

Board: 1	♠ A93	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: None	♦ KJ92	
HCP: 15	♣ AK74	
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Board: 2	♠ T62	Partner bids first.
Dealer: South	♥ AT73	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 9	♣ K72	
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Board: 3	♠ K4	You bid first.
Dealer: North	♥ KQ7	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ A983	
HCP: 15	♣ QJ74	
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Board: 4	♠ 8754	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: Both	♦ K42	
HCP: 8	♣ K98	
<hr/>		
Board: 5	♠ K94	You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 15	♣ J743	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A93

♥ 98

♦ KJ92

♣ AK74

South:

♠ T842

♥ A543

♦ Q8

♣ Q92

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

Board: 2

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T62

♥ AT73

♦ Q85

♣ K72

South:

♠ AK98

♥ KQ

♦ KT72

♣ 964

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

Board: 3

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K4

♥ KQ7

♦ A983

♣ QJ74

South:

♠ JT82

♥ A965

♦ K42

♣ 96

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

Board: 4

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ 8754

♥ Q84

♦ K42

♣ K98

South:

♠ AKJ6

♥ AK9

♦ 73

♣ 7654

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

Board: 5

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ K94

♥ AK76

♦ A3

♣ J743

South:

♠ JT3

♥ 42

♦ QJ942

♣ A85

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 1	♠ T842	Partner bids first.
Dealer: North	♥ A543	The opponents are silent.
Vul: None	♦ Q8	
HCP: 8	♣ Q92	
<hr/>		
Board: 2	♠ AK98	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ KT72	
HCP: 15	♣ 964	
<hr/>		
Board: 3	♠ JT82	Partner bids first.
Dealer: North	♥ A965	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ K42	
HCP: 8	♣ 96	
<hr/>		
Board: 4	♠ AKJ6	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: Both	♦ 73	
HCP: 15	♣ 7654	
<hr/>		
Board: 5	♠ JT3	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ QJ942	
HCP: 8+1	♣ A85	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A93

♥ 98

♦ KJ92

♣ AK74

South:

♠ T842

♥ A543

♦ Q8

♣ Q92

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

Board: 2

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T62

♥ AT73

♦ Q85

♣ K72

South:

♠ AK98

♥ KQ

♦ KT72

♣ 964

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

Board: 3

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K4

♥ KQ7

♦ A983

♣ QJ74

South:

♠ JT82

♥ A965

♦ K42

♣ 96

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

Board: 4

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ 8754

♥ Q84

♦ K42

♣ K98

South:

♠ AKJ6

♥ AK9

♦ 73

♣ 7654

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

Board: 5

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ K94

♥ AK76

♦ A3

♣ J743

South:

♠ JT3

♥ 42

♦ QJ942

♣ A85

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 6	♠ A653	Partner bids first.
Dealer: South	♥ T973	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 8	♣ Q9	

Board: 7	♠ AQJ2	You bid first.
Dealer: North	♥ A853	The opponents are silent.
Vul: Both	♦ A4	
HCP: 15	♣ T54	

Board: 8	♠ AJ2	Partner bids first.
Dealer: South	♥ 843	The opponents are silent.
Vul: None	♦ QJ932	
HCP: 8+1	♣ 92	

Board: 9	♠ Q6	Partner bids first.
Dealer: South	♥ 82	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ JT964	
HCP: 8+1	♣ KQ52	

Board: 10	♠ 764	Partner bids first.
Dealer: South	♥ J5	The opponents are silent.
Vul: Both	♦ KT86	
HCP: 9	♣ AJ63	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ A653

♥ T973

♦ QT7

♣ Q9

South:

♠ KJ

♥ QJ2

♦ K95

♣ AJ842

W N E S

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT All Pass

1. Stayman

Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AQJ2

♥ A853

♦ A4

♣ T54

South:

♠ 73

♥ KT

♦ Q986

♣ QJ632

W N E S

1NT All Pass

Board: 8

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AJ2

♥ 843

♦ QJ932

♣ 92

South:

♠ Q53

♥ AQT9

♦ A84

♣ K43

W N E S

1NT

Pass 2NT All Pass

Board: 9

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3♦ North

North:

