

**Board: 1**      ♠ A62      You are dealer.

Dealer: North      ♥ AJ87      The opponents are silent.

Vul: None      ♦ T82

HCP: 16      ♣ AK9

---

**Board: 2**      ♠ K943      Partner is dealer.

Dealer: South      ♥ Q72      The opponents are silent.

Vul: N-S      ♦ AQT86

HCP: 14+1      ♣ K

---

**Board: 3**      ♠ K7      You are dealer.

Dealer: North      ♥ AJ3      The opponents are silent.

Vul: E-W      ♦ KQ92

HCP: 17      ♣ AT32

---

**Board: 4**      ♠ K865      Partner is dealer.

Dealer: South      ♥ J2      The opponents are silent.

Vul: N-S      ♦ AT7

HCP: 11      ♣ K765

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ J754		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ87	♥ KT543	Pass	2♥	Pass	4♥
North HCP: 16	♦ T82	♦ A		All Pass		
South HCP: 11+1	♣ AK9	♣ QJ4				1. Stayman
Contract: 4♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ QT76				1NT
Vul: N-S	♥ Q72	♥ AKJ8	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14+1	♦ AQT86	♦ 97	Pass	3♦	Pass	4♠
South HCP: 15	♣ K	♣ AJT	Pass	4NT	Pass	5♠ <sup>2</sup>
Contract: 5♠ South				All Pass		
						1. Stayman
						2. A=2/5 or 5/5, Q(S)=1

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ AQ98		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AJ3	♥ KT952	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 17	♦ KQ92	♦ AJ5	Pass	4♥	All Pass	
South HCP: 14+1	♣ AT32	♣ 9				1. Stayman
Contract: 4♥ North						2. SMOLEN

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K865	♠ AQ2				1NT
Vul: N-S	♥ J2	♥ KT65	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ AT7	♦ KQJ9	Pass	3NT	All Pass	
South HCP: 15	♣ K765	♣ T4				1. Stayman
Contract: 3NT North						

<b>Board: 1</b>	♠ J754	Partner is dealer.
Dealer: North	♥ KT543	The opponents are silent.
Vul: None	♦ A	
HCP: 11+1	♣ QJ4	

---

<b>Board: 2</b>	♠ QT76	You are dealer.
Dealer: South	♥ AKJ8	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 15	♣ AJT	

---

<b>Board: 3</b>	♠ AQ98	Partner is dealer.
Dealer: North	♥ KT952	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 14+1	♣ 9	

---

<b>Board: 4</b>	♠ AQ2	You are dealer.
Dealer: South	♥ KT65	The opponents are silent.
Vul: N-S	♦ KQJ9	
HCP: 15	♣ T4	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ J754		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ87	♥ KT543	Pass	2♥	Pass	4♥
North HCP: 16	♦ T82	♦ A		All Pass		
South HCP: 11+1	♣ AK9	♣ QJ4				1. Stayman
Contract: 4♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ QT76				1NT
Vul: N-S	♥ Q72	♥ AKJ8	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 14+1	♦ AQT86	♦ 97	Pass	3♦	Pass	4♠
South HCP: 15	♣ K	♣ AJT	Pass	4NT	Pass	5♠ <sup>2</sup>
Contract: 5♠ South				All Pass		
						1. Stayman
						2. A=2/5 or 5/5, Q(S)=1

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ AQ98		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AJ3	♥ KT952	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 17	♦ KQ92	♦ AJ5	Pass	4♥	All Pass	
South HCP: 14+1	♣ AT32	♣ 9				1. Stayman
Contract: 4♥ North						2. SMOLEN

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K865	♠ AQ2				1NT
Vul: N-S	♥ J2	♥ KT65	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ AT7	♦ KQJ9	Pass	3NT	All Pass	
South HCP: 15	♣ K765	♣ T4				1. Stayman
Contract: 3NT North						

<b>Board: 5</b>	♠ JT4	You are dealer.
Dealer: North	♥ AK3	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ AKQ94	
HCP: 17+1	♣ 53	
 <b>Board: 6</b>	 ♠ K876	 Partner is dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ A984	
HCP: 11	♣ 98	
 <b>Board: 7</b>	 ♠ AQ9	 You are dealer.
Dealer: North	♥ AK9	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 15+1	♣ QT752	
 <b>Board: 8</b>	 ♠ J5	 Partner is dealer.
Dealer: South	♥ A986	The opponents are silent.
Vul: Both	♦ KT63	
HCP: 10	♣ Q64	
 <b>Board: 9</b>	 ♠ 95	 You are dealer.
Dealer: North	♥ AQ98	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 15+1	♣ AJ654	

## Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ JT4	♠ AK73		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK3	♥ QJ986	X	2♦	Pass	3♠ <sup>2</sup>
North HCP: 17+1	♦ AKQ94	♦ J62	Pass	4♥	All Pass	
South HCP: 11+1	♣ 53	♣ 9				
Contract: 4♥ North			1. Stayman			
			2. SMOLEN			

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K876	♠ A5				1NT
Vul: Both	♥ A43	♥ K972	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ A984	♦ J65	Pass	3NT	All Pass	
South HCP: 15	♣ 98	♣ AKT5				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ KT87		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK9	♥ QT62	Pass	2♦	Pass	4NT
North HCP: 15+1	♦ 96	♦ AK2		All Pass		
South HCP: 16	♣ QT752	♣ A8				
Contract: 4NT South			1. Stayman			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AKQ9				1NT
Vul: Both	♥ A986	♥ Q753	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ KT63	♦ Q92	Pass	4♥	All Pass	
South HCP: 16	♣ Q64	♣ K3				
Contract: 4♥ North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AT63		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQ98	♥ K	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ A4	♦ KT5	Pass	3NT	All Pass	
South HCP: 13+1	♣ AJ654	♣ KT932				
Contract: 3NT North			1. Stayman			

**Board: 5**      ♠ AK73      Partner is dealer.

Dealer: North      ♥ QJ986      West (LHO) Doubles 2♣ if possible.

Vul: E-W      ♦ J62

HCP: 11+1      ♣ 9

---

**Board: 6**      ♠ A5      You are dealer.

Dealer: South      ♥ K972      The opponents are silent.

Vul: Both      ♦ J65

HCP: 15      ♣ AKT5

---

**Board: 7**      ♠ KT87      Partner is dealer.

Dealer: North      ♥ QT62      The opponents are silent.

Vul: E-W      ♦ AK2

HCP: 16      ♣ A8

---

**Board: 8**      ♠ AKQ9      You are dealer.

Dealer: South      ♥ Q753      The opponents are silent.

Vul: Both      ♦ Q92

HCP: 16      ♣ K3

---

**Board: 9**      ♠ AT63      Partner is dealer.

Dealer: North      ♥ K      The opponents are silent.

Vul: N-S      ♦ KT5

HCP: 13+1      ♣ KT932

## Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ JT4	♠ AK73		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK3	♥ QJ986	X	2♦	Pass	3♠ <sup>2</sup>
North HCP: 17+1	♦ AKQ94	♦ J62	Pass	4♥	All Pass	
South HCP: 11+1	♣ 53	♣ 9				
Contract: 4♥ North			1. Stayman			
			2. SMOLEN			

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K876	♠ A5				1NT
Vul: Both	♥ A43	♥ K972	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ A984	♦ J65	Pass	3NT	All Pass	
South HCP: 15	♣ 98	♣ AKT5				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ KT87		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK9	♥ QT62	Pass	2♦	Pass	4NT
North HCP: 15+1	♦ 96	♦ AK2		All Pass		
South HCP: 16	♣ QT752	♣ A8				
Contract: 4NT South			1. Stayman			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AKQ9				1NT
Vul: Both	♥ A986	♥ Q753	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ KT63	♦ Q92	Pass	4♥	All Pass	
South HCP: 16	♣ Q64	♣ K3				
Contract: 4♥ North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AT63		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQ98	♥ K	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ A4	♦ KT5	Pass	3NT	All Pass	
South HCP: 13+1	♣ AJ654	♣ KT932				
Contract: 3NT North			1. Stayman			

---

<b>Board: 10</b>	♠ K842	Partner is dealer.
Dealer: South	♥ AT543	The opponents are silent.
Vul: Both	♦ K43	
HCP: 10+1	♣ 9	

---

<b>Board: 11</b>	♠ KJT932	LHO is dealer.
Dealer: East	♥ AT42	East (LHO) opens 1NT if possible.
Vul: None	♦ K7	West (RHO) bids 2♣ if possible.
HCP: 12+2	♣ J	

---

<b>Board: 12</b>	♠ AK52	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ 952	
HCP: 7+1	♣ T9532	

---

<b>Board: 13</b>	♠ QJT9	You are dealer.
Dealer: North	♥ A986	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 15	♣ AQ4	

---

<b>Board: 14</b>	♠ QT52	Partner is dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: None	♦ K94	
HCP: 12	♣ J73	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K842	♠ QJT6				1NT
Vul: Both	♥ AT543	♥ Q6	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10+1	♦ K43	♦ QJ6	Pass	4♠	All Pass	
South HCP: 15	♣ 9	♣ AK43				
Contract: 4♠ North			1. Stayman			

