752	The opponents are silent.
Vul: Both	♦ 95	
HCP: 9	♣ AKQ2	

Board: 109	♠ AQ642	You are dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: None	♦ K63	
HCP: 15+1	♣ AQ6	

Board: 110	♠ QT	Partner is dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: N-S	♦ J632	
HCP: 9	♣ Q854	

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ QT4				1NT
Vul: None	♥ J54	♥ AQ	Pass	2NT	Pass	3NT
North HCP: 9	♦ A95	♦ KQT8			All Pass	
South HCP: 16	♣ K842	♣ QJT3				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 98		1NT	Pass	2♣ ¹
Vul: N-S	♥ 32	♥ AK87	Pass	2♦	Pass	2NT
North HCP: 15	♦ AT72	♦ J96		All Pass		
South HCP: 8	♣ AQ63	♣ 9754				
Contract: 2NT South			1. Stayman			

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ AQ3				1NT
Vul: Both	♥ 9752	♥ QT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 95	♦ AQ82	Pass	3NT	All Pass	
South HCP: 15	♣ AKQ2	♣ JT54				
Contract: 3NT North			1. Stayman			

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AQ642	♠ K75		1NT	Pass	3NT
Vul: None	♥ T5	♥ KQ8		All Pass		
North HCP: 15+1	♦ K63	♦ J874				
South HCP: 9	♣ AQ6	♣ T84				
Contract: 3NT South						

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ AJ63				1NT
Vul: N-S	♥ KJ8	♥ Q32	Pass	2NT	All Pass	
North HCP: 9	♦ J632	♦ A8				
South HCP: 16	♣ Q854	♣ AJT7				
Contract: 2NT North						

Board: 106	♠ QT4	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ KQT8	
HCP: 16	♣ QJT3	

Board: 107	♠ 98	Partner is dealer.
Dealer: North	♥ AK87	The opponents are silent.
Vul: N-S	♦ J96	
HCP: 8	♣ 9754	

Board: 108	♠ AQ3	You are dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ AQ82	
HCP: 15	♣ JT54	

Board: 109	♠ K75	Partner is dealer.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: None	♦ J874	
HCP: 9	♣ T84	

Board: 110	♠ AJ63	You are dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 16	♣ AJT7	

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ QT4				1NT
Vul: None	♥ J54	♥ AQ	Pass	2NT	Pass	3NT
North HCP: 9	♦ A95	♦ KQT8			All Pass	
South HCP: 16	♣ K842	♣ QJT3				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 98		1NT	Pass	2♣ ¹
Vul: N-S	♥ 32	♥ AK87	Pass	2♦	Pass	2NT
North HCP: 15	♦ AT72	♦ J96		All Pass		
South HCP: 8	♣ AQ63	♣ 9754				
Contract: 2NT South			1. Stayman			

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ AQ3				1NT
Vul: Both	♥ 9752	♥ QT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 95	♦ AQ82	Pass	3NT	All Pass	
South HCP: 15	♣ AKQ2	♣ JT54				
Contract: 3NT North			1. Stayman			

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AQ642	♠ K75		1NT	Pass	3NT
Vul: None	♥ T5	♥ KQ8		All Pass		
North HCP: 15+1	♦ K63	♦ J874				
South HCP: 9	♣ AQ6	♣ T84				
Contract: 3NT South						

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ AJ63				1NT
Vul: N-S	♥ KJ8	♥ Q32	Pass	2NT	All Pass	
North HCP: 9	♦ J632	♦ A8				
South HCP: 16	♣ Q854	♣ AJT7				
Contract: 2NT North						

Board: 111	♠ Q743	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 15	♣ Q963	

Board: 112	♠ Q872	Partner is dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: None	♦ A9	
HCP: 9	♣ 9842	

Board: 113	♠ K84	You are dealer.
Dealer: North	♥ J72	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 15+1	♣ AQJ62	

Board: 114	♠ K82	Partner is dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 9+1	♣ Q7532	

Board: 115	♠ A542	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ Q84	
HCP: 15	♣ AJT2	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ Q743	♠ AJ96		1NT	Pass	2♣ ¹
Vul: E-W	♥ A7	♥ 653	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK9	♦ T86	All Pass			
South HCP: 9	♣ Q963	♣ KJ4				
Contract: 3♠ South			1. Stayman			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ Q872	♠ AK96				1NT
Vul: None	♥ K93	♥ Q8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A9	♦ QJ63	Pass	4♠	All Pass	
South HCP: 17	♣ 9842	♣ KQ3				
Contract: 4♠ North			1. Stayman			

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ JT9		1NT	Pass	3NT
Vul: N-S	♥ J72	♥ KQ3	All Pass			
North HCP: 15+1	♦ A7	♦ K9542				
South HCP: 9+1	♣ AQJ62	♣ 43				
Contract: 3NT South						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ A73				1NT
Vul: E-W	♥ 86	♥ AKT97	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJ3	♦ 97				
South HCP: 15+1	♣ Q7532	♣ KJ4				
Contract: 3NT North						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ A542	♠ KJT6		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ 62	Pass	2♠	Pass	4♠
North HCP: 15	♦ Q84	♦ AJ92	All Pass			
South HCP: 9	♣ AJT2	♣ 943				
Contract: 4♠ South			1. Stayman			

Board: 111	♠ AJ96	Partner is dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: E-W	♦ T86	
HCP: 9	♣ KJ4	

Board: 112	♠ AK96	You are dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ QJ63	
HCP: 17	♣ KQ3	

Board: 113	♠ JT9	Partner is dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: N-S	♦ K9542	
HCP: 9+1	♣ 43	

Board: 114	♠ A73	You are dealer.
Dealer: South	♥ AKT97	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 15+1	♣ KJ4	

Board: 115	♠ KJT6	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: Both	♦ AJ92	
HCP: 9	♣ 943	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ Q743	♠ AJ96		1NT	Pass	2♣ ¹
Vul: E-W	♥ A7	♥ 653	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK9	♦ T86	All Pass			
South HCP: 9	♣ Q963	♣ KJ4				
Contract: 3♠ South			1. Stayman			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ Q872	♠ AK96				1NT
Vul: None	♥ K93	♥ Q8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A9	♦ QJ63	Pass	4♠	All Pass	
South HCP: 17	♣ 9842	♣ KQ3				
Contract: 4♠ North			1. Stayman			

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ JT9		1NT	Pass	3NT
Vul: N-S	♥ J72	♥ KQ3	All Pass			
North HCP: 15+1	♦ A7	♦ K9542				
South HCP: 9+1	♣ AQJ62	♣ 43				
Contract: 3NT South						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ A73				1NT
Vul: E-W	♥ 86	♥ AKT97	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJ3	♦ 97				
South HCP: 15+1	♣ Q7532	♣ KJ4				
Contract: 3NT North						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ A542	♠ KJT6		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ 62	Pass	2♠	Pass	4♠
North HCP: 15	♦ Q84	♦ AJ92	All Pass			
South HCP: 9	♣ AJT2	♣ 943				
Contract: 4♠ South			1. Stayman			

Board: 116	♠ AJ8	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ 9865	
HCP: 8	♣ Q964	

Board: 117	♠ Q7	You are dealer.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: E-W	♦ K743	
HCP: 16	♣ AJ7	

Board: 118	♠ 95	Partner is dealer.
Dealer: South	♥ JT86	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 8	♣ AT84	

Board: 119	♠ AQ5	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ A9763	
HCP: 16+1	♣ 832	

Board: 120	♠ KQ75	Partner is dealer.
Dealer: South	♥ Q7	East (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ T65	
HCP: 8	♣ J832	

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ K974				1NT
Vul: N-S	♥ J4	♥ AT6	Pass	2NT	All Pass	
North HCP: 8	♦ 9865	♦ KJT				
South HCP: 15	♣ Q964	♣ AT8				
Contract: 2NT North						

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K84		1NT	Pass	2NT
Vul: E-W	♥ AQ76	♥ T9	All Pass			
North HCP: 16	♦ K743	♦ A95				
South HCP: 9+1	♣ AJ7	♣ QT964				
Contract: 2NT South						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AQT7				1NT
Vul: Both	♥ JT86	♥ Q52	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ5	♦ A4	Pass	2NT	All Pass	
South HCP: 16	♣ AT84	♣ KJ72				
Contract: 2NT North			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ J86		1NT	Pass	2NT
Vul: None	♥ AQ	♥ K84	All Pass			
North HCP: 16+1	♦ A9763	♦ QT842				
South HCP: 8+1	♣ 832	♣ Q4				
Contract: 2NT South						

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ KQ75	♠ AJ8				1NT
Vul: E-W	♥ Q7	♥ JT2	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ T65	♦ AKQ8	Pass	2NT	All Pass	
South HCP: 15	♣ J832	♣ T54				
Contract: 2NT North			1. Stayman			

Board: 116	♠ K974	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 15	♣ AT8	
 Board: 117	 ♠ K84	 Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 9+1	♣ QT964	
 Board: 118	 ♠ AQT7	 You are dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ A4	
HCP: 16	♣ KJ72	
 Board: 119	 ♠ J86	 Partner is dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: None	♦ QT842	
HCP: 8+1	♣ Q4	
 Board: 120	 ♠ AJ8	 You are dealer.
Dealer: South	♥ JT2	East (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ AKQ8	
HCP: 15	♣ T54	

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ K974				1NT
Vul: N-S	♥ J4	♥ AT6	Pass	2NT	All Pass	
North HCP: 8	♦ 9865	♦ KJT				
South HCP: 15	♣ Q964	♣ AT8				
Contract: 2NT North						

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K84		1NT	Pass	2NT
Vul: E-W	♥ AQ76	♥ T9	All Pass			
North HCP: 16	♦ K743	♦ A95				
South HCP: 9+1	♣ AJ7	♣ QT964				
Contract: 2NT South						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AQT7				1NT
Vul: Both	♥ JT86	♥ Q52	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ5	♦ A4	Pass	2NT	All Pass	
South HCP: 16	♣ AT84	♣ KJ72				
Contract: 2NT North			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ J86		1NT	Pass	2NT
Vul: None	♥ AQ	♥ K84	All Pass			
North HCP: 16+1	♦ A9763	♦ QT842				
South HCP: 8+1	♣ 832	♣ Q4				
Contract: 2NT South						

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ KQ75	♠ AJ8				1NT
Vul: E-W	♥ Q7	♥ JT2	Pass	2♣ ¹	X	2♦
North HCP: 8	♦ T65	♦ AKQ8	Pass	2NT	All Pass	
South HCP: 15	♣ J832	♣ T54				
Contract: 2NT North			1. Stayman			

Board: 121	♠ KQ84	You are dealer.
Dealer: North	♥ A83	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 15	♣ 983	

Board: 122	♠ 54	Partner is dealer.
Dealer: South	♥ J642	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 8	♣ QJT8	

Board: 123	♠ T3	You are dealer.
Dealer: North	♥ KJ952	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 15+1	♣ A74	

Board: 124	♠ 8642	Partner is dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: Both	♦ AQT6	
HCP: 8	♣ 96	

Board: 125	♠ AJ7	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ JT65	
HCP: 17	♣ AK54	

Both hands (Answers Page)

Board: 121

Dealer: North

North:

♠ KQ84

South:

♠ AJT

W N E S

1NT Pass 3NT

Vul: Both

♥ A83

♥ K96

All Pass

North HCP: 15

♦ AQ5

♦ J74

South HCP: 9

♣ 983

♣ T742

Contract: 3NT South

Board: 122

Dealer: South

North:

♠ 54

South:

♠ AJT72

W N E S

1NT

Vul: None

♥ J642

♥ KQ8

 Pass 2♣¹ Pass 2♠

North HCP: 8

♦ KJ6

♦ AQ

Pass 2NT All Pass

South HCP: 16+1

♣ QJT8

♣ 943

1. Stayman

Contract: 2NT North

Board: 123

Dealer: North

North:

♠ T3

South:

♠ 975

W N E S

1NT Pass 2NT

Vul: N-S

♥ KJ952

♥ Q6

All Pass

North HCP: 15+1

♦ AK9

♦ QJ764

South HCP: 9+1

♣ A74

♣ KJ3

Contract: 2NT South

Board: 124

Dealer: South

North:

♠ 8642

South:

♠ AQ7

W N E S

1NT

Vul: Both

♥ Q54

♥ A63

 Pass 2♣¹ Pass 2♦

North HCP: 8

♦ AQT6

♦ J832

Pass 2NT All Pass

South HCP: 16

♣ 96

♣ KQ4

1. Stayman

Contract: 2NT North

Board: 125

Dealer: North

North:

♠ AJ7

South:

♠ T853

W N E S

 1NT Pass 2♣¹

Vul: None

♥ A9

♥ Q43

Pass 2♦ Pass 2NT

North HCP: 17

♦ JT65

♦ KQ43

Pass 3NT All Pass

South HCP: 8

♣ AK54

♣ J3

1. Stayman

Contract: 3NT North

Board: 121	♠ AJT	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: Both	♦ J74	
HCP: 9	♣ T742	

Board: 122	♠ AJT72	You are dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: None	♦ AQ	
HCP: 16+1	♣ 943	

Board: 123	♠ 975	Partner is dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ QJ764	
HCP: 9+1	♣ KJ3	

Board: 124	♠ AQ7	You are dealer.
Dealer: South	♥ A63	The opponents are silent.
Vul: Both	♦ J832	
HCP: 16	♣ KQ4	

Board: 125	♠ T853	Partner is dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: None	♦ KQ43	
HCP: 8	♣ J3	

Both hands (Answers Page)

Board: 121

Dealer: North

North:

♠ KQ84

South:

♠ AJT

W N E S

1NT Pass 3NT

Vul: Both

♥ A83

♥ K96

All Pass

North HCP: 15

♦ AQ5

♦ J74

South HCP: 9

♣ 983

♣ T742

Contract: 3NT South

Board: 122

Dealer: South

North:

♠ 54

South:

♠ AJT72

W N E S

1NT

Vul: None

♥ J642

♥ KQ8

 Pass 2♣¹ Pass 2♠

North HCP: 8

♦ KJ6

♦ AQ

Pass 2NT All Pass

South HCP: 16+1

♣ QJT8

♣ 943

1. Stayman

Contract: 2NT North

Board: 123

Dealer: North

North:

♠ T3

South:

♠ 975

W N E S

1NT Pass 2NT

Vul: N-S

♥ KJ952

♥ Q6

All Pass

North HCP: 15+1

♦ AK9

♦ QJ764

South HCP: 9+1

♣ A74

♣ KJ3

Contract: 2NT South

Board: 124

Dealer: South

North:

♠ 8642

South:

♠ AQ7

W N E S

1NT

Vul: Both

♥ Q54

♥ A63

 Pass 2♣¹ Pass 2♦

North HCP: 8

♦ AQT6

♦ J832

Pass 2NT All Pass

South HCP: 16

♣ 96

♣ KQ4

1. Stayman

Contract: 2NT North

Board: 125

Dealer: North

North:

♠ AJ7

South:

♠ T853

W N E S

 1NT Pass 2♣¹

Vul: None

♥ A9

♥ Q43

Pass 2♦ Pass 2NT

North HCP: 17

♦ JT65

♦ KQ43

Pass 3NT All Pass

South HCP: 8

♣ AK54

♣ J3

1. Stayman

Contract: 3NT North

Board: 126	♠ Q75	Partner is dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 9	♣ T643	

Board: 127	♠ K54	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 15+1	♣ Q7543	

Board: 128	♠ J76	Partner is dealer.
Dealer: South	♥ T73	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 9	♣ QJ5	

Board: 129	♠ AJ2	You are dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 17	♣ Q842	

Board: 130	♠ JT32	Partner is dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: E-W	♦ K982	
HCP: 9	♣ K4	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ AJ64				1NT
Vul: N-S	♥ J9	♥ AQ7	Pass	2NT	All Pass	
North HCP: 9	♦ AQ92	♦ K5				
South HCP: 15	♣ T643	♣ J987				
Contract: 2NT North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ 972		1NT	Pass	2NT
Vul: E-W	♥ A6	♥ K97	All Pass			
North HCP: 15+1	♦ KQJ	♦ 97632				
South HCP: 8+1	♣ Q7543	♣ AJ				
Contract: 2NT South						

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ J76	♠ 83				1NT
Vul: None	♥ T73	♥ AKQ	Pass	2NT	All Pass	
North HCP: 9	♦ AJ54	♦ K93				
South HCP: 15+1	♣ QJ5	♣ K9842				
Contract: 2NT North						

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ T3		1NT	Pass	2♣ ¹
Vul: N-S	♥ K8	♥ 7432	Pass	2♦	Pass	2NT
North HCP: 17	♦ AK73	♦ Q965	Pass	3NT	All Pass	
South HCP: 9	♣ Q842	♣ AK6				
Contract: 3NT North			1. Stayman			

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ JT32	♠ K764				1NT
Vul: E-W	♥ Q97	♥ AK82	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K982	♦ Q76	Pass	3NT	Pass	4♠
South HCP: 16	♣ K4	♣ A6	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 126	♠ AJ64	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 15	♣ J987	

Board: 127	♠ 972	Partner is dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: E-W	♦ 97632	
HCP: 8+1	♣ AJ	

Board: 128	♠ 83	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: None	♦ K93	
HCP: 15+1	♣ K9842	

Board: 129	♠ T3	Partner is dealer.
Dealer: North	♥ 7432	The opponents are silent.
Vul: N-S	♦ Q965	
HCP: 9	♣ AK6	

Board: 130	♠ K764	You are dealer.
Dealer: South	♥ AK82	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 16	♣ A6	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ AJ64				1NT
Vul: N-S	♥ J9	♥ AQ7	Pass	2NT	All Pass	
North HCP: 9	♦ AQ92	♦ K5				
South HCP: 15	♣ T643	♣ J987				
Contract: 2NT North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ 972		1NT	Pass	2NT
Vul: E-W	♥ A6	♥ K97	All Pass			
North HCP: 15+1	♦ KQJ	♦ 97632				
South HCP: 8+1	♣ Q7543	♣ AJ				
Contract: 2NT South						

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ J76	♠ 83				1NT
Vul: None	♥ T73	♥ AKQ	Pass	2NT	All Pass	
North HCP: 9	♦ AJ54	♦ K93				
South HCP: 15+1	♣ QJ5	♣ K9842				
Contract: 2NT North						

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ T3		1NT	Pass	2♣ ¹
Vul: N-S	♥ K8	♥ 7432	Pass	2♦	Pass	2NT
North HCP: 17	♦ AK73	♦ Q965	Pass	3NT	All Pass	
South HCP: 9	♣ Q842	♣ AK6				
Contract: 3NT North			1. Stayman			

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ JT32	♠ K764				1NT
Vul: E-W	♥ Q97	♥ AK82	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K982	♦ Q76	Pass	3NT	Pass	4♠
South HCP: 16	♣ K4	♣ A6	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 131 ♠ Q83 You are dealer.

Dealer: North ♥ Q932 West (RHO) bids 2♦ if possible.

Vul: Both ♦ AK

HCP: 15 ♣ KJ43

Board: 132 ♠ KQ52 Partner is dealer.

Dealer: South ♥ T4 The opponents are silent.

Vul: N-S ♦ 643

HCP: 8 ♣ QJT2

Board: 133 ♠ QT5 You are dealer.

Dealer: North ♥ 753 The opponents are silent.

Vul: E-W ♦ AQJ5

HCP: 15 ♣ AQ2

Board: 134 ♠ A63 Partner is dealer.

Dealer: South ♥ J74 The opponents are silent.

Vul: Both ♦ AT4

HCP: 9 ♣ T532

Board: 135 ♠ 75 You are dealer.

Dealer: North ♥ K765 The opponents are silent.

Vul: None ♦ K32

HCP: 15 ♣ AKQ4

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ AJ7		1NT	Pass	2♣ ¹
Vul: Both	♥ Q932	♥ KJ76	2♦	Pass	Pass	X
North HCP: 15	♦ AK	♦ 42	Pass	3♣	Pass	3NT
South HCP: 9	♣ KJ43	♣ 9765	All Pass			
Contract: 3NT South			1. Stayman			

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ KQ52	♠ T7				1NT
Vul: N-S	♥ T4	♥ 975	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 643	♦ AKQ2	Pass	2NT	All Pass	
South HCP: 16	♣ QJT2	♣ AK54				
Contract: 2NT North			1. Stayman			

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ A86		1NT	Pass	2NT
Vul: E-W	♥ 753	♥ K98	All Pass			
North HCP: 15	♦ AQJ5	♦ 62				
South HCP: 8+1	♣ AQ2	♣ J9874				
Contract: 2NT South						

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ KQ				1NT
Vul: Both	♥ J74	♥ AQ86	Pass	2NT	All Pass	
North HCP: 9	♦ AT4	♦ 9862				
South HCP: 15	♣ T532	♣ A64				
Contract: 2NT North						

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KQ32		1NT	Pass	2♣ ¹
Vul: None	♥ K765	♥ T4	Pass	2♥	Pass	3NT
North HCP: 15	♦ K32	♦ AT8	All Pass			
South HCP: 9	♣ AKQ4	♣ 7652				
Contract: 3NT South			1. Stayman			

Board: 131 ♠ AJ7 Partner is dealer.

Dealer: North ♥ KJ76 West (LHO) bids 2♦ if possible.

Vul: Both ♦ 42

HCP: 9 ♣ 9765

Board: 132 ♠ T7 You are dealer.

Dealer: South ♥ 975 The opponents are silent.

Vul: N-S ♦ AKQ2

HCP: 16 ♣ AK54

Board: 133 ♠ A86 Partner is dealer.

Dealer: North ♥ K98 The opponents are silent.

Vul: E-W ♦ 62

HCP: 8+1 ♣ J9874

Board: 134 ♠ KQ You are dealer.

Dealer: South ♥ AQ86 The opponents are silent.

Vul: Both ♦ 9862

HCP: 15 ♣ A64

Board: 135 ♠ KQ32 Partner is dealer.

Dealer: North ♥ T4 The opponents are silent.

Vul: None ♦ AT8

HCP: 9 ♣ 7652

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ AJ7		1NT	Pass	2♣ ¹
Vul: Both	♥ Q932	♥ KJ76	2♦	Pass	Pass	X
North HCP: 15	♦ AK	♦ 42	Pass	3♣	Pass	3NT
South HCP: 9	♣ KJ43	♣ 9765	All Pass			
Contract: 3NT South			1. Stayman			

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ KQ52	♠ T7				1NT
Vul: N-S	♥ T4	♥ 975	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 643	♦ AKQ2	Pass	2NT	All Pass	
South HCP: 16	♣ QJT2	♣ AK54				
Contract: 2NT North			1. Stayman			

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ A86		1NT	Pass	2NT
Vul: E-W	♥ 753	♥ K98	All Pass			
North HCP: 15	♦ AQJ5	♦ 62				
South HCP: 8+1	♣ AQ2	♣ J9874				
Contract: 2NT South						

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ KQ				1NT
Vul: Both	♥ J74	♥ AQ86	Pass	2NT	All Pass	
North HCP: 9	♦ AT4	♦ 9862				
South HCP: 15	♣ T532	♣ A64				
Contract: 2NT North						

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KQ32		1NT	Pass	2♣ ¹
Vul: None	♥ K765	♥ T4	Pass	2♥	Pass	3NT
North HCP: 15	♦ K32	♦ AT8	All Pass			
South HCP: 9	♣ AKQ4	♣ 7652				
Contract: 3NT South			1. Stayman			

Board: 136	♠ Q97	Partner is dealer.
Dealer: South	♥ QT2	The opponents are silent.
Vul: E-W	♦ Q532	
HCP: 8	♣ Q73	

Board: 137	♠ KQ9	You are dealer.
Dealer: North	♥ J853	The opponents are silent.
Vul: Both	♦ KQ3	
HCP: 15	♣ AT4	

Board: 138	♠ J832	Partner is dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 8	♣ AT5	

Board: 139	♠ AKQ	You are dealer.
Dealer: North	♥ 852	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 15+1	♣ KT653	

Board: 140	♠ A4	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ T943	
HCP: 9	♣ Q874	

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ AJ4				1NT
Vul: E-W	♥ QT2	♥ AK83	Pass	2NT	All Pass	
North HCP: 8	♦ Q532	♦ 74				
South HCP: 16	♣ Q73	♣ KJT4				
Contract: 2NT North						

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ A854		1NT	Pass	2♣ ¹
Vul: Both	♥ J853	♥ AT6	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ3	♦ 952	All Pass			
South HCP: 8	♣ AT4	♣ 932				
Contract: 2NT South			1. Stayman			

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ J832	♠ A97				1NT
Vul: None	♥ 832	♥ KQJT	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ4	♦ A3	Pass	2NT	Pass	3NT
South HCP: 17	♣ AT5	♣ K942	All Pass			
Contract: 3NT South			1. Stayman			

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T84		1NT	Pass	2♣ ¹
Vul: N-S	♥ 852	♥ QJ64	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ K3	♦ AQ72	All Pass			
South HCP: 9	♣ KT653	♣ 84				
Contract: 3NT South			1. Stayman			

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ QJ83				1NT
Vul: Both	♥ KT3	♥ QJ8	Pass	3NT	All Pass	
North HCP: 9	♦ T943	♦ AK75				
South HCP: 17	♣ Q874	♣ AT				
Contract: 3NT North						

Board: 136 ♠ AJ4 You are dealer.

Dealer: South ♥ AK83 The opponents are silent.

Vul: E-W ♦ 74

HCP: 16 ♣ KJT4

Board: 137 ♠ A854 Partner is dealer.

Dealer: North ♥ AT6 The opponents are silent.

Vul: Both ♦ 952

HCP: 8 ♣ 932

Board: 138 ♠ A97 You are dealer.

Dealer: South ♥ KQJT The opponents are silent.

Vul: None ♦ A3

HCP: 17 ♣ K942

Board: 139 ♠ T84 Partner is dealer.

Dealer: North ♥ QJ64 The opponents are silent.

Vul: N-S ♦ AQ72

HCP: 9 ♣ 84

Board: 140 ♠ QJ83 You are dealer.

Dealer: South ♥ QJ8 The opponents are silent.

Vul: Both ♦ AK75

HCP: 17 ♣ AT

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ AJ4				1NT
Vul: E-W	♥ QT2	♥ AK83	Pass	2NT	All Pass	
North HCP: 8	♦ Q532	♦ 74				
South HCP: 16	♣ Q73	♣ KJT4				
Contract: 2NT North						

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ A854		1NT	Pass	2♣ ¹
Vul: Both	♥ J853	♥ AT6	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ3	♦ 952	All Pass			
South HCP: 8	♣ AT4	♣ 932				
Contract: 2NT South			1. Stayman			

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ J832	♠ A97				1NT
Vul: None	♥ 832	♥ KQJT	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ4	♦ A3	Pass	2NT	Pass	3NT
South HCP: 17	♣ AT5	♣ K942	All Pass			
Contract: 3NT South			1. Stayman			

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T84		1NT	Pass	2♣ ¹
Vul: N-S	♥ 852	♥ QJ64	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ K3	♦ AQ72	All Pass			
South HCP: 9	♣ KT653	♣ 84				
Contract: 3NT South			1. Stayman			

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ QJ83				1NT
Vul: Both	♥ KT3	♥ QJ8	Pass	3NT	All Pass	
North HCP: 9	♦ T943	♦ AK75				
South HCP: 17	♣ Q874	♣ AT				
Contract: 3NT North						

Board: 141	♠ Q64	You are dealer.
Dealer: North	♥ QT852	The opponents are silent.
Vul: None	♦ AT	
HCP: 16+1	♣ AKJ	

Board: 142	♠ 8653	Partner is dealer.
Dealer: South	♥ AJ63	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 8	♣ KT6	

Board: 143	♠ AT4	You are dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ AJ92	
HCP: 16	♣ 984	

Board: 144	♠ AQ62	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: None	♦ QT75	
HCP: 9	♣ 974	

Board: 145	♠ J62	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ Q986	
HCP: 16	♣ A42	

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ AJ		1NT	Pass	3NT
Vul: None	♥ QT852	♥ J97		All Pass		
North HCP: 16+1	♦ AT	♦ K982				
South HCP: 9	♣ AKJ	♣ 8542				
Contract: 3NT South						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ 8653	♠ T7				1NT
Vul: N-S	♥ AJ63	♥ K72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T5	♦ AK4	Pass	2NT	All Pass	
South HCP: 16+1	♣ KT6	♣ AQ743				
Contract: 2NT North			1. Stayman			

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ Q972		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQJ	♥ 83	Pass	2♦	Pass	3NT
North HCP: 16	♦ AJ92	♦ 864		All Pass		
South HCP: 9	♣ 984	♣ AK76				
Contract: 3NT South			1. Stayman			

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ AQ62	♠ K874				1NT
Vul: None	♥ JT	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QT75	♦ AJ3	Pass	4♠	All Pass	
South HCP: 16	♣ 974	♣ AKJT				
Contract: 4♠ North			1. Stayman			

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ Q975		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKQ	♥ 543	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q986	♦ K7		All Pass		
South HCP: 8	♣ A42	♣ K983				
Contract: 2NT South			1. Stayman			

Board: 141	♠ AJ	Partner is dealer.
Dealer: North	♥ J97	The opponents are silent.
Vul: None	♦ K982	
HCP: 9	♣ 8542	

Board: 142	♠ T7	You are dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 16+1	♣ AQ743	

Board: 143	♠ Q972	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 9	♣ AK76	

Board: 144	♠ K874	You are dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ AJ3	
HCP: 16	♣ AKJT	

Board: 145	♠ Q975	Partner is dealer.
Dealer: North	♥ 543	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 8	♣ K983	

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ AJ		1NT	Pass	3NT
Vul: None	♥ QT852	♥ J97		All Pass		
North HCP: 16+1	♦ AT	♦ K982				
South HCP: 9	♣ AKJ	♣ 8542				
Contract: 3NT South						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ 8653	♠ T7				1NT
Vul: N-S	♥ AJ63	♥ K72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T5	♦ AK4	Pass	2NT	All Pass	
South HCP: 16+1	♣ KT6	♣ AQ743				
Contract: 2NT North			1. Stayman			

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ Q972		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQJ	♥ 83	Pass	2♦	Pass	3NT
North HCP: 16	♦ AJ92	♦ 864		All Pass		
South HCP: 9	♣ 984	♣ AK76				
Contract: 3NT South			1. Stayman			

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ AQ62	♠ K874				1NT
Vul: None	♥ JT	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QT75	♦ AJ3	Pass	4♠	All Pass	
South HCP: 16	♣ 974	♣ AKJT				
Contract: 4♠ North			1. Stayman			

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ Q975		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKQ	♥ 543	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q986	♦ K7		All Pass		
South HCP: 8	♣ A42	♣ K983				
Contract: 2NT South			1. Stayman			

Board: 146	♠ K75	Partner is dealer.
Dealer: South	♥ Q762	The opponents are silent.
Vul: E-W	♦ J73	
HCP: 9	♣ K97	

Board: 147	♠ J6	You are dealer.
Dealer: North	♥ A7643	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 15+1	♣ AJ5	

Board: 148	♠ 752	Partner is dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: N-S	♦ AJ82	
HCP: 8	♣ J83	

Board: 149	♠ 7543	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ K32	
HCP: 16	♣ AKQ5	

Board: 150	♠ QJ85	Partner is dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ KT96	
HCP: 9	♣ K84	

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ QT93				1NT
Vul: E-W	♥ Q762	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J73	♦ A94	Pass	3NT	All Pass	
South HCP: 16	♣ K97	♣ AQJ4				
Contract: 3NT North			1. Stayman			

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ A85		1NT	Pass	2♣ ¹
Vul: Both	♥ A7643	♥ KT95	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ AJ5	♦ 73	All Pass			
South HCP: 9	♣ AJ5	♣ QT84				
Contract: 4♥ South			1. Stayman			

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ 752	♠ AQT4				1NT
Vul: N-S	♥ Q52	♥ AT7	Pass	2NT	Pass	3NT
North HCP: 8	♦ AJ82	♦ 74	All Pass			
South HCP: 17	♣ J83	♣ AK74				
Contract: 3NT South						

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ 7543	♠ AKJ6		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ T952	Pass	2♠	Pass	4♠
North HCP: 16	♦ K32	♦ 65	All Pass			
South HCP: 9	♣ AKQ5	♣ JT4				
Contract: 4♠ South			1. Stayman			

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ QJ85	♠ 74				1NT
Vul: None	♥ 96	♥ K85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KT96	♦ AQ8	Pass	3NT	All Pass	
South HCP: 15+1	♣ K84	♣ AQT97				
Contract: 3NT North			1. Stayman			

Board: 146	♠ QT93	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 16	♣ AQJ4	

Board: 147	♠ A85	Partner is dealer.
Dealer: North	♥ KT95	The opponents are silent.
Vul: Both	♦ 73	
HCP: 9	♣ QT84	

Board: 148	♠ AQT4	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 17	♣ AK74	

Board: 149	♠ AKJ6	Partner is dealer.
Dealer: North	♥ T952	The opponents are silent.
Vul: Both	♦ 65	
HCP: 9	♣ JT4	

Board: 150	♠ 74	You are dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 15+1	♣ AQT97	

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ QT93				1NT
Vul: E-W	♥ Q762	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J73	♦ A94	Pass	3NT	All Pass	
South HCP: 16	♣ K97	♣ AQJ4				
Contract: 3NT North			1. Stayman			

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ A85		1NT	Pass	2♣ ¹
Vul: Both	♥ A7643	♥ KT95	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ AJ5	♦ 73	All Pass			
South HCP: 9	♣ AJ5	♣ QT84				
Contract: 4♥ South			1. Stayman			

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ 752	♠ AQT4				1NT
Vul: N-S	♥ Q52	♥ AT7	Pass	2NT	Pass	3NT
North HCP: 8	♦ AJ82	♦ 74	All Pass			
South HCP: 17	♣ J83	♣ AK74				
Contract: 3NT South						

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ 7543	♠ AKJ6		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ T952	Pass	2♠	Pass	4♠
North HCP: 16	♦ K32	♦ 65	All Pass			
South HCP: 9	♣ AKQ5	♣ JT4				
Contract: 4♠ South			1. Stayman			

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ QJ85	♠ 74				1NT
Vul: None	♥ 96	♥ K85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KT96	♦ AQ8	Pass	3NT	All Pass	
South HCP: 15+1	♣ K84	♣ AQT97				
Contract: 3NT North			1. Stayman			

Board: 151	♠ AT2	You are dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: E-W	♦ A542	
HCP: 16	♣ A74	

Board: 152	♠ Q5	Partner is dealer.
Dealer: South	♥ 9854	The opponents are silent.
Vul: Both	♦ K96	
HCP: 9	♣ A942	

Board: 153	♠ A4	You are dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ KQ53	
HCP: 15	♣ A854	

Board: 154	♠ A95	Partner is dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 9+1	♣ K9863	

Board: 155	♠ AK	You are dealer.
Dealer: North	♥ K65	The opponents are silent.
Vul: Both	♦ KQ52	
HCP: 17	♣ Q543	

Both hands (Answers Page)

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ Q63		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT8	♥ J932	Pass	2♦	Pass	2NT
North HCP: 16	♦ A542	♦ Q83		All Pass		
South HCP: 8	♣ A74	♣ K93				
Contract: 2NT South			1. Stayman			

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A432				1NT
Vul: Both	♥ 9854	♥ A2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K96	♦ A843	Pass	2NT	All Pass	
South HCP: 15	♣ A942	♣ K53				
Contract: 2NT North			1. Stayman			

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ 53		1NT	Pass	3NT
Vul: None	♥ Q32	♥ K86		All Pass		
North HCP: 15	♦ KQ53	♦ J842				
South HCP: 9	♣ A854	♣ KQ72				
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ QJ6				1NT
Vul: N-S	♥ Q62	♥ K73	Pass	3NT	All Pass	
North HCP: 9+1	♦ 42	♦ AJ98				
South HCP: 17	♣ K9863	♣ AQ4				
Contract: 3NT North						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q2		1NT	Pass	2♣ ¹
Vul: Both	♥ K65	♥ Q832	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ52	♦ JT64	Pass	3NT	All Pass	
South HCP: 8	♣ Q543	♣ KT2				
Contract: 3NT North			1. Stayman			

Board: 151	♠ Q63	Partner is dealer.
Dealer: North	♥ J932	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 8	♣ K93	

Board: 152	♠ A432	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: Both	♦ A843	
HCP: 15	♣ K53	

Board: 153	♠ 53	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ J842	
HCP: 9	♣ KQ72	

Board: 154	♠ QJ6	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: N-S	♦ AJ98	
HCP: 17	♣ AQ4	

Board: 155	♠ Q2	Partner is dealer.
Dealer: North	♥ Q832	The opponents are silent.
Vul: Both	♦ JT64	
HCP: 8	♣ KT2	

Both hands (Answers Page)

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ Q63		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT8	♥ J932	Pass	2♦	Pass	2NT
North HCP: 16	♦ A542	♦ Q83		All Pass		
South HCP: 8	♣ A74	♣ K93				1. Stayman
Contract: 2NT South						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A432				1NT
Vul: Both	♥ 9854	♥ A2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K96	♦ A843	Pass	2NT	All Pass	
South HCP: 15	♣ A942	♣ K53				1. Stayman
Contract: 2NT North						

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ 53		1NT	Pass	3NT
Vul: None	♥ Q32	♥ K86		All Pass		
North HCP: 15	♦ KQ53	♦ J842				
South HCP: 9	♣ A854	♣ KQ72				
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ QJ6				1NT
Vul: N-S	♥ Q62	♥ K73	Pass	3NT	All Pass	
North HCP: 9+1	♦ 42	♦ AJ98				
South HCP: 17	♣ K9863	♣ AQ4				
Contract: 3NT North						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q2		1NT	Pass	2♣ ¹
Vul: Both	♥ K65	♥ Q832	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ52	♦ JT64	Pass	3NT	All Pass	
South HCP: 8	♣ Q543	♣ KT2				1. Stayman
Contract: 3NT North						

Board: 156	♠ AT6	Partner is dealer.
Dealer: South	♥ T76	The opponents are silent.
Vul: None	♦ J6	
HCP: 8+1	♣ QJ876	

Board: 157	♠ JT73	You are dealer.
Dealer: North	♥ AK98	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 16	♣ J4	

Board: 158	♠ K2	You are dealer.
Dealer: North	♥ QJ7	West (RHO) bids 2♦ if possible.
Vul: E-W	♦ A84	East (LHO) bids 2♠ if possible.
HCP: 15+1	♣ AJ843	

Board: 159	♠ K2	You are dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: None	♦ KQ84	
HCP: 16	♣ A543	

Board: 160	♠ J984	Partner is dealer.
Dealer: South	♥ T62	The opponents are silent.
Vul: N-S	♦ K732	
HCP: 8	♣ A5	