♠ Q6

♥ 82

♦ JT964

♣ KQ52

South:

♠ KJ5

♥ KQT9

♦ AQ85

♣ T4

W N E S

1NT

Pass Pass 2♠¹ Pass

Pass 3♦ All Pass

1. Cappelletti, 5M-4m

Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 764

♥ J5

♦ KT86

♣ AJ63

South:

♠ K3

♥ A962

♦ AQ2

♣ Q954

W N E S

1NT

Pass 3NT All Pass

Board: 6	♠ KJ	You bid first.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 15+1	♣ AJ842	

Board: 7	♠ 73	Partner bids first.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ Q986	
HCP: 8+1	♣ QJ632	

Board: 8	♠ Q53	You bid first.
Dealer: South	♥ AQT9	The opponents are silent.
Vul: None	♦ A84	
HCP: 15	♣ K43	

Board: 9	♠ KJ5	You bid first.
Dealer: South	♥ KQT9	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ AQ85	
HCP: 15	♣ T4	

Board: 10	♠ K3	You bid first.
Dealer: South	♥ A962	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 15	♣ Q954	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ A653

♥ T973

♦ QT7

♣ Q9

South:

♠ KJ

♥ QJ2

♦ K95

♣ AJ842

W N E S

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT All Pass

1. Stayman

Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AQJ2

♥ A853

♦ A4

♣ T54

South:

♠ 73

♥ KT

♦ Q986

♣ QJ632

W N E S

1NT All Pass

Board: 8

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AJ2

♥ 843

♦ QJ932

♣ 92

South:

♠ Q53

♥ AQT9

♦ A84

♣ K43

W N E S

1NT

Pass 2NT All Pass

Board: 9

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3♦ North

North:

♠ Q6

♥ 82

♦ JT964

♣ KQ52

South:

♠ KJ5

♥ KQT9

♦ AQ85

♣ T4

W N E S

1NT

Pass Pass 2♠¹ Pass

Pass 3♦ All Pass

1. Cappelletti, 5M-4m

Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 764

♥ J5

♦ KT86

♣ AJ63

South:

♠ K3

♥ A962

♦ AQ2

♣ Q954

W N E S

1NT

Pass 3NT All Pass

Board: 11	♠ 854	You bid first.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: None	♦ AK9	
HCP: 15	♣ Q42	
<hr/>		
Board: 12	♠ T9874	RHO opens the bidding 1NT.
Dealer: West	♥ 754	You bid next.
Vul: E-W	♦ 6532	East (LHO) bids 2♣ if possible.
HCP: 0+1	♣ 6	East (LHO) Doubles 3♣ if possible.
<hr/>		
Board: 13	♠ KQT9	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 15	♣ QJ54	
<hr/>		
Board: 14	♠ J87	Partner bids first.
Dealer: South	♥ 9763	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 8	♣ Q9	
<hr/>		
Board: 15	♠ KQ7	You bid first.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ KQ63	
HCP: 15	♣ AJ42	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ 854

♥ KQJT

♦ AK9

♣ Q42

South:

♠ QJ7

♥ 9762

♦ QT2

♣ K93

W	N	E	S
	1NT	Pass	2♣ ¹

Pass	2♥	All Pass	
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1. Stayman

Board: 12

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 17+2

Contract: 3♣X South

North:

♠ T9874

♥ 754

♦ 6532

♣ 6

South:

♠ AQ6

♥ KT8

♦ T

♣ AKJT97

W	N	E	S
1NT	Pass	2♣ ¹	3♣

Pass	Pass	X	All Pass
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1. Stayman

Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQT9

♥ Q7

♦ KQ5

♣ QJ54

South:

♠ J82

♥ 93

♦ T643

♣ AK86

W	N	E	S
	1NT	Pass	2NT

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ J87

♥ 9763

♦ AJ54

♣ Q9

South:

♠ AQ4

♥ QJ

♦ K93

♣ KT542

W	N	E	S
			1NT

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

Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ7

♥ T6

♦ KQ63

♣ AJ42

South:

♠ JT42

♥ A8

♦ T954

♣ K76

W	N	E	S
	1NT	Pass	2♣ ¹

Pass	2♦	Pass	2NT
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All Pass

1. Stayman

Board: 11	♠ QJ7	Partner bids first.
Dealer: North	♥ 9762	The opponents are silent.
Vul: None	♦ QT2	
HCP: 8	♣ K93	
<hr/>		
Board: 12	♠ AQ6	LHO opens the bidding 1NT.
Dealer: West	♥ KT8	Partner bids next.
Vul: E-W	♦ T	East (RHO) bids 2♣ if possible.
HCP: 17+2	♣ AKJT97	East (RHO) Doubles 3♣ if possible.
<hr/>		
Board: 13	♠ J82	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: Both	♦ T643	
HCP: 8	♣ AK86	
<hr/>		
Board: 14	♠ AQ4	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ K93	
HCP: 15+1	♣ KT542	
<hr/>		
Board: 15	♠ JT42	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ T954	
HCP: 8	♣ K76	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ 854

♥ KQJT

♦ AK9

♣ Q42

South:

♠ QJ7

♥ 9762

♦ QT2

♣ K93

W	N	E	S
	1NT	Pass	2♣ ¹

Pass	2♥	All Pass	
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1. Stayman

Board: 12

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 17+2

Contract: 3♣X South

North:

♠ T9874

♥ 754

♦ 6532

♣ 6

South:

♠ AQ6

♥ KT8

♦ T

♣ AKJT97

W	N	E	S
1NT	Pass	2♣ ¹	3♣

Pass	Pass	X	All Pass
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1. Stayman

Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQT9

♥ Q7

♦ KQ5

♣ QJ54

South:

♠ J82

♥ 93

♦ T643

♣ AK86

W	N	E	S
	1NT	Pass	2NT

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ J87

♥ 9763

♦ AJ54

♣ Q9

South:

♠ AQ4

♥ QJ

♦ K93

♣ KT542

W	N	E	S
			1NT

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

Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ7

♥ T6

♦ KQ63

♣ AJ42

South:

♠ JT42

♥ A8

♦ T954

♣ K76

W	N	E	S
	1NT	Pass	2♣ ¹

Pass	2♦	Pass	2NT
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All Pass

1. Stayman

Board: 16	♠ K4	Partner bids first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: E-W	♦ J72	
HCP: 9	♣ 8752	

Board: 17	♠ A54	You bid first.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: None	♦ AT87	
HCP: 15	♣ 74	

Board: 18	♠ 842	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ QJ75	
HCP: 9	♣ Q632	

Board: 19	♠ J932	You bid first.
Dealer: North	♥ AK87	The opponents are silent.
Vul: E-W	♦ AT9	
HCP: 15	♣ K4	

Board: 20	♠ 843	Partner bids first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: Both	♦ AQJ	
HCP: 9	♣ T652	

Both hands (Answers Page)

Board: 16

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K4

♥ KQ94

♦ J72

♣ 8752

South:

♠ Q983

♥ 532

♦ AKQ

♣ AT4

W N E S

Pass 2♣¹ Pass 2♠

Pass 3NT All Pass

1. Stayman

Board: 17

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ A54

♥ AKT5

♦ AT87

♣ 74

South:

♠ T7

♥ 974

♦ J43

♣ AKJ65

W N E S

Pass 1NT Pass 3NT

All Pass

Board: 18

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 842

♥ A8

♦ QJ75

♣ Q632

South:

♠ J6

♥ Q74

♦ AK64

♣ AJT4

W N E S

Pass 2NT All Pass

1NT

Board: 19

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ J932

♥ AK87

♦ AT9

♣ K4

South:

♠ A7

♥ T9

♦ Q873

♣ Q8753

W N E S

Pass 1NT Pass 2NT

All Pass

Board: 20

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 843

♥ Q64

♦ AQJ

♣ T652

South:

♠ AKT5

♥ AJ9

♦ T4

♣ K874

W N E S

Pass 3NT All Pass

1NT

Board: 16	♠ Q983	You bid first.
Dealer: South	♥ 532	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 15	♣ AT4	

Board: 17	♠ T7	Partner bids first.
Dealer: North	♥ 974	The opponents are silent.
Vul: None	♦ J43	
HCP: 9+1	♣ AKJ65	