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ KJT932	♠ Q865			1NT	Pass
Vul: None	♥ AT42	♥ 97	2♣ <sup>1</sup>	2♠	Pass	3♠
North HCP: 12+2	♦ K7	♦ T64	All Pass			
South HCP: 6	♣ J	♣ A942				
Contract: 3♠ South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AK52	♠ J93				1NT
Vul: N-S	♥ 5	♥ AJ932	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7+1	♦ 952	♦ AJ	Pass	2NT	All Pass	
South HCP: 15+1	♣ T9532	♣ A86				
Contract: 2NT North			1. Stayman			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QJT9	♠ AK86		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A986	♥ QJ42	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q5	♦ 8643	All Pass			
South HCP: 10	♣ AQ4	♣ 5				
Contract: 4♥ South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ QT52	♠ 87				1NT
Vul: None	♥ AQ9	♥ K32	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ K94	♦ AQT7	Pass	3NT	All Pass	
South HCP: 16	♣ J73	♣ AK98				
Contract: 3NT North			1. Stayman			

<b>Board: 10</b>	♠ QJT6	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 15	♣ AK43	

---

<b>Board: 11</b>	♠ Q865	RHO is dealer. You bid second.
Dealer: East	♥ 97	East (RHO) opens 1NT if possible.
Vul: None	♦ T64	West (LHO) bids 2♣ if possible.
HCP: 6	♣ A942	

---

<b>Board: 12</b>	♠ J93	You are dealer.
Dealer: South	♥ AJ932	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 15+1	♣ A86	

---

<b>Board: 13</b>	♠ AK86	Partner is dealer.
Dealer: North	♥ QJ42	The opponents are silent.
Vul: E-W	♦ 8643	
HCP: 10	♣ 5	

---

<b>Board: 14</b>	♠ 87	You are dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: None	♦ AQT7	
HCP: 16	♣ AK98	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K842	♠ QJT6				1NT
Vul: Both	♥ AT543	♥ Q6	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10+1	♦ K43	♦ QJ6	Pass	4♠	All Pass	
South HCP: 15	♣ 9	♣ AK43				
Contract: 4♠ North			1. Stayman			

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ KJT932	♠ Q865			1NT	Pass
Vul: None	♥ AT42	♥ 97	2♣ <sup>1</sup>	2♠	Pass	3♠
North HCP: 12+2	♦ K7	♦ T64	All Pass			
South HCP: 6	♣ J	♣ A942				
Contract: 3♠ South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AK52	♠ J93				1NT
Vul: N-S	♥ 5	♥ AJ932	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7+1	♦ 952	♦ AJ	Pass	2NT	All Pass	
South HCP: 15+1	♣ T9532	♣ A86				
Contract: 2NT North			1. Stayman			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QJT9	♠ AK86		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A986	♥ QJ42	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q5	♦ 8643	All Pass			
South HCP: 10	♣ AQ4	♣ 5				
Contract: 4♥ South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ QT52	♠ 87				1NT
Vul: None	♥ AQ9	♥ K32	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ K94	♦ AQT7	Pass	3NT	All Pass	
South HCP: 16	♣ J73	♣ AK98				
Contract: 3NT North			1. Stayman			

---

<b>Board: 15</b>	♠ K754	You are dealer.
Dealer: North	♥ K54	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 15	♣ KQ43	

---

<b>Board: 16</b>	♠ KJ72	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 7+1	♣ T9842	

---

<b>Board: 17</b>	♠ AJ8	You are dealer.
Dealer: North	♥ K962	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 16	♣ AKJ6	

---

<b>Board: 18</b>	♠ A854	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ T54	
HCP: 10	♣ Q642	

---

<b>Board: 19</b>	♠ J8	You are dealer.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: Both	♦ AT73	
HCP: 15	♣ K93	

## Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K754	♠ AQT2		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K54	♥ 72	Pass	2♠	Pass	4♠
North HCP: 15	♦ A6	♦ K94		All Pass		
South HCP: 10	♣ KQ43	♣ J972				
Contract: 4♠ South			1. Stayman			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KJ72	♠ AT5				1NT
Vul: E-W	♥ 5	♥ AJT74	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7+1	♦ K42	♦ T6	Pass	2NT	All Pass	
South HCP: 15+1	♣ T9842	♣ AQ7				
Contract: 2NT North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ QT652		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K962	♥ A853	Pass	2♥	Pass	4♥
North HCP: 16	♦ 83	♦ KJ54		All Pass		
South HCP: 10+1	♣ AKJ6	♣ -				
Contract: 4♥ South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A854	♠ T96				1NT
Vul: E-W	♥ A5	♥ KQJ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ T54	♦ AQ863	Pass	3NT	All Pass	
South HCP: 17+1	♣ Q642	♣ AJ				
Contract: 3NT North			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ A4		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AKT2	♥ QJ54	Pass	2♥	Pass	4♥
North HCP: 15	♦ AT73	♦ J92		All Pass		
South HCP: 11	♣ K93	♣ QJ72				
Contract: 4♥ South			1. Stayman			