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ 974				1NT
Vul: None	♥ T76	♥ AK3	Pass	3NT	All Pass	
North HCP: 8+1	♦ J6	♦ K9				
South HCP: 17+1	♣ QJ876	♣ AK543				
Contract: 3NT North						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ JT73	♠ A62		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK98	♥ JT54	Pass	2♥	Pass	4♥
North HCP: 16	♦ AK2	♦ 86	All Pass			
South HCP: 9	♣ J4	♣ A732				
Contract: 4♥ South			1. Stayman			

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ 854		1NT	Pass	Pass
Vul: E-W	♥ QJ7	♥ 43	2♦ ¹	Pass	2♠	3♣
North HCP: 15+1	♦ A84	♦ KQ7	All Pass			
South HCP: 8+1	♣ AJ843	♣ KT976				
Contract: 3♣ South			1. Cappelletti, both majors			

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AQ65		1NT	Pass	2♣ ¹
Vul: None	♥ A65	♥ 932	Pass	2♦	Pass	2NT
North HCP: 16	♦ KQ84	♦ J7	All Pass			
South HCP: 8	♣ A543	♣ JT72				
Contract: 2NT South			1. Stayman			

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ J984	♠ QT				1NT
Vul: N-S	♥ T62	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K732	♦ AQJ8	Pass	2NT	All Pass	
South HCP: 16	♣ A5	♣ JT74				
Contract: 2NT North			1. Stayman			

Board: 156	♠ 974	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ K9	
HCP: 17+1	♣ AK543	

Board: 157	♠ A62	Partner is dealer.
Dealer: North	♥ JT54	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 9	♣ A732	

Board: 158	♠ 854	Partner is dealer.
Dealer: North	♥ 43	West (LHO) bids 2♦ if possible.
Vul: E-W	♦ KQ7	East (RHO) bids 2♠ if possible.
HCP: 8+1	♣ KT976	

Board: 159	♠ AQ65	Partner is dealer.
Dealer: North	♥ 932	The opponents are silent.
Vul: None	♦ J7	
HCP: 8	♣ JT72	

Board: 160	♠ QT	You are dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: N-S	♦ AQJ8	
HCP: 16	♣ JT74	

Both hands (Answers Page)

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ 974				1NT
Vul: None	♥ T76	♥ AK3	Pass	3NT	All Pass	
North HCP: 8+1	♦ J6	♦ K9				
South HCP: 17+1	♣ QJ876	♣ AK543				
Contract: 3NT North						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ JT73	♠ A62		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK98	♥ JT54	Pass	2♥	Pass	4♥
North HCP: 16	♦ AK2	♦ 86	All Pass			
South HCP: 9	♣ J4	♣ A732				
Contract: 4♥ South			1. Stayman			

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ 854		1NT	Pass	Pass
Vul: E-W	♥ QJ7	♥ 43	2♦ ¹	Pass	2♠	3♣
North HCP: 15+1	♦ A84	♦ KQ7	All Pass			
South HCP: 8+1	♣ AJ843	♣ KT976				1. Cappelletti, both majors
Contract: 3♣ South						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AQ65		1NT	Pass	2♣ ¹
Vul: None	♥ A65	♥ 932	Pass	2♦	Pass	2NT
North HCP: 16	♦ KQ84	♦ J7	All Pass			
South HCP: 8	♣ A543	♣ JT72				1. Stayman
Contract: 2NT South						

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ J984	♠ QT				1NT
Vul: N-S	♥ T62	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K732	♦ AQJ8	Pass	2NT	All Pass	
South HCP: 16	♣ A5	♣ JT74				1. Stayman
Contract: 2NT North						

Board: 161	♠ AK86	You are dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 15	♣ Q952	

Board: 162	♠ A74	Partner is dealer.
Dealer: South	♥ 986	The opponents are silent.
Vul: Both	♦ A83	
HCP: 9	♣ JT94	

Board: 163	♠ AK743	You are dealer.
Dealer: North	♥ A83	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 15+1	♣ A43	

Board: 164	♠ K97	Partner is dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ T8753	
HCP: 9+1	♣ K43	

Board: 165	♠ AQ2	You are dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: Both	♦ KQ65	
HCP: 17	♣ A53	

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ AK86	♠ 54		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ3	♥ 9854	Pass	2♦	Pass	2NT
North HCP: 15	♦ J5	♦ Q92		All Pass		
South HCP: 9	♣ Q952	♣ AKT4				
Contract: 2NT South			1. Stayman			

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ KQ93				1NT
Vul: Both	♥ 986	♥ JT	Pass	2NT	All Pass	
North HCP: 9	♦ A83	♦ KJ9				
South HCP: 15	♣ JT94	♣ KQ83				
Contract: 2NT North						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ AK743	♠ J65		1NT	Pass	2NT
Vul: N-S	♥ A83	♥ 76		All Pass		
North HCP: 15+1	♦ 73	♦ AT82				
South HCP: 8	♣ A43	♣ K872				
Contract: 2NT South						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQJ4				1NT
Vul: E-W	♥ KT	♥ Q6	Pass	3NT	All Pass	
North HCP: 9+1	♦ T8753	♦ KQ92				
South HCP: 17	♣ K43	♣ QJT				
Contract: 3NT North						

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ K974		1NT	Pass	2♣ ¹
Vul: Both	♥ QT9	♥ 84	Pass	2♦	Pass	3NT
North HCP: 17	♦ KQ65	♦ AT7		All Pass		
South HCP: 9	♣ A53	♣ QT84				
Contract: 3NT South			1. Stayman			

Board: 161	♠ 54	Partner is dealer.
Dealer: North	♥ 9854	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 9	♣ AKT4	

Board: 162	♠ KQ93	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 15	♣ KQ83	

Board: 163	♠ J65	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: N-S	♦ AT82	
HCP: 8	♣ K872	

Board: 164	♠ AQJ4	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: E-W	♦ KQ92	
HCP: 17	♣ QJT	

Board: 165	♠ K974	Partner is dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 9	♣ QT84	

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ AK86	♠ 54		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ3	♥ 9854	Pass	2♠	Pass	2NT
North HCP: 15	♦ J5	♦ Q92		All Pass		
South HCP: 9	♣ Q952	♣ AKT4				
Contract: 2NT South			1. Stayman			

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ KQ93				1NT
Vul: Both	♥ 986	♥ JT	Pass	2NT	All Pass	
North HCP: 9	♦ A83	♦ KJ9				
South HCP: 15	♣ JT94	♣ KQ83				
Contract: 2NT North						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ AK743	♠ J65		1NT	Pass	2NT
Vul: N-S	♥ A83	♥ 76		All Pass		
North HCP: 15+1	♦ 73	♦ AT82				
South HCP: 8	♣ A43	♣ K872				
Contract: 2NT South						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQJ4				1NT
Vul: E-W	♥ KT	♥ Q6	Pass	3NT	All Pass	
North HCP: 9+1	♦ T8753	♦ KQ92				
South HCP: 17	♣ K43	♣ QJT				
Contract: 3NT North						

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ K974		1NT	Pass	2♣ ¹
Vul: Both	♥ QT9	♥ 84	Pass	2♦	Pass	3NT
North HCP: 17	♦ KQ65	♦ AT7		All Pass		
South HCP: 9	♣ A53	♣ QT84				
Contract: 3NT South			1. Stayman			

Board: 166	♠ T93	Partner is dealer.
Dealer: South	♥ AK62	The opponents are silent.
Vul: None	♦ Q982	
HCP: 9	♣ 74	

Board: 167	♠ K3	You are dealer.
Dealer: North	♥ AKJ4	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 17	♣ QJ94	

Board: 168	♠ 96	Partner is dealer.
Dealer: South	♥ T86	The opponents are silent.
Vul: Both	♦ A73	
HCP: 9+1	♣ KQ864	

Board: 169	♠ K93	You are dealer.
Dealer: North	♥ J65	West (RHO) bids 3♠ if possible.
Vul: None	♦ AK6	
HCP: 17	♣ AQ72	

Board: 170	♠ T95	Partner is dealer.
Dealer: South	♥ J43	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 8	♣ QT64	

Both hands (Answers Page)

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ AQJ				1NT
Vul: None	♥ AK62	♥ QT9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q982	♦ 63	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ 74	♣ AKJ63	All Pass			
Contract: 3NT South			1. Stayman			

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q974		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKJ4	♥ T93	Pass	2♥	Pass	2NT
North HCP: 17	♦ K62	♦ QJ74	Pass	3NT	All Pass	
South HCP: 8	♣ QJ94	♣ K7	1. Stayman			
Contract: 3NT North						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AK82				1NT
Vul: Both	♥ T86	♥ A92	Pass	3NT	All Pass	
North HCP: 9+1	♦ A73	♦ Q5				
South HCP: 17	♣ KQ864	♣ AT92				
Contract: 3NT North						

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ T4		1NT	Pass	2NT
Vul: None	♥ J65	♥ AK7	3♠	3NT	All Pass	
North HCP: 17	♦ AK6	♦ J932				
South HCP: 9	♣ AQ72	♣ JT54				
Contract: 3NT North						

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ T95	♠ A862				1NT
Vul: N-S	♥ J43	♥ AQ2	Pass	2NT	Pass	3NT
North HCP: 8	♦ AJT	♦ K3	All Pass			
South HCP: 17	♣ QT64	♣ KJ82				
Contract: 3NT South						

Board: 166 ♠ AQJ You are dealer.

Dealer: South ♥ QT9 The opponents are silent.

Vul: None ♦ 63

HCP: 17+1 ♣ AKJ63

Board: 167 ♠ Q974 Partner is dealer.

Dealer: North ♥ T93 The opponents are silent.

Vul: E-W ♦ QJ74

HCP: 8 ♣ K7

Board: 168 ♠ AK82 You are dealer.

Dealer: South ♥ A92 The opponents are silent.

Vul: Both ♦ Q5

HCP: 17 ♣ AT92

Board: 169 ♠ T4 Partner is dealer.

Dealer: North ♥ AK7 West (LHO) bids 3♠ if possible.

Vul: None ♦ J932

HCP: 9 ♣ JT54

Board: 170 ♠ A862 You are dealer.

Dealer: South ♥ AQ2 The opponents are silent.

Vul: N-S ♦ K3

HCP: 17 ♣ KJ82

Both hands (Answers Page)

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ AQJ				1NT
Vul: None	♥ AK62	♥ QT9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q982	♦ 63	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ 74	♣ AKJ63	All Pass			
Contract: 3NT South			1. Stayman			

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q974		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKJ4	♥ T93	Pass	2♥	Pass	2NT
North HCP: 17	♦ K62	♦ QJ74	Pass	3NT	All Pass	
South HCP: 8	♣ QJ94	♣ K7	1. Stayman			
Contract: 3NT North						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AK82				1NT
Vul: Both	♥ T86	♥ A92	Pass	3NT	All Pass	
North HCP: 9+1	♦ A73	♦ Q5				
South HCP: 17	♣ KQ864	♣ AT92				
Contract: 3NT North						

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ T4		1NT	Pass	2NT
Vul: None	♥ J65	♥ AK7	3♠	3NT	All Pass	
North HCP: 17	♦ AK6	♦ J932				
South HCP: 9	♣ AQ72	♣ JT54				
Contract: 3NT North						

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ T95	♠ A862				1NT
Vul: N-S	♥ J43	♥ AQ2	Pass	2NT	Pass	3NT
North HCP: 8	♦ AJT	♦ K3	All Pass			
South HCP: 17	♣ QT64	♣ KJ82				
Contract: 3NT South						

Board: 171	♠ K8	You are dealer.
Dealer: North	♥ AK74	The opponents are silent.
Vul: Both	♦ AQT	
HCP: 16	♣ 9742	

Board: 172	♠ KT	Partner is dealer.
Dealer: South	♥ T95	The opponents are silent.
Vul: None	♦ T53	
HCP: 9+1	♣ AQ954	

Board: 173	♠ AQJT	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ AT92	
HCP: 17	♣ Q94	

Board: 174	♠ J75	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: E-W	♦ AJT8	
HCP: 9	♣ QT42	

Board: 175	♠ A2	You are dealer.
Dealer: North	♥ A64	The opponents are silent.
Vul: None	♦ KJ4	
HCP: 17+1	♣ KQ954	

Both hands (Answers Page)

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 976		1NT	Pass	2♣ ¹
Vul: Both	♥ AK74	♥ J965	Pass	2♥	All Pass	
North HCP: 16	♦ AQT	♦ J64				
South HCP: 8	♣ 9742	♣ AQ8	1. Stayman			
Contract: 2♥ North						

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ Q842				1NT
Vul: None	♥ T95	♥ AK6	Pass	3NT	All Pass	
North HCP: 9+1	♦ T53	♦ AK87				
South HCP: 17	♣ AQ954	♣ JT				
Contract: 3NT North						

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ 52		1NT	Pass	2NT
Vul: N-S	♥ A2	♥ QJ4	Pass	3NT	All Pass	
North HCP: 17	♦ AT92	♦ QJ3				
South HCP: 9+1	♣ Q94	♣ KT653				
Contract: 3NT North						

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ J75	♠ Q984				1NT
Vul: E-W	♥ JT	♥ AK8	Pass	3NT	All Pass	
North HCP: 9	♦ AJT8	♦ Q532				
South HCP: 15	♣ QT42	♣ A9				
Contract: 3NT North						

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQT4		1NT	Pass	2♣ ¹
Vul: None	♥ A64	♥ K873	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ KJ4	♦ 872	Pass	3NT	All Pass	
South HCP: 8	♣ KQ954	♣ 63	1. Stayman			
Contract: 3NT North						

Board: 171	♠ 976	Partner is dealer.
Dealer: North	♥ J965	The opponents are silent.
Vul: Both	♦ J64	
HCP: 8	♣ AQ8	

Board: 172	♠ Q842	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ AK87	
HCP: 17	♣ JT	

Board: 173	♠ 52	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 9+1	♣ KT653	

Board: 174	♠ Q984	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: E-W	♦ Q532	
HCP: 15	♣ A9	

Board: 175	♠ KQT4	Partner is dealer.
Dealer: North	♥ K873	The opponents are silent.
Vul: None	♦ 872	
HCP: 8	♣ 63	

Both hands (Answers Page)

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 976		1NT	Pass	2♣ ¹
Vul: Both	♥ AK74	♥ J965	Pass	2♥	All Pass	
North HCP: 16	♦ AQT	♦ J64				
South HCP: 8	♣ 9742	♣ AQ8	1. Stayman			
Contract: 2♥ North						

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ Q842				1NT
Vul: None	♥ T95	♥ AK6	Pass	3NT	All Pass	
North HCP: 9+1	♦ T53	♦ AK87				
South HCP: 17	♣ AQ954	♣ JT				
Contract: 3NT North						

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ 52		1NT	Pass	2NT
Vul: N-S	♥ A2	♥ QJ4	Pass	3NT	All Pass	
North HCP: 17	♦ AT92	♦ QJ3				
South HCP: 9+1	♣ Q94	♣ KT653				
Contract: 3NT North						

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ J75	♠ Q984				1NT
Vul: E-W	♥ JT	♥ AK8	Pass	3NT	All Pass	
North HCP: 9	♦ AJT8	♦ Q532				
South HCP: 15	♣ QT42	♣ A9				
Contract: 3NT North						

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQT4		1NT	Pass	2♣ ¹
Vul: None	♥ A64	♥ K873	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ KJ4	♦ 872	Pass	3NT	All Pass	
South HCP: 8	♣ KQ954	♣ 63	1. Stayman			
Contract: 3NT North						

Board: 176	♠ A753	Partner is dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 9	♣ J983	

Board: 177	♠ J5	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: E-W	♦ AK975	
HCP: 17+1	♣ A86	

Board: 178	♠ 9643	Partner is dealer.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: Both	♦ J5	
HCP: 8	♣ Q75	

Board: 179	♠ K92	You are dealer.
Dealer: North	♥ A842	The opponents are silent.
Vul: N-S	♦ A986	
HCP: 15	♣ A7	

Board: 180	♠ QJ32	Partner is dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 9	♣ K643	

Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ A753	♠ KT				1NT
Vul: N-S	♥ K42	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J4	♦ 653	Pass	3NT	All Pass	
South HCP: 16+1	♣ J983	♣ AKQ42				
Contract: 3NT North			1. Stayman			

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q97		1NT	All Pass	
Vul: E-W	♥ KQ7	♥ 98				
North HCP: 17+1	♦ AK975	♦ QT3				
South HCP: 8+1	♣ A86	♣ KJ743				
Contract: 1NT North						

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ 9643	♠ KT87				1NT
Vul: Both	♥ KQT6	♥ A72	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J5	♦ AK92	Pass	3♠	All Pass	
South HCP: 15	♣ Q75	♣ J4				
Contract: 3♠ North			1. Stayman			

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ AJ8		1NT	Pass	2NT
Vul: N-S	♥ A842	♥ T63		All Pass		
North HCP: 15	♦ A986	♦ T3				
South HCP: 8+1	♣ A7	♣ KT843				
Contract: 2NT South						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ QJ32	♠ A765				1NT
Vul: Both	♥ 96	♥ KJ52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT9	♦ Q8	Pass	3NT	Pass	4♠
South HCP: 15	♣ K643	♣ AJ8		All Pass		
Contract: 4♠ South			1. Stayman			

Board: 176 ♠ KT You are dealer.

Dealer: South ♥ A85 The opponents are silent.

Vul: N-S ♦ 653

HCP: 16+1 ♣ AKQ42

Board: 177 ♠ Q97 Partner is dealer.

Dealer: North ♥ 98 The opponents are silent.

Vul: E-W ♦ QT3

HCP: 8+1 ♣ KJ743

Board: 178 ♠ KT87 You are dealer.

Dealer: South ♥ A72 The opponents are silent.

Vul: Both ♦ AK92

HCP: 15 ♣ J4

Board: 179 ♠ AJ8 Partner is dealer.

Dealer: North ♥ T63 The opponents are silent.

Vul: N-S ♦ T3

HCP: 8+1 ♣ KT843

Board: 180 ♠ A765 You are dealer.

Dealer: South ♥ KJ52 The opponents are silent.

Vul: Both ♦ Q8

HCP: 15 ♣ AJ8

Both hands (Answers Page)

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ A753	♠ KT				1NT
Vul: N-S	♥ K42	♥ A85	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J4	♦ 653	Pass	3NT	All Pass	
South HCP: 16+1	♣ J983	♣ AKQ42				
Contract: 3NT North			1. Stayman			

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q97		1NT	All Pass	
Vul: E-W	♥ KQ7	♥ 98				
North HCP: 17+1	♦ AK975	♦ QT3				
South HCP: 8+1	♣ A86	♣ KJ743				
Contract: 1NT North						

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ 9643	♠ KT87				1NT
Vul: Both	♥ KQT6	♥ A72	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J5	♦ AK92	Pass	3♠	All Pass	
South HCP: 15	♣ Q75	♣ J4				
Contract: 3♠ North			1. Stayman			

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ AJ8		1NT	Pass	2NT
Vul: N-S	♥ A842	♥ T63		All Pass		
North HCP: 15	♦ A986	♦ T3				
South HCP: 8+1	♣ A7	♣ KT843				
Contract: 2NT South						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ QJ32	♠ A765				1NT
Vul: Both	♥ 96	♥ KJ52	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT9	♦ Q8	Pass	3NT	Pass	4♠
South HCP: 15	♣ K643	♣ AJ8		All Pass		
Contract: 4♠ South			1. Stayman			

Board: 181	♠ AKQJ	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: None	♦ T93	
HCP: 15	♣ Q974	

Board: 182	♠ KQJ	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: E-W	♦ T63	
HCP: 9+1	♣ QT854	

Board: 183	♠ KQ98	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: Both	♦ A85	
HCP: 17	♣ A42	

Board: 184	♠ AT2	Partner is dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: None	♦ KQ98	
HCP: 9	♣ 6542	

Board: 185	♠ 96	You are dealer.
Dealer: North	♥ AJ32	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ AJ	
HCP: 16+1	♣ AQ632	

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ T84		1NT	Pass	2NT
Vul: None	♥ K3	♥ 65		All Pass		
North HCP: 15	♦ T93	♦ QJ72				
South HCP: 8	♣ Q974	♣ AJ63				
Contract: 2NT South						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A976			1NT	
Vul: E-W	♥ J4	♥ AKQ9	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ T63	♦ 84		All Pass		
South HCP: 17	♣ QT854	♣ KJ3				
Contract: 3NT South						

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ AJ7		1NT	Pass	3NT
Vul: Both	♥ AT2	♥ K63		All Pass		
North HCP: 17	♦ A85	♦ J632				
South HCP: 9	♣ A42	♣ 853				
Contract: 3NT South						

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ 765			1NT	
Vul: None	♥ T9	♥ AKQ7	Pass	2NT	All Pass	
North HCP: 9	♦ KQ98	♦ A52				
South HCP: 16	♣ 6542	♣ K93				
Contract: 2NT North						

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ 82		1NT	Pass	Pass
Vul: N-S	♥ AJ32	♥ QT7	2 ♠ ¹	Pass	Pass	X
North HCP: 16+1	♦ AJ	♦ KT872	Pass	3 ♥	All Pass	
South HCP: 8+1	♣ AQ632	♣ K84				
Contract: 3 ♥ North						

1. Cappelletti, 5M-4m

Board: 181	♠ T84	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ QJ72	
HCP: 8	♣ AJ63	

Board: 182	♠ A976	You are dealer.
Dealer: South	♥ AKQ9	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 17	♣ KJ3	

Board: 183	♠ AJ7	Partner is dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: Both	♦ J632	
HCP: 9	♣ 853	

Board: 184	♠ 765	You are dealer.
Dealer: South	♥ AKQ7	The opponents are silent.
Vul: None	♦ A52	
HCP: 16	♣ K93	

Board: 185	♠ 82	Partner is dealer.
Dealer: North	♥ QT7	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ KT872	
HCP: 8+1	♣ K84	

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ T84		1NT	Pass	2NT
Vul: None	♥ K3	♥ 65		All Pass		
North HCP: 15	♦ T93	♦ QJ72				
South HCP: 8	♣ Q974	♣ AJ63				
Contract: 2NT South						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A976			1NT	
Vul: E-W	♥ J4	♥ AKQ9	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ T63	♦ 84		All Pass		
South HCP: 17	♣ QT854	♣ KJ3				
Contract: 3NT South						

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ AJ7		1NT	Pass	3NT
Vul: Both	♥ AT2	♥ K63		All Pass		
North HCP: 17	♦ A85	♦ J632				
South HCP: 9	♣ A42	♣ 853				
Contract: 3NT South						

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ 765			1NT	
Vul: None	♥ T9	♥ AKQ7	Pass	2NT	All Pass	
North HCP: 9	♦ KQ98	♦ A52				
South HCP: 16	♣ 6542	♣ K93				
Contract: 2NT North						

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ 82		1NT	Pass	Pass
Vul: N-S	♥ AJ32	♥ QT7	2 ♠ ¹	Pass	Pass	X
North HCP: 16+1	♦ AJ	♦ KT872	Pass	3 ♥	All Pass	
South HCP: 8+1	♣ AQ632	♣ K84				
Contract: 3 ♥ North						

1. Cappelletti, 5M-4m

Board: 186	♠ A843	Partner is dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: Both	♦ T32	
HCP: 8	♣ 985	

Board: 187	♠ AKQ	You are dealer.
Dealer: North	♥ T652	The opponents are silent.
Vul: None	♦ K963	
HCP: 16	♣ A7	

Board: 188	♠ T4	Partner is dealer.
Dealer: South	♥ AJ43	The opponents are silent.
Vul: N-S	♦ J985	
HCP: 9	♣ QJ4	

Board: 189	♠ AQ6	You are dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: E-W	♦ AQ62	
HCP: 15	♣ QJ32	

Board: 190	♠ KQ96	Partner is dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: None	♦ J984	
HCP: 9	♣ K42	

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ A843	♠ QJ7				1NT
Vul: Both	♥ KJ2	♥ 983	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T32	♦ KQ4	Pass	2NT	All Pass	
South HCP: 15	♣ 985	♣ AK43				
Contract: 2NT North			1. Stayman			

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 863		1NT	Pass	3NT
Vul: None	♥ T652	♥ KQ8		All Pass		
North HCP: 16	♦ K963	♦ Q74				
South HCP: 9	♣ A7	♣ QT43				
Contract: 3NT South						

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ J2				1NT
Vul: N-S	♥ AJ43	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J985	♦ AQT4	Pass	2NT	Pass	3NT
South HCP: 17	♣ QJ4	♣ AK93		All Pass		
Contract: 3NT South			1. Stayman			

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ K53		1NT	Pass	2♣ ¹
Vul: E-W	♥ 64	♥ KQ83	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ62	♦ J8		All Pass		
South HCP: 9	♣ QJ32	♣ 9764				
Contract: 3NT South			1. Stayman			

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ KQ96	♠ J83				1NT
Vul: None	♥ 94	♥ AJT53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J984	♦ AT	Pass	3NT	All Pass	
South HCP: 16+1	♣ K42	♣ AQ9				
Contract: 3NT North			1. Stayman			

Board: 186	♠ QJ7	You are dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: Both	♦ KQ4	
HCP: 15	♣ AK43	

Board: 187	♠ 863	Partner is dealer.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: None	♦ Q74	
HCP: 9	♣ QT43	

Board: 188	♠ J2	You are dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: N-S	♦ AQT4	
HCP: 17	♣ AK93	

Board: 189	♠ K53	Partner is dealer.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 9	♣ 9764	

Board: 190	♠ J83	You are dealer.
Dealer: South	♥ AJT53	The opponents are silent.
Vul: None	♦ AT	
HCP: 16+1	♣ AQ9	

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ A843	♠ QJ7				1NT
Vul: Both	♥ KJ2	♥ 983	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T32	♦ KQ4	Pass	2NT	All Pass	
South HCP: 15	♣ 985	♣ AK43				
Contract: 2NT North			1. Stayman			

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 863		1NT	Pass	3NT
Vul: None	♥ T652	♥ KQ8		All Pass		
North HCP: 16	♦ K963	♦ Q74				
South HCP: 9	♣ A7	♣ QT43				
Contract: 3NT South						

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ J2				1NT
Vul: N-S	♥ AJ43	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J985	♦ AQT4	Pass	2NT	Pass	3NT
South HCP: 17	♣ QJ4	♣ AK93		All Pass		
Contract: 3NT South			1. Stayman			

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ K53		1NT	Pass	2♣ ¹
Vul: E-W	♥ 64	♥ KQ83	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ62	♦ J8		All Pass		
South HCP: 9	♣ QJ32	♣ 9764				
Contract: 3NT South			1. Stayman			

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ KQ96	♠ J83				1NT
Vul: None	♥ 94	♥ AJT53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J984	♦ AT	Pass	3NT	All Pass	
South HCP: 16+1	♣ K42	♣ AQ9				
Contract: 3NT North			1. Stayman			

Board: 191	♠ AQ973	You are dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 15+1	♣ A62	

Board: 192	♠ KJ8	Partner is dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: E-W	♦ QT73	
HCP: 8	♣ Q942	

Board: 193	♠ Q74	You are dealer.
Dealer: North	♥ QJ94	The opponents are silent.
Vul: Both	♦ KJT7	
HCP: 16	♣ AK	

Board: 194	♠ Q9	Partner is dealer.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: N-S	♦ K8543	
HCP: 9+1	♣ J54	

Board: 195	♠ QJ3	You are dealer.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: E-W	♦ KT7	
HCP: 16	♣ AJ75	

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AQ973	♠ KJ8		1NT	Pass	2NT
Vul: N-S	♥ K97	♥ J42		All Pass		
North HCP: 15+1	♦ Q9	♦ AT64				
South HCP: 9	♣ A62	♣ T43				
Contract: 2NT South						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AT				1NT
Vul: E-W	♥ T8	♥ K75	Pass	2NT	All Pass	
North HCP: 8	♦ QT73	♦ J64				
South HCP: 15+1	♣ Q942	♣ AKT86				
Contract: 2NT North						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ KJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ94	♥ 82	Pass	2♥	Pass	2NT
North HCP: 16	♦ KJT7	♦ Q92		All Pass		
South HCP: 8	♣ AK	♣ Q843				
Contract: 2NT South			1. Stayman			

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ KT2				1NT
Vul: N-S	♥ QJ8	♥ A93	Pass	2NT	All Pass	
North HCP: 9+1	♦ K8543	♦ QJT7				
South HCP: 15	♣ J54	♣ KQ2				
Contract: 2NT North						

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ AT8		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ4	♥ Q982	Pass	2♦	Pass	3NT
North HCP: 16	♦ KT7	♦ QJ5		All Pass		
South HCP: 9	♣ AJ75	♣ 864				
Contract: 3NT South			1. Stayman			

Board: 191	♠ KJ8	Partner is dealer.
Dealer: North	♥ J42	The opponents are silent.
Vul: N-S	♦ AT64	
HCP: 9	♣ T43	

Board: 192	♠ AT	You are dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: E-W	♦ J64	
HCP: 15+1	♣ AKT86	

Board: 193	♠ KJ86	Partner is dealer.
Dealer: North	♥ 82	The opponents are silent.
Vul: Both	♦ Q92	
HCP: 8	♣ Q843	

Board: 194	♠ KT2	You are dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: N-S	♦ QJT7	
HCP: 15	♣ KQ2	

Board: 195	♠ AT8	Partner is dealer.
Dealer: North	♥ Q982	The opponents are silent.
Vul: E-W	♦ QJ5	
HCP: 9	♣ 864	

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AQ973	♠ KJ8		1NT	Pass	2NT
Vul: N-S	♥ K97	♥ J42		All Pass		
North HCP: 15+1	♦ Q9	♦ AT64				
South HCP: 9	♣ A62	♣ T43				
Contract: 2NT South						

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AT				1NT
Vul: E-W	♥ T8	♥ K75	Pass	2NT	All Pass	
North HCP: 8	♦ QT73	♦ J64				
South HCP: 15+1	♣ Q942	♣ AKT86				
Contract: 2NT North						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ KJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ94	♥ 82	Pass	2♥	Pass	2NT
North HCP: 16	♦ KJT7	♦ Q92		All Pass		
South HCP: 8	♣ AK	♣ Q843				
Contract: 2NT South			1. Stayman			

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ KT2				1NT
Vul: N-S	♥ QJ8	♥ A93	Pass	2NT	All Pass	
North HCP: 9+1	♦ K8543	♦ QJT7				
South HCP: 15	♣ J54	♣ KQ2				
Contract: 2NT North						

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ AT8		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ4	♥ Q982	Pass	2♦	Pass	3NT
North HCP: 16	♦ KT7	♦ QJ5		All Pass		
South HCP: 9	♣ AJ75	♣ 864				
Contract: 3NT South			1. Stayman			

Board: 196	♠ J82	Partner is dealer.
Dealer: South	♥ J654	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 8	♣ KJ5	

Board: 197	♠ A93	You are dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: None	♦ KQJ96	
HCP: 15+1	♣ Q4	

Board: 198	♠ Q93	Partner is dealer.
Dealer: South	♥ J9	East (LHO) bids 3♦ if possible.
Vul: Both	♦ K52	
HCP: 9+1	♣ QJ843	

Board: 199	♠ KQT4	You are dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ A82	
HCP: 15	♣ AT87	

Board: 200	♠ 975	Partner is dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ KJ93	
HCP: 9	♣ J84	

Both hands (Answers Page)

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ J82	♠ K976				1NT
Vul: Both	♥ J654	♥ K32	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q63	♦ AK9	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ5	♣ A43	All Pass			
Contract: 3NT South			1. Stayman			

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ J876		1NT	Pass	2♣ ¹
Vul: None	♥ K92	♥ QJ75	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQJ96	♦ 82	All Pass			
South HCP: 8	♣ Q4	♣ A96	1. Stayman			
Contract: 2NT South						

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AKJ7				1NT
Vul: Both	♥ J9	♥ KQ8	Pass	2NT	3♦	3NT
North HCP: 9+1	♦ K52	♦ A3	All Pass			
South HCP: 17	♣ QJ843	♣ T962	1. Stayman			
Contract: 3NT South						

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ KQT4	♠ AJ98		1NT	Pass	2♣ ¹
Vul: None	♥ Q4	♥ 865	Pass	2♠	Pass	4♠
North HCP: 15	♦ A82	♦ T9	All Pass			
South HCP: 9	♣ AT87	♣ KJ42	1. Stayman			
Contract: 4♠ South						

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ KQ8				1NT
Vul: N-S	♥ A96	♥ K84	Pass	3NT	All Pass	
North HCP: 9	♦ KJ93	♦ A6542				
South HCP: 15+1	♣ J84	♣ K2	1. Stayman			
Contract: 3NT North						

Board: 196	♠ K976	You are dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 17	♣ A43	

Board: 197	♠ J876	Partner is dealer.
Dealer: North	♥ QJ75	The opponents are silent.
Vul: None	♦ 82	
HCP: 8	♣ A96	

Board: 198	♠ AKJ7	You are dealer.
Dealer: South	♥ KQ8	East (RHO) bids 3♦ if possible.
Vul: Both	♦ A3	
HCP: 17	♣ T962	

Board: 199	♠ AJ98	Partner is dealer.
Dealer: North	♥ 865	The opponents are silent.
Vul: None	♦ T9	
HCP: 9	♣ KJ42	

Board: 200	♠ KQ8	You are dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: N-S	♦ A6542	
HCP: 15+1	♣ K2	

Both hands (Answers Page)

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ J82	♠ K976				1NT
Vul: Both	♥ J654	♥ K32	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q63	♦ AK9	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ5	♣ A43	All Pass			
Contract: 3NT South			1. Stayman			

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ J876		1NT	Pass	2♣ ¹
Vul: None	♥ K92	♥ QJ75	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQJ96	♦ 82	All Pass			
South HCP: 8	♣ Q4	♣ A96	1. Stayman			
Contract: 2NT South						

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AKJ7				1NT
Vul: Both	♥ J9	♥ KQ8	Pass	2NT	3♦	3NT
North HCP: 9+1	♦ K52	♦ A3	All Pass			
South HCP: 17	♣ QJ843	♣ T962	1. Stayman			
Contract: 3NT South						

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ KQT4	♠ AJ98		1NT	Pass	2♣ ¹
Vul: None	♥ Q4	♥ 865	Pass	2♠	Pass	4♠
North HCP: 15	♦ A82	♦ T9	All Pass			
South HCP: 9	♣ AT87	♣ KJ42	1. Stayman			
Contract: 4♠ South						

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ KQ8				1NT
Vul: N-S	♥ A96	♥ K84	Pass	3NT	All Pass	
North HCP: 9	♦ KJ93	♦ A6542				
South HCP: 15+1	♣ J84	♣ K2	1. Stayman			
Contract: 3NT North						

Board: 201 ♠ AKQT8 You are dealer.

Dealer: North ♥ A52 The opponents are silent.

Vul: Both ♦ 92

HCP: 15+1 ♣ Q64

Board: 202 ♠ A42 Partner is dealer.

Dealer: South ♥ A9 The opponents are silent.

Vul: None ♦ 96543

HCP: 9+1 ♣ J72

Board: 203 ♠ AKJ7 You are dealer.

Dealer: North ♥ AT The opponents are silent.

Vul: N-S ♦ KT75

HCP: 15 ♣ 943

Board: 204 ♠ 97 Partner is dealer.

Dealer: South ♥ KJ97 The opponents are silent.

Vul: E-W ♦ J852

HCP: 9 ♣ KJ4

Board: 205 ♠ KQ You are dealer.

Dealer: North ♥ AT63 The opponents are silent.