Board: 18	♠ J6	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: N-S	♦ AK64	
HCP: 15	♣ AJT4	

Board: 19	♠ A7	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ Q873	
HCP: 8+1	♣ Q8753	

Board: 20	♠ AKT5	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: Both	♦ T4	
HCP: 15	♣ K874	

Both hands (Answers Page)

Board: 16

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K4

♥ KQ94

♦ J72

♣ 8752

South:

♠ Q983

♥ 532

♦ AKQ

♣ AT4

W N E S

Pass 2♣¹ Pass 2♠

Pass 3NT All Pass

1. Stayman

Board: 17

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ A54

♥ AKT5

♦ AT87

♣ 74

South:

♠ T7

♥ 974

♦ J43

♣ AKJ65

W N E S

Pass 1NT Pass 3NT

All Pass

Board: 18

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 842

♥ A8

♦ QJ75

♣ Q632

South:

♠ J6

♥ Q74

♦ AK64

♣ AJT4

W N E S

Pass 2NT All Pass

1NT

Board: 19

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ J932

♥ AK87

♦ AT9

♣ K4

South:

♠ A7

♥ T9

♦ Q873

♣ Q8753

W N E S

Pass 1NT Pass 2NT

All Pass

Board: 20

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 843

♥ Q64

♦ AQJ

♣ T652

South:

♠ AKT5

♥ AJ9

♦ T4

♣ K874

W N E S

Pass 3NT All Pass

1NT

Board: 21	♠ AK9	You bid first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 15	♣ AQ54	

Board: 22	♠ A2	Partner bids first.
Dealer: South	♥ 953	The opponents are silent.
Vul: E-W	♦ KJ652	
HCP: 9+1	♣ JT2	

Board: 23	♠ A6	You bid first.
Dealer: North	♥ KJ76	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 15	♣ Q642	

Board: 24	♠ T943	Partner bids first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: None	♦ T75	
HCP: 8	♣ KT6	

Board: 25	♠ J64	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 15	♣ AK94	

Both hands (Answers Page)

Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AK9

♥ Q65

♦ 753

♣ AQ54

South:

♠ QJ54

♥ 83

♦ KQ82

♣ T63

W N E S

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

All Pass

1. Stayman

Board: 22

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ A2

♥ 953

♦ KJ652

♣ JT2

South:

♠ QJ43

♥ J42

♦ AQ

♣ KQ43

W N E S

1NT

Pass 3NT All Pass

Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ A6

♥ KJ76

♦ KQ8

♣ Q642

South:

♠ 82

♥ 8532

♦ A43

♣ AJ93

W N E S

1NT Pass 2♣¹

Pass 2♥ Pass 3♥

All Pass

1. Stayman

Board: 24

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T943

♥ AJ5

♦ T75

♣ KT6

South:

♠ AQJ

♥ K832

♦ K9

♣ Q843

W N E S

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT All Pass

1. Stayman

Board: 25

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J64

♥ AK2

♦ 953

♣ AK94

South:

♠ AQ5

♥ J873

♦ JT2

♣ T62

W N E S

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

All Pass

1. Stayman

Board: 21	♠ QJ54	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ KQ82	
HCP: 8	♣ T63	

Board: 22	♠ QJ43	You bid first.
Dealer: South	♥ J42	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 15	♣ KQ43	

Board: 23	♠ 82	Partner bids first.
Dealer: North	♥ 8532	The opponents are silent.
Vul: Both	♦ A43	
HCP: 9	♣ AJ93	

Board: 24	♠ AQJ	You bid first.
Dealer: South	♥ K832	The opponents are silent.
Vul: None	♦ K9	
HCP: 15	♣ Q843	

Board: 25	♠ AQ5	Partner bids first.
Dealer: North	♥ J873	The opponents are silent.
Vul: E-W	♦ JT2	
HCP: 8	♣ T62	

Both hands (Answers Page)

Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AK9

♥ Q65

♦ 753

♣ AQ54

South:

♠ QJ54

♥ 83

♦ KQ82

♣ T63

W N E S

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

All Pass

1. Stayman

Board: 22

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ A2

♥ 953

♦ KJ652

♣ JT2

South:

♠ QJ43

♥ J42

♦ AQ

♣ KQ43

W N E S

1NT

Pass 3NT All Pass

Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ A6

♥ KJ76

♦ KQ8

♣ Q642

South:

♠ 82

♥ 8532

♦ A43

♣ AJ93

W N E S

1NT Pass 2♣¹

Pass 2♥ Pass 3♥

All Pass

1. Stayman

Board: 24

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T943

♥ AJ5

♦ T75

♣ KT6

South:

♠ AQJ

♥ K832

♦ K9

♣ Q843

W N E S

1NT

Pass 2♣¹ Pass 2♥

Pass 2NT All Pass

1. Stayman

Board: 25

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J64

♥ AK2

♦ 953

♣ AK94

South:

♠ AQ5

♥ J873

♦ JT2

♣ T62

W N E S

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

All Pass

1. Stayman

Board: 26	♠ 975	Partner bids first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: Both	♦ J983	
HCP: 8	♣ Q73	

Board: 27	♠ K2	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: None	♦ J82	
HCP: 15+1	♣ Q8642	

Board: 28	♠ 8753	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: N-S	♦ AT74	
HCP: 9	♣ Q7	

Board: 29	♠ K32	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ QT96	
HCP: 15	♣ AKT4	

Board: 30	♠ JT73	Partner bids first.
Dealer: South	♥ A87	The opponents are silent.
Vul: None	♦ K97	
HCP: 8	♣ 863	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 975

♥ AJ3

♦ J983

♣ Q73

South:

♠ AKQ3

♥ T64

♦ AQT4

♣ T4

W	N	E	S
			1NT
Pass	2NT	All Pass	

Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ K2

♥ AKQ

♦ J82

♣ Q8642

South:

♠ A4

♥ 9854

♦ 975

♣ AT95

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

Board: 28

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 8753

♥ K83

♦ AT74

♣ Q7

South:

♠ J42

♥ AJ6

♦ Q2

♣ AK432

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

Board: 29

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K32

♥ K8

♦ QT96

♣ AKT4

South:

♠ AJ5

♥ JT94

♦ K743

♣ 63

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

Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ JT73

♥ A87

♦ K97

♣ 863

South:

♠ AQ92

♥ 94

♦ AJ8

♣ KJ74

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

Board: 26	♠ AKQ3	You bid first.
Dealer: South	♥ T64	The opponents are silent.
Vul: Both	♦ AQT4	
HCP: 15	♣ T4	

Board: 27	♠ A4	Partner bids first.
Dealer: North	♥ 9854	The opponents are silent.
Vul: None	♦ 975	
HCP: 8	♣ AT95	

Board: 28	♠ J42	You bid first.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 15+1	♣ AK432	

Board: 29	♠ AJ5	Partner bids first.
Dealer: North	♥ JT94	The opponents are silent.
Vul: Both	♦ K743	
HCP: 9	♣ 63	

Board: 30	♠ AQ92	You bid first.
Dealer: South	♥ 94	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 15	♣ KJ74	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 975

♥ AJ3

♦ J983

♣ Q73

South:

♠ AKQ3

♥ T64

♦ AQT4

♣ T4

W	N	E	S
			1NT

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

Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ K2

♥ AKQ

♦ J82

♣ Q8642

South:

♠ A4

♥ 9854

♦ 975

♣ AT95

W	N	E	S
	1NT	Pass	2♣ ¹

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

All Pass

1. Stayman

Board: 28

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 8753

♥ K83

♦ AT74

♣ Q7

South:

♠ J42

♥ AJ6

♦ Q2

♣ AK432

W	N	E	S
			1NT

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

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

1. Stayman

Board: 29

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K32

♥ K8

♦ QT96

♣ AKT4

South:

♠ AJ5

♥ JT94

♦ K743

♣ 63

W	N	E	S
	1NT	Pass	2♣ ¹

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

All Pass

1. Stayman

Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ JT73

♥ A87

♦ K97

♣ 863

South:

♠ AQ92

♥ 94

♦ AJ8

♣ KJ74

W	N	E	S
			1NT

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

Board: 31	♠ QJ2	You bid first.
Dealer: North	♥ T73	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 15	♣ AKJ4	