Vul: None ♦ J52

HCP: 17 ♣ AK93

Both hands (Answers Page)

Board: 201

Dealer: North

North:

♠ AKQT8

South:

♠ 92

W N E S

1NT Pass 2NT

Vul: Both

♥ A52

♥ KJ6

All Pass

North HCP: 15+1

♦ 92

♦ KQ76

South HCP: 9

♣ Q64

♣ 8532

Contract: 2NT South

Board: 202

Dealer: South

North:

♠ A42

South:

♠ T6

W N E S

1NT

Vul: None

♥ A9

♥ KT6

Pass 3NT All Pass

North HCP: 9+1

♦ 96543

♦ AJ7

South HCP: 15+1

♣ J72

♣ AK943

Contract: 3NT North

Board: 203

Dealer: North

North:

♠ AKJ7

South:

♠ Q92

W N E S

1NT Pass 2NT

Vul: N-S

♥ AT

♥ 843

All Pass

North HCP: 15

♦ KT75

♦ AQ943

South HCP: 8+1

♣ 943

♣ 75

Contract: 2NT South

Board: 204

Dealer: South

North:

♠ 97

South:

♠ A852

W N E S

1NT

Vul: E-W

♥ KJ97

♥ A84

 Pass 2♣¹ Pass 2♠

North HCP: 9

♦ J852

♦ AK3

Pass 3NT All Pass

South HCP: 15

♣ KJ4

♣ 985

1. Stayman

Contract: 3NT North

Board: 205

Dealer: North

North:

♠ KQ

South:

♠ T83

W N E S

 1NT Pass 2♣¹

Vul: None

♥ AT63

♥ KJ98

Pass 2♥ Pass 4♥

North HCP: 17

♦ J52

♦ AT43

All Pass

South HCP: 8

♣ AK93

♣ 42

1. Stayman

Contract: 4♥ South

Board: 201	♠ 92	Partner is dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 9	♣ 8532	

Board: 202	♠ T6	You are dealer.
Dealer: South	♥ KT6	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 15+1	♣ AK943	

Board: 203	♠ Q92	Partner is dealer.
Dealer: North	♥ 843	The opponents are silent.
Vul: N-S	♦ AQ943	
HCP: 8+1	♣ 75	

Board: 204	♠ A852	You are dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: E-W	♦ AK3	
HCP: 15	♣ 985	

Board: 205	♠ T83	Partner is dealer.
Dealer: North	♥ KJ98	The opponents are silent.
Vul: None	♦ AT43	
HCP: 8	♣ 42	

Both hands (Answers Page)

Board: 201

Dealer: North

North:

♠ AKQT8

South:

♠ 92

W N E S

1NT Pass 2NT

Vul: Both

♥ A52

♥ KJ6

All Pass

North HCP: 15+1

♦ 92

♦ KQ76

South HCP: 9

♣ Q64

♣ 8532

Contract: 2NT South

Board: 202

Dealer: South

North:

♠ A42

South:

♠ T6

W N E S

1NT

Vul: None

♥ A9

♥ KT6

Pass 3NT All Pass

North HCP: 9+1

♦ 96543

♦ AJ7

South HCP: 15+1

♣ J72

♣ AK943

Contract: 3NT North

Board: 203

Dealer: North

North:

♠ AKJ7

South:

♠ Q92

W N E S

1NT Pass 2NT

Vul: N-S

♥ AT

♥ 843

All Pass

North HCP: 15

♦ KT75

♦ AQ943

South HCP: 8+1

♣ 943

♣ 75

Contract: 2NT South

Board: 204

Dealer: South

North:

♠ 97

South:

♠ A852

W N E S

1NT

Vul: E-W

♥ KJ97

♥ A84

 Pass 2♣¹ Pass 2♠

North HCP: 9

♦ J852

♦ AK3

Pass 3NT All Pass

South HCP: 15

♣ KJ4

♣ 985

1. Stayman

Contract: 3NT North

Board: 205

Dealer: North

North:

♠ KQ

South:

♠ T83

W N E S

 1NT Pass 2♣¹

Vul: None

♥ AT63

♥ KJ98

Pass 2♥ Pass 4♥

North HCP: 17

♦ J52

♦ AT43

All Pass

South HCP: 8

♣ AK93

♣ 42

1. Stayman

Contract: 4♥ South

Board: 206	♠ Q4	Partner is dealer.
Dealer: South	♥ 942	The opponents are silent.
Vul: N-S	♦ J32	
HCP: 8+1	♣ KQ965	

Board: 207	♠ AK65	You are dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ AK75	
HCP: 17	♣ K94	

Board: 208	♠ A652	Partner is dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: Both	♦ T7	
HCP: 8	♣ JT72	

Board: 209	♠ AK52	You are dealer.
Dealer: North	♥ K652	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 15	♣ K96	

Board: 210	♠ KT6	Partner is dealer.
Dealer: South	♥ JT54	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 9	♣ AJT4	

Both hands (Answers Page)

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AJ2				1NT
Vul: N-S	♥ 942	♥ KQ73		All Pass		
North HCP: 8+1	♦ J32	♦ Q6				
South HCP: 17	♣ KQ965	♣ AJ84				
Contract: 1NT South						

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ Q82		1NT	Pass	2♣ ¹
Vul: E-W	♥ 97	♥ AJ54	Pass	2♠	Pass	2NT
North HCP: 17	♦ AK75	♦ 632	Pass	3NT	All Pass	
South HCP: 8	♣ K94	♣ J82				
Contract: 3NT North			1. Stayman			

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ A652	♠ Q43				1NT
Vul: Both	♥ QJ2	♥ T7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T7	♦ KQJ8	Pass	2NT	All Pass	
South HCP: 15	♣ JT72	♣ AK43				
Contract: 2NT North			1. Stayman			

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ QJT6		1NT	Pass	2♣ ¹
Vul: N-S	♥ K652	♥ J94	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q6	♦ K84	Pass	3♠	All Pass	
South HCP: 8	♣ K96	♣ JT4				
Contract: 3♠ North			1. Stayman			

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ Q3				1NT
Vul: E-W	♥ JT54	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 83	♦ AKQJ6	Pass	3NT	All Pass	
South HCP: 17+1	♣ AJT4	♣ 763				
Contract: 3NT North			1. Stayman			

Board: 206	♠ AJ2	You are dealer.
Dealer: South	♥ KQ73	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 17	♣ AJ84	

Board: 207	♠ Q82	Partner is dealer.
Dealer: North	♥ AJ54	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 8	♣ J82	

Board: 208	♠ Q43	You are dealer.
Dealer: South	♥ T7	The opponents are silent.
Vul: Both	♦ KQJ8	
HCP: 15	♣ AK43	

Board: 209	♠ QJT6	Partner is dealer.
Dealer: North	♥ J94	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 8	♣ JT4	

Board: 210	♠ Q3	You are dealer.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: E-W	♦ AKQJ6	
HCP: 17+1	♣ 763	

Both hands (Answers Page)

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AJ2				1NT
Vul: N-S	♥ 942	♥ KQ73		All Pass		
North HCP: 8+1	♦ J32	♦ Q6				
South HCP: 17	♣ KQ965	♣ AJ84				
Contract: 1NT South						

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ Q82		1NT	Pass	2♣ ¹
Vul: E-W	♥ 97	♥ AJ54	Pass	2♠	Pass	2NT
North HCP: 17	♦ AK75	♦ 632	Pass	3NT	All Pass	
South HCP: 8	♣ K94	♣ J82				
Contract: 3NT North			1. Stayman			

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ A652	♠ Q43				1NT
Vul: Both	♥ QJ2	♥ T7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T7	♦ KQJ8	Pass	2NT	All Pass	
South HCP: 15	♣ JT72	♣ AK43				
Contract: 2NT North			1. Stayman			

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ QJT6		1NT	Pass	2♣ ¹
Vul: N-S	♥ K652	♥ J94	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q6	♦ K84	Pass	3♠	All Pass	
South HCP: 8	♣ K96	♣ JT4				
Contract: 3♠ North			1. Stayman			

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ Q3				1NT
Vul: E-W	♥ JT54	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 83	♦ AKQJ6	Pass	3NT	All Pass	
South HCP: 17+1	♣ AJT4	♣ 763				
Contract: 3NT North			1. Stayman			

Board: 211	♠ 97	You are dealer.
Dealer: North	♥ A876	The opponents are silent.
Vul: Both	♦ AQ73	
HCP: 16	♣ AQ4	

Board: 212	♠ Q952	Partner is dealer.
Dealer: South	♥ A98	The opponents are silent.
Vul: None	♦ 72	
HCP: 8	♣ Q762	

Board: 213	♠ KQJ8	You are dealer.
Dealer: North	♥ AQ96	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 15	♣ K42	

Board: 214	♠ 64	Partner is dealer.
Dealer: South	♥ AQ83	The opponents are silent.
Vul: Both	♦ J53	
HCP: 8	♣ JT32	

Board: 215	♠ AKQ8	You are dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: None	♦ QJ73	
HCP: 15	♣ 54	

Both hands (Answers Page)

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ KQJ		1NT	Pass	2♣ ¹
Vul: Both	♥ A876	♥ T954	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ73	♦ K652		All Pass		
South HCP: 9	♣ AQ4	♣ 73				
Contract: 4♥ South				1. Stayman		

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ Q952	♠ AT6				1NT
Vul: None	♥ A98	♥ J7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 72	♦ AK843	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ Q762	♣ AJ4		All Pass		
Contract: 3NT South				1. Stayman		

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ KQJ8	♠ 42		1NT	Pass	3NT
Vul: E-W	♥ AQ96	♥ J32		All Pass		
North HCP: 15	♦ 32	♦ AT7				
South HCP: 9+1	♣ K42	♣ A9873				
Contract: 3NT South						

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ J93				1NT
Vul: Both	♥ AQ83	♥ KJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J53	♦ K6	Pass	3♥	All Pass	
South HCP: 15	♣ JT32	♣ AK94				
Contract: 3♥ North			1. Stayman			

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ 5432		1NT	Pass	2♣ ¹
Vul: None	♥ KT6	♥ A87	Pass	2♠	Pass	4♠
North HCP: 15	♦ QJ73	♦ K5		All Pass		
South HCP: 9	♣ 54	♣ Q963				
Contract: 4♠ South			1. Stayman			

Board: 211	♠ KQJ	Partner is dealer.
Dealer: North	♥ T954	The opponents are silent.
Vul: Both	♦ K652	
HCP: 9	♣ 73	

Board: 212	♠ AT6	You are dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ AK843	
HCP: 17+1	♣ AJ4	

Board: 213	♠ 42	Partner is dealer.
Dealer: North	♥ J32	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 9+1	♣ A9873	

Board: 214	♠ J93	You are dealer.
Dealer: South	♥ KJ62	The opponents are silent.
Vul: Both	♦ K6	
HCP: 15	♣ AK94	

Board: 215	♠ 5432	Partner is dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ K5	
HCP: 9	♣ Q963	

Both hands (Answers Page)

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ KQJ		1NT	Pass	2♣ ¹
Vul: Both	♥ A876	♥ T954	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ73	♦ K652		All Pass		
South HCP: 9	♣ AQ4	♣ 73				
Contract: 4♥ South				1. Stayman		

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ Q952	♠ AT6				1NT
Vul: None	♥ A98	♥ J7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 72	♦ AK843	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ Q762	♣ AJ4		All Pass		
Contract: 3NT South				1. Stayman		

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ KQJ8	♠ 42		1NT	Pass	3NT
Vul: E-W	♥ AQ96	♥ J32		All Pass		
North HCP: 15	♦ 32	♦ AT7				
South HCP: 9+1	♣ K42	♣ A9873				
Contract: 3NT South						

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ J93				1NT
Vul: Both	♥ AQ83	♥ KJ62	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J53	♦ K6	Pass	3♥	All Pass	
South HCP: 15	♣ JT32	♣ AK94				
Contract: 3♥ North			1. Stayman			

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ 5432		1NT	Pass	2♣ ¹
Vul: None	♥ KT6	♥ A87	Pass	2♠	Pass	4♠
North HCP: 15	♦ QJ73	♦ K5		All Pass		
South HCP: 9	♣ 54	♣ Q963				
Contract: 4♠ South			1. Stayman			

Board: 216	♠ Q92	Partner is dealer.
Dealer: South	♥ QJT5	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 8	♣ 974	

Board: 217	♠ K32	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ KQ964	
HCP: 15+1	♣ K82	

Board: 218	♠ KQT9	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ 9853	
HCP: 8	♣ 864	

Board: 219	♠ KQT3	You are dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: N-S	♦ AQ4	
HCP: 16	♣ QT4	

Board: 220	♠ QT9	Partner is dealer.
Dealer: South	♥ J94	The opponents are silent.
Vul: E-W	♦ QT63	
HCP: 9	♣ A42	

Both hands (Answers Page)

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ A865				1NT
Vul: N-S	♥ QJT5	♥ AK	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ4	♦ A852	Pass	2NT	All Pass	
South HCP: 15	♣ 974	♣ T52				
Contract: 2NT North			1. Stayman			

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ QT85		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ K85	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KQ964	♦ A53	All Pass			
South HCP: 9	♣ K82	♣ T43				
Contract: 3NT South			1. Stayman			

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ KQT9	♠ AJ2				1NT
Vul: None	♥ QJ	♥ 875	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 9853	♦ AK7	Pass	2NT	All Pass	
South HCP: 16	♣ 864	♣ A972				
Contract: 2NT North			1. Stayman			

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ A4		1NT	Pass	3NT
Vul: N-S	♥ K97	♥ JT2	All Pass			
North HCP: 16	♦ AQ4	♦ KJT6				
South HCP: 9	♣ QT4	♣ 6532				
Contract: 3NT South						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ A8532				1NT
Vul: E-W	♥ J94	♥ AQ	Pass	3NT	All Pass	
North HCP: 9	♦ QT63	♦ K87				
South HCP: 15+1	♣ A42	♣ Q65				
Contract: 3NT North						

Board: 216	♠ A865	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ A852	
HCP: 15	♣ T52	

Board: 217	♠ QT85	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: Both	♦ A53	
HCP: 9	♣ T43	

Board: 218	♠ AJ2	You are dealer.
Dealer: South	♥ 875	The opponents are silent.
Vul: None	♦ AK7	
HCP: 16	♣ A972	

Board: 219	♠ A4	Partner is dealer.
Dealer: North	♥ JT2	The opponents are silent.
Vul: N-S	♦ KJT6	
HCP: 9	♣ 6532	

Board: 220	♠ A8532	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ K87	
HCP: 15+1	♣ Q65	

Both hands (Answers Page)

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ A865				1NT
Vul: N-S	♥ QJT5	♥ AK	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ4	♦ A852	Pass	2NT	All Pass	
South HCP: 15	♣ 974	♣ T52				
Contract: 2NT North			1. Stayman			

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ QT85		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ K85	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KQ964	♦ A53	All Pass			
South HCP: 9	♣ K82	♣ T43				
Contract: 3NT South			1. Stayman			

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ KQT9	♠ AJ2				1NT
Vul: None	♥ QJ	♥ 875	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 9853	♦ AK7	Pass	2NT	All Pass	
South HCP: 16	♣ 864	♣ A972				
Contract: 2NT North			1. Stayman			

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ A4		1NT	Pass	3NT
Vul: N-S	♥ K97	♥ JT2	All Pass			
North HCP: 16	♦ AQ4	♦ KJT6				
South HCP: 9	♣ QT4	♣ 6532				
Contract: 3NT South						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ A8532				1NT
Vul: E-W	♥ J94	♥ AQ	Pass	3NT	All Pass	
North HCP: 9	♦ QT63	♦ K87				
South HCP: 15+1	♣ A42	♣ Q65				
Contract: 3NT North						

Board: 221	♠ 84	You are dealer.
Dealer: North	♥ J87	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 16+1	♣ AKQ43	

Board: 222	♠ 74	Partner is dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: N-S	♦ A9873	
HCP: 8+1	♣ 975	

Board: 223	♠ KJT	You are dealer.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: E-W	♦ KT9	
HCP: 15	♣ K754	

Board: 224	♠ JT86	Partner is dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: Both	♦ Q84	
HCP: 8	♣ Q74	

Board: 225	♠ K3	Partner is dealer.
Dealer: South	♥ KJ82	The opponents are silent.
Vul: N-S	♦ T72	
HCP: 8	♣ J973	

Both hands (Answers Page)

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AJT7		1NT	Pass	2♣ ¹
Vul: None	♥ J87	♥ Q63	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ AQ8	♦ J63	All Pass			
South HCP: 8	♣ AKQ43	♣ 862				
Contract: 2NT South			1. Stayman			

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ Q863				1NT
Vul: N-S	♥ KJ5	♥ QT4	All Pass			
North HCP: 8+1	♦ A9873	♦ KQT				
South HCP: 16	♣ 975	♣ AK4				
Contract: 1NT South						

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ A853		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ6	♥ 843	Pass	2♦	Pass	2NT
North HCP: 15	♦ KT9	♦ A83	All Pass			
South HCP: 8	♣ K754	♣ 832				
Contract: 2NT South			1. Stayman			

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ JT86	♠ AQ94				1NT
Vul: Both	♥ QJ3	♥ AT5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q84	♦ K97	Pass	3♠	Pass	4♠
South HCP: 17	♣ Q74	♣ A32	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 225	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AJ4				1♦
Vul: N-S	♥ KJ82	♥ Q5	Pass	1♥	Pass	1♠
North HCP: 8	♦ T72	♦ KJ986	Pass	1NT	All Pass	
South HCP: 15+1	♣ J973	♣ Q4				
Contract: 1NT North						

Board: 221	♠ AJT7	Partner is dealer.
Dealer: North	♥ Q63	The opponents are silent.
Vul: None	♦ J63	
HCP: 8	♣ 862	

Board: 222	♠ Q863	You are dealer.
Dealer: South	♥ QT4	The opponents are silent.
Vul: N-S	♦ KQT	
HCP: 16	♣ AK4	

Board: 223	♠ A853	Partner is dealer.
Dealer: North	♥ 843	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 8	♣ 832	

Board: 224	♠ AQ94	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: Both	♦ K97	
HCP: 17	♣ A32	

Board: 225	♠ AQJ4	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ KJ986	
HCP: 15+1	♣ Q4	

Both hands (Answers Page)

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AJT7		1NT	Pass	2♣ ¹
Vul: None	♥ J87	♥ Q63	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ AQ8	♦ J63	All Pass			
South HCP: 8	♣ AKQ43	♣ 862				
Contract: 2NT South			1. Stayman			

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ Q863				1NT
Vul: N-S	♥ KJ5	♥ QT4	All Pass			
North HCP: 8+1	♦ A9873	♦ KQT				
South HCP: 16	♣ 975	♣ AK4				
Contract: 1NT South						

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ A853		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ6	♥ 843	Pass	2♦	Pass	2NT
North HCP: 15	♦ KT9	♦ A83	All Pass			
South HCP: 8	♣ K754	♣ 832				
Contract: 2NT South			1. Stayman			

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ JT86	♠ AQ94				1NT
Vul: Both	♥ QJ3	♥ AT5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q84	♦ K97	Pass	3♠	Pass	4♠
South HCP: 17	♣ Q74	♣ A32	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 225	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AJ4				1♦
Vul: N-S	♥ KJ82	♥ Q5	Pass	1♥	Pass	1♠
North HCP: 8	♦ T72	♦ KJ986	Pass	1NT	All Pass	
South HCP: 15+1	♣ J973	♣ Q4				
Contract: 1NT North						

Board: 226	♠ J6	Partner is dealer.
Dealer: South	♥ 986	The opponents are silent.
Vul: E-W	♦ QJ763	
HCP: 8+1	♣ A62	
Board: 227	♠ 52	LHO is dealer.
Dealer: East	♥ KJ97	East (LHO) opens 1NT if possible.
Vul: Both	♦ 7	West (RHO) bids 2♣ if possible.
HCP: 12+2	♣ AKJ976	West (RHO) Doubles 3♣ if possible.
Board: 228	♠ 754	Partner is dealer.
Dealer: South	♥ Q854	The opponents are silent.
Vul: None	♦ J98	
HCP: 9	♣ AQ4	
Board: 229	♠ A974	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 17	♣ K3	
Board: 230	♠ J86	Partner is dealer.
Dealer: South	♥ J632	The opponents are silent.
Vul: Both	♦ K74	
HCP: 8	♣ KT7	

Both hands (Answers Page)

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ A82				1NT
Vul: E-W	♥ 986	♥ AJT5		All Pass		
North HCP: 8+1	♦ QJ763	♦ KT9				
South HCP: 15	♣ A62	♣ K94				
Contract: 1NT South						

Board: 227	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ QT98			1NT	Pass
Vul: Both	♥ KJ97	♥ 865	2♣ ¹	3♣	Pass	Pass
North HCP: 12+2	♦ 7	♦ T84	X	All Pass		
South HCP: 4	♣ AKJ976	♣ Q32				
Contract: 3♣X North			1. Stayman			

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ 754	♠ QT				1NT
Vul: None	♥ Q854	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J98	♦ KQ4	Pass	3♥	All Pass	
South HCP: 17	♣ AQ4	♣ K963				
Contract: 3♥ North			1. Stayman			

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ JT82		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKJ6	♥ T84	Pass	2♥	Pass	3NT
North HCP: 17	♦ QT4	♦ K8	Pass	4♠	All Pass	
South HCP: 8	♣ K3	♣ AT64				
Contract: 4♠ North			1. Stayman			

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AKQ93				1NT
Vul: Both	♥ J632	♥ Q95	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K74	♦ 52	Pass	2NT	All Pass	
South HCP: 16+1	♣ KT7	♣ AJ4				
Contract: 2NT North			1. Stayman			

Board: 226 ♠ A82 You are dealer.

Dealer: South ♥ AJT5 The opponents are silent.

Vul: E-W ♦ KT9

HCP: 15 ♣ K94

Board: 227 ♠ QT98 RHO is dealer. You bid second.

Dealer: East ♥ 865 East (RHO) opens 1NT if possible.

Vul: Both ♦ T84 West (LHO) bids 2♣ if possible.

HCP: 4 ♣ Q32 West (LHO) Doubles 3♣ if possible.

Board: 228 ♠ QT You are dealer.

Dealer: South ♥ AK72 The opponents are silent.

Vul: None ♦ KQ4

HCP: 17 ♣ K963

Board: 229 ♠ JT82 Partner is dealer.

Dealer: North ♥ T84 The opponents are silent.

Vul: E-W ♦ K8

HCP: 8 ♣ AT64

Board: 230 ♠ AKQ93 You are dealer.

Dealer: South ♥ Q95 The opponents are silent.

Vul: Both ♦ 52

HCP: 16+1 ♣ AJ4

Both hands (Answers Page)

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ A82				1NT
Vul: E-W	♥ 986	♥ AJT5		All Pass		
North HCP: 8+1	♦ QJ763	♦ KT9				
South HCP: 15	♣ A62	♣ K94				
Contract: 1NT South						

Board: 227	North:	South:	W	N	E	S
Dealer: East	♠ 52	♠ QT98			1NT	Pass
Vul: Both	♥ KJ97	♥ 865	2♣ ¹	3♣	Pass	Pass
North HCP: 12+2	♦ 7	♦ T84	X	All Pass		
South HCP: 4	♣ AKJ976	♣ Q32				
Contract: 3♣X North			1. Stayman			

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ 754	♠ QT				1NT
Vul: None	♥ Q854	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J98	♦ KQ4	Pass	3♥	All Pass	
South HCP: 17	♣ AQ4	♣ K963				
Contract: 3♥ North			1. Stayman			

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ JT82		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKJ6	♥ T84	Pass	2♥	Pass	3NT
North HCP: 17	♦ QT4	♦ K8	Pass	4♠	All Pass	
South HCP: 8	♣ K3	♣ AT64				
Contract: 4♠ North			1. Stayman			

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AKQ93				1NT
Vul: Both	♥ J632	♥ Q95	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K74	♦ 52	Pass	2NT	All Pass	
South HCP: 16+1	♣ KT7	♣ AJ4				
Contract: 2NT North			1. Stayman			

Board: 231 ♠ AK86 You are dealer.

Dealer: North ♥ Q5 West (RHO) Doubles 2♣ if possible.

Vul: None ♦ QT62

HCP: 15 ♣ AT4

Board: 232 ♠ K987 Partner is dealer.

Dealer: South ♥ AT96 East (LHO) Doubles 2♣ if possible.

Vul: N-S ♦ QT7

HCP: 9 ♣ 42

Board: 233 ♠ KJT6 You are dealer.

Dealer: North ♥ K6 The opponents are silent.

Vul: Both ♦ KQJT

HCP: 17 ♣ A64

Board: 234 ♠ Q86 Partner is dealer.

Dealer: South ♥ K63 The opponents are silent.

Vul: None ♦ J7

HCP: 8+1 ♣ QT953

Board: 235 ♠ KQJ64 You are dealer.

Dealer: North ♥ K65 The opponents are silent.

Vul: N-S ♦ K43

HCP: 15+1 ♣ K6

Both hands (Answers Page)

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AK86	♠ Q53		1NT	Pass	2♣ ¹
Vul: None	♥ Q5	♥ A963	X	2♠	Pass	2NT
North HCP: 15	♦ QT62	♦ J73		All Pass		
South HCP: 8	♣ AT4	♣ J87				
Contract: 2NT South			1. Stayman			

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ K987	♠ QJ6				1NT
Vul: N-S	♥ AT96	♥ K743	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ QT7	♦ AK84	Pass	4♥	All Pass	
South HCP: 15	♣ 42	♣ Q6				
Contract: 4♥ North			1. Stayman			

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ KJT6	♠ Q852		1NT	Pass	2♣ ¹
Vul: Both	♥ K6	♥ AQ3	Pass	2♠	Pass	3♠
North HCP: 17	♦ KQJT	♦ 942	Pass	4♠	All Pass	
South HCP: 8	♣ A64	♣ 972				
Contract: 4♠ North			1. Stayman			

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ 943				1NT
Vul: None	♥ K63	♥ AJ8	Pass	2NT	All Pass	
North HCP: 8+1	♦ J7	♦ K5				
South HCP: 15+1	♣ QT953	♣ AK764				
Contract: 2NT North						

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ KQJ64	♠ AT93		1NT	Pass	2♣ ¹
Vul: N-S	♥ K65	♥ QT	Pass	2♠	Pass	3♠
North HCP: 15+1	♦ K43	♦ QJ82	All Pass			
South HCP: 9	♣ K6	♣ 742				
Contract: 3♠ South			1. Stayman			

Board: 231 ♠ Q53 Partner is dealer.

Dealer: North ♥ A963 West (LHO) Doubles 2♣ if possible.

Vul: None ♦ J73

HCP: 8 ♣ J87

Board: 232 ♠ QJ6 You are dealer.

Dealer: South ♥ K743 East (RHO) Doubles 2♣ if possible.

Vul: N-S ♦ AK84

HCP: 15 ♣ Q6

Board: 233 ♠ Q852 Partner is dealer.

Dealer: North ♥ AQ3 The opponents are silent.

Vul: Both ♦ 942

HCP: 8 ♣ 972

Board: 234 ♠ 943 You are dealer.

Dealer: South ♥ AJ8 The opponents are silent.

Vul: None ♦ K5

HCP: 15+1 ♣ AK764

Board: 235 ♠ AT93 Partner is dealer.

Dealer: North ♥ QT The opponents are silent.

Vul: N-S ♦ QJ82

HCP: 9 ♣ 742

Both hands (Answers Page)

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AK86	♠ Q53		1NT	Pass	2♣ ¹
Vul: None	♥ Q5	♥ A963	X	2♠	Pass	2NT
North HCP: 15	♦ QT62	♦ J73		All Pass		
South HCP: 8	♣ AT4	♣ J87				
Contract: 2NT South				1. Stayman		

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ K987	♠ QJ6				1NT
Vul: N-S	♥ AT96	♥ K743	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ QT7	♦ AK84	Pass	4♥	All Pass	
South HCP: 15	♣ 42	♣ Q6				
Contract: 4♥ North				1. Stayman		

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ KJT6	♠ Q852		1NT	Pass	2♣ ¹
Vul: Both	♥ K6	♥ AQ3	Pass	2♠	Pass	3♠
North HCP: 17	♦ KQJT	♦ 942	Pass	4♠	All Pass	
South HCP: 8	♣ A64	♣ 972				
Contract: 4♠ North				1. Stayman		

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ 943				1NT
Vul: None	♥ K63	♥ AJ8	Pass	2NT	All Pass	
North HCP: 8+1	♦ J7	♦ K5				
South HCP: 15+1	♣ QT953	♣ AK764				
Contract: 2NT North						

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ KQJ64	♠ AT93		1NT	Pass	2♣ ¹
Vul: N-S	♥ K65	♥ QT	Pass	2♠	Pass	3♠
North HCP: 15+1	♦ K43	♦ QJ82	All Pass			
South HCP: 9	♣ K6	♣ 742				
Contract: 3♠ South				1. Stayman		

Board: 236	♠ 984	Partner is dealer.
Dealer: South	♥ 962	The opponents are silent.
Vul: E-W	♦ KQJ3	
HCP: 8	♣ Q94	

Board: 237	♠ AQ2	You are dealer.
Dealer: North	♥ QT54	The opponents are silent.
Vul: None	♦ K5	
HCP: 17	♣ KQJ5	

Board: 238	♠ J92	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ Q853	
HCP: 8	♣ J953	

Board: 239	♠ KQ53	You are dealer.
Dealer: North	♥ AQ97	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ Q8	
HCP: 16	♣ K63	

Board: 240	♠ Q64	Partner is dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ T872	
HCP: 9	♣ QJT4	

Both hands (Answers Page)

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ 984	♠ KJT				1NT
Vul: E-W	♥ 962	♥ AJ83	Pass	2NT	All Pass	
North HCP: 8	♦ KQJ3	♦ 86				
South HCP: 16	♣ Q94	♣ AK73				
Contract: 2NT North						

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T865		1NT	Pass	2♣ ¹
Vul: None	♥ QT54	♥ A9	Pass	2♥	Pass	3NT
North HCP: 17	♦ K5	♦ AJ42	All Pass			
South HCP: 9	♣ KQJ5	♣ T84				
Contract: 3NT South			1. Stayman			

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ A5				1NT
Vul: N-S	♥ A5	♥ Q83	Pass	2NT	All Pass	
North HCP: 8	♦ Q853	♦ KT92				
South HCP: 16	♣ J953	♣ AK64				
Contract: 2NT North						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ J986		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ97	♥ KJ42	X	2♥	Pass	3♥
North HCP: 16	♦ Q8	♦ K92	Pass	4♥	All Pass	
South HCP: 8	♣ K63	♣ 84				
Contract: 4♥ North			1. Stayman			

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ AK52				1NT
Vul: Both	♥ A3	♥ QT85	Pass	3NT	All Pass	
North HCP: 9	♦ T872	♦ AQ				
South HCP: 15	♣ QJT4	♣ 972				
Contract: 3NT North						

Board: 236 ♠ KJT You are dealer.

Dealer: South ♥ AJ83 The opponents are silent.

Vul: E-W ♦ 86

HCP: 16 ♣ AK73

Board: 237 ♠ T865 Partner is dealer.

Dealer: North ♥ A9 The opponents are silent.

Vul: None ♦ AJ42

HCP: 9 ♣ T84

Board: 238 ♠ A5 You are dealer.

Dealer: South ♥ Q83 The opponents are silent.

Vul: N-S ♦ KT92

HCP: 16 ♣ AK64

Board: 239 ♠ J986 Partner is dealer.

Dealer: North ♥ KJ42 West (LHO) Doubles 2♣ if possible.

Vul: E-W ♦ K92

HCP: 8 ♣ 84

Board: 240 ♠ AK52 You are dealer.

Dealer: South ♥ QT85 The opponents are silent.

Vul: Both ♦ AQ

HCP: 15 ♣ 972

Both hands (Answers Page)

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ 984	♠ KJT				1NT
Vul: E-W	♥ 962	♥ AJ83	Pass	2NT	All Pass	
North HCP: 8	♦ KQJ3	♦ 86				
South HCP: 16	♣ Q94	♣ AK73				
Contract: 2NT North						

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T865		1NT	Pass	2♣ ¹
Vul: None	♥ QT54	♥ A9	Pass	2♥	Pass	3NT
North HCP: 17	♦ K5	♦ AJ42	All Pass			
South HCP: 9	♣ KQJ5	♣ T84				
Contract: 3NT South			1. Stayman			

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ A5				1NT
Vul: N-S	♥ A5	♥ Q83	Pass	2NT	All Pass	
North HCP: 8	♦ Q853	♦ KT92				
South HCP: 16	♣ J953	♣ AK64				
Contract: 2NT North						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ J986		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ97	♥ KJ42	X	2♥	Pass	3♥
North HCP: 16	♦ Q8	♦ K92	Pass	4♥	All Pass	
South HCP: 8	♣ K63	♣ 84				
Contract: 4♥ North			1. Stayman			

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ AK52				1NT
Vul: Both	♥ A3	♥ QT85	Pass	3NT	All Pass	
North HCP: 9	♦ T872	♦ AQ				
South HCP: 15	♣ QJT4	♣ 972				
Contract: 3NT North						

Board: 241	♠ AQT8	You are dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: N-S	♦ AJ75	
HCP: 15	♣ A93	

Board: 242	♠ K4	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: E-W	♦ J9743	
HCP: 8+1	♣ K96	

Board: 243	♠ AKQT	You are dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ Q54	
HCP: 17	♣ AQ73	

Board: 244	♠ J2	Partner is dealer.
Dealer: South	♥ J932	The opponents are silent.
Vul: None	♦ AT72	
HCP: 8	♣ Q76	

Board: 245	♠ AT9	You are dealer.
Dealer: North	♥ AKJ96	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 16+1	♣ T4	

Both hands (Answers Page)

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AQT8	♠ 64		1NT	Pass	2♣ ¹
Vul: N-S	♥ 32	♥ AQT4	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ75	♦ KT84		All Pass		
South HCP: 9	♣ A93	♣ 854				1. Stayman
Contract: 3NT South						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A9				1NT
Vul: E-W	♥ J73	♥ K985	Pass	2NT	All Pass	
North HCP: 8+1	♦ J9743	♦ Q862				
South HCP: 15	♣ K96	♣ AQ4				
Contract: 2NT North						

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ J432		1NT	Pass	2♣ ¹
Vul: Both	♥ 98	♥ QJ	Pass	2♠	All Pass	
North HCP: 17	♦ Q54	♦ AJ98				
South HCP: 9	♣ AQ73	♣ 654				1. Stayman
Contract: 2♠ North						

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ QT863				1NT
Vul: None	♥ J932	♥ A87	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AT72	♦ KQ	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q76	♣ A54				1. Stayman
Contract: 2NT North						

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ 875		1NT	Pass	2NT
Vul: E-W	♥ AKJ96	♥ Q2		All Pass		
North HCP: 16+1	♦ A83	♦ T7652				
South HCP: 9+1	♣ T4	♣ AK5				
Contract: 2NT South						

Board: 241	♠ 64	Partner is dealer.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: N-S	♦ KT84	
HCP: 9	♣ 854	

Board: 242	♠ A9	You are dealer.
Dealer: South	♥ K985	The opponents are silent.
Vul: E-W	♦ Q862	
HCP: 15	♣ AQ4	

Board: 243	♠ J432	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ AJ98	
HCP: 9	♣ 654	

Board: 244	♠ QT863	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15+1	♣ A54	

Board: 245	♠ 875	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ T7652	
HCP: 9+1	♣ AK5	

Both hands (Answers Page)

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AQT8	♠ 64		1NT	Pass	2♣ ¹
Vul: N-S	♥ 32	♥ AQT4	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJ75	♦ KT84		All Pass		
South HCP: 9	♣ A93	♣ 854				1. Stayman
Contract: 3NT South						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A9				1NT
Vul: E-W	♥ J73	♥ K985	Pass	2NT	All Pass	
North HCP: 8+1	♦ J9743	♦ Q862				
South HCP: 15	♣ K96	♣ AQ4				
Contract: 2NT North						

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ J432		1NT	Pass	2♣ ¹
Vul: Both	♥ 98	♥ QJ	Pass	2♠	All Pass	
North HCP: 17	♦ Q54	♦ AJ98				
South HCP: 9	♣ AQ73	♣ 654				1. Stayman
Contract: 2♠ North						

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ QT863				1NT
Vul: None	♥ J932	♥ A87	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AT72	♦ KQ	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q76	♣ A54				
Contract: 2NT North						1. Stayman

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ 875		1NT	Pass	2NT
Vul: E-W	♥ AKJ96	♥ Q2		All Pass		
North HCP: 16+1	♦ A83	♦ T7652				
South HCP: 9+1	♣ T4	♣ AK5				
Contract: 2NT South						

Board: 246 ♠ A843 Partner is dealer.

Dealer: South ♥ 632 East (LHO) Doubles 2♣ if possible.

Vul: Both ♦ QT8

HCP: 8 ♣ QT3

Board: 247 ♠ Q2 You are dealer.

Dealer: North ♥ KQ7 The opponents are silent.

Vul: None ♦ KQ6

HCP: 16+1 ♣ A9732

Board: 248 ♠ T64 Partner is dealer.

Dealer: South ♥ AT5 The opponents are silent.

Vul: N-S ♦ T97

HCP: 8 ♣ A872

Board: 249 ♠ Q6 You are dealer.

Dealer: North ♥ K74 The opponents are silent.

Vul: Both ♦ KQ32

HCP: 15 ♣ KQT6

Board: 250 ♠ 76 Partner is dealer.

Dealer: South ♥ AJ96 The opponents are silent.

Vul: None ♦ T97

HCP: 9 ♣ AT43

Both hands (Answers Page)

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ A843	♠ J5				1NT
Vul: Both	♥ 632	♥ AKJ87	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ QT8	♦ AK7	Pass	2NT	All Pass	
South HCP: 16+1	♣ QT3	♣ 742				1. Stayman
Contract: 2NT North						

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ K8		1NT	Pass	3NT
Vul: None	♥ KQ7	♥ J52		All Pass		
North HCP: 16+1	♦ KQ6	♦ A987				
South HCP: 9	♣ A9732	♣ J654				
Contract: 3NT South						

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ T64	♠ AKQ5				1NT
Vul: N-S	♥ AT5	♥ QJ2	Pass	3NT	All Pass	
North HCP: 8	♦ T97	♦ Q85				
South HCP: 17	♣ A872	♣ K64				
Contract: 3NT North						

Board: 249	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ A952		1NT	Pass	2♣ ¹
Vul: Both	♥ K74	♥ J8	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ32	♦ A84		All Pass		
South HCP: 9	♣ KQT6	♣ 9843				1. Stayman
Contract: 3NT South						

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AQ32				1NT
Vul: None	♥ AJ96	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ T97	♦ AQ42	Pass	3NT	All Pass	
South HCP: 17	♣ AT43	♣ Q62				1. Stayman
Contract: 3NT North						

Board: 246 ♠ J5 You are dealer.

Dealer: South ♥ AKJ87 East (RHO) Doubles 2♣ if possible.

Vul: Both ♦ AK7

HCP: 16+1 ♣ 742

Board: 247 ♠ K8 Partner is dealer.

Dealer: North ♥ J52 The opponents are silent.

Vul: None ♦ A987

HCP: 9 ♣ J654

Board: 248 ♠ AKQ5 You are dealer.

Dealer: South ♥ QJ2 The opponents are silent.

Vul: N-S ♦ Q85

HCP: 17 ♣ K64

Board: 249 ♠ A952 Partner is dealer.

Dealer: North ♥ J8 The opponents are silent.

Vul: Both ♦ A84

HCP: 9 ♣ 9843

Board: 250 ♠ AQ32 You are dealer.

Dealer: South ♥ K4 The opponents are silent.

Vul: None ♦ AQ42

HCP: 17 ♣ Q62

Both hands (Answers Page)

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ A843	♠ J5				1NT
Vul: Both	♥ 632	♥ AKJ87	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ QT8	♦ AK7	Pass	2NT	All Pass	
South HCP: 16+1	♣ QT3	♣ 742				1. Stayman
Contract: 2NT North						

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ K8		1NT	Pass	3NT
Vul: None	♥ KQ7	♥ J52		All Pass		
North HCP: 16+1	♦ KQ6	♦ A987				
South HCP: 9	♣ A9732	♣ J654				
Contract: 3NT South						

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ T64	♠ AKQ5				1NT
Vul: N-S	♥ AT5	♥ QJ2	Pass	3NT	All Pass	
North HCP: 8	♦ T97	♦ Q85				
South HCP: 17	♣ A872	♣ K64				
Contract: 3NT North						

Board: 249	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ A952		1NT	Pass	2♣ ¹
Vul: Both	♥ K74	♥ J8	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ32	♦ A84		All Pass		
South HCP: 9	♣ KQT6	♣ 9843				1. Stayman
Contract: 3NT South						

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AQ32				1NT
Vul: None	♥ AJ96	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ T97	♦ AQ42	Pass	3NT	All Pass	
South HCP: 17	♣ AT43	♣ Q62				1. Stayman
Contract: 3NT North						

Board: 251	♠ KJ52	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: N-S	♦ QT9	
HCP: 17	♣ A84	

Board: 252	♠ 963	Partner is dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: None	♦ 94	
HCP: 8+1	♣ AKJT6	

Board: 253	♠ KJ75	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 15	♣ A742	

Board: 254	♠ J74	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ KJ983	
HCP: 9+1	♣ J54	

Board: 255	♠ AK3	You are dealer.
Dealer: North	♥ AJ75	The opponents are silent.
Vul: Both	♦ A6	
HCP: 16	♣ 9842	

Both hands (Answers Page)

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ KJ52	♠ AT97		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK6	♥ 973	Pass	2♠	Pass	4♠
North HCP: 17	♦ QT9	♦ K5	All Pass			
South HCP: 9	♣ A84	♣ Q762				
Contract: 4♠ South			1. Stayman			

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ AQ				1NT
Vul: None	♥ 832	♥ AT6	Pass	2NT	Pass	3NT
North HCP: 8+1	♦ 94	♦ AJT8	All Pass			
South HCP: 17	♣ AKJT6	♣ Q543				
Contract: 3NT South						

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ KJ75	♠ 432		1NT	Pass	2NT
Vul: N-S	♥ KQ5	♥ A7	All Pass			
North HCP: 15	♦ QT	♦ K964				
South HCP: 9	♣ A742	♣ QT93				
Contract: 2NT South						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ K3				1NT
Vul: E-W	♥ K9	♥ AQT	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJ983	♦ 542				
South HCP: 16+1	♣ J54	♣ AK732				
Contract: 3NT North						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ 875		1NT	Pass	2NT
Vul: Both	♥ AJ75	♥ QT4	All Pass			
North HCP: 16	♦ A6	♦ J32				
South HCP: 8	♣ 9842	♣ AJ76				
Contract: 2NT South						

Board: 251	♠ AT97	Partner is dealer.
Dealer: North	♥ 973	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 9	♣ Q762	

Board: 252	♠ AQ	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: None	♦ AJT8	
HCP: 17	♣ Q543	

Board: 253	♠ 432	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ K964	
HCP: 9	♣ QT93	

Board: 254	♠ K3	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ 542	
HCP: 16+1	♣ AK732	

Board: 255	♠ 875	Partner is dealer.
Dealer: North	♥ QT4	The opponents are silent.
Vul: Both	♦ J32	
HCP: 8	♣ AJ76	

Both hands (Answers Page)

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ KJ52	♠ AT97		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK6	♥ 973	Pass	2♠	Pass	4♠
North HCP: 17	♦ QT9	♦ K5	All Pass			
South HCP: 9	♣ A84	♣ Q762				1. Stayman
Contract: 4♠ South						

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ AQ				1NT
Vul: None	♥ 832	♥ AT6	Pass	2NT	Pass	3NT
North HCP: 8+1	♦ 94	♦ AJT8	All Pass			
South HCP: 17	♣ AKJT6	♣ Q543				
Contract: 3NT South						

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ KJ75	♠ 432		1NT	Pass	2NT
Vul: N-S	♥ KQ5	♥ A7	All Pass			
North HCP: 15	♦ QT	♦ K964				
South HCP: 9	♣ A742	♣ QT93				
Contract: 2NT South						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ K3				1NT
Vul: E-W	♥ K9	♥ AQT	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJ983	♦ 542				
South HCP: 16+1	♣ J54	♣ AK732				
Contract: 3NT North						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ 875		1NT	Pass	2NT
Vul: Both	♥ AJ75	♥ QT4	All Pass			
North HCP: 16	♦ A6	♦ J32				
South HCP: 8	♣ 9842	♣ AJ76				
Contract: 2NT South						

Board: 256	♠ K862	Partner is dealer.
Dealer: South	♥ 973	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 8	♣ T76	

Board: 257	♠ T53	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: E-W	♦ A952	
HCP: 15	♣ A85	

Board: 258	♠ KQ	Partner is dealer.
Dealer: South	♥ J82	The opponents are silent.
Vul: Both	♦ KT42	
HCP: 9	♣ 8643	

Board: 259	♠ AKT75	You are dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 16+1	♣ Q83	

Board: 260	♠ KQ8	Partner is dealer.
Dealer: South	♥ 6543	The opponents are silent.
Vul: E-W	♦ 875	
HCP: 8	♣ KT6	

Both hands (Answers Page)

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ AJT				1NT
Vul: N-S	♥ 973	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ7	♦ AT82	Pass	2NT	All Pass	
South HCP: 15	♣ T76	♣ Q854				1. Stayman
Contract: 2NT North						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ J82		1NT	Pass	2NT
Vul: E-W	♥ AK7	♥ J8		All Pass		
North HCP: 15	♦ A952	♦ KJ63				
South HCP: 9	♣ A85	♣ K432				
Contract: 2NT South						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AJT7				1NT
Vul: Both	♥ J82	♥ AKT7	Pass	2NT	All Pass	
North HCP: 9	♦ KT42	♦ 876				
South HCP: 15	♣ 8643	♣ K2				
Contract: 2NT North						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ AKT75	♠ J3		1NT	Pass	2♣ ¹
Vul: None	♥ J5	♥ A842	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AQ9	♦ KT74		All Pass		
South HCP: 9	♣ Q83	♣ JT4				1. Stayman
Contract: 3NT South						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ AT5				1NT
Vul: E-W	♥ 6543	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 875	♦ KJ4	Pass	2NT	All Pass	
South HCP: 16	♣ KT6	♣ A842				1. Stayman
Contract: 2NT North						

Board: 256 ♠ AJT You are dealer.

Dealer: South ♥ KJ The opponents are silent.

Vul: N-S ♦ AT82

HCP: 15 ♣ Q854

Board: 257 ♠ J82 Partner is dealer.

Dealer: North ♥ J8 The opponents are silent.

Vul: E-W ♦ KJ63

HCP: 9 ♣ K432

Board: 258 ♠ AJT7 You are dealer.

Dealer: South ♥ AKT7 The opponents are silent.

Vul: Both ♦ 876

HCP: 15 ♣ K2

Board: 259 ♠ J3 Partner is dealer.

Dealer: North ♥ A842 The opponents are silent.

Vul: None ♦ KT74

HCP: 9 ♣ JT4

Board: 260 ♠ AT5 You are dealer.

Dealer: South ♥ KJ9 The opponents are silent.

Vul: E-W ♦ KJ4

HCP: 16 ♣ A842

Both hands (Answers Page)

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ AJT				1NT
Vul: N-S	♥ 973	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ7	♦ AT82	Pass	2NT	All Pass	
South HCP: 15	♣ T76	♣ Q854				1. Stayman
Contract: 2NT North						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ J82		1NT	Pass	2NT
Vul: E-W	♥ AK7	♥ J8			All Pass	
North HCP: 15	♦ A952	♦ KJ63				
South HCP: 9	♣ A85	♣ K432				
Contract: 2NT South						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AJT7				1NT
Vul: Both	♥ J82	♥ AKT7	Pass	2NT	All Pass	
North HCP: 9	♦ KT42	♦ 876				
South HCP: 15	♣ 8643	♣ K2				
Contract: 2NT North						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ AKT75	♠ J3		1NT	Pass	2♣ ¹
Vul: None	♥ J5	♥ A842	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AQ9	♦ KT74		All Pass		
South HCP: 9	♣ Q83	♣ JT4				1. Stayman
Contract: 3NT South						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ AT5				1NT
Vul: E-W	♥ 6543	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 875	♦ KJ4	Pass	2NT	All Pass	
South HCP: 16	♣ KT6	♣ A842				1. Stayman
Contract: 2NT North						

Board: 261 ♠ JT82 You are dealer.

Dealer: North ♥ AJ The opponents are silent.

Vul: Both ♦ K65

HCP: 16 ♣ AK86

Board: 262 ♠ K9 Partner is dealer.

Dealer: South ♥ QT7 The opponents are silent.

Vul: None ♦ T75

HCP: 9+1 ♣ A8543

Board: 263 ♠ A76 You are dealer.

Dealer: North ♥ AJ4 The opponents are silent.

Vul: N-S ♦ Q72

HCP: 15 ♣ A954

Board: 264 ♠ T62 Partner is dealer.

Dealer: South ♥ AT98 The opponents are silent.

Vul: Both ♦ KQ4

HCP: 9 ♣ 654

Board: 265 ♠ KQ76 You are dealer.

Dealer: North ♥ KT The opponents are silent.

Vul: None ♦ K65

HCP: 17 ♣ KQJ4

Both hands (Answers Page)

Board: 261

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8

Contract: 2♠ North

North:

♠ JT82

♥ AJ

♦ K65

♣ AK86

South:

♠ A53

♥ T986

♦ A9

♣ T943

W N E S

 1NT Pass 2♣¹

Pass 2♠ All Pass

1. Stayman

Board: 262

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ K9

♥ QT7

♦ T75

♣ A8543

South:

♠ AJT

♥ A93

♦ AK32

♣ J62

W N E S

1NT

Pass 3NT All Pass

Board: 263

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A76

♥ AJ4

♦ Q72

♣ A954

South:

♠ JT94

♥ K753

♦ K6

♣ J76

W N E S

 1NT Pass 2♣¹

Pass 2♦ Pass 2NT

All Pass

1. Stayman

Board: 264

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ T62

♥ AT98

♦ KQ4

♣ 654

South:

♠ KQ5

♥ K63

♦ AT87

♣ KT3

W N E S

1NT

 Pass 2♣¹ Pass 2♦

Pass 2NT All Pass

1. Stayman

Board: 265

Dealer: North

Vul: None

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ KQ76

♥ KT

♦ K65

♣ KQJ4

South:

♠ 32

♥ QJ87

♦ J74

♣ A973

W N E S

 1NT Pass 2♣¹

Pass 2♠ Pass 2NT

Pass 3NT All Pass

1. Stayman

Board: 261	♠ A53	Partner is dealer.
Dealer: North	♥ T986	The opponents are silent.
Vul: Both	♦ A9	
HCP: 8	♣ T943	

Board: 262	♠ AJT	You are dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ AK32	
HCP: 17	♣ J62	

Board: 263	♠ JT94	Partner is dealer.
Dealer: North	♥ K753	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 8	♣ J76	

Board: 264	♠ KQ5	You are dealer.
Dealer: South	♥ K63	The opponents are silent.
Vul: Both	♦ AT87	
HCP: 15	♣ KT3	

Board: 265	♠ 32	Partner is dealer.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: None	♦ J74	
HCP: 8	♣ A973	

Both hands (Answers Page)

Board: 261

Dealer: North

Vul: Both

North HCP: 16

South HCP: 8

Contract: 2♠ North

North:

♠ JT82

♥ AJ

♦ K65

♣ AK86

South:

♠ A53

♥ T986

♦ A9

♣ T943

W N E S

 1NT Pass 2♣¹

Pass 2♠ All Pass

1. Stayman

Board: 262

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17

Contract: 3NT North

North:

♠ K9

♥ QT7

♦ T75

♣ A8543

South:

♠ AJT

♥ A93

♦ AK32

♣ J62

W N E S

1NT

Pass 3NT All Pass

Board: 263

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A76

♥ AJ4

♦ Q72

♣ A954

South:

♠ JT94

♥ K753

♦ K6

♣ J76

W N E S

 1NT Pass 2♣¹

Pass 2♦ Pass 2NT

All Pass

1. Stayman

Board: 264

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ T62

♥ AT98

♦ KQ4

♣ 654

South:

♠ KQ5

♥ K63

♦ AT87

♣ KT3

W N E S

1NT

 Pass 2♣¹ Pass 2♦

Pass 2NT All Pass

1. Stayman

Board: 265

Dealer: North

Vul: None

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ KQ76

♥ KT

♦ K65

♣ KQJ4

South:

♠ 32

♥ QJ87

♦ J74

♣ A973

W N E S

 1NT Pass 2♣¹

Pass 2♠ Pass 2NT

Pass 3NT All Pass

1. Stayman

Board: 266 ♠ K85 Partner is dealer.

Dealer: South ♥ AJ8 The opponents are silent.

Vul: N-S ♦ T7

HCP: 8+1 ♣ 98543

Board: 267 ♠ 974 You are dealer.

Dealer: North ♥ KQT The opponents are silent.

Vul: E-W ♦ AKQ43

HCP: 15+1 ♣ J5

Board: 268 ♠ AQT8 Partner is dealer.

Dealer: South ♥ Q53 The opponents are silent.

Vul: None ♦ J62

HCP: 9 ♣ T43

Board: 269 ♠ AK9 You are dealer.

Dealer: North ♥ Q54 The opponents are silent.

Vul: N-S ♦ 432

HCP: 16 ♣ AQJ4

Board: 270 ♠ 94 Partner is dealer.

Dealer: South ♥ J52 The opponents are silent.

Vul: E-W ♦ A762

HCP: 9 ♣ A985

Both hands (Answers Page)

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ AT32				1NT
Vul: N-S	♥ AJ8	♥ 432	Pass	2NT	Pass	3NT
North HCP: 8+1	♦ T7	♦ AK4			All Pass	
South HCP: 17	♣ 98543	♣ AQ2				
Contract: 3NT South						

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ 974	♠ KT5		1NT	Pass	3NT
Vul: E-W	♥ KQT	♥ AJ3		All Pass		
North HCP: 15+1	♦ AKQ43	♦ J2				
South HCP: 9+1	♣ J5	♣ T8643				
Contract: 3NT South						

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ AQT8	♠ J92				1NT
Vul: None	♥ Q53	♥ KT762	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J62	♦ A3	Pass	3NT	All Pass	
South HCP: 15+1	♣ T43	♣ AK2				
Contract: 3NT North			1. Stayman			

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ Q62		1NT	Pass	2NT
Vul: N-S	♥ Q54	♥ 86		All Pass		
North HCP: 16	♦ 432	♦ AT65				
South HCP: 9	♣ AQJ4	♣ KT53				
Contract: 2NT South						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KQJT				1NT
Vul: E-W	♥ J52	♥ Q8	Pass	2NT	All Pass	
North HCP: 9	♦ A762	♦ KQJ9				
South HCP: 15	♣ A985	♣ J74				
Contract: 2NT North						

Board: 266	♠ AT32	You are dealer.
Dealer: South	♥ 432	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 17	♣ AQ2	

Board: 267	♠ KT5	Partner is dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 9+1	♣ T8643	

Board: 268	♠ J92	You are dealer.
Dealer: South	♥ KT762	The opponents are silent.
Vul: None	♦ A3	
HCP: 15+1	♣ AK2	

Board: 269	♠ Q62	Partner is dealer.
Dealer: North	♥ 86	The opponents are silent.
Vul: N-S	♦ AT65	
HCP: 9	♣ KT53	

Board: 270	♠ KQJT	You are dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: E-W	♦ KQJ9	
HCP: 15	♣ J74	

Both hands (Answers Page)

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ AT32				1NT
Vul: N-S	♥ AJ8	♥ 432	Pass	2NT	Pass	3NT
North HCP: 8+1	♦ T7	♦ AK4			All Pass	
South HCP: 17	♣ 98543	♣ AQ2				
Contract: 3NT South						

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ 974	♠ KT5		1NT	Pass	3NT
Vul: E-W	♥ KQT	♥ AJ3		All Pass		
North HCP: 15+1	♦ AKQ43	♦ J2				
South HCP: 9+1	♣ J5	♣ T8643				
Contract: 3NT South						

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ AQT8	♠ J92				1NT
Vul: None	♥ Q53	♥ KT762	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J62	♦ A3	Pass	3NT	All Pass	
South HCP: 15+1	♣ T43	♣ AK2				
Contract: 3NT North			1. Stayman			

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ Q62		1NT	Pass	2NT
Vul: N-S	♥ Q54	♥ 86		All Pass		
North HCP: 16	♦ 432	♦ AT65				
South HCP: 9	♣ AQJ4	♣ KT53				
Contract: 2NT South						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KQJT				1NT
Vul: E-W	♥ J52	♥ Q8	Pass	2NT	All Pass	
North HCP: 9	♦ A762	♦ KQJ9				
South HCP: 15	♣ A985	♣ J74				
Contract: 2NT North						

Board: 271	♠ AT6	You are dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ AQT	
HCP: 16	♣ K743	

Board: 272	♠ KJT8	Partner is dealer.
Dealer: South	♥ AT7	East (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ 932	
HCP: 8	♣ T94	

Board: 273	♠ 73	You are dealer.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 17	♣ AKT6	

Board: 274	♠ KQ9	Partner is dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: Both	♦ T96	
HCP: 9+1	♣ AT764	

Board: 275	♠ Q7	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ AJT72	
HCP: 17+1	♣ AT4	

Both hands (Answers Page)

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ Q875		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ9	♥ KT53	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQT	♦ K75	All Pass			
South HCP: 8	♣ K743	♣ T5				
Contract: 2NT South			1. Stayman			

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ KJT8	♠ A542				1NT
Vul: N-S	♥ AT7	♥ K32	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 932	♦ AKQT	Pass	3♠	All Pass	
South HCP: 16	♣ T94	♣ 32				
Contract: 3♠ North			1. Stayman			

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AQT8		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ54	♥ T63	Pass	2♥	Pass	3NT
North HCP: 17	♦ AJT	♦ 54	All Pass			
South HCP: 9	♣ AKT6	♣ QJ94				
Contract: 3NT South			1. Stayman			

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KQ9	♠ JT43				1NT
Vul: Both	♥ 52	♥ AK7	Pass	2NT	All Pass	
North HCP: 9+1	♦ T96	♦ AK82				
South HCP: 16	♣ AT764	♣ J2				
Contract: 2NT North						

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ JT96		1NT	Pass	2♣ ¹
Vul: None	♥ AQ9	♥ JT7	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AJT72	♦ K5	All Pass			
South HCP: 8	♣ AT4	♣ K765				
Contract: 2NT South			1. Stayman			

Board: 271	♠ Q875	Partner is dealer.
Dealer: North	♥ KT53	The opponents are silent.
Vul: Both	♦ K75	
HCP: 8	♣ T5	

Board: 272	♠ A542	You are dealer.
Dealer: South	♥ K32	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ AKQT	
HCP: 16	♣ 32	

Board: 273	♠ AQT8	Partner is dealer.
Dealer: North	♥ T63	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 9	♣ QJ94	

Board: 274	♠ JT43	You are dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: Both	♦ AK82	
HCP: 16	♣ J2	

Board: 275	♠ JT96	Partner is dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ K5	
HCP: 8	♣ K765	

Both hands (Answers Page)

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ Q875		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ9	♥ KT53	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQT	♦ K75	All Pass			
South HCP: 8	♣ K743	♣ T5				
Contract: 2NT South			1. Stayman			

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ KJT8	♠ A542				1NT
Vul: N-S	♥ AT7	♥ K32	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 932	♦ AKQT	Pass	3♠	All Pass	
South HCP: 16	♣ T94	♣ 32				
Contract: 3♠ North			1. Stayman			

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AQT8		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ54	♥ T63	Pass	2♥	Pass	3NT
North HCP: 17	♦ AJT	♦ 54	All Pass			
South HCP: 9	♣ AKT6	♣ QJ94				
Contract: 3NT South			1. Stayman			

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KQ9	♠ JT43				1NT
Vul: Both	♥ 52	♥ AK7	Pass	2NT	All Pass	
North HCP: 9+1	♦ T96	♦ AK82				
South HCP: 16	♣ AT764	♣ J2				
Contract: 2NT North						

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ JT96		1NT	Pass	2♣ ¹
Vul: None	♥ AQ9	♥ JT7	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AJT72	♦ K5	All Pass			
South HCP: 8	♣ AT4	♣ K765				
Contract: 2NT South			1. Stayman			

Board: 276	♠ K98	Partner is dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: E-W	♦ Q986	
HCP: 8	♣ QJ54	

Board: 277	♠ KJ6	You are dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ A6	
HCP: 15+1	♣ KQ753	

Board: 278	♠ K96	Partner is dealer.
Dealer: South	♥ JT87	The opponents are silent.
Vul: None	♦ 9854	
HCP: 8	♣ A4	

Board: 279	♠ AK96	You are dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: N-S	♦ K42	
HCP: 17	♣ AT4	

Board: 280	♠ T75	Partner is dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: Both	♦ KJT83	
HCP: 9+1	♣ J4	

Both hands (Answers Page)

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ AQ43				1NT
Vul: E-W	♥ 98	♥ AQ63	Pass	2NT	All Pass	
North HCP: 8	♦ Q986	♦ K32				
South HCP: 15	♣ QJ54	♣ T3				
Contract: 2NT North						

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT3		1NT	Pass	3NT
Vul: Both	♥ Q85	♥ 63	All Pass			
North HCP: 15+1	♦ A6	♦ JT43				
South HCP: 9	♣ KQ753	♣ AT94				
Contract: 3NT South						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AJ7				1NT
Vul: None	♥ JT87	♥ KQ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 9854	♦ AT2	Pass	2NT	Pass	3NT
South HCP: 17	♣ A4	♣ K873	All Pass			
Contract: 3NT South			1. Stayman			

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ AK96	♠ Q3		1NT	All Pass	
Vul: N-S	♥ K94	♥ Q87				
North HCP: 17	♦ K42	♦ T653				
South HCP: 8	♣ AT4	♣ KJ76				
Contract: 1NT North						

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ T75	♠ AQ62				1NT
Vul: Both	♥ KJT	♥ A873	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJT83	♦ 76				
South HCP: 16	♣ J4	♣ AQ5				
Contract: 3NT North						

Board: 276	♠ AQ43	You are dealer.
Dealer: South	♥ AQ63	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 15	♣ T3	

Board: 277	♠ AT3	Partner is dealer.
Dealer: North	♥ 63	The opponents are silent.
Vul: Both	♦ JT43	
HCP: 9	♣ AT94	

Board: 278	♠ AJ7	You are dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: None	♦ AT2	
HCP: 17	♣ K873	

Board: 279	♠ Q3	Partner is dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: N-S	♦ T653	
HCP: 8	♣ KJ76	

Board: 280	♠ AQ62	You are dealer.
Dealer: South	♥ A873	The opponents are silent.
Vul: Both	♦ 76	
HCP: 16	♣ AQ5	

Both hands (Answers Page)

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ AQ43				1NT
Vul: E-W	♥ 98	♥ AQ63	Pass	2NT	All Pass	
North HCP: 8	♦ Q986	♦ K32				
South HCP: 15	♣ QJ54	♣ T3				
Contract: 2NT North						

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT3		1NT	Pass	3NT
Vul: Both	♥ Q85	♥ 63	All Pass			
North HCP: 15+1	♦ A6	♦ JT43				
South HCP: 9	♣ KQ753	♣ AT94				
Contract: 3NT South						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AJ7				1NT
Vul: None	♥ JT87	♥ KQ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 9854	♦ AT2	Pass	2NT	Pass	3NT
South HCP: 17	♣ A4	♣ K873	All Pass			
Contract: 3NT South			1. Stayman			

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ AK96	♠ Q3		1NT	All Pass	
Vul: N-S	♥ K94	♥ Q87				
North HCP: 17	♦ K42	♦ T653				
South HCP: 8	♣ AT4	♣ KJ76				
Contract: 1NT North						

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ T75	♠ AQ62				1NT
Vul: Both	♥ KJT	♥ A873	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJT83	♦ 76				
South HCP: 16	♣ J4	♣ AQ5				
Contract: 3NT North						

Board: 281 ♠ K54 You are dealer.

Dealer: North ♥ AKJ5 The opponents are silent.

Vul: None ♦ AT6

HCP: 17 ♣ QT3

Board: 282 ♠ AT83 You are dealer.

Dealer: North ♥ A9 The opponents are silent.

Vul: N-S ♦ 94

HCP: 16+1 ♣ AKJ75

Board: 283 ♠ AQ43 You are dealer.

Dealer: North ♥ K853 The opponents are silent.

Vul: E-W ♦ AT4

HCP: 16 ♣ K6

Board: 284 ♠ QT4 Partner is dealer.

Dealer: South ♥ 654 The opponents are silent.

Vul: None ♦ K942

HCP: 9 ♣ KJ3

Board: 285 ♠ A975 You are dealer.

Dealer: North ♥ 63 The opponents are silent.

Vul: N-S ♦ A94

HCP: 17 ♣ AKQ9

Both hands (Answers Page)

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ A93		1NT	Pass	2NT
Vul: None	♥ AKJ5	♥ T32	Pass	3NT	All Pass	
North HCP: 17	♦ AT6	♦ J95				
South HCP: 9	♣ QT3	♣ KJ84				
Contract: 3NT North						

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ AT83	♠ J97		1♣	Pass	1♦
Vul: N-S	♥ A9	♥ KQ7	Pass	1♠	Pass	1NT
North HCP: 16+1	♦ 94	♦ K853	All Pass			
South HCP: 9	♣ AKJ75	♣ 842				
Contract: 1NT South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ 865		1NT	Pass	3NT
Vul: E-W	♥ K853	♥ Q94	All Pass			
North HCP: 16	♦ AT4	♦ QJ7				
South HCP: 9	♣ K6	♣ A984				
Contract: 3NT South						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ AK75				1NT
Vul: None	♥ 654	♥ KQJT	Pass	2NT	All Pass	
North HCP: 9	♦ K942	♦ T5				
South HCP: 15	♣ KJ3	♣ Q84				
Contract: 2NT North						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ A975	♠ QJ2		1NT	Pass	2NT
Vul: N-S	♥ 63	♥ 972	Pass	3NT	All Pass	
North HCP: 17	♦ A94	♦ KQ863				
South HCP: 9+1	♣ AKQ9	♣ J4				
Contract: 3NT North						

Board: 281	♠ A93	Partner is dealer.
Dealer: North	♥ T32	The opponents are silent.
Vul: None	♦ J95	
HCP: 9	♣ KJ84	

Board: 282	♠ J97	Partner is dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: N-S	♦ K853	
HCP: 9	♣ 842	

Board: 283	♠ 865	Partner is dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: E-W	♦ QJ7	
HCP: 9	♣ A984	

Board: 284	♠ AK75	You are dealer.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: None	♦ T5	
HCP: 15	♣ Q84	

Board: 285	♠ QJ2	Partner is dealer.
Dealer: North	♥ 972	The opponents are silent.
Vul: N-S	♦ KQ863	
HCP: 9+1	♣ J4	

Both hands (Answers Page)

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ A93		1NT	Pass	2NT
Vul: None	♥ AKJ5	♥ T32	Pass	3NT	All Pass	
North HCP: 17	♦ AT6	♦ J95				
South HCP: 9	♣ QT3	♣ KJ84				
Contract: 3NT North						

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ AT83	♠ J97		1♣	Pass	1♦
Vul: N-S	♥ A9	♥ KQ7	Pass	1♠	Pass	1NT
North HCP: 16+1	♦ 94	♦ K853	All Pass			
South HCP: 9	♣ AKJ75	♣ 842				
Contract: 1NT South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ 865		1NT	Pass	3NT
Vul: E-W	♥ K853	♥ Q94	All Pass			
North HCP: 16	♦ AT4	♦ QJ7				
South HCP: 9	♣ K6	♣ A984				
Contract: 3NT South						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ AK75				1NT
Vul: None	♥ 654	♥ KQJT	Pass	2NT	All Pass	
North HCP: 9	♦ K942	♦ T5				
South HCP: 15	♣ KJ3	♣ Q84				
Contract: 2NT North						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ A975	♠ QJ2		1NT	Pass	2NT
Vul: N-S	♥ 63	♥ 972	Pass	3NT	All Pass	
North HCP: 17	♦ A94	♦ KQ863				
South HCP: 9+1	♣ AKQ9	♣ J4				
Contract: 3NT North						

Board: 286	♠ QT85	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 8	♣ T854	

Board: 287	♠ AJ6	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ T6	
HCP: 17+1	♣ KQ542	

Board: 288	♠ K95	Partner is dealer.
Dealer: South	♥ A97	The opponents are silent.
Vul: N-S	♦ J94	
HCP: 8	♣ T964	

Board: 289	♠ AKQ5	You are dealer.
Dealer: North	♥ Q974	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 15	♣ 754	

Board: 290	♠ KQT9	You are dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ A6	
HCP: 16+1	♣ AJ954	

Both hands (Answers Page)

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ QT85	♠ KJ4				1NT
Vul: E-W	♥ KJ6	♥ T753	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q7	♦ KJT9		All Pass		
South HCP: 15	♣ T854	♣ AK				1. Stayman
Contract: 2♥ South						

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ Q72		1NT	Pass	2NT
Vul: Both	♥ AK6	♥ 83	Pass	3NT	All Pass	
North HCP: 17+1	♦ T6	♦ AQ432				
South HCP: 8+1	♣ KQ542	♣ 986				
Contract: 3NT North						

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ A632				1NT
Vul: N-S	♥ A97	♥ T4	Pass	3NT	All Pass	
North HCP: 8	♦ J94	♦ K87				
South HCP: 15	♣ T964	♣ AKJ8				
Contract: 3NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ 62		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q974	♥ K863	Pass	2♥	Pass	3♥
North HCP: 15	♦ A7	♦ J95		All Pass		
South HCP: 8	♣ 754	♣ AT63				1. Stayman
Contract: 3♥ South						

Board: 290	North:	South:	W	N	E	S
Dealer: North	♠ KQT9	♠ 742		1♣	Pass	1♥
Vul: Both	♥ Q2	♥ A643	Pass	1♠	Pass	1NT
North HCP: 16+1	♦ A6	♦ QT		All Pass		
South HCP: 9	♣ AJ954	♣ KT63				
Contract: 1NT South						

Board: 286	♠ KJ4	You are dealer.
Dealer: South	♥ T753	The opponents are silent.
Vul: E-W	♦ KJT9	
HCP: 15	♣ AK	

Board: 287	♠ Q72	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: Both	♦ AQ432	
HCP: 8+1	♣ 986	

Board: 288	♠ A632	You are dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 15	♣ AKJ8	

Board: 289	♠ 62	Partner is dealer.
Dealer: North	♥ K863	The opponents are silent.
Vul: E-W	♦ J95	
HCP: 8	♣ AT63	

Board: 290	♠ 742	Partner is dealer.
Dealer: North	♥ A643	The opponents are silent.
Vul: Both	♦ QT	
HCP: 9	♣ KT63	

Both hands (Answers Page)

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ QT85	♠ KJ4				1NT
Vul: E-W	♥ KJ6	♥ T753	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q7	♦ KJT9		All Pass		
South HCP: 15	♣ T854	♣ AK				1. Stayman
Contract: 2♥ South						

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ Q72		1NT	Pass	2NT
Vul: Both	♥ AK6	♥ 83	Pass	3NT	All Pass	
North HCP: 17+1	♦ T6	♦ AQ432				
South HCP: 8+1	♣ KQ542	♣ 986				
Contract: 3NT North						

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ A632				1NT
Vul: N-S	♥ A97	♥ T4	Pass	3NT	All Pass	
North HCP: 8	♦ J94	♦ K87				
South HCP: 15	♣ T964	♣ AKJ8				
Contract: 3NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ 62		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q974	♥ K863	Pass	2♥	Pass	3♥
North HCP: 15	♦ A7	♦ J95		All Pass		
South HCP: 8	♣ 754	♣ AT63				1. Stayman
Contract: 3♥ South						

Board: 290	North:	South:	W	N	E	S
Dealer: North	♠ KQT9	♠ 742		1♣	Pass	1♥
Vul: Both	♥ Q2	♥ A643	Pass	1♠	Pass	1NT
North HCP: 16+1	♦ A6	♦ QT		All Pass		
South HCP: 9	♣ AJ954	♣ KT63				
Contract: 1NT South						

Board: 291 ♠ K62 You are dealer.

Dealer: North ♥ K5 The opponents are silent.

Vul: None ♦ AQ6

HCP: 16+1 ♣ AT983

Board: 292 ♠ AK8 You are dealer.

Dealer: North ♥ Q3 West (RHO) bids 2♦ if possible.

Vul: E-W ♦ 652

HCP: 17+1 ♣ AKJT4

Board: 293 ♠ AK4 You are dealer.

Dealer: North ♥ A3 The opponents are silent.

Vul: Both ♦ KJ76

HCP: 17 ♣ QT97

Board: 294 ♠ Q63 Partner is dealer.

Dealer: South ♥ AJ74 The opponents are silent.

Vul: None ♦ Q96

HCP: 9 ♣ 652

Board: 295 ♠ A2 You are dealer.

Dealer: North ♥ K82 The opponents are silent.

Vul: N-S ♦ AJ97

HCP: 16 ♣ KJ83

Both hands (Answers Page)

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ QT		1NT	Pass	2♣ ¹
Vul: None	♥ K5	♥ AJ93	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ AQ6	♦ J92		All Pass		
South HCP: 9	♣ AT983	♣ J542				1. Stayman
Contract: 2NT South						

Board: 292	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT42		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q3	♥ T74	2♦	3♣	All Pass	
North HCP: 17+1	♦ 652	♦ AT				1. Stayman
South HCP: 8	♣ AKJT4	♣ Q652				
Contract: 3♣ North						

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q963		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ KT	Pass	2♦	Pass	2NT
North HCP: 17	♦ KJ76	♦ T95	Pass	3NT	All Pass	
South HCP: 8	♣ QT97	♣ K842				1. Stayman
Contract: 3NT North						

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ K4				1NT
Vul: None	♥ AJ74	♥ Q52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q96	♦ AKJ74	Pass	3NT	All Pass	
South HCP: 17+1	♣ 652	♣ A84				1. Stayman
Contract: 3NT North						

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KJ93		1NT	Pass	2♣ ¹
Vul: N-S	♥ K82	♥ 64	Pass	2♦	Pass	3NT
North HCP: 16	♦ AJ97	♦ KT8		All Pass		
South HCP: 9	♣ KJ83	♣ QT42				1. Stayman
Contract: 3NT South						

Board: 291	♠ QT	Partner is dealer.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: None	♦ J92	
HCP: 9	♣ J542	

Board: 292	♠ QT42	Partner is dealer.
Dealer: North	♥ T74	West (LHO) bids 2♦ if possible.
Vul: E-W	♦ AT	
HCP: 8	♣ Q652	

Board: 293	♠ Q963	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ T95	
HCP: 8	♣ K842	

Board: 294	♠ K4	You are dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: None	♦ AKJ74	
HCP: 17+1	♣ A84	

Board: 295	♠ KJ93	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 9	♣ QT42	

Both hands (Answers Page)

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ QT		1NT	Pass	2♣ ¹
Vul: None	♥ K5	♥ AJ93	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ AQ6	♦ J92		All Pass		
South HCP: 9	♣ AT983	♣ J542				1. Stayman
Contract: 2NT South						

Board: 292	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT42		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q3	♥ T74	2♦	3♣	All Pass	
North HCP: 17+1	♦ 652	♦ AT				1. Stayman
South HCP: 8	♣ AKJT4	♣ Q652				
Contract: 3♣ North						

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q963		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ KT	Pass	2♦	Pass	2NT
North HCP: 17	♦ KJ76	♦ T95	Pass	3NT	All Pass	
South HCP: 8	♣ QT97	♣ K842				1. Stayman
Contract: 3NT North						

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ K4				1NT
Vul: None	♥ AJ74	♥ Q52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q96	♦ AKJ74	Pass	3NT	All Pass	
South HCP: 17+1	♣ 652	♣ A84				1. Stayman
Contract: 3NT North						

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KJ93		1NT	Pass	2♣ ¹
Vul: N-S	♥ K82	♥ 64	Pass	2♦	Pass	3NT
North HCP: 16	♦ AJ97	♦ KT8		All Pass		
South HCP: 9	♣ KJ83	♣ QT42				1. Stayman
Contract: 3NT South						

Board: 296	♠ K6	Partner is dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: Both	♦ 9852	
HCP: 8	♣ 8763	

Board: 297	♠ K6	You are dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: None	♦ AK74	
HCP: 15+1	♣ KQ754	

Board: 298	♠ A63	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: N-S	♦ T974	
HCP: 9	♣ KJ42	

Board: 299	♠ AK754	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 15+1	♣ J6	

Board: 300	♠ T86	Partner is dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ 832	
HCP: 9	♣ K964	

Both hands (Answers Page)

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ T74				1NT
Vul: Both	♥ KQ6	♥ AT3	Pass	2NT	All Pass	
North HCP: 8	♦ 9852	♦ AKQ4				
South HCP: 17	♣ 8763	♣ A94				
Contract: 2NT North						

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ A754		1NT	Pass	2♣ ¹
Vul: None	♥ 73	♥ KT64	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AK74	♦ JT	All Pass			
South HCP: 8	♣ KQ754	♣ T93				
Contract: 3NT South			1. Stayman			

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ Q5				1NT
Vul: N-S	♥ J8	♥ AKT4	Pass	2NT	All Pass	
North HCP: 9	♦ T974	♦ AJ3				
South HCP: 16	♣ KJ42	♣ Q983				
Contract: 2NT North						

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ AK754	♠ J9		1NT	Pass	2NT
Vul: E-W	♥ KQ5	♥ A97	All Pass			
North HCP: 15+1	♦ QT9	♦ A862				
South HCP: 9	♣ J6	♣ T854				
Contract: 2NT South						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ Q95				1NT
Vul: N-S	♥ KQJ	♥ 43	Pass	3NT	All Pass	
North HCP: 9	♦ 832	♦ AKJT				
South HCP: 16	♣ K964	♣ AQT5				
Contract: 3NT North						

Board: 296	♠ T74	You are dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: Both	♦ AKQ4	
HCP: 17	♣ A94	

Board: 297	♠ A754	Partner is dealer.
Dealer: North	♥ KT64	The opponents are silent.
Vul: None	♦ JT	
HCP: 8	♣ T93	

Board: 298	♠ Q5	You are dealer.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: N-S	♦ AJ3	
HCP: 16	♣ Q983	

Board: 299	♠ J9	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: E-W	♦ A862	
HCP: 9	♣ T854	

Board: 300	♠ Q95	You are dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 16	♣ AQT5	

Both hands (Answers Page)

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ T74				1NT
Vul: Both	♥ KQ6	♥ AT3	Pass	2NT	All Pass	
North HCP: 8	♦ 9852	♦ AKQ4				
South HCP: 17	♣ 8763	♣ A94				
Contract: 2NT North						

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ A754		1NT	Pass	2♣ ¹
Vul: None	♥ 73	♥ KT64	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AK74	♦ JT	All Pass			
South HCP: 8	♣ KQ754	♣ T93				
Contract: 3NT South			1. Stayman			

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ Q5				1NT
Vul: N-S	♥ J8	♥ AKT4	Pass	2NT	All Pass	
North HCP: 9	♦ T974	♦ AJ3				
South HCP: 16	♣ KJ42	♣ Q983				
Contract: 2NT North						

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ AK754	♠ J9		1NT	Pass	2NT
Vul: E-W	♥ KQ5	♥ A97	All Pass			
North HCP: 15+1	♦ QT9	♦ A862				
South HCP: 9	♣ J6	♣ T854				
Contract: 2NT South						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ Q95				1NT
Vul: N-S	♥ KQJ	♥ 43	Pass	3NT	All Pass	
North HCP: 9	♦ 832	♦ AKJT				
South HCP: 16	♣ K964	♣ AQT5				
Contract: 3NT North						

Board: 301	♠ AK9	You are dealer.
Dealer: North	♥ JT8	The opponents are silent.
Vul: E-W	♦ KQ863	
HCP: 15+1	♣ Q4	

Board: 302	♠ AQJ4	Partner is dealer.
Dealer: South	♥ QT64	The opponents are silent.
Vul: Both	♦ 962	
HCP: 9	♣ 84	

Board: 303	♠ Q53	You are dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 16+1	♣ AKT43	