Board: 32	♠ J743	Partner bids first.
Dealer: South	♥ K75	The opponents are silent.
Vul: E-W	♦ T83	
HCP: 8	♣ A98	

Board: 33	♠ AT5	You bid first.
Dealer: North	♥ K3	The opponents are silent.
Vul: None	♦ A752	
HCP: 15	♣ A642	

Board: 34	♠ K9	Partner bids first.
Dealer: South	♥ Q532	The opponents are silent.
Vul: N-S	♦ Q875	
HCP: 9	♣ Q63	

Board: 35	♠ A974	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 15	♣ A43	

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ QJ2

♥ T73

♦ A83

♣ AKJ4

South:

♠ A86

♥ Q5

♦ KT42

♣ 9752

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 32

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J743

♥ K75

♦ T83

♣ A98

South:

♠ Q2

♥ AQ8

♦ Q962

♣ KQT4

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

Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AT5

♥ K3

♦ A752

♣ A642

South:

♠ 932

♥ AQ6

♦ 43

♣ QJ875

W	N	E	S
	1NT	Pass	3NT
All Pass			

Board: 34

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ K9

♥ Q532

♦ Q875

♣ Q63

South:

♠ Q3

♥ KJ94

♦ AT9

♣ AJ84

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

Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ A974

♥ AJ6

♦ QT8

♣ A43

South:

♠ T8

♥ 42

♦ AK73

♣ JT975

W	N	E	S
	1NT	All Pass	

Board: 31	♠ A86	Partner bids first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ KT42	
HCP: 9	♣ 9752	

Board: 32	♠ Q2	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: E-W	♦ Q962	
HCP: 15	♣ KQT4	

Board: 33	♠ 932	Partner bids first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: None	♦ 43	
HCP: 9+1	♣ QJ875	

Board: 34	♠ Q3	You bid first.
Dealer: South	♥ KJ94	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 15	♣ AJ84	

Board: 35	♠ T8	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 8+1	♣ JT975	

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ QJ2

♥ T73

♦ A83

♣ AKJ4

South:

♠ A86

♥ Q5

♦ KT42

♣ 9752

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 32

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J743

♥ K75

♦ T83

♣ A98

South:

♠ Q2

♥ AQ8

♦ Q962

♣ KQT4

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

Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AT5

♥ K3

♦ A752

♣ A642

South:

♠ 932

♥ AQ6

♦ 43

♣ QJ875

W	N	E	S
	1NT	Pass	3NT
All Pass			

Board: 34

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ K9

♥ Q532

♦ Q875

♣ Q63

South:

♠ Q3

♥ KJ94

♦ AT9

♣ AJ84

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

Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ A974

♥ AJ6

♦ QT8

♣ A43

South:

♠ T8

♥ 42

♦ AK73

♣ JT975

W	N	E	S
	1NT	All Pass	

Board: 36	♠ Q82	Partner bids first.
Dealer: South	♥ 9872	The opponents are silent.
Vul: Both	♦ K4	
HCP: 8	♣ QJ62	

Board: 37	♠ AQ87	You bid first.
Dealer: North	♥ KQ85	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 15	♣ K42	

Board: 38	♠ 965	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: E-W	♦ KQ94	
HCP: 8	♣ J76	

Board: 39	♠ AQ87	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 15	♣ AQ94	

Board: 40	♠ J863	Partner bids first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ Q32	
HCP: 8	♣ KT86	

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ Q82

♥ 9872

♦ K4

♣ QJ62

South:

♠ A97

♥ AJT5

♦ AQT6

♣ 43

W	N	E	S
			1NT

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 4♠ South

North:

♠ AQ87

♥ KQ85

♦ J4

♣ K42

South:

♠ K932

♥ T3

♦ KQT62

♣ 95

W	N	E	S
	1NT	Pass	2♣ ¹

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

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

All Pass

1. Stayman

Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ 965

♥ Q85

♦ KQ94

♣ J76

South:

♠ KJ2

♥ AK2

♦ J8752

♣ K4

W	N	E	S
			1NT

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

Board: 39

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ87

♥ 98

♦ QJ3

♣ AQ94

South:

♠ 95

♥ KQT

♦ 7542

♣ KJ72

W	N	E	S
	1NT	Pass	3NT

All Pass

Board: 40

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ J863

♥ Q3

♦ Q32

♣ KT86

South:

♠ AKT7

♥ KT5

♦ K6

♣ Q542

W	N	E	S
			1NT

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

Board: 36	♠ A97	You bid first.
Dealer: South	♥ AJT5	The opponents are silent.
Vul: Both	♦ AQT6	
HCP: 15	♣ 43	

Board: 37	♠ K932	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ KQT62	
HCP: 8+1	♣ 95	

Board: 38	♠ KJ2	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ J8752	
HCP: 15+1	♣ K4	

Board: 39	♠ 95	Partner bids first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ 7542	
HCP: 9	♣ KJ72	

Board: 40	♠ AKT7	You bid first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: None	♦ K6	
HCP: 15	♣ Q542	

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ Q82

♥ 9872

♦ K4

♣ QJ62

South:

♠ A97

♥ AJT5

♦ AQT6

♣ 43

W	N	E	S
			1NT

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 4♠ South

North:

♠ AQ87

♥ KQ85

♦ J4

♣ K42

South:

♠ K932

♥ T3

♦ KQT62

♣ 95

W	N	E	S
	1NT	Pass	2♣ ¹

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

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

All Pass

1. Stayman

Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ 965

♥ Q85

♦ KQ94

♣ J76

South:

♠ KJ2

♥ AK2

♦ J8752

♣ K4

W	N	E	S
			1NT

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

Board: 39

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ87

♥ 98

♦ QJ3

♣ AQ94

South:

♠ 95

♥ KQT

♦ 7542

♣ KJ72

W	N	E	S
	1NT	Pass	3NT

All Pass

Board: 40

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ J863

♥ Q3

♦ Q32

♣ KT86

South:

♠ AKT7

♥ KT5

♦ K6

♣ Q542

W	N	E	S
			1NT

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

Board: 41	♠ A954	You bid first.
Dealer: North	♥ QJ53	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 15	♣ AT4	

Board: 42	♠ AK64	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: Both	♦ 963	
HCP: 9	♣ J976	

Board: 43	♠ KQ82	You bid first.
Dealer: North	♥ AQJ2	The opponents are silent.
Vul: None	♦ QT4	
HCP: 15	♣ J4	

Board: 44	♠ K62	Partner bids first.
Dealer: South	♥ 942	The opponents are silent.
Vul: N-S	♦ QJT84	
HCP: 8+1	♣ Q7	

Board: 45	♠ K42	You bid first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: Both	♦ A95	
HCP: 15	♣ K984	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A954

♥ QJ53

♦ A3

♣ AT4

South:

♠ 632

♥ A92

♦ J8

♣ K9875

W	N	E	S
	1NT	Pass	2NT
All Pass			

Board: 42

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AK64

♥ J6

♦ 963

♣ J976

South:

♠ QJ

♥ Q95

♦ KQJ7

♣ A543

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

Board: 43

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ KQ82

♥ AQJ2

♦ QT4

♣ J4

South:

♠ T75

♥ 93

♦ AJ7

♣ KT952

W	N	E	S
	1NT	All Pass	

Board: 44

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ K62

♥ 942

♦ QJT84

♣ Q7

South:

♠ Q975

♥ AJ83

♦ AK

♣ J94

W	N	E	S
			1NT
Pass	2NT	All Pass	

Board: 45

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ K42

♥ KQ2

♦ A95

♣ K984

South:

♠ AQJ

♥ 753

♦ J8642

♣ J3

W	N	E	S
	1NT	Pass	3NT
All Pass			

Board: 41	♠ 632	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 8+1	♣ K9875	

Board: 42	♠ QJ	You bid first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 15	♣ A543	

Board: 43	♠ T75	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 8+1	♣ KT952	

Board: 44	♠ Q975	You bid first.
Dealer: South	♥ AJ83	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 15	♣ J94	

Board: 45	♠ AQJ	Partner bids first.
Dealer: North	♥ 753	The opponents are silent.
Vul: Both	♦ J8642	
HCP: 9+1	♣ J3	