Board: 304	♠ A84	Partner is dealer.
Dealer: South	♥ J43	The opponents are silent.
Vul: E-W	♦ 832	
HCP: 8	♣ QJT3	

Board: 305	♠ Q7	You are dealer.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: Both	♦ A872	
HCP: 16	♣ KJ7	

Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ T84		1NT	Pass	2♣ ¹
Vul: E-W	♥ JT8	♥ 9653	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ863	♦ A52		All Pass		
South HCP: 8	♣ Q4	♣ A92				1. Stayman
Contract: 2NT South						

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ AQJ4	♠ K83				1NT
Vul: Both	♥ QT64	♥ A72	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 962	♦ AT4	Pass	3NT	All Pass	
South HCP: 16	♣ 84	♣ KQT2				1. Stayman
Contract: 3NT North						

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ 762		1NT	All Pass	
Vul: N-S	♥ K84	♥ J96				
North HCP: 16+1	♦ AT	♦ KJ63				
South HCP: 8	♣ AKT43	♣ QJ8				
Contract: 1NT North						

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ QT32				1NT
Vul: E-W	♥ J43	♥ AQT6	Pass	2NT	All Pass	
North HCP: 8	♦ 832	♦ K4				
South HCP: 15	♣ QJT3	♣ A74				
Contract: 2NT North						

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K94		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT3	♥ J964	Pass	2♥	Pass	3♥
North HCP: 16	♦ A872	♦ KT		All Pass		
South HCP: 9	♣ KJ7	♣ Q643				1. Stayman
Contract: 3♥ South						

Board: 301	♠ T84	Partner is dealer.
Dealer: North	♥ 9653	The opponents are silent.
Vul: E-W	♦ A52	
HCP: 8	♣ A92	

Board: 302	♠ K83	You are dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 16	♣ KQT2	

Board: 303	♠ 762	Partner is dealer.
Dealer: North	♥ J96	The opponents are silent.
Vul: N-S	♦ KJ63	
HCP: 8	♣ QJ8	

Board: 304	♠ QT32	You are dealer.
Dealer: South	♥ AQT6	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 15	♣ A74	

Board: 305	♠ K94	Partner is dealer.
Dealer: North	♥ J964	The opponents are silent.
Vul: Both	♦ KT	
HCP: 9	♣ Q643	

Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ T84		1NT	Pass	2♣ ¹
Vul: E-W	♥ JT8	♥ 9653	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ863	♦ A52		All Pass		
South HCP: 8	♣ Q4	♣ A92				1. Stayman
Contract: 2NT South						

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ AQJ4	♠ K83				1NT
Vul: Both	♥ QT64	♥ A72	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 962	♦ AT4	Pass	3NT	All Pass	
South HCP: 16	♣ 84	♣ KQT2				1. Stayman
Contract: 3NT North						

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ 762		1NT	All Pass	
Vul: N-S	♥ K84	♥ J96				
North HCP: 16+1	♦ AT	♦ KJ63				
South HCP: 8	♣ AKT43	♣ QJ8				
Contract: 1NT North						

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ QT32				1NT
Vul: E-W	♥ J43	♥ AQT6	Pass	2NT	All Pass	
North HCP: 8	♦ 832	♦ K4				
South HCP: 15	♣ QJT3	♣ A74				
Contract: 2NT North						

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K94		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT3	♥ J964	Pass	2♥	Pass	3♥
North HCP: 16	♦ A872	♦ KT		All Pass		
South HCP: 9	♣ KJ7	♣ Q643				1. Stayman
Contract: 3♥ South						

Board: 306	♠ AT62	Partner is dealer.
Dealer: South	♥ 8543	The opponents are silent.
Vul: None	♦ J7	
HCP: 8	♣ K83	

Board: 307	♠ AKJ7	You are dealer.
Dealer: North	♥ A86	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 17	♣ KQ62	

Board: 308	♠ 973	Partner is dealer.
Dealer: South	♥ J752	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 9	♣ K32	

Board: 309	♠ KT4	You are dealer.
Dealer: North	♥ Q8542	The opponents are silent.
Vul: None	♦ A6	
HCP: 15+1	♣ AQ6	

Board: 310	♠ QT8	Partner is dealer.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: N-S	♦ T93	
HCP: 9	♣ Q64	

Both hands (Answers Page)

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ AT62	♠ 84				1NT
Vul: None	♥ 8543	♥ AQT	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J7	♦ AK64	Pass	2NT	All Pass	
South HCP: 17	♣ K83	♣ A654				1. Stayman
Contract: 2NT North						

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ 985		1NT	Pass	3NT
Vul: E-W	♥ A86	♥ K53		All Pass		
North HCP: 17	♦ 92	♦ QT6				
South HCP: 9	♣ KQ62	♣ AT94				
Contract: 3NT South						

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ 973	♠ AKQ				1NT
Vul: Both	♥ J752	♥ A63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ5	♦ A82	Pass	2NT	Pass	3NT
South HCP: 17	♣ K32	♣ 9654		All Pass		
Contract: 3NT South				1. Stayman		

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ Q5		1NT	Pass	2NT
Vul: None	♥ Q8542	♥ AJT		All Pass		
North HCP: 15+1	♦ A6	♦ J984				
South HCP: 9	♣ AQ6	♣ J543				
Contract: 2NT South						

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ KJ6				1NT
Vul: N-S	♥ KQ97	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T93	♦ Q642	Pass	3NT	All Pass	
South HCP: 15	♣ Q64	♣ AJ2				1. Stayman
Contract: 3NT North						

Board: 306	♠ 84	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: None	♦ AK64	
HCP: 17	♣ A654	

Board: 307	♠ 985	Partner is dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 9	♣ AT94	

Board: 308	♠ AKQ	You are dealer.
Dealer: South	♥ A63	The opponents are silent.
Vul: Both	♦ A82	
HCP: 17	♣ 9654	

Board: 309	♠ Q5	Partner is dealer.
Dealer: North	♥ AJT	The opponents are silent.
Vul: None	♦ J984	
HCP: 9	♣ J543	

Board: 310	♠ KJ6	You are dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: N-S	♦ Q642	
HCP: 15	♣ AJ2	

Both hands (Answers Page)

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ AT62	♠ 84				1NT
Vul: None	♥ 8543	♥ AQT	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J7	♦ AK64	Pass	2NT	All Pass	
South HCP: 17	♣ K83	♣ A654				1. Stayman
Contract: 2NT North						

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ 985		1NT	Pass	3NT
Vul: E-W	♥ A86	♥ K53		All Pass		
North HCP: 17	♦ 92	♦ QT6				
South HCP: 9	♣ KQ62	♣ AT94				
Contract: 3NT South						

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ 973	♠ AKQ				1NT
Vul: Both	♥ J752	♥ A63	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQ5	♦ A82	Pass	2NT	Pass	3NT
South HCP: 17	♣ K32	♣ 9654		All Pass		
Contract: 3NT South				1. Stayman		

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ Q5		1NT	Pass	2NT
Vul: None	♥ Q8542	♥ AJT		All Pass		
North HCP: 15+1	♦ A6	♦ J984				
South HCP: 9	♣ AQ6	♣ J543				
Contract: 2NT South						

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ KJ6				1NT
Vul: N-S	♥ KQ97	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T93	♦ Q642	Pass	3NT	All Pass	
South HCP: 15	♣ Q64	♣ AJ2				1. Stayman
Contract: 3NT North						

Board: 311	♠ A973	You are dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 17	♣ AJT4	

Board: 312	♠ Q2	Partner is dealer.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ Q982	
HCP: 9	♣ QJ64	

Board: 313	♠ KT9	You are dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ Q984	
HCP: 17	♣ AKQ	

Board: 314	♠ K54	Partner is dealer.
Dealer: South	♥ K853	The opponents are silent.
Vul: E-W	♦ QT92	
HCP: 8	♣ T2	

Board: 315	♠ Q8	You are dealer.
Dealer: North	♥ AQ763	The opponents are silent.
Vul: None	♦ K64	
HCP: 15+1	♣ A43	

Both hands (Answers Page)

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ A973	♠ Q654		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ7	♥ K84	Pass	2♦	Pass	4♦
North HCP: 17	♦ KQ	♦ A865	All Pass			
South HCP: 9	♣ AJT4	♣ 63				
Contract: 4♦ South			1. Stayman			

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ T5				1NT
Vul: None	♥ Q85	♥ AT76	Pass	2NT	All Pass	
North HCP: 9	♦ Q982	♦ AJT7				
South HCP: 16	♣ QJ64	♣ AK8				
Contract: 2NT North						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ AQ82		1NT	Pass	2♣ ¹
Vul: N-S	♥ K42	♥ J76	Pass	2♦	Pass	2NT
North HCP: 17	♦ Q984	♦ T3	All Pass			
South HCP: 8	♣ AKQ	♣ JT84				
Contract: 2NT South			1. Stayman			

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ A32				1NT
Vul: E-W	♥ K853	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT92	♦ KJ63	Pass	2NT	All Pass	
South HCP: 15	♣ T2	♣ K643				
Contract: 2NT North			1. Stayman			

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K753		1NT	Pass	2♣ ¹
Vul: None	♥ AQ763	♥ J54	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ K64	♦ A985	All Pass			
South HCP: 8	♣ A43	♣ 95				
Contract: 2NT South			1. Stayman			

Board: 311	♠ Q654	Partner is dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: Both	♦ A865	
HCP: 9	♣ 63	

Board: 312	♠ T5	You are dealer.
Dealer: South	♥ AT76	The opponents are silent.
Vul: None	♦ AJT7	
HCP: 16	♣ AK8	

Board: 313	♠ AQ82	Partner is dealer.
Dealer: North	♥ J76	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 8	♣ JT84	

Board: 314	♠ A32	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ KJ63	
HCP: 15	♣ K643	

Board: 315	♠ K753	Partner is dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: None	♦ A985	
HCP: 8	♣ 95	

Both hands (Answers Page)

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ A973	♠ Q654		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ7	♥ K84	Pass	2♦	Pass	4♦
North HCP: 17	♦ KQ	♦ A865	All Pass			
South HCP: 9	♣ AJT4	♣ 63				
Contract: 4♦ South			1. Stayman			

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ T5				1NT
Vul: None	♥ Q85	♥ AT76	Pass	2NT	All Pass	
North HCP: 9	♦ Q982	♦ AJT7				
South HCP: 16	♣ QJ64	♣ AK8				
Contract: 2NT North						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ AQ82		1NT	Pass	2♣ ¹
Vul: N-S	♥ K42	♥ J76	Pass	2♦	Pass	2NT
North HCP: 17	♦ Q984	♦ T3	All Pass			
South HCP: 8	♣ AKQ	♣ JT84				
Contract: 2NT South			1. Stayman			

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ A32				1NT
Vul: E-W	♥ K853	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT92	♦ KJ63	Pass	2NT	All Pass	
South HCP: 15	♣ T2	♣ K643				
Contract: 2NT North			1. Stayman			

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K753		1NT	Pass	2♣ ¹
Vul: None	♥ AQ763	♥ J54	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ K64	♦ A985	All Pass			
South HCP: 8	♣ A43	♣ 95				
Contract: 2NT South			1. Stayman			

Board: 316	♠ AT54	Partner is dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: N-S	♦ J764	
HCP: 8	♣ J7	

Board: 317	♠ AT74	You are dealer.
Dealer: North	♥ A853	The opponents are silent.
Vul: Both	♦ AT5	
HCP: 15	♣ K9	

Board: 318	♠ JT76	Partner is dealer.
Dealer: South	♥ QT82	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 9	♣ K4	

Board: 319	♠ K964	You are dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 15	♣ QJ4	

Board: 320	♠ A6	Partner is dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: Both	♦ 9532	
HCP: 9	♣ KT32	

Both hands (Answers Page)

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ AT54	♠ KQJ				1NT
Vul: N-S	♥ Q87	♥ K4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J764	♦ T95	Pass	2NT	All Pass	
South HCP: 15+1	♣ J7	♣ AQ432				1. Stayman
Contract: 2NT North						

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ AT74	♠ QJ5		1NT	Pass	3NT
Vul: Both	♥ A853	♥ QJ7	All Pass			
North HCP: 15	♦ AT5	♦ K987				
South HCP: 9	♣ K9	♣ 743				
Contract: 3NT South						

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ JT76	♠ AK2				1NT
Vul: N-S	♥ QT82	♥ K54	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K83	♦ QT	Pass	3NT	All Pass	
South HCP: 16+1	♣ K4	♣ A6532				1. Stayman
Contract: 3NT North						

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ K964	♠ 732		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ6	♥ Q532	Pass	2♠	Pass	3NT
North HCP: 15	♦ A83	♦ KT54	All Pass			
South HCP: 9	♣ QJ4	♣ AT				1. Stayman
Contract: 3NT South						

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ Q9				1NT
Vul: Both	♥ Q54	♥ AKJT	Pass	3NT	All Pass	
North HCP: 9	♦ 9532	♦ AK84				
South HCP: 17	♣ KT32	♣ 874				
Contract: 3NT North						

Board: 316	♠ KQJ	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ T95	
HCP: 15+1	♣ AQ432	

Board: 317	♠ QJ5	Partner is dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: Both	♦ K987	
HCP: 9	♣ 743	

Board: 318	♠ AK2	You are dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 16+1	♣ A6532	

Board: 319	♠ 732	Partner is dealer.
Dealer: North	♥ Q532	The opponents are silent.
Vul: E-W	♦ KT54	
HCP: 9	♣ AT	

Board: 320	♠ Q9	You are dealer.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: Both	♦ AK84	
HCP: 17	♣ 874	

Both hands (Answers Page)

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ AT54	♠ KQJ				1NT
Vul: N-S	♥ Q87	♥ K4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J764	♦ T95	Pass	2NT	All Pass	
South HCP: 15+1	♣ J7	♣ AQ432				1. Stayman
Contract: 2NT North						

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ AT74	♠ QJ5		1NT	Pass	3NT
Vul: Both	♥ A853	♥ QJ7	All Pass			
North HCP: 15	♦ AT5	♦ K987				
South HCP: 9	♣ K9	♣ 743				
Contract: 3NT South						

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ JT76	♠ AK2				1NT
Vul: N-S	♥ QT82	♥ K54	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K83	♦ QT	Pass	3NT	All Pass	
South HCP: 16+1	♣ K4	♣ A6532				1. Stayman
Contract: 3NT North						

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ K964	♠ 732		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ6	♥ Q532	Pass	2♠	Pass	3NT
North HCP: 15	♦ A83	♦ KT54	All Pass			
South HCP: 9	♣ QJ4	♣ AT				1. Stayman
Contract: 3NT South						

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ Q9				1NT
Vul: Both	♥ Q54	♥ AKJT	Pass	3NT	All Pass	
North HCP: 9	♦ 9532	♦ AK84				
South HCP: 17	♣ KT32	♣ 874				
Contract: 3NT North						

Board: 321	♠ A2	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ T542	
HCP: 15+1	♣ AQJ82	

Board: 322	♠ Q63	Partner is dealer.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: E-W	♦ 753	
HCP: 9	♣ JT3	

Board: 323	♠ A97	You are dealer.
Dealer: North	♥ 975	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 17+1	♣ AK843	

Board: 324	♠ AQ98	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ 987	
HCP: 9	♣ 9764	

Board: 325	♠ T54	You are dealer.
Dealer: North	♥ A93	The opponents are silent.
Vul: Both	♦ AKQ6	
HCP: 17	♣ A94	

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 74		1NT	Pass	2♣ ¹
Vul: None	♥ KJ	♥ AQT8	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ T542	♦ QJ96		All Pass		
South HCP: 9	♣ AQJ82	♣ 964				
Contract: 2NT South			1. Stayman			

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ AJ9				1NT
Vul: E-W	♥ AQ97	♥ KJ53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 753	♦ AQ6	Pass	3♥	All Pass	
South HCP: 15	♣ JT3	♣ 542				
Contract: 3♥ North			1. Stayman			

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ 654		1NT	Pass	3NT
Vul: Both	♥ 975	♥ KJ2		All Pass		
North HCP: 17+1	♦ AQ	♦ K5				
South HCP: 9+1	♣ AK843	♣ QT976				
Contract: 3NT South						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ AQ98	♠ KJ				1NT
Vul: N-S	♥ K4	♥ Q6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 987	♦ AK653	Pass	3NT	All Pass	
South HCP: 16+1	♣ 9764	♣ QJ85				
Contract: 3NT North			1. Stayman			

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ T54	♠ KJ72		1NT	Pass	2♣ ¹
Vul: Both	♥ A93	♥ 86	Pass	2♦	Pass	2NT
North HCP: 17	♦ AKQ6	♦ 532	Pass	3NT	All Pass	
South HCP: 8	♣ A94	♣ KJ86				
Contract: 3NT North			1. Stayman			

Board: 321	♠ 74	Partner is dealer.
Dealer: North	♥ AQT8	The opponents are silent.
Vul: None	♦ QJ96	
HCP: 9	♣ 964	

Board: 322	♠ AJ9	You are dealer.
Dealer: South	♥ KJ53	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 15	♣ 542	

Board: 323	♠ 654	Partner is dealer.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: Both	♦ K5	
HCP: 9+1	♣ QT976	

Board: 324	♠ KJ	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: N-S	♦ AK653	
HCP: 16+1	♣ QJ85	

Board: 325	♠ KJ72	Partner is dealer.
Dealer: North	♥ 86	The opponents are silent.
Vul: Both	♦ 532	
HCP: 8	♣ KJ86	

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 74		1NT	Pass	2♣ ¹
Vul: None	♥ KJ	♥ AQT8	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ T542	♦ QJ96		All Pass		
South HCP: 9	♣ AQJ82	♣ 964				
Contract: 2NT South			1. Stayman			

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ AJ9				1NT
Vul: E-W	♥ AQ97	♥ KJ53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 753	♦ AQ6	Pass	3♥	All Pass	
South HCP: 15	♣ JT3	♣ 542				
Contract: 3♥ North			1. Stayman			

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ 654		1NT	Pass	3NT
Vul: Both	♥ 975	♥ KJ2		All Pass		
North HCP: 17+1	♦ AQ	♦ K5				
South HCP: 9+1	♣ AK843	♣ QT976				
Contract: 3NT South						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ AQ98	♠ KJ				1NT
Vul: N-S	♥ K4	♥ Q6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 987	♦ AK653	Pass	3NT	All Pass	
South HCP: 16+1	♣ 9764	♣ QJ85				
Contract: 3NT North			1. Stayman			

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ T54	♠ KJ72		1NT	Pass	2♣ ¹
Vul: Both	♥ A93	♥ 86	Pass	2♦	Pass	2NT
North HCP: 17	♦ AKQ6	♦ 532	Pass	3NT	All Pass	
South HCP: 8	♣ A94	♣ KJ86				
Contract: 3NT North			1. Stayman			

Board: 326	♠ J5	Partner is dealer.
Dealer: South	♥ A953	The opponents are silent.
Vul: None	♦ A73	
HCP: 9	♣ T984	

Board: 327	♠ KQ86	You are dealer.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 17	♣ Q94	

Board: 328	♠ J52	Partner is dealer.
Dealer: South	♥ Q872	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 8	♣ KQ92	

Board: 329	♠ T2	You are dealer.
Dealer: North	♥ A975	The opponents are silent.
Vul: None	♦ A9	
HCP: 15+1	♣ AKT98	

Board: 330	♠ 764	Partner is dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: N-S	♦ Q765	
HCP: 9	♣ KQ85	

Both hands (Answers Page)

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ KQT				1NT
Vul: None	♥ A953	♥ KQT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A73	♦ QJ965	Pass	2NT	All Pass	
South HCP: 15+1	♣ T984	♣ Q6				1. Stayman
Contract: 2NT North						

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ KQ86	♠ J54		1NT	Pass	3NT
Vul: N-S	♥ AKJ8	♥ T53		All Pass		
North HCP: 17	♦ Q5	♦ A72				
South HCP: 9	♣ Q94	♣ KJ63				
Contract: 3NT South						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ J52	♠ AQT				1NT
Vul: E-W	♥ Q872	♥ KJ54	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 97	♦ Q843	Pass	3♥	Pass	4♥
South HCP: 16	♣ KQ92	♣ A4		All Pass		
Contract: 4♥ South				1. Stayman		

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ Q8		1NT	Pass	2♣ ¹
Vul: None	♥ A975	♥ KT83	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ A9	♦ K873		All Pass		
South HCP: 9	♣ AKT98	♣ J54				1. Stayman
Contract: 4♥ South						

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ A92				1NT
Vul: N-S	♥ Q6	♥ AK7	Pass	2NT	All Pass	
North HCP: 9	♦ Q765	♦ A982				
South HCP: 16	♣ KQ85	♣ J94				
Contract: 2NT North						

Board: 326	♠ KQT	You are dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: None	♦ QJ965	
HCP: 15+1	♣ Q6	

Board: 327	♠ J54	Partner is dealer.
Dealer: North	♥ T53	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 9	♣ KJ63	

Board: 328	♠ AQT	You are dealer.
Dealer: South	♥ KJ54	The opponents are silent.
Vul: E-W	♦ Q843	
HCP: 16	♣ A4	

Board: 329	♠ Q8	Partner is dealer.
Dealer: North	♥ KT83	The opponents are silent.
Vul: None	♦ K873	
HCP: 9	♣ J54	

Board: 330	♠ A92	You are dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ A982	
HCP: 16	♣ J94	

Both hands (Answers Page)

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ KQT				1NT
Vul: None	♥ A953	♥ KQT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A73	♦ QJ965	Pass	2NT	All Pass	
South HCP: 15+1	♣ T984	♣ Q6				1. Stayman
Contract: 2NT North						

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ KQ86	♠ J54		1NT	Pass	3NT
Vul: N-S	♥ AKJ8	♥ T53			All Pass	
North HCP: 17	♦ Q5	♦ A72				
South HCP: 9	♣ Q94	♣ KJ63				
Contract: 3NT South						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ J52	♠ AQT				1NT
Vul: E-W	♥ Q872	♥ KJ54	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 97	♦ Q843	Pass	3♥	Pass	4♥
South HCP: 16	♣ KQ92	♣ A4		All Pass		
Contract: 4♥ South					1. Stayman	

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ Q8		1NT	Pass	2♣ ¹
Vul: None	♥ A975	♥ KT83	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ A9	♦ K873		All Pass		
South HCP: 9	♣ AKT98	♣ J54				1. Stayman
Contract: 4♥ South						

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ A92				1NT
Vul: N-S	♥ Q6	♥ AK7	Pass	2NT	All Pass	
North HCP: 9	♦ Q765	♦ A982				
South HCP: 16	♣ KQ85	♣ J94				
Contract: 2NT North						

Board: 331	♠ K5	You are dealer.
Dealer: North	♥ T864	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 17	♣ AQJ5	

Board: 332	♠ Q64	Partner is dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: Both	♦ KT652	
HCP: 9+1	♣ QT7	

Board: 333	♠ KT92	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ K92	
HCP: 16	♣ AQ94	

Board: 334	♠ KJ93	Partner is dealer.
Dealer: South	♥ 8764	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 8	♣ KJ8	

Board: 335	♠ J53	You are dealer.
Dealer: North	♥ KQ52	The opponents are silent.
Vul: Both	♦ AQJ	
HCP: 16	♣ KT6	

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ J98		1NT	Pass	3NT
Vul: E-W	♥ T864	♥ AKJ		All Pass		
North HCP: 17	♦ AQJ	♦ 75				
South HCP: 9+1	♣ AQJ5	♣ 98642				
Contract: 3NT South						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ 82				1NT
Vul: Both	♥ Q5	♥ AT972	Pass	2NT	All Pass	
North HCP: 9+1	♦ KT652	♦ AQ9				
South HCP: 15+1	♣ QT7	♣ AJ4				
Contract: 2NT North						

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ J765		1NT	Pass	2♣ ¹
Vul: N-S	♥ A7	♥ QJ	Pass	2♠	All Pass	
North HCP: 16	♦ K92	♦ AT73				
South HCP: 8	♣ AQ94	♣ 865		1. Stayman		
Contract: 2♠ North						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ KJ93	♠ Q7				1NT
Vul: E-W	♥ 8764	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 52	♦ KJ96	Pass	3♥	Pass	4♥
South HCP: 16	♣ KJ8	♣ A42	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ J53	♠ QT4		1NT	Pass	3NT
Vul: Both	♥ KQ52	♥ T7		All Pass		
North HCP: 16	♦ AQJ	♦ KT862				
South HCP: 9+1	♣ KT6	♣ A94				
Contract: 3NT South						

Board: 331	♠ J98	Partner is dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 9+1	♣ 98642	

Board: 332	♠ 82	You are dealer.
Dealer: South	♥ AT972	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 15+1	♣ AJ4	

Board: 333	♠ J765	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ AT73	
HCP: 8	♣ 865	

Board: 334	♠ Q7	You are dealer.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: E-W	♦ KJ96	
HCP: 16	♣ A42	

Board: 335	♠ QT4	Partner is dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: Both	♦ KT862	
HCP: 9+1	♣ A94	

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ J98		1NT	Pass	3NT
Vul: E-W	♥ T864	♥ AKJ		All Pass		
North HCP: 17	♦ AQJ	♦ 75				
South HCP: 9+1	♣ AQJ5	♣ 98642				
Contract: 3NT South						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ 82				1NT
Vul: Both	♥ Q5	♥ AT972	Pass	2NT	All Pass	
North HCP: 9+1	♦ KT652	♦ AQ9				
South HCP: 15+1	♣ QT7	♣ AJ4				
Contract: 2NT North						

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ J765		1NT	Pass	2♣ ¹
Vul: N-S	♥ A7	♥ QJ	Pass	2♠	All Pass	
North HCP: 16	♦ K92	♦ AT73				
South HCP: 8	♣ AQ94	♣ 865		1. Stayman		
Contract: 2♠ North						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ KJ93	♠ Q7				1NT
Vul: E-W	♥ 8764	♥ KQJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 52	♦ KJ96	Pass	3♥	Pass	4♥
South HCP: 16	♣ KJ8	♣ A42	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ J53	♠ QT4		1NT	Pass	3NT
Vul: Both	♥ KQ52	♥ T7		All Pass		
North HCP: 16	♦ AQJ	♦ KT862				
South HCP: 9+1	♣ KT6	♣ A94				
Contract: 3NT South						

Board: 336	♠ A92	Partner is dealer.
Dealer: South	♥ 7543	The opponents are silent.
Vul: None	♦ JT43	
HCP: 9	♣ A5	

Board: 337	♠ KQT	You are dealer.
Dealer: North	♥ K843	The opponents are silent.
Vul: E-W	♦ AT95	
HCP: 16	♣ A4	

Board: 338	♠ J654	Partner is dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ A75	
HCP: 9	♣ Q973	

Board: 339	♠ KT84	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ AJ94	
HCP: 15	♣ K8	

Board: 340	♠ T3	Partner is dealer.
Dealer: South	♥ AT52	The opponents are silent.
Vul: N-S	♦ JT87	
HCP: 9	♣ KJ4	

Both hands (Answers Page)

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ KQ86				1NT
Vul: None	♥ 7543	♥ AQJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ JT43	♦ KQ87	Pass	2NT	Pass	3NT
South HCP: 17	♣ A5	♣ 42	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A73		1NT	Pass	3NT
Vul: E-W	♥ K843	♥ 976	All Pass			
North HCP: 16	♦ AT95	♦ Q8				
South HCP: 9+1	♣ A4	♣ QJ532				
Contract: 3NT South			1. Stayman			

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ KQ7				1NT
Vul: Both	♥ Q9	♥ A74	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A75	♦ QJ8	Pass	3NT	All Pass	
South HCP: 16	♣ Q973	♣ KJ84				
Contract: 3NT North			1. Stayman			

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ Q92		1NT	Pass	3NT
Vul: None	♥ AT6	♥ K85	All Pass			
North HCP: 15	♦ AJ94	♦ T7				
South HCP: 8+1	♣ K8	♣ QJ943				
Contract: 3NT South			1. Stayman			

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ 754				1NT
Vul: N-S	♥ AT52	♥ KQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ JT87	♦ AQ2	Pass	3♥	Pass	4♥
South HCP: 17	♣ KJ4	♣ AQ6	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 336	♠ KQ86	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ KQ87	
HCP: 17	♣ 42	

Board: 337	♠ A73	Partner is dealer.
Dealer: North	♥ 976	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 9+1	♣ QJ532	

Board: 338	♠ KQ7	You are dealer.
Dealer: South	♥ A74	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 16	♣ KJ84	

Board: 339	♠ Q92	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: None	♦ T7	
HCP: 8+1	♣ QJ943	

Board: 340	♠ 754	You are dealer.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 17	♣ AQ6	

Both hands (Answers Page)

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ KQ86				1NT
Vul: None	♥ 7543	♥ AQJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ JT43	♦ KQ87	Pass	2NT	Pass	3NT
South HCP: 17	♣ A5	♣ 42	Pass	4♠	All Pass	
Contract: 4♠ North			1. Stayman			

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A73		1NT	Pass	3NT
Vul: E-W	♥ K843	♥ 976	All Pass			
North HCP: 16	♦ AT95	♦ Q8				
South HCP: 9+1	♣ A4	♣ QJ532				
Contract: 3NT South			1. Stayman			

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ KQ7				1NT
Vul: Both	♥ Q9	♥ A74	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A75	♦ QJ8	Pass	3NT	All Pass	
South HCP: 16	♣ Q973	♣ KJ84				
Contract: 3NT North			1. Stayman			

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ Q92		1NT	Pass	3NT
Vul: None	♥ AT6	♥ K85	All Pass			
North HCP: 15	♦ AJ94	♦ T7				
South HCP: 8+1	♣ K8	♣ QJ943				
Contract: 3NT South			1. Stayman			

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ 754				1NT
Vul: N-S	♥ AT52	♥ KQ86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ JT87	♦ AQ2	Pass	3♥	Pass	4♥
South HCP: 17	♣ KJ4	♣ AQ6	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 341 ♠ AQ3 You are dealer.

Dealer: North ♥ A854 The opponents are silent.

Vul: Both ♦ KT

HCP: 17 ♣ A873

Board: 342 ♠ T863 Partner is dealer.

Dealer: South ♥ T85 The opponents are silent.

Vul: None ♦ A6

HCP: 9 ♣ KQ54

Board: 343 ♠ JT8 You are dealer.

Dealer: North ♥ KT32 The opponents are silent.

Vul: N-S ♦ A73

HCP: 15 ♣ AK4

Board: 344 ♠ J63 Partner is dealer.

Dealer: South ♥ QJ53 The opponents are silent.

Vul: E-W ♦ J73

HCP: 8 ♣ K97

Board: 345 ♠ QJ4 You are dealer.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: None ♦ KJ842

HCP: 17+1 ♣ AK

Both hands (Answers Page)

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ KT5		1NT	Pass	3NT
Vul: Both	♥ A854	♥ J62		All Pass		
North HCP: 17	♦ KT	♦ 94				
South HCP: 9+1	♣ A873	♣ KQT64				
Contract: 3NT South						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ T863	♠ AKJ				1NT
Vul: None	♥ T85	♥ QJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A6	♦ KT	Pass	3NT	All Pass	
South HCP: 15	♣ KQ54	♣ J632				
Contract: 3NT North			1. Stayman			

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ K2		1NT	Pass	3NT
Vul: N-S	♥ KT32	♥ Q95		All Pass		
North HCP: 15	♦ A73	♦ KJ852				
South HCP: 9+1	♣ AK4	♣ 532				
Contract: 3NT South						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ J63	♠ K2				1NT
Vul: E-W	♥ QJ53	♥ AK9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J73	♦ KQ62	Pass	2NT	Pass	3NT
South HCP: 17	♣ K97	♣ Q543		All Pass		
Contract: 3NT South			1. Stayman			

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ K96		1NT	Pass	2♣ ¹
Vul: None	♥ QJ5	♥ K873	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ KJ842	♦ Q3		All Pass		
South HCP: 9	♣ AK	♣ J974				
Contract: 3NT South			1. Stayman			

Board: 341	♠ KT5	Partner is dealer.
Dealer: North	♥ J62	The opponents are silent.
Vul: Both	♦ 94	
HCP: 9+1	♣ KQT64	

Board: 342	♠ AKJ	You are dealer.
Dealer: South	♥ QJ72	The opponents are silent.
Vul: None	♦ KT	
HCP: 15	♣ J632	

Board: 343	♠ K2	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ KJ852	
HCP: 9+1	♣ 532	

Board: 344	♠ K2	You are dealer.
Dealer: South	♥ AK9	The opponents are silent.
Vul: E-W	♦ KQ62	
HCP: 17	♣ Q543	

Board: 345	♠ K96	Partner is dealer.
Dealer: North	♥ K873	The opponents are silent.
Vul: None	♦ Q3	
HCP: 9	♣ J974	

Both hands (Answers Page)

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ KT5		1NT	Pass	3NT
Vul: Both	♥ A854	♥ J62		All Pass		
North HCP: 17	♦ KT	♦ 94				
South HCP: 9+1	♣ A873	♣ KQT64				
Contract: 3NT South						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ T863	♠ AKJ				1NT
Vul: None	♥ T85	♥ QJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A6	♦ KT	Pass	3NT	All Pass	
South HCP: 15	♣ KQ54	♣ J632				
Contract: 3NT North			1. Stayman			

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ K2		1NT	Pass	3NT
Vul: N-S	♥ KT32	♥ Q95		All Pass		
North HCP: 15	♦ A73	♦ KJ852				
South HCP: 9+1	♣ AK4	♣ 532				
Contract: 3NT South						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ J63	♠ K2				1NT
Vul: E-W	♥ QJ53	♥ AK9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J73	♦ KQ62	Pass	2NT	Pass	3NT
South HCP: 17	♣ K97	♣ Q543		All Pass		
Contract: 3NT South			1. Stayman			

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ K96		1NT	Pass	2♣ ¹
Vul: None	♥ QJ5	♥ K873	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ KJ842	♦ Q3		All Pass		
South HCP: 9	♣ AK	♣ J974				
Contract: 3NT South			1. Stayman			

Board: 346	♠ QT96	Partner is dealer.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 8	♣ T74	

Board: 347	♠ Q6	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AK987	
HCP: 15+1	♣ Q974	

Board: 348	♠ 75	Partner is dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: Both	♦ K53	
HCP: 9+1	♣ AT932	

Board: 349	♠ AKQ	You are dealer.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: N-S	♦ 764	
HCP: 17	♣ Q765	

Board: 350	♠ A642	Partner is dealer.
Dealer: South	♥ J765	The opponents are silent.
Vul: E-W	♦ J87	
HCP: 9	♣ K3	

Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ QT96	♠ 874				1NT
Vul: N-S	♥ KJ75	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q8	♦ J953	Pass	2NT	All Pass	
South HCP: 15	♣ T74	♣ AKJ8				
Contract: 2NT North			1. Stayman			

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ K83		1NT	Pass	2♣ ¹
Vul: E-W	♥ A7	♥ KQ65	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AK987	♦ 65	All Pass			
South HCP: 9	♣ Q974	♣ JT63				
Contract: 3NT South			1. Stayman			

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AJ83				1NT
Vul: Both	♥ Q86	♥ J2	Pass	3NT	All Pass	
North HCP: 9+1	♦ K53	♦ AQ86				
South HCP: 15	♣ AT932	♣ K84				
Contract: 3NT North						

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T987		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJ	♥ 763	Pass	2♦	Pass	3NT
North HCP: 17	♦ 764	♦ AKQT	All Pass			
South HCP: 9	♣ Q765	♣ T4				
Contract: 3NT South			1. Stayman			

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ A642	♠ 9753				1NT
Vul: E-W	♥ J765	♥ AK	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J87	♦ AT93	Pass	4♠	All Pass	
South HCP: 15	♣ K3	♣ A54				
Contract: 4♠ North			1. Stayman			

Board: 346	♠ 874	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ J953	
HCP: 15	♣ AKJ8	

Board: 347	♠ K83	Partner is dealer.
Dealer: North	♥ KQ65	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 9	♣ JT63	

Board: 348	♠ AJ83	You are dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: Both	♦ AQ86	
HCP: 15	♣ K84	

Board: 349	♠ T987	Partner is dealer.
Dealer: North	♥ 763	The opponents are silent.
Vul: N-S	♦ AKQT	
HCP: 9	♣ T4	

Board: 350	♠ 9753	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ AT93	
HCP: 15	♣ A54	

Both hands (Answers Page)

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ QT96	♠ 874				1NT
Vul: N-S	♥ KJ75	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q8	♦ J953	Pass	2NT	All Pass	
South HCP: 15	♣ T74	♣ AKJ8				
Contract: 2NT North			1. Stayman			

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ K83		1NT	Pass	2♣ ¹
Vul: E-W	♥ A7	♥ KQ65	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AK987	♦ 65	All Pass			
South HCP: 9	♣ Q974	♣ JT63				
Contract: 3NT South			1. Stayman			

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AJ83				1NT
Vul: Both	♥ Q86	♥ J2	Pass	3NT	All Pass	
North HCP: 9+1	♦ K53	♦ AQ86				
South HCP: 15	♣ AT932	♣ K84				
Contract: 3NT North						

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T987		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJ	♥ 763	Pass	2♦	Pass	3NT
North HCP: 17	♦ 764	♦ AKQT	All Pass			
South HCP: 9	♣ Q765	♣ T4				
Contract: 3NT South			1. Stayman			

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ A642	♠ 9753				1NT
Vul: E-W	♥ J765	♥ AK	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J87	♦ AT93	Pass	4♠	All Pass	
South HCP: 15	♣ K3	♣ A54				
Contract: 4♠ North			1. Stayman			

Board: 351	♠ 93	You are dealer.
Dealer: North	♥ AK83	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 17	♣ A84	

Board: 352	♠ J87	Partner is dealer.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: None	♦ QT8	
HCP: 8	♣ T43	

Board: 353	♠ AQ	You are dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: E-W	♦ KQJ2	
HCP: 16	♣ AT43	

Board: 354	♠ 64	Partner is dealer.
Dealer: South	♥ JT87	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 8	♣ K63	

Board: 355	♠ KT8	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: None	♦ J6	
HCP: 16+1	♣ AQJ92	

Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ T6		1NT	Pass	2NT
Vul: Both	♥ AK83	♥ 742		All Pass		
North HCP: 17	♦ KQJ6	♦ A9742				
South HCP: 9+1	♣ A84	♣ KQ2				
Contract: 2NT South						

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ A5				1NT
Vul: None	♥ KQ95	♥ JT8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT8	♦ AKJ73	Pass	2NT	All Pass	
South HCP: 15+1	♣ T43	♣ Q97				
Contract: 2NT North			1. Stayman			

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 73		1NT	Pass	2♣ ¹
Vul: E-W	♥ 653	♥ AQJ9	Pass	2♦	Pass	2NT
North HCP: 16	♦ KQJ2	♦ 6543		All Pass		
South HCP: 9	♣ AT43	♣ Q65				
Contract: 2NT South			1. Stayman			

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ AQ5				1NT
Vul: Both	♥ JT87	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ87	♦ 942	Pass	2NT	Pass	3NT
South HCP: 17	♣ K63	♣ AQT4		All Pass		
Contract: 3NT South			1. Stayman			

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ KT8	♠ A95		1NT	Pass	3NT
Vul: None	♥ KQ2	♥ 85		All Pass		
North HCP: 16+1	♦ J6	♦ QT54				
South HCP: 9	♣ AQJ92	♣ KT84				
Contract: 3NT South						

Board: 351	♠ T6	Partner is dealer.
Dealer: North	♥ 742	The opponents are silent.
Vul: Both	♦ A9742	
HCP: 9+1	♣ KQ2	

Board: 352	♠ A5	You are dealer.
Dealer: South	♥ JT8	The opponents are silent.
Vul: None	♦ AKJ73	
HCP: 15+1	♣ Q97	

Board: 353	♠ 73	Partner is dealer.
Dealer: North	♥ AQJ9	The opponents are silent.
Vul: E-W	♦ 6543	
HCP: 9	♣ Q65	

Board: 354	♠ AQ5	You are dealer.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: Both	♦ 942	
HCP: 17	♣ AQT4	

Board: 355	♠ A95	Partner is dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: None	♦ QT54	
HCP: 9	♣ KT84	

Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ T6		1NT	Pass	2NT
Vul: Both	♥ AK83	♥ 742		All Pass		
North HCP: 17	♦ KQJ6	♦ A9742				
South HCP: 9+1	♣ A84	♣ KQ2				
Contract: 2NT South						

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ A5				1NT
Vul: None	♥ KQ95	♥ JT8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT8	♦ AKJ73	Pass	2NT	All Pass	
South HCP: 15+1	♣ T43	♣ Q97				
Contract: 2NT North			1. Stayman			

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 73		1NT	Pass	2♣ ¹
Vul: E-W	♥ 653	♥ AQJ9	Pass	2♦	Pass	2NT
North HCP: 16	♦ KQJ2	♦ 6543		All Pass		
South HCP: 9	♣ AT43	♣ Q65				
Contract: 2NT South			1. Stayman			

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ AQ5				1NT
Vul: Both	♥ JT87	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ87	♦ 942	Pass	2NT	Pass	3NT
South HCP: 17	♣ K63	♣ AQT4		All Pass		
Contract: 3NT South			1. Stayman			

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ KT8	♠ A95		1NT	Pass	3NT
Vul: None	♥ KQ2	♥ 85		All Pass		
North HCP: 16+1	♦ J6	♦ QT54				
South HCP: 9	♣ AQJ92	♣ KT84				
Contract: 3NT South						

Board: 356 ♠ 9 RHO is dealer. You bid second.

Dealer: West ♥ KT754 West (RHO) opens 1NT if possible.

Vul: E-W ♦ 9765 East (LHO) bids 2♣ if possible.

HCP: 3+1 ♣ 973

Board: 357 ♠ 9732 You are dealer.

Dealer: North ♥ AK6 The opponents are silent.

Vul: Both ♦ K85

HCP: 15 ♣ KQ5

Board: 358 ♠ QT9 Partner is dealer.

Dealer: South ♥ Q962 East (LHO) Doubles 2♣ if possible.

Vul: None ♦ KJ2

HCP: 8 ♣ T84

Board: 359 ♠ AQJ32 You are dealer.

Dealer: North ♥ J2 The opponents are silent.

Vul: E-W ♦ J95

HCP: 15+1 ♣ AQ5

Board: 360 ♠ K74 Partner is dealer.

Dealer: South ♥ QJT5 East (LHO) Doubles 2♣ if possible.

Vul: None ♦ JT2

HCP: 8 ♣ J65

Both hands (Answers Page)

Board: 356

Dealer: West
Vul: E-W
North HCP: 3+1
South HCP: 14+2
Contract: 2♠ South

North:

♠ 9
♥ KT754
♦ 9765
♣ 973

South:

♠ AKJT84
♥ 82
♦ K3
♣ KT2

W N E S

1NT Pass 2♣¹ 2♠
All Pass
1. Stayman

Board: 357

Dealer: North
Vul: Both
North HCP: 15
South HCP: 9+1
Contract: 2NT South

North:

♠ 9732
♥ AK6
♦ K85
♣ KQ5

South:

♠ QT6
♥ QT
♦ AJ762
♣ 842

W N E S

1NT Pass 2NT
All Pass

Board: 358

Dealer: South
Vul: None
North HCP: 8
South HCP: 15
Contract: 2♥ South

North:

♠ QT9
♥ Q962
♦ KJ2
♣ T84

South:

♠ A65
♥ AT83
♦ A96
♣ K92

W N E S

1NT
Pass 2♣¹ X 2♥
All Pass
1. Stayman

Board: 359

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

North:

♠ AQJ32
♥ J2
♦ J95
♣ AQ5

South:

♠ K9
♥ T975
♦ QT4
♣ KJT4

W N E S

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

Board: 360

Dealer: South
Vul: None
North HCP: 8
South HCP: 15+1
Contract: 2NT North

North:

♠ K74
♥ QJT5
♦ JT2
♣ J65

South:

♠ T85
♥ A7
♦ AKQ95
♣ Q42

W N E S

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

Board: 356	♠ AKJT84	LHO is dealer.
Dealer: West	♥ 82	West (LHO) opens 1NT if possible.
Vul: E-W	♦ K3	East (RHO) bids 2♣ if possible.
HCP: 14+2	♣ KT2	

Board: 357	♠ QT6	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ AJ762	
HCP: 9+1	♣ 842	

Board: 358	♠ A65	You are dealer.
Dealer: South	♥ AT83	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ A96	
HCP: 15	♣ K92	

Board: 359	♠ K9	Partner is dealer.
Dealer: North	♥ T975	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 9	♣ KJT4	

Board: 360	♠ T85	You are dealer.
Dealer: South	♥ A7	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ AKQ95	
HCP: 15+1	♣ Q42	

Both hands (Answers Page)

Board: 356

Dealer: West
Vul: E-W
North HCP: 3+1
South HCP: 14+2
Contract: 2♠ South

North:

♠ 9
♥ KT754
♦ 9765
♣ 973

South:

♠ AKJT84
♥ 82
♦ K3
♣ KT2

W N E S

1NT Pass 2♣¹ 2♠
All Pass
1. Stayman

Board: 357

Dealer: North
Vul: Both
North HCP: 15
South HCP: 9+1
Contract: 2NT South

North:

♠ 9732
♥ AK6
♦ K85
♣ KQ5

South:

♠ QT6
♥ QT
♦ AJ762
♣ 842

W N E S

1NT Pass 2NT
All Pass

Board: 358

Dealer: South
Vul: None
North HCP: 8
South HCP: 15
Contract: 2♥ South

North:

♠ QT9
♥ Q962
♦ KJ2
♣ T84

South:

♠ A65
♥ AT83
♦ A96
♣ K92

W N E S

1NT
Pass 2♣¹ X 2♥
All Pass
1. Stayman

Board: 359

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

North:

♠ AQJ32
♥ J2
♦ J95
♣ AQ5

South:

♠ K9
♥ T975
♦ QT4
♣ KJT4

W N E S

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

Board: 360

Dealer: South
Vul: None
North HCP: 8
South HCP: 15+1
Contract: 2NT North

North:

♠ K74
♥ QJT5
♦ JT2
♣ J65

South:

♠ T85
♥ A7
♦ AKQ95
♣ Q42

W N E S

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

Board: 361	♠ AQJ3	You are dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ AJ65	
HCP: 16	♣ 64	

Board: 362	♠ AT5	Partner is dealer.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ JT52	
HCP: 8	♣ T63	

Board: 363	♠ T54	You are dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: Both	♦ AKT9	
HCP: 15	♣ AJ5	

Board: 364	♠ QJT5	Partner is dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: N-S	♦ AT8	
HCP: 9	♣ 864	

Board: 365	♠ AQT	You are dealer.
Dealer: North	♥ Q96	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 15+1	♣ Q7642	

Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ AQJ3	♠ K75		1NT	All Pass	
Vul: N-S	♥ KJ9	♥ 65				
North HCP: 16	♦ AJ65	♦ Q93				
South HCP: 8+1	♣ 64	♣ K9852				
Contract: 1NT North						

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ 93				1NT
Vul: E-W	♥ K97	♥ T84	Pass	3NT	All Pass	
North HCP: 8	♦ JT52	♦ AKQ94				
South HCP: 16+1	♣ T63	♣ AK4				
Contract: 3NT North						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ T54	♠ A73		1NT	Pass	2NT
Vul: Both	♥ K93	♥ 872		All Pass		
North HCP: 15	♦ AKT9	♦ QJ8				
South HCP: 9	♣ AJ5	♣ Q974				
Contract: 2NT South						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ QJT5	♠ 86				1NT
Vul: N-S	♥ Q62	♥ AKJT	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AT8	♦ K95	Pass	3NT	All Pass	
South HCP: 16	♣ 864	♣ AJT2				
Contract: 3NT North			1. Stayman			

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ 9543		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q96	♥ A85	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AJ	♦ T84		All Pass		
South HCP: 8	♣ Q7642	♣ A83				
Contract: 2NT South			1. Stayman			

Board: 361	♠ K75	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: N-S	♦ Q93	
HCP: 8+1	♣ K9852	

Board: 362	♠ 93	You are dealer.
Dealer: South	♥ T84	The opponents are silent.
Vul: E-W	♦ AKQ94	
HCP: 16+1	♣ AK4	

Board: 363	♠ A73	Partner is dealer.
Dealer: North	♥ 872	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 9	♣ Q974	

Board: 364	♠ 86	You are dealer.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 16	♣ AJT2	

Board: 365	♠ 9543	Partner is dealer.
Dealer: North	♥ A85	The opponents are silent.
Vul: E-W	♦ T84	
HCP: 8	♣ A83	

Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ AQJ3	♠ K75		1NT	All Pass	
Vul: N-S	♥ KJ9	♥ 65				
North HCP: 16	♦ AJ65	♦ Q93				
South HCP: 8+1	♣ 64	♣ K9852				
Contract: 1NT North						

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ 93			1NT	
Vul: E-W	♥ K97	♥ T84	Pass	3NT	All Pass	
North HCP: 8	♦ JT52	♦ AKQ94				
South HCP: 16+1	♣ T63	♣ AK4				
Contract: 3NT North						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ T54	♠ A73		1NT	Pass	2NT
Vul: Both	♥ K93	♥ 872		All Pass		
North HCP: 15	♦ AKT9	♦ QJ8				
South HCP: 9	♣ AJ5	♣ Q974				
Contract: 2NT South						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ QJT5	♠ 86			1NT	
Vul: N-S	♥ Q62	♥ AKJT	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AT8	♦ K95	Pass	3NT	All Pass	
South HCP: 16	♣ 864	♣ AJT2				
Contract: 3NT North			1. Stayman			

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ 9543		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q96	♥ A85	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AJ	♦ T84		All Pass		
South HCP: 8	♣ Q7642	♣ A83				
Contract: 2NT South			1. Stayman			

Board: 366	♠ Q52	Partner is dealer.
Dealer: South	♥ Q975	The opponents are silent.
Vul: Both	♦ 632	
HCP: 9	♣ KQ5	

Board: 367	♠ Q32	You are dealer.
Dealer: North	♥ AKT83	The opponents are silent.
Vul: None	♦ K96	
HCP: 15+1	♣ K4	

Board: 368	♠ 852	Partner is dealer.
Dealer: South	♥ J64	The opponents are silent.
Vul: E-W	♦ KT6	
HCP: 9	♣ KQ84	

Board: 369	♠ AQ84	You are dealer.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: Both	♦ J632	
HCP: 16	♣ A3	

Board: 370	♠ K98	Partner is dealer.
Dealer: South	♥ Q84	The opponents are silent.
Vul: None	♦ 8765	
HCP: 8	♣ K73	

Both hands (Answers Page)

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ 9763				1NT
Vul: Both	♥ Q975	♥ A42	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 632	♦ AK94	Pass	3NT	All Pass	
South HCP: 15	♣ KQ5	♣ A4				1. Stayman
Contract: 3NT North						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ Q32	♠ J54		1NT	Pass	2NT
Vul: None	♥ AKT83	♥ Q54			All Pass	
North HCP: 15+1	♦ K96	♦ A3				
South HCP: 8+1	♣ K4	♣ J9862				
Contract: 2NT South						

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AKT				1NT
Vul: E-W	♥ J64	♥ Q983	Pass	2NT	All Pass	
North HCP: 9	♦ KT6	♦ Q73				
South HCP: 15	♣ KQ84	♣ A62				
Contract: 2NT North						

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ AQ84	♠ J32		1NT	Pass	2NT
Vul: Both	♥ KQ6	♥ 973			All Pass	
North HCP: 16	♦ J632	♦ AQ8				
South HCP: 8	♣ A3	♣ J984				
Contract: 2NT South						

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q2				1NT
Vul: None	♥ Q84	♥ AKJ6	Pass	2NT	All Pass	
North HCP: 8	♦ 8765	♦ AT9				
South HCP: 16	♣ K73	♣ QT64				
Contract: 2NT North						

Board: 366	♠ 9763	You are dealer.
Dealer: South	♥ A42	The opponents are silent.
Vul: Both	♦ AK94	
HCP: 15	♣ A4	

Board: 367	♠ J54	Partner is dealer.
Dealer: North	♥ Q54	The opponents are silent.
Vul: None	♦ A3	
HCP: 8+1	♣ J9862	

Board: 368	♠ AKT	You are dealer.
Dealer: South	♥ Q983	The opponents are silent.
Vul: E-W	♦ Q73	
HCP: 15	♣ A62	

Board: 369	♠ J32	Partner is dealer.
Dealer: North	♥ 973	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 8	♣ J984	

Board: 370	♠ Q2	You are dealer.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: None	♦ AT9	
HCP: 16	♣ QT64	

Both hands (Answers Page)

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ 9763				1NT
Vul: Both	♥ Q975	♥ A42	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 632	♦ AK94	Pass	3NT	All Pass	
South HCP: 15	♣ KQ5	♣ A4				1. Stayman
Contract: 3NT North						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ Q32	♠ J54		1NT	Pass	2NT
Vul: None	♥ AKT83	♥ Q54			All Pass	
North HCP: 15+1	♦ K96	♦ A3				
South HCP: 8+1	♣ K4	♣ J9862				
Contract: 2NT South						

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AKT				1NT
Vul: E-W	♥ J64	♥ Q983	Pass	2NT	All Pass	
North HCP: 9	♦ KT6	♦ Q73				
South HCP: 15	♣ KQ84	♣ A62				
Contract: 2NT North						

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ AQ84	♠ J32		1NT	Pass	2NT
Vul: Both	♥ KQ6	♥ 973			All Pass	
North HCP: 16	♦ J632	♦ AQ8				
South HCP: 8	♣ A3	♣ J984				
Contract: 2NT South						

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q2				1NT
Vul: None	♥ Q84	♥ AKJ6	Pass	2NT	All Pass	
North HCP: 8	♦ 8765	♦ AT9				
South HCP: 16	♣ K73	♣ QT64				
Contract: 2NT North						

Board: 371 ♠ AK You are dealer.

Dealer: North ♥ A76 The opponents are silent.

Vul: N-S ♦ 8762

HCP: 16 ♣ KQ93

Board: 372 ♠ Q5 Partner is dealer.

Dealer: South ♥ QT5 The opponents are silent.

Vul: Both ♦ QT7

HCP: 9+1 ♣ K8643

Board: 373 ♠ K7 You are dealer.

Dealer: North ♥ A75 The opponents are silent.

Vul: None ♦ A95

HCP: 15+1 ♣ A9642

Board: 374 ♠ K85 Partner is dealer.

Dealer: South ♥ Q86 The opponents are silent.

Vul: N-S ♦ J98

HCP: 9 ♣ KT42

Board: 375 ♠ AKJ98543 LHO is dealer.

Dealer: East ♥ AK East (LHO) opens 1NT if possible.

Vul: N-S ♦ 2 West (RHO) bids 2♣ if possible.

HCP: 15+4 ♣ 72

Both hands (Answers Page)

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q52		1NT	Pass	2NT
Vul: N-S	♥ A76	♥ 84		All Pass		
North HCP: 16	♦ 8762	♦ QJT9				
South HCP: 9	♣ KQ93	♣ A842				
Contract: 2NT South						

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ K74				1NT
Vul: Both	♥ QT5	♥ AK72	Pass	2NT	All Pass	
North HCP: 9+1	♦ QT7	♦ J42				
South HCP: 15	♣ K8643	♣ AT5				
Contract: 2NT North						

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ QT62		1NT	Pass	2♣ ¹
Vul: None	♥ A75	♥ J93	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ A95	♦ QJ43		All Pass		
South HCP: 8	♣ A9642	♣ Q3				1. Stayman
Contract: 2NT South						

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ T6				1NT
Vul: N-S	♥ Q86	♥ A543	Pass	3NT	All Pass	
North HCP: 9	♦ J98	♦ AQT				
South HCP: 16	♣ KT42	♣ AQ93				
Contract: 3NT North						

Board: 375	North:	South:	W	N	E	S
Dealer: East	♠ AKJ98543	♠ -		1NT	Pass	
Vul: N-S	♥ AK	♥ T874	2♣ ¹	2♠	All Pass	
North HCP: 15+4	♦ 2	♦ J643				
South HCP: 2+1	♣ 72	♣ JT653		1. Stayman		
Contract: 2♠ North						

Board: 371	♠ Q52	Partner is dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ QJT9	
HCP: 9	♣ A842	

Board: 372	♠ K74	You are dealer.
Dealer: South	♥ AK72	The opponents are silent.
Vul: Both	♦ J42	
HCP: 15	♣ AT5	

Board: 373	♠ QT62	Partner is dealer.
Dealer: North	♥ J93	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 8	♣ Q3	

Board: 374	♠ T6	You are dealer.
Dealer: South	♥ A543	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 16	♣ AQ93	

Board: 375	♠ -	RHO is dealer. You bid second.
Dealer: East	♥ T874	East (RHO) opens 1NT if possible.
Vul: N-S	♦ J643	West (LHO) bids 2♣ if possible.
HCP: 2+1	♣ JT653	

Both hands (Answers Page)

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q52		1NT	Pass	2NT
Vul: N-S	♥ A76	♥ 84		All Pass		
North HCP: 16	♦ 8762	♦ QJT9				
South HCP: 9	♣ KQ93	♣ A842				
Contract: 2NT South						

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ K74				1NT
Vul: Both	♥ QT5	♥ AK72	Pass	2NT	All Pass	
North HCP: 9+1	♦ QT7	♦ J42				
South HCP: 15	♣ K8643	♣ AT5				
Contract: 2NT North						

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ QT62		1NT	Pass	2♣ ¹
Vul: None	♥ A75	♥ J93	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ A95	♦ QJ43		All Pass		
South HCP: 8	♣ A9642	♣ Q3				1. Stayman
Contract: 2NT South						

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ T6				1NT
Vul: N-S	♥ Q86	♥ A543	Pass	3NT	All Pass	
North HCP: 9	♦ J98	♦ AQT				
South HCP: 16	♣ KT42	♣ AQ93				
Contract: 3NT North						

Board: 375	North:	South:	W	N	E	S
Dealer: East	♠ AKJ98543	♠ -		1NT	Pass	
Vul: N-S	♥ AK	♥ T874	2♣ ¹	2♠	All Pass	
North HCP: 15+4	♦ 2	♦ J643				
South HCP: 2+1	♣ 72	♣ JT653		1. Stayman		
Contract: 2♠ North						

Board: 376	♠ QT75	Partner is dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: N-S	♦ AJ87	
HCP: 9	♣ T4	

Board: 377	♠ K8	You are dealer.
Dealer: North	♥ AT97	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 15+1	♣ AQ942	

Board: 378	♠ Q4	Partner is dealer.
Dealer: South	♥ QT84	The opponents are silent.
Vul: Both	♦ J54	
HCP: 8	♣ K652	

Board: 379	♠ KQ3	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: N-S	♦ T652	
HCP: 15	♣ AJ4	

Board: 380	♠ AQ86	Partner is dealer.
Dealer: South	♥ J654	The opponents are silent.
Vul: E-W	♦ 943	
HCP: 8	♣ J2	

Both hands (Answers Page)

Board: 376	North:	South:	W	N	E	S
Dealer: South	♠ QT75	♠ 94				1NT
Vul: N-S	♥ Q95	♥ J76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ87	♦ KQ6	Pass	3NT	All Pass	
South HCP: 15+1	♣ T4	♣ AKQ98				
Contract: 3NT North			1. Stayman			

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ AT32		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT97	♥ J63	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ Q5	♦ AT62	All Pass			
South HCP: 9	♣ AQ942	♣ T3				
Contract: 3NT South			1. Stayman			

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AJ2				1NT
Vul: Both	♥ QT84	♥ 92	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J54	♦ KQ762	Pass	2NT	All Pass	
South HCP: 15+1	♣ K652	♣ AJ4				
Contract: 2NT North			1. Stayman			

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ AT2		1NT	Pass	2NT
Vul: N-S	♥ KQT	♥ 62	All Pass			
North HCP: 15	♦ T652	♦ A8743				
South HCP: 8+1	♣ AJ4	♣ T92				
Contract: 2NT South						

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ AQ86	♠ J43				1NT
Vul: E-W	♥ J654	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 943	♦ QT	Pass	2NT	All Pass	
South HCP: 15+1	♣ J2	♣ K8764				
Contract: 2NT North			1. Stayman			

Board: 376	♠ 94	You are dealer.
Dealer: South	♥ J76	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 15+1	♣ AKQ98	

Board: 377	♠ AT32	Partner is dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: E-W	♦ AT62	
HCP: 9	♣ T3	

Board: 378	♠ AJ2	You are dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: Both	♦ KQ762	
HCP: 15+1	♣ AJ4	

Board: 379	♠ AT2	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: N-S	♦ A8743	
HCP: 8+1	♣ T92	

Board: 380	♠ J43	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 15+1	♣ K8764	

Both hands (Answers Page)

Board: 376	North:	South:	W	N	E	S
Dealer: South	♠ QT75	♠ 94				1NT
Vul: N-S	♥ Q95	♥ J76	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ87	♦ KQ6	Pass	3NT	All Pass	
South HCP: 15+1	♣ T4	♣ AKQ98				
Contract: 3NT North			1. Stayman			

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ AT32		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT97	♥ J63	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ Q5	♦ AT62	All Pass			
South HCP: 9	♣ AQ942	♣ T3				
Contract: 3NT South			1. Stayman			

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AJ2				1NT
Vul: Both	♥ QT84	♥ 92	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J54	♦ KQ762	Pass	2NT	All Pass	
South HCP: 15+1	♣ K652	♣ AJ4				
Contract: 2NT North			1. Stayman			

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ AT2		1NT	Pass	2NT
Vul: N-S	♥ KQT	♥ 62	All Pass			
North HCP: 15	♦ T652	♦ A8743				
South HCP: 8+1	♣ AJ4	♣ T92				
Contract: 2NT South						

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ AQ86	♠ J43				1NT
Vul: E-W	♥ J654	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 943	♦ QT	Pass	2NT	All Pass	
South HCP: 15+1	♣ J2	♣ K8764				
Contract: 2NT North			1. Stayman			

Board: 381 ♠ 964 You are dealer.

Dealer: North ♥ AKQ86 The opponents are silent.

Vul: Both ♦ Q2

HCP: 15+1 ♣ A94

Board: 382 ♠ Q873 Partner is dealer.

Dealer: South ♥ 73 The opponents are silent.

Vul: None ♦ QT42

HCP: 8 ♣ A87

Board: 383 ♠ J85 You are dealer.

Dealer: North ♥ KQ The opponents are silent.

Vul: E-W ♦ A43

HCP: 17+1 ♣ AK984

Board: 384 ♠ - RHO is dealer. You bid second.

Dealer: West ♥ T962 West (RHO) opens 1NT if possible.

Vul: Both ♦ Q953 East (LHO) bids 2♣ if possible.

HCP: 4+1 ♣ Q7653

Board: 385 ♠ KT84 You are dealer.

Dealer: North ♥ Q2 The opponents are silent.

Vul: None ♦ AQ3

HCP: 15 ♣ KJ95

Both hands (Answers Page)

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ 85		1NT	All Pass	
Vul: Both	♥ AKQ86	♥ J74				
North HCP: 15+1	♦ Q2	♦ AJ84				
South HCP: 8	♣ A94	♣ QT73				
Contract: 1NT North						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ Q873	♠ JT5				1NT
Vul: None	♥ 73	♥ AQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QT42	♦ KJ	Pass	2NT	All Pass	
South HCP: 15	♣ A87	♣ KJ43				
Contract: 2NT North			1. Stayman			

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ KT63		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ	♥ 63	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ A43	♦ Q95	Pass	3NT	All Pass	
South HCP: 8	♣ AK984	♣ QJT6				
Contract: 3NT North			1. Stayman			

Board: 384	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AKJT72	1NT	Pass	2♣ ¹	2♠
Vul: Both	♥ T962	♥ A85		All Pass		
North HCP: 4+1	♦ Q953	♦ 4				
South HCP: 12+2	♣ Q7653	♣ 982		1. Stayman		
Contract: 2♠ South						

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ Q7		1NT	Pass	2NT
Vul: None	♥ Q2	♥ 986		All Pass		
North HCP: 15	♦ AQ3	♦ KT94				
South HCP: 9	♣ KJ95	♣ AT42				
Contract: 2NT South						

Board: 381	♠ 85	Partner is dealer.
Dealer: North	♥ J74	The opponents are silent.
Vul: Both	♦ AJ84	
HCP: 8	♣ QT73	

Board: 382	♠ JT5	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: None	♦ KJ	
HCP: 15	♣ KJ43	

Board: 383	♠ KT63	Partner is dealer.
Dealer: North	♥ 63	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 8	♣ QJT6	

Board: 384	♠ AKJT72	LHO is dealer.
Dealer: West	♥ A85	West (LHO) opens 1NT if possible.
Vul: Both	♦ 4	East (RHO) bids 2♣ if possible.
HCP: 12+2	♣ 982	

Board: 385	♠ Q7	Partner is dealer.
Dealer: North	♥ 986	The opponents are silent.
Vul: None	♦ KT94	
HCP: 9	♣ AT42	

Both hands (Answers Page)

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ 85		1NT	All Pass	
Vul: Both	♥ AKQ86	♥ J74				
North HCP: 15+1	♦ Q2	♦ AJ84				
South HCP: 8	♣ A94	♣ QT73				
Contract: 1NT North						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ Q873	♠ JT5				1NT
Vul: None	♥ 73	♥ AQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QT42	♦ KJ	Pass	2NT	All Pass	
South HCP: 15	♣ A87	♣ KJ43				
Contract: 2NT North			1. Stayman			

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ KT63		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ	♥ 63	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ A43	♦ Q95	Pass	3NT	All Pass	
South HCP: 8	♣ AK984	♣ QJT6				
Contract: 3NT North			1. Stayman			

Board: 384	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AKJT72	1NT	Pass	2♣ ¹	2♠
Vul: Both	♥ T962	♥ A85		All Pass		
North HCP: 4+1	♦ Q953	♦ 4				
South HCP: 12+2	♣ Q7653	♣ 982		1. Stayman		
Contract: 2♠ South						

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ Q7		1NT	Pass	2NT
Vul: None	♥ Q2	♥ 986		All Pass		
North HCP: 15	♦ AQ3	♦ KT94				
South HCP: 9	♣ KJ95	♣ AT42				
Contract: 2NT South						

Board: 386	♠ Q72	Partner is dealer.
Dealer: South	♥ AT93	The opponents are silent.
Vul: N-S	♦ K53	
HCP: 9	♣ T94	

Board: 387	♠ 4	LHO is dealer.
Dealer: East	♥ K5	East (LHO) opens 1NT if possible.
Vul: Both	♦ AKQ942	West (RHO) bids 2♣ if possible.
HCP: 12+2	♣ 8765	West (RHO) Doubles 2♦ if possible.

Board: 388	♠ 42	Partner is dealer.
Dealer: South	♥ AJ3	East (LHO) bids 2♦ if possible.
Vul: None	♦ T9732	West (RHO) bids 2♥ if possible.
HCP: 8+1	♣ KT2	

Board: 389	♠ 76	You are dealer.
Dealer: North	♥ KQJT3	The opponents are silent.
Vul: N-S	♦ K92	
HCP: 15+1	♣ AQ8	

Board: 390	♠ Q3	Partner is dealer.
Dealer: South	♥ KJ52	The opponents are silent.
Vul: E-W	♦ J864	
HCP: 9	♣ Q72	

Both hands (Answers Page)

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ AK84				1NT
Vul: N-S	♥ AT93	♥ Q87	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K53	♦ T2	Pass	3NT	All Pass	
South HCP: 15	♣ T94	♣ KQJ8				
Contract: 3NT North			1. Stayman			

Board: 387	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ T982			1NT	Pass
Vul: Both	♥ K5	♥ J643	2♣ ¹	2♦	Pass	Pass
North HCP: 12+2	♦ AKQ942	♦ T8	X	All Pass		
South HCP: 4	♣ 8765	♣ QJT				
Contract: 2♦X North			1. Stayman			

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ Q65				1NT
Vul: None	♥ AJ3	♥ Q72	Pass	Pass	2♦ ¹	Pass
North HCP: 8+1	♦ T9732	♦ AQ4	2♥	2NT	All Pass	
South HCP: 16	♣ KT2	♣ AQ94				
Contract: 2NT North			1. Cappelletti, both majors			

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ AKJ5		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJT3	♥ 864	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ K92	♦ T84	All Pass			
South HCP: 9	♣ AQ8	♣ JT4				
Contract: 3NT South			1. Stayman			

Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK6				1NT
Vul: E-W	♥ KJ52	♥ T963	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J864	♦ KQ	Pass	4♥	All Pass	
South HCP: 16	♣ Q72	♣ A943				
Contract: 4♥ North			1. Stayman			

Board: 386	♠ AK84	You are dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 15	♣ KQJ8	
Board: 387	♠ T982	RHO is dealer. You bid second.
Dealer: East	♥ J643	East (RHO) opens 1NT if possible.
Vul: Both	♦ T8	West (LHO) bids 2♣ if possible.
HCP: 4	♣ QJT	West (LHO) Doubles 2♦ if possible.
Board: 388	♠ Q65	You are dealer.
Dealer: South	♥ Q72	East (RHO) bids 2♦ if possible.
Vul: None	♦ AQ4	West (LHO) bids 2♥ if possible.
HCP: 16	♣ AQ94	
Board: 389	♠ AKJ5	Partner is dealer.
Dealer: North	♥ 864	The opponents are silent.
Vul: N-S	♦ T84	
HCP: 9	♣ JT4	
Board: 390	♠ AK6	You are dealer.
Dealer: South	♥ T963	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 16	♣ A943	

Both hands (Answers Page)

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ AK84				1NT
Vul: N-S	♥ AT93	♥ Q87	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K53	♦ T2	Pass	3NT	All Pass	
South HCP: 15	♣ T94	♣ KQJ8				
Contract: 3NT North			1. Stayman			

Board: 387	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ T982			1NT	Pass
Vul: Both	♥ K5	♥ J643	2♣ ¹	2♦	Pass	Pass
North HCP: 12+2	♦ AKQ942	♦ T8	X	All Pass		
South HCP: 4	♣ 8765	♣ QJT				
Contract: 2♦X North			1. Stayman			

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ Q65				1NT
Vul: None	♥ AJ3	♥ Q72	Pass	Pass	2♦ ¹	Pass
North HCP: 8+1	♦ T9732	♦ AQ4	2♥	2NT	All Pass	
South HCP: 16	♣ KT2	♣ AQ94				
Contract: 2NT North			1. Cappelletti, both majors			

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ AKJ5		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJT3	♥ 864	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ K92	♦ T84	All Pass			
South HCP: 9	♣ AQ8	♣ JT4				
Contract: 3NT South			1. Stayman			

Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AK6				1NT
Vul: E-W	♥ KJ52	♥ T963	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J864	♦ KQ	Pass	4♥	All Pass	
South HCP: 16	♣ Q72	♣ A943				
Contract: 4♥ North			1. Stayman			

Board: 391	♠ QT5	You are dealer.
Dealer: North	♥ QJ83	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 17	♣ AK4	

Board: 392	♠ 73	Partner is dealer.
Dealer: South	♥ K942	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 8	♣ K863	

Board: 393	♠ QJ7	You are dealer.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: E-W	♦ A86	
HCP: 17	♣ KJ4	

Board: 394	♠ 83	Partner is dealer.
Dealer: South	♥ QJ76	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 9	♣ JT54	

Board: 395	♠ KT8	You are dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ AJ5	
HCP: 15+1	♣ AQ864	

Both hands (Answers Page)

Board: 391	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ A86		1NT	Pass	2NT
Vul: None	♥ QJ83	♥ KT4	Pass	3NT	All Pass	
North HCP: 17	♦ KQ5	♦ 832				
South HCP: 8	♣ AK4	♣ JT73				
Contract: 3NT North						

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ A65				1NT
Vul: N-S	♥ K942	♥ A75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT7	♦ AKJ3	Pass	2NT	All Pass	
South HCP: 16	♣ K863	♣ 954				
Contract: 2NT North			1. Stayman			

Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ A4		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQJT	♥ 9874	Pass	2♥	Pass	3♥
North HCP: 17	♦ A86	♦ T954	Pass	4♥	All Pass	
South HCP: 8	♣ KJ4	♣ A72				
Contract: 4♥ North			1. Stayman			

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQJ5				1NT
Vul: Both	♥ QJ76	♥ AKT5	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ6	♦ 32	Pass	4♥	All Pass	
South HCP: 17	♣ JT54	♣ K32				
Contract: 4♥ North			1. Stayman			

Board: 395	North:	South:	W	N	E	S
Dealer: North	♠ KT8	♠ J53		1NT	Pass	2♣ ¹
Vul: N-S	♥ J7	♥ AK32	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AJ5	♦ 963	All Pass			
South HCP: 8	♣ AQ864	♣ T93				
Contract: 2NT South			1. Stayman			

Board: 391	♠ A86	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: None	♦ 832	
HCP: 8	♣ JT73	

Board: 392	♠ A65	You are dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ AKJ3	
HCP: 16	♣ 954	

Board: 393	♠ A4	Partner is dealer.
Dealer: North	♥ 9874	The opponents are silent.
Vul: E-W	♦ T954	
HCP: 8	♣ A72	

Board: 394	♠ AQJ5	You are dealer.
Dealer: South	♥ AKT5	The opponents are silent.
Vul: Both	♦ 32	
HCP: 17	♣ K32	

Board: 395	♠ J53	Partner is dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: N-S	♦ 963	
HCP: 8	♣ T93	

Both hands (Answers Page)

Board: 391	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ A86		1NT	Pass	2NT
Vul: None	♥ QJ83	♥ KT4	Pass	3NT	All Pass	
North HCP: 17	♦ KQ5	♦ 832				
South HCP: 8	♣ AK4	♣ JT73				
Contract: 3NT North						

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ A65				1NT
Vul: N-S	♥ K942	♥ A75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT7	♦ AKJ3	Pass	2NT	All Pass	
South HCP: 16	♣ K863	♣ 954				
Contract: 2NT North			1. Stayman			

Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ A4		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQJT	♥ 9874	Pass	2♥	Pass	3♥
North HCP: 17	♦ A86	♦ T954	Pass	4♥	All Pass	
South HCP: 8	♣ KJ4	♣ A72				
Contract: 4♥ North			1. Stayman			

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQJ5				1NT
Vul: Both	♥ QJ76	♥ AKT5	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ6	♦ 32	Pass	4♥	All Pass	
South HCP: 17	♣ JT54	♣ K32				
Contract: 4♥ North			1. Stayman			

Board: 395	North:	South:	W	N	E	S
Dealer: North	♠ KT8	♠ J53		1NT	Pass	2♣ ¹
Vul: N-S	♥ J7	♥ AK32	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AJ5	♦ 963	All Pass			
South HCP: 8	♣ AQ864	♣ T93				
Contract: 2NT South			1. Stayman			

Board: 396	♠ J982	Partner is dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: E-W	♦ KQ74	
HCP: 8	♣ Q84	

Board: 397	♠ KQ9	You are dealer.
Dealer: North	♥ KQT87	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 16+1	♣ 43	

Board: 398	♠ AT42	Partner is dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ J532	
HCP: 9	♣ Q63	

Board: 399	♠ AQ53	You are dealer.
Dealer: North	♥ AT7	The opponents are silent.
Vul: E-W	♦ KT87	
HCP: 16	♣ K6	

Board: 400	♠ J864	Partner is dealer.
Dealer: South	♥ Q76	The opponents are silent.
Vul: Both	♦ J832	
HCP: 8	♣ A5	

Both hands (Answers Page)

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ J982	♠ T54				1NT
Vul: E-W	♥ T8	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ74	♦ A65	Pass	2NT	All Pass	
South HCP: 15	♣ Q84	♣ AJ93				
Contract: 2NT North			1. Stayman			

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ T84		1NT	Pass	2♣ ¹
Vul: Both	♥ KQT87	♥ AJ52	Pass	2♥	All Pass	
North HCP: 16+1	♦ AQ5	♦ K32				
South HCP: 8	♣ 43	♣ T97	1. Stayman			
Contract: 2♥ North						

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ AT42	♠ K6				1NT
Vul: None	♥ Q3	♥ AT86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J532	♦ KQ7	Pass	3NT	All Pass	
South HCP: 15	♣ Q63	♣ KT94	1. Stayman			
Contract: 3NT North						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ AQ53	♠ JT9		1NT	Pass	3NT
Vul: E-W	♥ AT7	♥ QJ5	All Pass			
North HCP: 16	♦ KT87	♦ A942				
South HCP: 9	♣ K6	♣ J84				
Contract: 3NT South						

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ J864	♠ AKQT3				1NT
Vul: Both	♥ Q76	♥ KJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J832	♦ K4	Pass	3♠	All Pass	
South HCP: 16+1	♣ A5	♣ 764	1. Stayman			
Contract: 3♠ North						

Board: 396 ♠ T54 You are dealer.

Dealer: South ♥ AQ7 The opponents are silent.

Vul: E-W ♦ A65

HCP: 15 ♣ AJ93

Board: 397 ♠ T84 Partner is dealer.

Dealer: North ♥ AJ52 The opponents are silent.

Vul: Both ♦ K32

HCP: 8 ♣ T97

Board: 398 ♠ K6 You are dealer.

Dealer: South ♥ AT86 The opponents are silent.