Both hands (Answers Page)

Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ A954	♠ 632		1NT	Pass	2NT
Vul: E-W	♥ QJ53	♥ A92	All Pass			
North HCP: 15	♦ A3	♦ J8				
South HCP: 8+1	♣ AT4	♣ K9875				
Contract: 2NT South						

Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ AK64	♠ QJ				1NT
Vul: Both	♥ J6	♥ Q95	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 963	♦ KQJ7	Pass	2NT	All Pass	
South HCP: 15	♣ J976	♣ A543				
Contract: 2NT North			1. Stayman			

Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ T75		1NT	All Pass	
Vul: None	♥ AQJ2	♥ 93				
North HCP: 15	♦ QT4	♦ AJ7				
South HCP: 8+1	♣ J4	♣ KT952				
Contract: 1NT North						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ Q975				1NT
Vul: N-S	♥ 942	♥ AJ83	Pass	2NT	All Pass	
North HCP: 8+1	♦ QJT84	♦ AK				
South HCP: 15	♣ Q7	♣ J94				
Contract: 2NT North						

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ AQJ		1NT	Pass	3NT
Vul: Both	♥ KQ2	♥ 753	All Pass			
North HCP: 15	♦ A95	♦ J8642				
South HCP: 9+1	♣ K984	♣ J3				
Contract: 3NT South						

Board: 46	♠ JT4	Partner bids first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: None	♦ T4	
HCP: 8+1	♣ AJT32	

Board: 47	♠ T6	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ Q742	
HCP: 15	♣ AK42	

Board: 48	♠ A53	Partner bids first.
Dealer: South	♥ Q874	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 9	♣ K872	

Board: 49	♠ QT32	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15	♣ KJT4	

Board: 50	♠ 743	Partner bids first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 9+1	♣ QJ862	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ JT4

♥ Q43

♦ T4

♣ AJT32

South:

♠ KQ8

♥ 987

♦ KQ82

♣ KQ4

W	N	E	S
			1NT
Pass	3NT	All Pass	

Board: 47

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ T6

♥ AQ3

♦ Q742

♣ AK42

South:

♠ Q97

♥ T864

♦ A5

♣ Q875

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

Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A53

♥ Q874

♦ 83

♣ K872

South:

♠ K984

♥ AJ3

♦ AK9

♣ T64

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

Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ QT32

♥ A87

♦ KQ

♣ KJT4

South:

♠ 64

♥ QJT9

♦ 632

♣ AQ62

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

Board: 50

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ 743

♥ Q72

♦ A9

♣ QJ862

South:

♠ QJ6

♥ K865

♦ QT

♣ AK94

W	N	E	S
			1NT
Pass	3NT	All Pass	

Board: 46	♠ KQ8	You bid first.
Dealer: South	♥ 987	The opponents are silent.
Vul: None	♦ KQ82	
HCP: 15	♣ KQ4	

Board: 47	♠ Q97	Partner bids first.
Dealer: North	♥ T864	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 8	♣ Q875	

Board: 48	♠ K984	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 15	♣ T64	

Board: 49	♠ 64	Partner bids first.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: None	♦ 632	
HCP: 9	♣ AQ62	

Board: 50	♠ QJ6	You bid first.
Dealer: South	♥ K865	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 15	♣ AK94	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ JT4

♥ Q43

♦ T4

♣ AJT32

South:

♠ KQ8

♥ 987

♦ KQ82

♣ KQ4

W	N	E	S
			1NT
Pass	3NT	All Pass	

Board: 47

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ T6

♥ AQ3

♦ Q742

♣ AK42

South:

♠ Q97

♥ T864

♦ A5

♣ Q875

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

Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A53

♥ Q874

♦ 83

♣ K872

South:

♠ K984

♥ AJ3

♦ AK9

♣ T64

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

Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ QT32

♥ A87

♦ KQ

♣ KJT4

South:

♠ 64

♥ QJT9

♦ 632

♣ AQ62

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

Board: 50

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ 743

♥ Q72

♦ A9

♣ QJ862

South:

♠ QJ6

♥ K865

♦ QT

♣ AK94

W	N	E	S
			1NT
Pass	3NT	All Pass	