Vul: None ♦ KQ7

HCP: 15 ♣ KT94

Board: 399 ♠ JT9 Partner is dealer.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: E-W ♦ A942

HCP: 9 ♣ J84

Board: 400 ♠ AKQT3 You are dealer.

Dealer: South ♥ KJ2 The opponents are silent.

Vul: Both ♦ K4

HCP: 16+1 ♣ 764

Both hands (Answers Page)

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ J982	♠ T54				1NT
Vul: E-W	♥ T8	♥ AQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ74	♦ A65	Pass	2NT	All Pass	
South HCP: 15	♣ Q84	♣ AJ93				
Contract: 2NT North			1. Stayman			

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ T84		1NT	Pass	2♣ ¹
Vul: Both	♥ KQT87	♥ AJ52	Pass	2♥	All Pass	
North HCP: 16+1	♦ AQ5	♦ K32				
South HCP: 8	♣ 43	♣ T97	1. Stayman			
Contract: 2♥ North						

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ AT42	♠ K6				1NT
Vul: None	♥ Q3	♥ AT86	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J532	♦ KQ7	Pass	3NT	All Pass	
South HCP: 15	♣ Q63	♣ KT94	1. Stayman			
Contract: 3NT North						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ AQ53	♠ JT9		1NT	Pass	3NT
Vul: E-W	♥ AT7	♥ QJ5	All Pass			
North HCP: 16	♦ KT87	♦ A942				
South HCP: 9	♣ K6	♣ J84				
Contract: 3NT South						

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ J864	♠ AKQT3				1NT
Vul: Both	♥ Q76	♥ KJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J832	♦ K4	Pass	3♠	All Pass	
South HCP: 16+1	♣ A5	♣ 764	1. Stayman			
Contract: 3♠ North						

Board: 401 ♠ A95 You are dealer.

Dealer: North ♥ A64 The opponents are silent.

Vul: None ♦ AT8

HCP: 16 ♣ A764

Board: 402 ♠ KT82 Partner is dealer.

Dealer: South ♥ A53 The opponents are silent.

Vul: N-S ♦ Q753

HCP: 9 ♣ 62

Board: 403 ♠ A6 You are dealer.

Dealer: North ♥ AK96 The opponents are silent.

Vul: Both ♦ QT7

HCP: 16 ♣ KT82

Board: 404 ♠ T5 Partner is dealer.

Dealer: South ♥ A543 The opponents are silent.

Vul: None ♦ J82

HCP: 9 ♣ A762

Board: 405 ♠ AQ43 You are dealer.

Dealer: North ♥ AQ6 The opponents are silent.

Vul: N-S ♦ J876

HCP: 17 ♣ A4

Both hands (Answers Page)

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ 872		1NT	Pass	2♣ ¹
Vul: None	♥ A64	♥ K872	Pass	2♦	Pass	2NT
North HCP: 16	♦ AT8	♦ Q6		All Pass		
South HCP: 8	♣ A764	♣ KT32				1. Stayman
Contract: 2NT South						

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ J654				1NT
Vul: N-S	♥ A53	♥ KJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q753	♦ AK8	Pass	4♠	All Pass	
South HCP: 17	♣ 62	♣ KQ74				1. Stayman
Contract: 4♠ North						

Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQT		1NT	Pass	2♣ ¹
Vul: Both	♥ AK96	♥ JT84	Pass	2♥	Pass	4♥
North HCP: 16	♦ QT7	♦ J4		All Pass		
South HCP: 9	♣ KT82	♣ Q943				1. Stayman
Contract: 4♥ South						

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AKJ3				1NT
Vul: None	♥ A543	♥ QT6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J82	♦ A97	Pass	3NT	All Pass	
South HCP: 16	♣ A762	♣ QT4				1. Stayman
Contract: 3NT North						

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ J75		1NT	Pass	2NT
Vul: N-S	♥ AQ6	♥ 42	Pass	3NT	All Pass	
North HCP: 17	♦ J876	♦ QT953				
South HCP: 8+1	♣ A4	♣ KQ5				
Contract: 3NT North						

Board: 401	♠ 872	Partner is dealer.
Dealer: North	♥ K872	The opponents are silent.
Vul: None	♦ Q6	
HCP: 8	♣ KT32	

Board: 402	♠ J654	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 17	♣ KQ74	

Board: 403	♠ KQT	Partner is dealer.
Dealer: North	♥ JT84	The opponents are silent.
Vul: Both	♦ J4	
HCP: 9	♣ Q943	

Board: 404	♠ AKJ3	You are dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: None	♦ A97	
HCP: 16	♣ QT4	

Board: 405	♠ J75	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ QT953	
HCP: 8+1	♣ KQ5	

Both hands (Answers Page)

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ 872		1NT	Pass	2♣ ¹
Vul: None	♥ A64	♥ K872	Pass	2♦	Pass	2NT
North HCP: 16	♦ AT8	♦ Q6		All Pass		
South HCP: 8	♣ A764	♣ KT32				
Contract: 2NT South			1. Stayman			

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ J654				1NT
Vul: N-S	♥ A53	♥ KJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q753	♦ AK8	Pass	4♠	All Pass	
South HCP: 17	♣ 62	♣ KQ74				
Contract: 4♠ North			1. Stayman			

Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQT		1NT	Pass	2♣ ¹
Vul: Both	♥ AK96	♥ JT84	Pass	2♥	Pass	4♥
North HCP: 16	♦ QT7	♦ J4		All Pass		
South HCP: 9	♣ KT82	♣ Q943				
Contract: 4♥ South			1. Stayman			

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AKJ3				1NT
Vul: None	♥ A543	♥ QT6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J82	♦ A97	Pass	3NT	All Pass	
South HCP: 16	♣ A762	♣ QT4				
Contract: 3NT North			1. Stayman			

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ J75		1NT	Pass	2NT
Vul: N-S	♥ AQ6	♥ 42	Pass	3NT	All Pass	
North HCP: 17	♦ J876	♦ QT953				
South HCP: 8+1	♣ A4	♣ KQ5				
Contract: 3NT North						

Board: 406	♠ T4	Partner is dealer.
Dealer: South	♥ 874	The opponents are silent.
Vul: E-W	♦ AKT9	
HCP: 9	♣ Q864	

Board: 407	♠ K92	You are dealer.
Dealer: North	♥ K32	The opponents are silent.
Vul: None	♦ AKQ52	
HCP: 15+1	♣ 93	

Board: 408	♠ A6	Partner is dealer.
Dealer: South	♥ QT65	The opponents are silent.
Vul: N-S	♦ 852	
HCP: 9	♣ QJT4	

Board: 409	♠ QJ964	You are dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 16+1	♣ AQ5	

Board: 410	♠ 943	Partner is dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: Both	♦ J95	
HCP: 8	♣ JT73	

Both hands (Answers Page)

Board: 406

Dealer: South

North:

♠ T4

South:

♠ K93

W N E S

1NT

Vul: E-W

♥ 874

♥ KQ32

Pass 2NT Pass 3NT

North HCP: 9

♦ AKT9

♦ J6

All Pass

South HCP: 17

♣ Q864

♣ AKJ3

Contract: 3NT South

Board: 407

Dealer: North

North:

♠ K92

South:

♠ T4

W N E S

 1NT Pass 2♣¹

Vul: None

♥ K32

♥ AJT4

Pass 2♦ Pass 2NT

North HCP: 15+1

♦ AKQ52

♦ 864

All Pass

South HCP: 9

♣ 93

♣ A842

1. Stayman

Contract: 2NT South

Board: 408

Dealer: South

North:

♠ A6

South:

♠ KQ

W N E S

1NT

Vul: N-S

♥ QT65

♥ 972

 Pass 2♣¹ Pass 2♦

North HCP: 9

♦ 852

♦ AKJ3

Pass 3NT All Pass

South HCP: 17

♣ QJT4

♣ A872

1. Stayman

Contract: 3NT North

Board: 409

Dealer: North

North:

♠ QJ964

South:

♠ T7

W N E S

1NT Pass 2NT

Vul: E-W

♥ 62

♥ AQ4

All Pass

North HCP: 16+1

♦ AK8

♦ QT75

South HCP: 9

♣ AQ5

♣ JT43

Contract: 2NT South

Board: 410

Dealer: South

North:

♠ 943

South:

♠ QJT8

W N E S

1NT

Vul: Both

♥ AQ3

♥ 98

Pass 3NT All Pass

North HCP: 8

♦ J95

♦ AKQ

South HCP: 16

♣ JT73

♣ A642

Contract: 3NT North

Board: 406	♠ K93	You are dealer.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 17	♣ AKJ3	

Board: 407	♠ T4	Partner is dealer.
Dealer: North	♥ AJT4	The opponents are silent.
Vul: None	♦ 864	
HCP: 9	♣ A842	

Board: 408	♠ KQ	You are dealer.
Dealer: South	♥ 972	The opponents are silent.
Vul: N-S	♦ AKJ3	
HCP: 17	♣ A872	

Board: 409	♠ T7	Partner is dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: E-W	♦ QT75	
HCP: 9	♣ JT43	

Board: 410	♠ QJT8	You are dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 16	♣ A642	

Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ K93				1NT
Vul: E-W	♥ 874	♥ KQ32	Pass	2NT	Pass	3NT
North HCP: 9	♦ AKT9	♦ J6				All Pass
South HCP: 17	♣ Q864	♣ AKJ3				
Contract: 3NT South						

Board: 407	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ T4		1NT	Pass	2♣ ¹
Vul: None	♥ K32	♥ AJT4	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AKQ52	♦ 864				All Pass
South HCP: 9	♣ 93	♣ A842				1. Stayman
Contract: 2NT South						

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KQ				1NT
Vul: N-S	♥ QT65	♥ 972	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 852	♦ AKJ3	Pass	3NT	All Pass	
South HCP: 17	♣ QJT4	♣ A872				1. Stayman
Contract: 3NT North						

Board: 409	North:	South:	W	N	E	S
Dealer: North	♠ QJ964	♠ T7		1NT	Pass	2NT
Vul: E-W	♥ 62	♥ AQ4				All Pass
North HCP: 16+1	♦ AK8	♦ QT75				
South HCP: 9	♣ AQ5	♣ JT43				
Contract: 2NT South						

Board: 410	North:	South:	W	N	E	S
Dealer: South	♠ 943	♠ QJT8				1NT
Vul: Both	♥ AQ3	♥ 98	Pass	3NT	All Pass	
North HCP: 8	♦ J95	♦ AKQ				
South HCP: 16	♣ JT73	♣ A642				
Contract: 3NT North						

Board: 411 ♠ T9 You are dealer.

Dealer: North ♥ J75 The opponents are silent.

Vul: N-S ♦ AQ76

HCP: 17 ♣ AKQJ

Board: 412 ♠ J986 Partner is dealer.

Dealer: South ♥ A4 The opponents are silent.

Vul: E-W ♦ J853

HCP: 9 ♣ KT4

Board: 413 ♠ KQ9 You are dealer.

Dealer: North ♥ 976 The opponents are silent.

Vul: Both ♦ AK5

HCP: 16 ♣ AT43

Board: 414 ♠ A962 Partner is dealer.

Dealer: South ♥ 64 The opponents are silent.

Vul: None ♦ J965

HCP: 8 ♣ K95

Board: 415 ♠ AKT You are dealer.

Dealer: North ♥ Q94 West (RHO) Doubles 2♣ if possible.

Vul: E-W ♦ K96

HCP: 16 ♣ A754

Both hands (Answers Page)

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ KQJ4		1NT	Pass	2♣ ¹
Vul: N-S	♥ J75	♥ KT4	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ76	♦ T2	All Pass			
South HCP: 9	♣ AKQJ	♣ T432				
Contract: 3NT South			1. Stayman			

Board: 412	North:	South:	W	N	E	S
Dealer: South	♠ J986	♠ QT42				1NT
Vul: E-W	♥ A4	♥ QJT9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J853	♦ AK	Pass	3NT	Pass	4♠
South HCP: 16	♣ KT4	♣ A32	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 76		1NT	Pass	2NT
Vul: Both	♥ 976	♥ T32	All Pass			
North HCP: 16	♦ AK5	♦ QT7				
South HCP: 8+1	♣ AT43	♣ KQJ85				
Contract: 2NT South						

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ A962	♠ J7				1NT
Vul: None	♥ 64	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J965	♦ KQ43	Pass	2NT	All Pass	
South HCP: 15	♣ K95	♣ A874				
Contract: 2NT North			1. Stayman			

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 6542		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q94	♥ KJ7	X	2♦	Pass	2NT
North HCP: 16	♦ K96	♦ AT4	All Pass			
South HCP: 9	♣ A754	♣ J62				
Contract: 2NT South			1. Stayman			

Board: 411	♠ KQJ4	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 9	♣ T432	

Board: 412	♠ QT42	You are dealer.
Dealer: South	♥ QJT9	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 16	♣ A32	

Board: 413	♠ 76	Partner is dealer.
Dealer: North	♥ T32	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 8+1	♣ KQJ85	

Board: 414	♠ J7	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: None	♦ KQ43	
HCP: 15	♣ A874	

Board: 415	♠ 6542	Partner is dealer.
Dealer: North	♥ KJ7	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ AT4	
HCP: 9	♣ J62	

Both hands (Answers Page)

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ KQJ4		1NT	Pass	2♣ ¹
Vul: N-S	♥ J75	♥ KT4	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ76	♦ T2	All Pass			
South HCP: 9	♣ AKQJ	♣ T432				
Contract: 3NT South			1. Stayman			

Board: 412	North:	South:	W	N	E	S
Dealer: South	♠ J986	♠ QT42				1NT
Vul: E-W	♥ A4	♥ QJT9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J853	♦ AK	Pass	3NT	Pass	4♠
South HCP: 16	♣ KT4	♣ A32	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 76		1NT	Pass	2NT
Vul: Both	♥ 976	♥ T32	All Pass			
North HCP: 16	♦ AK5	♦ QT7				
South HCP: 8+1	♣ AT43	♣ KQJ85				
Contract: 2NT South						

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ A962	♠ J7				1NT
Vul: None	♥ 64	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J965	♦ KQ43	Pass	2NT	All Pass	
South HCP: 15	♣ K95	♣ A874				
Contract: 2NT North			1. Stayman			

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 6542		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q94	♥ KJ7	X	2♦	Pass	2NT
North HCP: 16	♦ K96	♦ AT4	All Pass			
South HCP: 9	♣ A754	♣ J62				
Contract: 2NT South			1. Stayman			

Board: 416	♠ KJ73	Partner is dealer.
Dealer: South	♥ KJ62	The opponents are silent.
Vul: Both	♦ 92	
HCP: 9	♣ J72	

Board: 417	♠ 92	You are dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: None	♦ AKQ52	
HCP: 17+1	♣ AJ4	

Board: 418	♠ K42	Partner is dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: N-S	♦ Q853	
HCP: 9	♣ J73	

Board: 419	♠ K9	You are dealer.
Dealer: North	♥ AT86	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 17	♣ AKJT	

Board: 420	♠ AK42	Partner is dealer.
Dealer: South	♥ J96	The opponents are silent.
Vul: None	♦ 752	
HCP: 8	♣ 983	

Both hands (Answers Page)

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ 42				1NT
Vul: Both	♥ KJ62	♥ A853	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 92	♦ KJ63	Pass	3♥	All Pass	
South HCP: 15	♣ J72	♣ AK4				
Contract: 3♥ North			1. Stayman			

Board: 417	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KJ84		1NT	Pass	2♣ ¹
Vul: None	♥ KT5	♥ A873	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ52	♦ 964	Pass	3NT	All Pass	
South HCP: 8	♣ AJ4	♣ 96				
Contract: 3NT North			1. Stayman			

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ Q83				1NT
Vul: N-S	♥ K84	♥ AQ97	Pass	3NT	All Pass	
North HCP: 9	♦ Q853	♦ K2				
South HCP: 15	♣ J73	♣ AT42				
Contract: 3NT North						

Board: 419	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ 643		1NT	Pass	2NT
Vul: Both	♥ AT86	♥ Q3	Pass	3NT	All Pass	
North HCP: 17	♦ Q73	♦ AKT8				
South HCP: 9	♣ AKJT	♣ 9842				
Contract: 3NT North						

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ AK42	♠ T7				1NT
Vul: None	♥ J96	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 752	♦ KT43	Pass	2NT	All Pass	
South HCP: 15	♣ 983	♣ AJT4				
Contract: 2NT North			1. Stayman			

Board: 416	♠ 42	You are dealer.
Dealer: South	♥ A853	The opponents are silent.
Vul: Both	♦ KJ63	
HCP: 15	♣ AK4	

Board: 417	♠ KJ84	Partner is dealer.
Dealer: North	♥ A873	The opponents are silent.
Vul: None	♦ 964	
HCP: 8	♣ 96	

Board: 418	♠ Q83	You are dealer.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 15	♣ AT42	

Board: 419	♠ 643	Partner is dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 9	♣ 9842	

Board: 420	♠ T7	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: None	♦ KT43	
HCP: 15	♣ AJT4	

Both hands (Answers Page)

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ 42				1NT
Vul: Both	♥ KJ62	♥ A853	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 92	♦ KJ63	Pass	3♥	All Pass	
South HCP: 15	♣ J72	♣ AK4				
Contract: 3♥ North			1. Stayman			

Board: 417	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KJ84		1NT	Pass	2♣ ¹
Vul: None	♥ KT5	♥ A873	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ52	♦ 964	Pass	3NT	All Pass	
South HCP: 8	♣ AJ4	♣ 96				
Contract: 3NT North			1. Stayman			

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ Q83				1NT
Vul: N-S	♥ K84	♥ AQ97	Pass	3NT	All Pass	
North HCP: 9	♦ Q853	♦ K2				
South HCP: 15	♣ J73	♣ AT42				
Contract: 3NT North						

Board: 419	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ 643		1NT	Pass	2NT
Vul: Both	♥ AT86	♥ Q3	Pass	3NT	All Pass	
North HCP: 17	♦ Q73	♦ AKT8				
South HCP: 9	♣ AKJT	♣ 9842				
Contract: 3NT North						

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ AK42	♠ T7				1NT
Vul: None	♥ J96	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 752	♦ KT43	Pass	2NT	All Pass	
South HCP: 15	♣ 983	♣ AJT4				
Contract: 2NT North			1. Stayman			

Board: 421	♠ AQ87	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: N-S	♦ T62	
HCP: 15	♣ J54	

Board: 422	♠ KT6	Partner is dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: E-W	♦ 754	
HCP: 8	♣ 9876	

Board: 423	♠ KQ952	You are dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: None	♦ 95	
HCP: 16+1	♣ AK7	

Board: 424	♠ Q64	Partner is dealer.
Dealer: South	♥ T732	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 9	♣ AQ73	

Board: 425	♠ A96	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ K865	
HCP: 16	♣ KQJ4	

Both hands (Answers Page)

Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ T654		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKJ	♥ T73	Pass	2♦	Pass	3♦
North HCP: 15	♦ T62	♦ A4		All Pass		
South HCP: 8	♣ J54	♣ AT87				1. Stayman
Contract: 3♦ South						

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ Q54				1NT
Vul: E-W	♥ AJ7	♥ KQ3	Pass	2NT	All Pass	
North HCP: 8	♦ 754	♦ K6				
South HCP: 15+1	♣ 9876	♣ KQT42				
Contract: 2NT North						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ KQ952	♠ A8		1NT	Pass	3NT
Vul: None	♥ A62	♥ T87		All Pass		
North HCP: 16+1	♦ 95	♦ KQ74				
South HCP: 9	♣ AK7	♣ T943				
Contract: 3NT South						

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ K52				1NT
Vul: N-S	♥ T732	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J5	♦ AT2	Pass	3NT	All Pass	
South HCP: 17	♣ AQ73	♣ K642				
Contract: 3NT North			1. Stayman			

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ J5		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ	♥ AT53	Pass	2♦	Pass	2NT
North HCP: 16	♦ K865	♦ T74		All Pass		
South HCP: 9	♣ KQJ4	♣ A632				1. Stayman
Contract: 2NT South						

Board: 421	♠ T654	Partner is dealer.
Dealer: North	♥ T73	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 8	♣ AT87	

Board: 422	♠ Q54	You are dealer.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 15+1	♣ KQT42	

Board: 423	♠ A8	Partner is dealer.
Dealer: North	♥ T87	The opponents are silent.
Vul: None	♦ KQ74	
HCP: 9	♣ T943	

Board: 424	♠ K52	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 17	♣ K642	

Board: 425	♠ J5	Partner is dealer.
Dealer: North	♥ AT53	The opponents are silent.
Vul: E-W	♦ T74	
HCP: 9	♣ A632	

Both hands (Answers Page)

Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ T654		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKJ	♥ T73	Pass	2♦	Pass	3♦
North HCP: 15	♦ T62	♦ A4	All Pass			
South HCP: 8	♣ J54	♣ AT87				
Contract: 3♦ South			1. Stayman			

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ Q54				1NT
Vul: E-W	♥ AJ7	♥ KQ3	Pass	2NT	All Pass	
North HCP: 8	♦ 754	♦ K6				
South HCP: 15+1	♣ 9876	♣ KQT42				
Contract: 2NT North						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ KQ952	♠ A8		1NT	Pass	3NT
Vul: None	♥ A62	♥ T87	All Pass			
North HCP: 16+1	♦ 95	♦ KQ74				
South HCP: 9	♣ AK7	♣ T943				
Contract: 3NT South						

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ K52				1NT
Vul: N-S	♥ T732	♥ AK4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J5	♦ AT2	Pass	3NT	All Pass	
South HCP: 17	♣ AQ73	♣ K642				
Contract: 3NT North			1. Stayman			

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ J5		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ	♥ AT53	Pass	2♦	Pass	2NT
North HCP: 16	♦ K865	♦ T74	All Pass			
South HCP: 9	♣ KQJ4	♣ A632				
Contract: 2NT South			1. Stayman			

Board: 426	♠ Q86	Partner is dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ A952	
HCP: 9	♣ J842	

Board: 427	♠ AQJT	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: N-S	♦ AJ72	
HCP: 16	♣ 42	

Board: 428	♠ K73	Partner is dealer.
Dealer: South	♥ 8643	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 9	♣ QJ73	

Board: 429	♠ AT83	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ AK95	
HCP: 15	♣ Q43	

Board: 430	♠ JT5	Partner is dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: None	♦ T9854	
HCP: 9+1	♣ K4	

Both hands (Answers Page)

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AJ5				1NT
Vul: Both	♥ Q7	♥ KJ5	Pass	2NT	All Pass	
North HCP: 9	♦ A952	♦ 764				
South HCP: 15	♣ J842	♣ AQ65				
Contract: 2NT North						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ 754		1NT	Pass	2♣ ¹
Vul: N-S	♥ A87	♥ KQ93	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ72	♦ QT4	All Pass			
South HCP: 9	♣ 42	♣ Q63				
Contract: 3NT South			1. Stayman			

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ AQT64				1NT
Vul: E-W	♥ 8643	♥ AT7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KT	♦ J8	Pass	2NT	All Pass	
South HCP: 15+1	♣ QJ73	♣ A94				
Contract: 2NT North			1. Stayman			

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ AT83	♠ Q74		1NT	Pass	3NT
Vul: Both	♥ Q8	♥ J54	All Pass			
North HCP: 15	♦ AK95	♦ J42				
South HCP: 9	♣ Q43	♣ AJ95				
Contract: 3NT South						

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ A9				1NT
Vul: None	♥ AJ9	♥ T83	Pass	3NT	All Pass	
North HCP: 9+1	♦ T9854	♦ AKJ7				
South HCP: 16	♣ K4	♣ AT95				
Contract: 3NT North						

Board: 426 ♠ AJ5 You are dealer.

Dealer: South ♥ KJ5 The opponents are silent.

Vul: Both ♦ 764

HCP: 15 ♣ AQ65

Board: 427 ♠ 754 Partner is dealer.

Dealer: North ♥ KQ93 The opponents are silent.

Vul: N-S ♦ QT4

HCP: 9 ♣ Q63

Board: 428 ♠ AQT64 You are dealer.

Dealer: South ♥ AT7 The opponents are silent.

Vul: E-W ♦ J8

HCP: 15+1 ♣ A94

Board: 429 ♠ Q74 Partner is dealer.

Dealer: North ♥ J54 The opponents are silent.

Vul: Both ♦ J42

HCP: 9 ♣ AJ95

Board: 430 ♠ A9 You are dealer.

Dealer: South ♥ T83 The opponents are silent.

Vul: None ♦ AKJ7

HCP: 16 ♣ AT95

Both hands (Answers Page)

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AJ5				1NT
Vul: Both	♥ Q7	♥ KJ5	Pass	2NT	All Pass	
North HCP: 9	♦ A952	♦ 764				
South HCP: 15	♣ J842	♣ AQ65				
Contract: 2NT North						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ 754		1NT	Pass	2♣ ¹
Vul: N-S	♥ A87	♥ KQ93	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ72	♦ QT4	All Pass			
South HCP: 9	♣ 42	♣ Q63				
Contract: 3NT South			1. Stayman			

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ AQT64				1NT
Vul: E-W	♥ 8643	♥ AT7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KT	♦ J8	Pass	2NT	All Pass	
South HCP: 15+1	♣ QJ73	♣ A94				
Contract: 2NT North			1. Stayman			

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ AT83	♠ Q74		1NT	Pass	3NT
Vul: Both	♥ Q8	♥ J54	All Pass			
North HCP: 15	♦ AK95	♦ J42				
South HCP: 9	♣ Q43	♣ AJ95				
Contract: 3NT South						

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ A9				1NT
Vul: None	♥ AJ9	♥ T83	Pass	3NT	All Pass	
North HCP: 9+1	♦ T9854	♦ AKJ7				
South HCP: 16	♣ K4	♣ AT95				
Contract: 3NT North						

Board: 431	♠ QJ42	You are dealer.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: E-W	♦ 875	
HCP: 16	♣ AKQ	

Board: 432	♠ 9542	Partner is dealer.
Dealer: South	♥ K973	East (LHO) bids 2♦ if possible.
Vul: Both	♦ 84	
HCP: 8	♣ AJ2	

Board: 433	♠ JT3	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ KQT32	
HCP: 15+1	♣ KQ8	

Board: 434	♠ J985	Partner is dealer.
Dealer: South	♥ AT43	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 8	♣ Q94	

Board: 435	♠ J97	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: Both	♦ JT	
HCP: 15+1	♣ AK874	

Both hands (Answers Page)

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ QJ42	♠ KT3		1NT	Pass	2NT
Vul: E-W	♥ KJ7	♥ T8		All Pass		
North HCP: 16	♦ 875	♦ KJ64				
South HCP: 8	♣ AKQ	♣ JT43				
Contract: 2NT South						

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ 9542	♠ KQJ				1NT
Vul: Both	♥ K973	♥ AQJT	Pass	2♣ ¹	2♦	2NT
North HCP: 8	♦ 84	♦ Q73		All Pass		
South HCP: 17	♣ AJ2	♣ QT4				1. Stayman
Contract: 2NT South						

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ 96		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ QJ82	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQT32	♦ AJ74		All Pass		
South HCP: 9	♣ KQ8	♣ JT4				1. Stayman
Contract: 2NT South						

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ J985	♠ AK2				1NT
Vul: N-S	♥ AT43	♥ 98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J5	♦ AT42	Pass	2NT	All Pass	
South HCP: 16	♣ Q94	♣ AJ87				1. Stayman
Contract: 2NT North						

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ J97	♠ AQ8		1NT	Pass	3NT
Vul: Both	♥ AQ3	♥ 876		All Pass		
North HCP: 15+1	♦ JT	♦ Q763				
South HCP: 9	♣ AK874	♣ J65				
Contract: 3NT South						

Board: 431	♠ KT3	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: E-W	♦ KJ64	
HCP: 8	♣ JT43	

Board: 432	♠ KQJ	You are dealer.
Dealer: South	♥ AQJT	East (RHO) bids 2♦ if possible.
Vul: Both	♦ Q73	
HCP: 17	♣ QT4	

Board: 433	♠ 96	Partner is dealer.
Dealer: North	♥ QJ82	The opponents are silent.
Vul: None	♦ AJ74	
HCP: 9	♣ JT4	

Board: 434	♠ AK2	You are dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ AT42	
HCP: 16	♣ AJ87	

Board: 435	♠ AQ8	Partner is dealer.
Dealer: North	♥ 876	The opponents are silent.
Vul: Both	♦ Q763	
HCP: 9	♣ J65	

Both hands (Answers Page)

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ QJ42	♠ KT3		1NT	Pass	2NT
Vul: E-W	♥ KJ7	♥ T8		All Pass		
North HCP: 16	♦ 875	♦ KJ64				
South HCP: 8	♣ AKQ	♣ JT43				
Contract: 2NT South						

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ 9542	♠ KQJ				1NT
Vul: Both	♥ K973	♥ AQJT	Pass	2♣ ¹	2♦	2NT
North HCP: 8	♦ 84	♦ Q73		All Pass		
South HCP: 17	♣ AJ2	♣ QT4				
Contract: 2NT South			1. Stayman			

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ 96		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ QJ82	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQT32	♦ AJ74		All Pass		
South HCP: 9	♣ KQ8	♣ JT4				
Contract: 2NT South			1. Stayman			

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ J985	♠ AK2				1NT
Vul: N-S	♥ AT43	♥ 98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J5	♦ AT42	Pass	2NT	All Pass	
South HCP: 16	♣ Q94	♣ AJ87				
Contract: 2NT North			1. Stayman			

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ J97	♠ AQ8		1NT	Pass	3NT
Vul: Both	♥ AQ3	♥ 876		All Pass		
North HCP: 15+1	♦ JT	♦ Q763				
South HCP: 9	♣ AK874	♣ J65				
Contract: 3NT South						

Board: 436	♠ KT82	Partner is dealer.
Dealer: South	♥ T32	The opponents are silent.
Vul: None	♦ K2	
HCP: 9	♣ K984	

Board: 437	♠ J954	You are dealer.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 17	♣ A74	

Board: 438	♠ J42	Partner is dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: E-W	♦ JT743	
HCP: 9+1	♣ A5	

Board: 439	♠ KT5	You are dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: None	♦ AQ97	
HCP: 16	♣ KT4	

Board: 440	♠ 632	Partner is dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ 98543	
HCP: 8+1	♣ J97	

Both hands (Answers Page)

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ Q3				1NT
Vul: None	♥ T32	♥ KJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K2	♦ AJ543	Pass	3NT	All Pass	
South HCP: 15+1	♣ K984	♣ A62				
Contract: 3NT North			1. Stayman			

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ J954	♠ QT76		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ75	♥ A63	Pass	2♥	Pass	2NT
North HCP: 17	♦ AK	♦ J5	Pass	4♠	All Pass	
South HCP: 9	♣ A74	♣ Q962				
Contract: 4♠ North			1. Stayman			

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ J42	♠ AQT3				1NT
Vul: E-W	♥ K32	♥ A85	Pass	3NT	All Pass	
North HCP: 9+1	♦ JT743	♦ A65				
South HCP: 15	♣ A5	♣ J42				
Contract: 3NT North						

Board: 439	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ A973		1NT	Pass	2♣ ¹
Vul: None	♥ A62	♥ Q54	Pass	2♦	Pass	3NT
North HCP: 16	♦ AQ97	♦ K43	All Pass			
South HCP: 9	♣ KT4	♣ 965				
Contract: 3NT South			1. Stayman			

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ 632	♠ QT54				1NT
Vul: E-W	♥ AK	♥ T8	Pass	2NT	All Pass	
North HCP: 8+1	♦ 98543	♦ AKQ6				
South HCP: 15	♣ J97	♣ A84				
Contract: 2NT North						

Board: 436	♠ Q3	You are dealer.
Dealer: South	♥ KJ4	The opponents are silent.
Vul: None	♦ AJ543	
HCP: 15+1	♣ A62	

Board: 437	♠ QT76	Partner is dealer.
Dealer: North	♥ A63	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 9	♣ Q962	

Board: 438	♠ AQT3	You are dealer.
Dealer: South	♥ A85	The opponents are silent.
Vul: E-W	♦ A65	
HCP: 15	♣ J42	

Board: 439	♠ A973	Partner is dealer.
Dealer: North	♥ Q54	The opponents are silent.
Vul: None	♦ K43	
HCP: 9	♣ 965	

Board: 440	♠ QT54	You are dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: E-W	♦ AKQ6	
HCP: 15	♣ A84	

Both hands (Answers Page)

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ Q3				1NT
Vul: None	♥ T32	♥ KJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K2	♦ AJ543	Pass	3NT	All Pass	
South HCP: 15+1	♣ K984	♣ A62				
Contract: 3NT North			1. Stayman			

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ J954	♠ QT76		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ75	♥ A63	Pass	2♥	Pass	2NT
North HCP: 17	♦ AK	♦ J5	Pass	4♠	All Pass	
South HCP: 9	♣ A74	♣ Q962				
Contract: 4♠ North			1. Stayman			

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ J42	♠ AQT3				1NT
Vul: E-W	♥ K32	♥ A85	Pass	3NT	All Pass	
North HCP: 9+1	♦ JT743	♦ A65				
South HCP: 15	♣ A5	♣ J42				
Contract: 3NT North						

Board: 439	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ A973		1NT	Pass	2♣ ¹
Vul: None	♥ A62	♥ Q54	Pass	2♦	Pass	3NT
North HCP: 16	♦ AQ97	♦ K43	All Pass			
South HCP: 9	♣ KT4	♣ 965				
Contract: 3NT South			1. Stayman			

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ 632	♠ QT54				1NT
Vul: E-W	♥ AK	♥ T8	Pass	2NT	All Pass	
North HCP: 8+1	♦ 98543	♦ AKQ6				
South HCP: 15	♣ J97	♣ A84				
Contract: 2NT North						

Board: 441	♠ QJ963	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ A83	
HCP: 15+1	♣ KJ8	

Board: 442	♠ T852	Partner is dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: N-S	♦ AT5	
HCP: 8	♣ Q942	

Board: 443	♠ KQ84	You are dealer.
Dealer: North	♥ AJ87	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 17	♣ AK4	

Board: 444	♠ AK4	Partner is dealer.
Dealer: South	♥ 743	The opponents are silent.
Vul: Both	♦ 932	
HCP: 9	♣ QT73	

Board: 445	♠ Q93	You are dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 17	♣ KQT9	

Both hands (Answers Page)

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ QJ963	♠ KT87		1NT	Pass	2♣ ¹
Vul: Both	♥ A4	♥ Q97	Pass	2♠	Pass	4♠
North HCP: 15+1	♦ A83	♦ T54	All Pass			
South HCP: 9	♣ KJ8	♣ AT4				
Contract: 4♠ South			1. Stayman			

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ T852	♠ Q764				1NT
Vul: N-S	♥ QT	♥ A98	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AT5	♦ KJ87	All Pass			
South HCP: 15	♣ Q942	♣ AJ				
Contract: 2♠ South			1. Stayman			

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ KQ84	♠ AJ32		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ87	♥ 542	Pass	2♥	Pass	3NT
North HCP: 17	♦ 97	♦ A53	Pass	4♠	All Pass	
South HCP: 9	♣ AK4	♣ 982				
Contract: 4♠ North			1. Stayman			

Board: 444	North:	South:	W	N	E	S
Dealer: South	♠ AK4	♠ 763				1NT
Vul: Both	♥ 743	♥ QJ	Pass	2NT	All Pass	
North HCP: 9	♦ 932	♦ AQJ7				
South HCP: 17	♣ QT73	♣ AK94				
Contract: 2NT North						

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ KJ87		1NT	Pass	2♣ ¹
Vul: None	♥ AT5	♥ KQ93	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ6	♦ 972	All Pass			
South HCP: 9	♣ KQT9	♣ 84				
Contract: 3NT South			1. Stayman			

Board: 441	♠ KT87	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: Both	♦ T54	
HCP: 9	♣ AT4	

Board: 442	♠ Q764	You are dealer.
Dealer: South	♥ A98	The opponents are silent.
Vul: N-S	♦ KJ87	
HCP: 15	♣ AJ	

Board: 443	♠ AJ32	Partner is dealer.
Dealer: North	♥ 542	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 9	♣ 982	

Board: 444	♠ 763	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ AQJ7	
HCP: 17	♣ AK94	

Board: 445	♠ KJ87	Partner is dealer.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: None	♦ 972	
HCP: 9	♣ 84	

Both hands (Answers Page)

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ QJ963	♠ KT87		1NT	Pass	2♣ ¹
Vul: Both	♥ A4	♥ Q97	Pass	2♠	Pass	4♠
North HCP: 15+1	♦ A83	♦ T54	All Pass			
South HCP: 9	♣ KJ8	♣ AT4				
Contract: 4♠ South			1. Stayman			

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ T852	♠ Q764				1NT
Vul: N-S	♥ QT	♥ A98	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AT5	♦ KJ87	All Pass			
South HCP: 15	♣ Q942	♣ AJ				
Contract: 2♠ South			1. Stayman			

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ KQ84	♠ AJ32		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ87	♥ 542	Pass	2♥	Pass	3NT
North HCP: 17	♦ 97	♦ A53	Pass	4♠	All Pass	
South HCP: 9	♣ AK4	♣ 982				
Contract: 4♠ North			1. Stayman			

Board: 444	North:	South:	W	N	E	S
Dealer: South	♠ AK4	♠ 763				1NT
Vul: Both	♥ 743	♥ QJ	Pass	2NT	All Pass	
North HCP: 9	♦ 932	♦ AQJ7				
South HCP: 17	♣ QT73	♣ AK94				
Contract: 2NT North						

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ KJ87		1NT	Pass	2♣ ¹
Vul: None	♥ AT5	♥ KQ93	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ6	♦ 972	All Pass			
South HCP: 9	♣ KQT9	♣ 84				
Contract: 3NT South			1. Stayman			

Board: 446	♠ K863	Partner is dealer.
Dealer: South	♥ A986	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 9	♣ 43	

Board: 447	♠ 86	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ KQ64	
HCP: 16+1	♣ AQJ72	

Board: 448	♠ J74	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: None	♦ K86	
HCP: 8	♣ J984	

Board: 449	♠ AJ9	You are dealer.
Dealer: North	♥ AQ53	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15	♣ T963	

Board: 450	♠ AQ72	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ 65	
HCP: 9	♣ T943	

Both hands (Answers Page)

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ K863	♠ J74				1NT
Vul: E-W	♥ A986	♥ QT3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q94	♦ AK6	Pass	3NT	All Pass	
South HCP: 17	♣ 43	♣ AKT9				
Contract: 3NT North			1. Stayman			

Board: 447	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KQJ		1♣	Pass	1NT
Vul: Both	♥ A7	♥ QJ4	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ KQ64	♦ 972	Pass	4♣	All Pass	
South HCP: 9	♣ AQJ72	♣ 8543				
Contract: 4♣ North						

Board: 448	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ AKQT8				1NT
Vul: None	♥ KT8	♥ J76	Pass	2NT	All Pass	
North HCP: 8	♦ K86	♦ 75				
South HCP: 15+1	♣ J984	♣ KQ3				
Contract: 2NT North						

Board: 449	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ KT65		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ53	♥ KT	Pass	2♥	Pass	2NT
North HCP: 15	♦ AT	♦ 972	All Pass			
South HCP: 9	♣ T963	♣ QJ42				
Contract: 2NT South			1. Stayman			

Board: 450	North:	South:	W	N	E	S
Dealer: South	♠ AQ72	♠ KJ8				1NT
Vul: Both	♥ KT8	♥ J94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 65	♦ AJ4	Pass	3NT	All Pass	
South HCP: 17	♣ T943	♣ AK75				
Contract: 3NT North			1. Stayman			

Board: 446 ♠ J74 You are dealer.

Dealer: South ♥ QT3 The opponents are silent.

Vul: E-W ♦ AK6

HCP: 17 ♣ AKT9

Board: 447 ♠ KQJ Partner is dealer.

Dealer: North ♥ QJ4 The opponents are silent.

Vul: Both ♦ 972

HCP: 9 ♣ 8543

Board: 448 ♠ AKQT8 You are dealer.

Dealer: South ♥ J76 The opponents are silent.

Vul: None ♦ 75

HCP: 15+1 ♣ KQ3

Board: 449 ♠ KT65 Partner is dealer.

Dealer: North ♥ KT The opponents are silent.

Vul: N-S ♦ 972

HCP: 9 ♣ QJ42

Board: 450 ♠ KJ8 You are dealer.

Dealer: South ♥ J94 The opponents are silent.

Vul: Both ♦ AJ4

HCP: 17 ♣ AK75

Both hands (Answers Page)

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ K863	♠ J74				1NT
Vul: E-W	♥ A986	♥ QT3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q94	♦ AK6	Pass	3NT	All Pass	
South HCP: 17	♣ 43	♣ AKT9				
Contract: 3NT North			1. Stayman			

Board: 447	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KQJ		1♣	Pass	1NT
Vul: Both	♥ A7	♥ QJ4	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ KQ64	♦ 972	Pass	4♣	All Pass	
South HCP: 9	♣ AQJ72	♣ 8543				
Contract: 4♣ North						

Board: 448	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ AKQT8				1NT
Vul: None	♥ KT8	♥ J76	Pass	2NT	All Pass	
North HCP: 8	♦ K86	♦ 75				
South HCP: 15+1	♣ J984	♣ KQ3				
Contract: 2NT North						

Board: 449	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ KT65		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ53	♥ KT	Pass	2♥	Pass	2NT
North HCP: 15	♦ AT	♦ 972	All Pass			
South HCP: 9	♣ T963	♣ QJ42				
Contract: 2NT South			1. Stayman			

Board: 450	North:	South:	W	N	E	S
Dealer: South	♠ AQ72	♠ KJ8				1NT
Vul: Both	♥ KT8	♥ J94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 65	♦ AJ4	Pass	3NT	All Pass	
South HCP: 17	♣ T943	♣ AK75				
Contract: 3NT North			1. Stayman			

Board: 451	♠ AKJ	You are dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: None	♦ Q963	
HCP: 15	♣ Q942	

Board: 452	♠ AQ82	Partner is dealer.
Dealer: South	♥ 863	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 8	♣ Q763	

Board: 453	♠ Q82	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: E-W	♦ AQT2	
HCP: 17	♣ AQ3	

Board: 454	♠ T62	Partner is dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ Q853	
HCP: 9	♣ AK73	

Board: 455	♠ T42	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 15+1	♣ KQT74	

Both hands (Answers Page)

Board: 451	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 82		1NT	All Pass	
Vul: None	♥ K6	♥ J52				
North HCP: 15	♦ Q963	♦ KT75				
South HCP: 8	♣ Q942	♣ KJ75				
Contract: 1NT North						

Board: 452	North:	South:	W	N	E	S
Dealer: South	♠ AQ82	♠ T73				1NT
Vul: N-S	♥ 863	♥ AT5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 92	♦ KQ6	Pass	2NT	All Pass	
South HCP: 16	♣ Q763	♣ AK42				
Contract: 2NT North			1. Stayman			

Board: 453	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ J75		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT3	♥ QJ98	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQT2	♦ KJ6	Pass	3NT	All Pass	
South HCP: 8	♣ AQ3	♣ 842				
Contract: 3NT North			1. Stayman			

Board: 454	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ KQ54				1NT
Vul: None	♥ 76	♥ A98	Pass	3NT	All Pass	
North HCP: 9	♦ Q853	♦ KJT6				
South HCP: 15	♣ AK73	♣ Q4				
Contract: 3NT North						

Board: 455	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ AJ3		1NT	Pass	2NT
Vul: N-S	♥ AQ4	♥ 952				All Pass
North HCP: 15+1	♦ KJ	♦ Q3				
South HCP: 8+1	♣ KQT74	♣ J9632				
Contract: 2NT South						

Board: 451	♠ 82	Partner is dealer.
Dealer: North	♥ J52	The opponents are silent.
Vul: None	♦ KT75	
HCP: 8	♣ KJ75	

Board: 452	♠ T73	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 16	♣ AK42	

Board: 453	♠ J75	Partner is dealer.
Dealer: North	♥ QJ98	The opponents are silent.
Vul: E-W	♦ KJ6	
HCP: 8	♣ 842	

Board: 454	♠ KQ54	You are dealer.
Dealer: South	♥ A98	The opponents are silent.
Vul: None	♦ KJT6	
HCP: 15	♣ Q4	

Board: 455	♠ AJ3	Partner is dealer.
Dealer: North	♥ 952	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 8+1	♣ J9632	

Both hands (Answers Page)

Board: 451	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 82		1NT	All Pass	
Vul: None	♥ K6	♥ J52				
North HCP: 15	♦ Q963	♦ KT75				
South HCP: 8	♣ Q942	♣ KJ75				
Contract: 1NT North						

Board: 452	North:	South:	W	N	E	S
Dealer: South	♠ AQ82	♠ T73			1NT	
Vul: N-S	♥ 863	♥ AT5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 92	♦ KQ6	Pass	2NT	All Pass	
South HCP: 16	♣ Q763	♣ AK42				
Contract: 2NT North			1. Stayman			

Board: 453	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ J75		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT3	♥ QJ98	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQT2	♦ KJ6	Pass	3NT	All Pass	
South HCP: 8	♣ AQ3	♣ 842				
Contract: 3NT North			1. Stayman			

Board: 454	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ KQ54			1NT	
Vul: None	♥ 76	♥ A98	Pass	3NT	All Pass	
North HCP: 9	♦ Q853	♦ KJT6				
South HCP: 15	♣ AK73	♣ Q4				
Contract: 3NT North						

Board: 455	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ AJ3		1NT	Pass	2NT
Vul: N-S	♥ AQ4	♥ 952			All Pass	
North HCP: 15+1	♦ KJ	♦ Q3				
South HCP: 8+1	♣ KQT74	♣ J9632				
Contract: 2NT South						

Board: 456	♠ QT63	Partner is dealer.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: E-W	♦ T74	
HCP: 8	♣ JT5	

Board: 457	♠ KQ3	You are dealer.
Dealer: North	♥ J82	The opponents are silent.
Vul: Both	♦ 95	
HCP: 15+1	♣ AKQ72	

Board: 458	♠ QT8	Partner is dealer.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 8	♣ T652	

Board: 459	♠ 62	You are dealer.
Dealer: North	♥ AQ72	The opponents are silent.
Vul: E-W	♦ AK52	
HCP: 17	♣ A83	

Board: 460	♠ K865	Partner is dealer.
Dealer: South	♥ J84	The opponents are silent.
Vul: Both	♦ J863	
HCP: 8	♣ K5	

Both hands (Answers Page)

Board: 456	North:	South:	W	N	E	S
Dealer: South	♠ QT63	♠ KJ8				1NT
Vul: E-W	♥ KQ7	♥ A93	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T74	♦ 86	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT5	♣ AK432				1. Stayman
Contract: 3NT North						

Board: 457	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 94		1NT	Pass	2NT
Vul: Both	♥ J82	♥ QT9		All Pass		
North HCP: 15+1	♦ 95	♦ AQJ4				
South HCP: 9	♣ AKQ72	♣ T954				
Contract: 2NT South						

Board: 458	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AJ75				1NT
Vul: N-S	♥ AQ65	♥ J8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ T7	♦ AKJ4	Pass	3NT	All Pass	
South HCP: 17	♣ T652	♣ K43				1. Stayman
Contract: 3NT North						

Board: 459	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ AT8		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ72	♥ JT84	Pass	2♥	Pass	4♥
North HCP: 17	♦ AK52	♦ T6		All Pass		
South HCP: 9	♣ A83	♣ KJ74				1. Stayman
Contract: 4♥ South						

Board: 460	North:	South:	W	N	E	S
Dealer: South	♠ K865	♠ AQ2				1NT
Vul: Both	♥ J84	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J863	♦ QT4	Pass	2NT	All Pass	
South HCP: 15	♣ K5	♣ A942				1. Stayman
Contract: 2NT North						

Board: 456 ♠ KJ8 You are dealer.

Dealer: South ♥ A93 The opponents are silent.

Vul: E-W ♦ 86

HCP: 15+1 ♣ AK432

Board: 457 ♠ 94 Partner is dealer.

Dealer: North ♥ QT9 The opponents are silent.

Vul: Both ♦ AQJ4

HCP: 9 ♣ T954

Board: 458 ♠ AJ75 You are dealer.

Dealer: South ♥ J8 The opponents are silent.

Vul: N-S ♦ AKJ4

HCP: 17 ♣ K43

Board: 459 ♠ AT8 Partner is dealer.

Dealer: North ♥ JT84 The opponents are silent.

Vul: E-W ♦ T6

HCP: 9 ♣ KJ74

Board: 460 ♠ AQ2 You are dealer.

Dealer: South ♥ K92 The opponents are silent.

Vul: Both ♦ QT4

HCP: 15 ♣ A942

Both hands (Answers Page)

Board: 456	North:	South:	W	N	E	S
Dealer: South	♠ QT63	♠ KJ8				1NT
Vul: E-W	♥ KQ7	♥ A93	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T74	♦ 86	Pass	3NT	All Pass	
South HCP: 15+1	♣ JT5	♣ AK432				1. Stayman
Contract: 3NT North						

Board: 457	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 94		1NT	Pass	2NT
Vul: Both	♥ J82	♥ QT9		All Pass		
North HCP: 15+1	♦ 95	♦ AQJ4				
South HCP: 9	♣ AKQ72	♣ T954				
Contract: 2NT South						

Board: 458	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AJ75				1NT
Vul: N-S	♥ AQ65	♥ J8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ T7	♦ AKJ4	Pass	3NT	All Pass	
South HCP: 17	♣ T652	♣ K43				1. Stayman
Contract: 3NT North						

Board: 459	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ AT8		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ72	♥ JT84	Pass	2♥	Pass	4♥
North HCP: 17	♦ AK52	♦ T6		All Pass		
South HCP: 9	♣ A83	♣ KJ74				1. Stayman
Contract: 4♥ South						

Board: 460	North:	South:	W	N	E	S
Dealer: South	♠ K865	♠ AQ2				1NT
Vul: Both	♥ J84	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J863	♦ QT4	Pass	2NT	All Pass	
South HCP: 15	♣ K5	♣ A942				1. Stayman
Contract: 2NT North						

Board: 461 ♠ A93 You are dealer.

Dealer: North ♥ AQ32 The opponents are silent.

Vul: None ♦ K5

HCP: 15 ♣ Q976

Board: 462 ♠ T65 Partner is dealer.

Dealer: South ♥ J643 East (LHO) Doubles 2♣ if possible.

Vul: E-W ♦ AKT8

HCP: 8 ♣ 83

Board: 463 ♠ AT You are dealer.

Dealer: North ♥ A86 The opponents are silent.

Vul: Both ♦ AKT3

HCP: 15 ♣ T943

Board: 464 ♠ 953 Partner is dealer.

Dealer: South ♥ 7543 The opponents are silent.

Vul: None ♦ J9

HCP: 9 ♣ AKJ3

Board: 465 ♠ AT2 You are dealer.

Dealer: North ♥ Q943 The opponents are silent.

Vul: N-S ♦ K72

HCP: 15 ♣ AQ4

Both hands (Answers Page)

Board: 461

Dealer: North

North:

♠ A93

South:

♠ Q86

W N E S

1NT Pass 2NT

Vul: None

♥ AQ32

♥ 98

All Pass

North HCP: 15

♦ K5

♦ QJT86

South HCP: 8+1

♣ Q976

♣ KT4

Contract: 2NT South

Board: 462

Dealer: South

North:

♠ T65

South:

♠ AKJ87

W N E S

1NT

Vul: E-W

♥ J643

♥ Q8

 Pass 2♣¹ X 2♠

North HCP: 8

♦ AKT8

♦ Q32

Pass 2NT All Pass

South HCP: 16+1

♣ 83

♣ A42

1. Stayman

Contract: 2NT North

Board: 463

Dealer: North

North:

♠ AT

South:

♠ 9742

W N E S

 1NT Pass 2♣¹

Vul: Both

♥ A86

♥ KT7

Pass 2♦ Pass 3NT

North HCP: 15

♦ AKT3

♦ 742

All Pass

South HCP: 9

♣ T943

♣ AQ7

1. Stayman

Contract: 3NT South

Board: 464

Dealer: South

North:

♠ 953

South:

♠ A4

W N E S

1NT

Vul: None

♥ 7543

♥ AQ9

 Pass 2♣¹ Pass 2♦

North HCP: 9

♦ J9

♦ AQ52

Pass 3NT All Pass

South HCP: 16

♣ AKJ3

♣ T764

1. Stayman

Contract: 3NT North

Board: 465

Dealer: North

North:

♠ AT2

South:

♠ K53

W N E S

 1NT Pass 2♣¹

Vul: N-S

♥ Q943

♥ AT52

Pass 2♥ Pass 4♥

North HCP: 15

♦ K72

♦ QT64

All Pass

South HCP: 9

♣ AQ4

♣ 32

1. Stayman

Contract: 4♥ South

Board: 461	♠ Q86	Partner is dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: None	♦ QJT86	
HCP: 8+1	♣ KT4	

Board: 462	♠ AKJ87	You are dealer.
Dealer: South	♥ Q8	East (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ Q32	
HCP: 16+1	♣ A42	

Board: 463	♠ 9742	Partner is dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: Both	♦ 742	
HCP: 9	♣ AQ7	

Board: 464	♠ A4	You are dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: None	♦ AQ52	
HCP: 16	♣ T764	

Board: 465	♠ K53	Partner is dealer.
Dealer: North	♥ AT52	The opponents are silent.
Vul: N-S	♦ QT64	
HCP: 9	♣ 32	

Both hands (Answers Page)

Board: 461

Dealer: North

North:

♠ A93

South:

♠ Q86

W N E S

1NT Pass 2NT

Vul: None

♥ AQ32

♥ 98

All Pass

North HCP: 15

♦ K5

♦ QJT86

South HCP: 8+1

♣ Q976

♣ KT4

Contract: 2NT South

Board: 462

Dealer: South

North:

♠ T65

South:

♠ AKJ87

W N E S

1NT

Vul: E-W

♥ J643

♥ Q8

 Pass 2♣¹ X 2♠

North HCP: 8

♦ AKT8

♦ Q32

Pass 2NT All Pass

South HCP: 16+1

♣ 83

♣ A42

1. Stayman

Contract: 2NT North

Board: 463

Dealer: North

North:

♠ AT

South:

♠ 9742

W N E S

 1NT Pass 2♣¹

Vul: Both

♥ A86

♥ KT7

Pass 2♦ Pass 3NT

North HCP: 15

♦ AKT3

♦ 742

All Pass

South HCP: 9

♣ T943

♣ AQ7

1. Stayman

Contract: 3NT South

Board: 464

Dealer: South

North:

♠ 953

South:

♠ A4

W N E S

1NT

Vul: None

♥ 7543

♥ AQ9

 Pass 2♣¹ Pass 2♦

North HCP: 9

♦ J9

♦ AQ52

Pass 3NT All Pass

South HCP: 16

♣ AKJ3

♣ T764

1. Stayman

Contract: 3NT North

Board: 465

Dealer: North

North:

♠ AT2

South:

♠ K53

W N E S

 1NT Pass 2♣¹

Vul: N-S

♥ Q943

♥ AT52

Pass 2♥ Pass 4♥

North HCP: 15

♦ K72

♦ QT64

All Pass

South HCP: 9

♣ AQ4

♣ 32

1. Stayman

Contract: 4♥ South

Board: 466	♠ JT	Partner is dealer.
Dealer: South	♥ AT9	The opponents are silent.
Vul: Both	♦ JT972	
HCP: 9+1	♣ K43	

Board: 467	♠ K432	You are dealer.
Dealer: North	♥ K743	The opponents are silent.
Vul: None	♦ AK	
HCP: 16	♣ KT6	

Board: 468	♠ KQJ3	Partner is dealer.
Dealer: South	♥ QT8	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 9	♣ 8432	

Board: 469	♠ KT	You are dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: E-W	♦ Q643	
HCP: 15	♣ AQ53	

Board: 470	♠ 873	Partner is dealer.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ J5	
HCP: 9+1	♣ AQ742	

Both hands (Answers Page)

Board: 466	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ A84				1NT
Vul: Both	♥ AT9	♥ KJ7	Pass	2NT	All Pass	
North HCP: 9+1	♦ JT972	♦ AQ65				
South HCP: 16	♣ K43	♣ QT5				
Contract: 2NT North						

Board: 467	North:	South:	W	N	E	S
Dealer: North	♠ K432	♠ T86		1NT	Pass	2NT
Vul: None	♥ K743	♥ T2	All Pass			
North HCP: 16	♦ AK	♦ QT7				
South HCP: 9+1	♣ KT6	♣ AQJ74				
Contract: 2NT South						

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ KQJ3	♠ T94				1NT
Vul: N-S	♥ QT8	♥ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J6	♦ KQ4	Pass	3NT	All Pass	
South HCP: 16	♣ 8432	♣ AKT7	1. Stayman			
Contract: 3NT North						

Board: 469	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q82		1NT	Pass	2♣ ¹
Vul: E-W	♥ KJ3	♥ AT42	Pass	2♦	Pass	3NT
North HCP: 15	♦ Q643	♦ 87	All Pass			
South HCP: 9	♣ AQ53	♣ K842	1. Stayman			
Contract: 3NT South						

Board: 470	North:	South:	W	N	E	S
Dealer: South	♠ 873	♠ AK2				1NT
Vul: None	♥ Q98	♥ 752	Pass	3NT	All Pass	
North HCP: 9+1	♦ J5	♦ KQ983				
South HCP: 15+1	♣ AQ742	♣ K8				
Contract: 3NT North						

Board: 466 ♠ A84 You are dealer.

Dealer: South ♥ KJ7 The opponents are silent.

Vul: Both ♦ AQ65

HCP: 16 ♣ QT5

Board: 467 ♠ T86 Partner is dealer.

Dealer: North ♥ T2 The opponents are silent.

Vul: None ♦ QT7

HCP: 9+1 ♣ AQJ74

Board: 468 ♠ T94 You are dealer.

Dealer: South ♥ KJ5 The opponents are silent.

Vul: N-S ♦ KQ4

HCP: 16 ♣ AKT7

Board: 469 ♠ Q82 Partner is dealer.

Dealer: North ♥ AT42 The opponents are silent.

Vul: E-W ♦ 87

HCP: 9 ♣ K842

Board: 470 ♠ AK2 You are dealer.

Dealer: South ♥ 752 The opponents are silent.

Vul: None ♦ KQ983

HCP: 15+1 ♣ K8

Both hands (Answers Page)

Board: 466	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ A84				1NT
Vul: Both	♥ AT9	♥ KJ7	Pass	2NT	All Pass	
North HCP: 9+1	♦ JT972	♦ AQ65				
South HCP: 16	♣ K43	♣ QT5				
Contract: 2NT North						

Board: 467	North:	South:	W	N	E	S
Dealer: North	♠ K432	♠ T86		1NT	Pass	2NT
Vul: None	♥ K743	♥ T2	All Pass			
North HCP: 16	♦ AK	♦ QT7				
South HCP: 9+1	♣ KT6	♣ AQJ74				
Contract: 2NT South						

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ KQJ3	♠ T94				1NT
Vul: N-S	♥ QT8	♥ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J6	♦ KQ4	Pass	3NT	All Pass	
South HCP: 16	♣ 8432	♣ AKT7	1. Stayman			
Contract: 3NT North						

Board: 469	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q82		1NT	Pass	2♣ ¹
Vul: E-W	♥ KJ3	♥ AT42	Pass	2♦	Pass	3NT
North HCP: 15	♦ Q643	♦ 87	All Pass			
South HCP: 9	♣ AQ53	♣ K842	1. Stayman			
Contract: 3NT South						

Board: 470	North:	South:	W	N	E	S
Dealer: South	♠ 873	♠ AK2				1NT
Vul: None	♥ Q98	♥ 752	Pass	3NT	All Pass	
North HCP: 9+1	♦ J5	♦ KQ983				
South HCP: 15+1	♣ AQ742	♣ K8				
Contract: 3NT North						

Board: 471 ♠ KQ3 You are dealer.

Dealer: North ♥ A52 The opponents are silent.

Vul: N-S ♦ AT82

HCP: 17 ♣ A85

Board: 472 ♠ 964 Partner is dealer.

Dealer: South ♥ J95 The opponents are silent.

Vul: E-W ♦ AKJ4

HCP: 9 ♣ T84

Board: 473 ♠ 876 You are dealer.

Dealer: North ♥ AKQ8 The opponents are silent.

Vul: Both ♦ J32

HCP: 15 ♣ KQ9

Board: 474 ♠ KJ86 Partner is dealer.

Dealer: South ♥ J862 East (LHO) Doubles 2♣ if possible.

Vul: N-S ♦ 62

HCP: 9 ♣ KJ4

Board: 475 ♠ QT You are dealer.

Dealer: North ♥ K865 The opponents are silent.

Vul: E-W ♦ A3

HCP: 16+1 ♣ AKT43

Both hands (Answers Page)

Board: 471	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 752		1NT	Pass	3NT
Vul: N-S	♥ A52	♥ JT		All Pass		
North HCP: 17	♦ AT82	♦ KQ96				
South HCP: 9	♣ A85	♣ KT42				
Contract: 3NT South						

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AQJ8				1NT
Vul: E-W	♥ J95	♥ K8	Pass	3NT	All Pass	
North HCP: 9	♦ AKJ4	♦ Q862				
South HCP: 17	♣ T84	♣ KQ7				
Contract: 3NT North						

Board: 473	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ AQ2		1NT	Pass	3NT
Vul: Both	♥ AKQ8	♥ J92		All Pass		
North HCP: 15	♦ J32	♦ T9				
South HCP: 8+1	♣ KQ9	♣ JT842				
Contract: 3NT South						

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ KJ86	♠ AQT3				1NT
Vul: N-S	♥ J862	♥ AQ75	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ 62	♦ A5	Pass	3♥	All Pass	
South HCP: 16	♣ KJ4	♣ 753				
Contract: 3♥ North			1. Stayman			

Board: 475	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A973		1NT	Pass	2♣ ¹
Vul: E-W	♥ K865	♥ A73	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ A3	♦ 964		All Pass		
South HCP: 9	♣ AKT43	♣ J52				
Contract: 3NT South			1. Stayman			

Board: 471	♠ 752	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ KQ96	
HCP: 9	♣ KT42	

Board: 472	♠ AQJ8	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ Q862	
HCP: 17	♣ KQ7	

Board: 473	♠ AQ2	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: Both	♦ T9	
HCP: 8+1	♣ JT842	

Board: 474	♠ AQT3	You are dealer.
Dealer: South	♥ AQ75	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ A5	
HCP: 16	♣ 753	

Board: 475	♠ A973	Partner is dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: E-W	♦ 964	
HCP: 9	♣ J52	

Both hands (Answers Page)

Board: 471	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 752		1NT	Pass	3NT
Vul: N-S	♥ A52	♥ JT		All Pass		
North HCP: 17	♦ AT82	♦ KQ96				
South HCP: 9	♣ A85	♣ KT42				
Contract: 3NT South						

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AQJ8				1NT
Vul: E-W	♥ J95	♥ K8	Pass	3NT	All Pass	
North HCP: 9	♦ AKJ4	♦ Q862				
South HCP: 17	♣ T84	♣ KQ7				
Contract: 3NT North						

Board: 473	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ AQ2		1NT	Pass	3NT
Vul: Both	♥ AKQ8	♥ J92		All Pass		
North HCP: 15	♦ J32	♦ T9				
South HCP: 8+1	♣ KQ9	♣ JT842				
Contract: 3NT South						

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ KJ86	♠ AQT3				1NT
Vul: N-S	♥ J862	♥ AQ75	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ 62	♦ A5	Pass	3♥	All Pass	
South HCP: 16	♣ KJ4	♣ 753				
Contract: 3♥ North			1. Stayman			

Board: 475	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A973		1NT	Pass	2♣ ¹
Vul: E-W	♥ K865	♥ A73	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ A3	♦ 964		All Pass		
South HCP: 9	♣ AKT43	♣ J52				
Contract: 3NT South			1. Stayman			

Board: 476	♠ T8	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ T63	
HCP: 8+1	♣ AT943	

Board: 477	♠ AKT	You are dealer.
Dealer: North	♥ A985	The opponents are silent.
Vul: None	♦ J7	
HCP: 16	♣ A742	

Board: 478	♠ 8762	Partner is dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ K742	
HCP: 9	♣ AQ5	

Board: 479	♠ T73	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ AKJ9	
HCP: 15	♣ KT84	

Board: 480	♠ Q73	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ JT9	
HCP: 9+1	♣ KJ943	

Both hands (Answers Page)

Board: 476

Dealer: South

North:

♠ T8

South:

♠ QJ42

W N E S

1NT

Vul: Both

♥ KJ6

♥ A87

Pass 2NT All Pass

North HCP: 8+1

♦ T63

♦ AK95

South HCP: 16

♣ AT943

♣ Q7

Contract: 2NT North

Board: 477

Dealer: North

North:

♠ AKT

South:

♠ 8765

W N E S

 1NT Pass 2♣¹

Vul: None

♥ A985

♥ K72

Pass 2♥ All Pass

North HCP: 16

♦ J7

♦ QT92

1. Stayman

South HCP: 8

♣ A742

♣ K6

Contract: 2♥ North

Board: 478

Dealer: South

North:

♠ 8762

South:

♠ AQ

W N E S

1NT

Vul: E-W

♥ 86

♥ QJ2

 Pass 2♣¹ Pass 2♦

North HCP: 9

♦ K742

♦ QJ3

Pass 2NT All Pass

South HCP: 16+1

♣ AQ5

♣ KJ843

1. Stayman

Contract: 2NT North

Board: 479

Dealer: North

North:

♠ T73

South:

♠ J6

W N E S

1NT Pass 2NT

Vul: Both

♥ A7

♥ KQ5

All Pass

North HCP: 15

♦ AKJ9

♦ 752

South HCP: 9+1

♣ KT84

♣ QJ953

Contract: 2NT South

Board: 480

Dealer: South

North:

♠ Q73

South:

♠ AJ85

W N E S

1NT

Vul: None

♥ Q8

♥ AJ72

Pass 2NT All Pass

North HCP: 9+1

♦ JT9

♦ K3

South HCP: 15

♣ KJ943

♣ QT2

Contract: 2NT North

Board: 476	♠ QJ42	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ AK95	
HCP: 16	♣ Q7	

Board: 477	♠ 8765	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: None	♦ QT92	
HCP: 8	♣ K6	

Board: 478	♠ AQ	You are dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: E-W	♦ QJ3	
HCP: 16+1	♣ KJ843	

Board: 479	♠ J6	Partner is dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: Both	♦ 752	
HCP: 9+1	♣ QJ953	

Board: 480	♠ AJ85	You are dealer.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: None	♦ K3	
HCP: 15	♣ QT2	

Both hands (Answers Page)

Board: 476

Dealer: South

North:

♠ T8

South:

♠ QJ42

W N E S

1NT

Vul: Both

♥ KJ6

♥ A87

Pass 2NT All Pass

North HCP: 8+1

♦ T63

♦ AK95

South HCP: 16

♣ AT943

♣ Q7

Contract: 2NT North

Board: 477

Dealer: North

North:

♠ AKT

South:

♠ 8765

W N E S

 1NT Pass 2♣¹

Vul: None

♥ A985

♥ K72

Pass 2♥ All Pass

North HCP: 16

♦ J7

♦ QT92

1. Stayman

South HCP: 8

♣ A742

♣ K6

Contract: 2♥ North

Board: 478

Dealer: South

North:

♠ 8762

South:

♠ AQ

W N E S

1NT

Vul: E-W

♥ 86

♥ QJ2

 Pass 2♣¹ Pass 2♦

North HCP: 9

♦ K742

♦ QJ3

Pass 2NT All Pass

South HCP: 16+1

♣ AQ5

♣ KJ843

1. Stayman

Contract: 2NT North

Board: 479

Dealer: North

North:

♠ T73

South:

♠ J6

W N E S

1NT Pass 2NT

Vul: Both

♥ A7

♥ KQ5

All Pass

North HCP: 15

♦ AKJ9

♦ 752

South HCP: 9+1

♣ KT84

♣ QJ953

Contract: 2NT South

Board: 480

Dealer: South

North:

♠ Q73

South:

♠ AJ85

W N E S

1NT

Vul: None

♥ Q8

♥ AJ72

Pass 2NT All Pass

North HCP: 9+1

♦ JT9

♦ K3

South HCP: 15

♣ KJ943

♣ QT2

Contract: 2NT North

Board: 481 ♠ KJ5 You are dealer.

Dealer: North ♥ JT The opponents are silent.

Vul: N-S ♦ AJ73

HCP: 15 ♣ AJ52

Board: 482 ♠ 72 Partner is dealer.

Dealer: South ♥ AJ6 The opponents are silent.

Vul: Both ♦ JT96

HCP: 9 ♣ KT54

Board: 483 ♠ A876 You are dealer.

Dealer: North ♥ KQ63 The opponents are silent.

Vul: None ♦ KJ7

HCP: 15 ♣ Q4

Board: 484 ♠ J62 Partner is dealer.

Dealer: South ♥ JT62 East (LHO) Doubles 2♣ if possible.

Vul: N-S ♦ AQ64

HCP: 8 ♣ 86

Board: 485 ♠ A8 You are dealer.

Dealer: North ♥ A982 The opponents are silent.

Vul: E-W ♦ K743

HCP: 15 ♣ AT4

Both hands (Answers Page)

Board: 481

Dealer: North

North:

♠ KJ5

South:

♠ 974

W N E S

1NT Pass 3NT

Vul: N-S

♥ JT

♥ AK9

All Pass

North HCP: 15

♦ AJ73

♦ QT

South HCP: 9+1

♣ AJ52

♣ 87643

Contract: 3NT South

Board: 482

Dealer: South

North:

♠ 72

South:

♠ 985

W N E S

1NT

Vul: Both

♥ AJ6

♥ KT9

Pass 2NT All Pass

North HCP: 9

♦ JT96

♦ AQ53

South HCP: 15

♣ KT54

♣ AQ7

Contract: 2NT North

Board: 483

Dealer: North

North:

♠ A876

South:

♠ T3

W N E S

1NT Pass 2NT

Vul: None

♥ KQ63

♥ A52

All Pass

North HCP: 15

♦ KJ7

♦ 854

South HCP: 8+1

♣ Q4

♣ KJT82

Contract: 2NT South

Board: 484

Dealer: South

North:

♠ J62

South:

♠ KQ5

W N E S

1NT

Vul: N-S

♥ JT62

♥ AQ9

 Pass 2♣¹ X 2♦

North HCP: 8

♦ AQ64

♦ JT72

Pass 3♦ All Pass

South HCP: 15

♣ 86

♣ K43

1. Stayman

Contract: 3♦ North

Board: 485

Dealer: North

North:

♠ A8

South:

♠ 965

W N E S

1NT Pass 3NT

Vul: E-W

♥ A982

♥ K63

All Pass

North HCP: 15

♦ K743

♦ A85

South HCP: 9

♣ AT4

♣ Q952

Contract: 3NT South

Board: 481	♠ 974	Partner is dealer.
Dealer: North	♥ AK9	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 9+1	♣ 87643	

Board: 482	♠ 985	You are dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: Both	♦ AQ53	
HCP: 15	♣ AQ7	

Board: 483	♠ T3	Partner is dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ 854	
HCP: 8+1	♣ KJT82	

Board: 484	♠ KQ5	You are dealer.
Dealer: South	♥ AQ9	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ JT72	
HCP: 15	♣ K43	

Board: 485	♠ 965	Partner is dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: E-W	♦ A85	
HCP: 9	♣ Q952	

Both hands (Answers Page)

Board: 481

Dealer: North

North:

♠ KJ5

South:

♠ 974

W N E S

1NT Pass 3NT

Vul: N-S

♥ JT

♥ AK9

All Pass

North HCP: 15

♦ AJ73

♦ QT

South HCP: 9+1

♣ AJ52

♣ 87643

Contract: 3NT South

Board: 482

Dealer: South

North:

♠ 72

South:

♠ 985

W N E S

1NT

Vul: Both

♥ AJ6

♥ KT9

Pass 2NT All Pass

North HCP: 9

♦ JT96

♦ AQ53

South HCP: 15

♣ KT54

♣ AQ7

Contract: 2NT North

Board: 483

Dealer: North

North:

♠ A876

South:

♠ T3

W N E S

1NT Pass 2NT

Vul: None

♥ KQ63

♥ A52

All Pass

North HCP: 15

♦ KJ7

♦ 854

South HCP: 8+1

♣ Q4

♣ KJT82

Contract: 2NT South

Board: 484

Dealer: South

North:

♠ J62

South:

♠ KQ5

W N E S

1NT

Vul: N-S

♥ JT62

♥ AQ9

 Pass 2♣¹ X 2♦

North HCP: 8

♦ AQ64

♦ JT72

Pass 3♦ All Pass

South HCP: 15

♣ 86

♣ K43

1. Stayman

Contract: 3♦ North

Board: 485

Dealer: North

North:

♠ A8

South:

♠ 965

W N E S

1NT Pass 3NT

Vul: E-W

♥ A982

♥ K63

All Pass

North HCP: 15

♦ K743

♦ A85

South HCP: 9

♣ AT4

♣ Q952

Contract: 3NT South

Board: 486	♠ A95	Partner is dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: None	♦ A975	
HCP: 9	♣ J632	

Board: 487	♠ A765	You are dealer.
Dealer: North	♥ KQ9	West (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ QJ5	
HCP: 15	♣ K73	

Board: 488	♠ 98	Partner is dealer.
Dealer: South	♥ AK52	The opponents are silent.
Vul: E-W	♦ J83	
HCP: 9	♣ J874	

Board: 489	♠ KT2	You are dealer.
Dealer: North	♥ A53	The opponents are silent.
Vul: Both	♦ AQ76	
HCP: 17	♣ A62	

Both hands (Answers Page)

Board: 486

Dealer: South

North:

♠ A95

South:

♠ KJ64

W N E S

1NT

Vul: None

♥ 65

♥ 83

Pass 2NT All Pass

North HCP: 9

♦ A975

♦ KJT

South HCP: 15

♣ J632

♣ AK54

Contract: 2NT North

Board: 487

Dealer: North

North:

♠ A765

South:

♠ KT32

W N E S

 1NT Pass 2♣¹

Vul: N-S

♥ KQ9

♥ JT2

X 2♠ Pass 4♠

North HCP: 15

♦ QJ5

♦ AT

All Pass

South HCP: 9

♣ K73

♣ J964

1. Stayman

Contract: 4♠ South

Board: 488

Dealer: South

North:

♠ 98

South:

♠ AK32

W N E S

1NT

Vul: E-W

♥ AK52

♥ T643

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ J83

♦ A75

Pass 3♥ Pass 4♥

South HCP: 15

♣ J874

♣ A6

All Pass

Contract: 4♥ South

1. Stayman

Board: 489

Dealer: North

North:

♠ KT2

South:

♠ Q5

W N E S

 1NT Pass 2♣¹

Vul: Both

♥ A53

♥ Q862

Pass 2♦ Pass 2NT

North HCP: 17

♦ AQ76

♦ T85

Pass 3NT All Pass

South HCP: 9

♣ A62

♣ KQ94

1. Stayman

Contract: 3NT North

Board: 486 ♠ KJ64 You are dealer.

Dealer: South ♥ 83 The opponents are silent.

Vul: None ♦ KJT

HCP: 15 ♣ AK54

Board: 487 ♠ KT32 Partner is dealer.

Dealer: North ♥ JT2 West (LHO) Doubles 2♣ if possible.

Vul: N-S ♦ AT

HCP: 9 ♣ J964

Board: 488 ♠ AK32 You are dealer.

Dealer: South ♥ T643 The opponents are silent.

Vul: E-W ♦ A75

HCP: 15 ♣ A6

Board: 489 ♠ Q5 Partner is dealer.

Dealer: North ♥ Q862 The opponents are silent.

Vul: Both ♦ T85

HCP: 9 ♣ KQ94

Both hands (Answers Page)

Board: 486

Dealer: South

North:

♠ A95

South:

♠ KJ64

W N E S

1NT

Vul: None

♥ 65

♥ 83

Pass 2NT All Pass

North HCP: 9

♦ A975

♦ KJT

South HCP: 15

♣ J632

♣ AK54

Contract: 2NT North

Board: 487

Dealer: North

North:

♠ A765

South:

♠ KT32

W N E S

 1NT Pass 2♣¹

Vul: N-S

♥ KQ9

♥ JT2

X 2♠ Pass 4♠

North HCP: 15

♦ QJ5

♦ AT

All Pass

South HCP: 9

♣ K73

♣ J964

1. Stayman

Contract: 4♠ South

Board: 488

Dealer: South

North:

♠ 98

South:

♠ AK32

W N E S

1NT

Vul: E-W

♥ AK52

♥ T643

 Pass 2♣¹ Pass 2♥

North HCP: 9

♦ J83

♦ A75

Pass 3♥ Pass 4♥

South HCP: 15

♣ J874

♣ A6

All Pass

Contract: 4♥ South

1. Stayman

Board: 489

Dealer: North

North:

♠ KT2

South:

♠ Q5

W N E S

 1NT Pass 2♣¹

Vul: Both

♥ A53

♥ Q862

Pass 2♦ Pass 2NT

North HCP: 17

♦ AQ76

♦ T85

Pass 3NT All Pass

South HCP: 9

♣ A62

♣ KQ94

1. Stayman

Contract: 3NT North