<b>Board: 15</b>	♠ AQT2	Partner is dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ K94	
HCP: 10	♣ J972	

---

<b>Board: 16</b>	♠ AT5	You are dealer.
Dealer: South	♥ AJT74	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 15+1	♣ AQ7	

---

<b>Board: 17</b>	♠ QT652	Partner is dealer.
Dealer: North	♥ A853	The opponents are silent.
Vul: N-S	♦ KJ54	
HCP: 10+1	♣ -	

---

<b>Board: 18</b>	♠ T96	You are dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: E-W	♦ AQ863	
HCP: 17+1	♣ AJ	

---

<b>Board: 19</b>	♠ A4	Partner is dealer.
Dealer: North	♥ QJ54	The opponents are silent.
Vul: Both	♦ J92	
HCP: 11	♣ QJ72	

## Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K754	♠ AQT2		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K54	♥ 72	Pass	2♠	Pass	4♠
North HCP: 15	♦ A6	♦ K94		All Pass		
South HCP: 10	♣ KQ43	♣ J972				
Contract: 4♠ South			1. Stayman			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KJ72	♠ AT5				1NT
Vul: E-W	♥ 5	♥ AJT74	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7+1	♦ K42	♦ T6	Pass	2NT	All Pass	
South HCP: 15+1	♣ T9842	♣ AQ7				
Contract: 2NT North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ QT652		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K962	♥ A853	Pass	2♥	Pass	4♥
North HCP: 16	♦ 83	♦ KJ54		All Pass		
South HCP: 10+1	♣ AKJ6	♣ -				
Contract: 4♥ South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A854	♠ T96				1NT
Vul: E-W	♥ A5	♥ KQJ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ T54	♦ AQ863	Pass	3NT	All Pass	
South HCP: 17+1	♣ Q642	♣ AJ				
Contract: 3NT North			1. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ A4		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AKT2	♥ QJ54	Pass	2♥	Pass	4♥
North HCP: 15	♦ AT73	♦ J92		All Pass		
South HCP: 11	♣ K93	♣ QJ72				
Contract: 4♥ South			1. Stayman			

---

<b>Board: 20</b>	♠ Q87	Partner is dealer.
Dealer: South	♥ AKQ3	The opponents are silent.
Vul: None	♦ AT974	
HCP: 15+1	♣ 2	

---

<b>Board: 21</b>	♠ AQ76	You are dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: Both	♦ T73	
HCP: 17	♣ AT	

---

<b>Board: 22</b>	♠ KQ74	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: None	♦ J87	
HCP: 10	♣ QJ9	

---

<b>Board: 23</b>	♠ AK9	You are dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: N-S	♦ KT983	
HCP: 15+1	♣ J2	

---

<b>Board: 24</b>	♠ AT7	Partner is dealer.
Dealer: South	♥ K542	The opponents are silent.
Vul: Both	♦ K52	
HCP: 10	♣ T98	

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ AJ2				1NT
Vul: None	♥ AKQ3	♥ 954	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 15+1	♦ AT974	♦ K3	Pass	3♦	Pass	3NT
South HCP: 17+1	♣ 2	♣ AKQT7	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

1. Stayman

Board: 21	North:	South:	W	N	E	S		
Dealer: North	♠ AQ76	♠ K853		1NT	Pass	2♣ <sup>1</sup>		
Vul: Both	♥ AK32	♥ QJT	Pass	2♥	Pass	4NT		
North HCP: 17	♦ T73	♦ KQ8	Pass	6♠	All Pass			
South HCP: 15	♣ AT	♣ KJ2	1. Stayman					
Contract: 6♠ North								

Board: 22	North:	South:	W	N	E	S		
Dealer: South	♠ KQ74	♠ J92				1NT		
Vul: None	♥ J73	♥ KQ65	Pass	2♣ <sup>1</sup>	Pass	2♥		
North HCP: 10	♦ J87	♦ AK65	Pass	3NT	All Pass			
South HCP: 17	♣ QJ9	♣ A7	1. Stayman					
Contract: 3NT North								

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QJT8		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A84	♥ KJ6	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ KT983	♦ 7	Pass	3♦	Pass	3NT
South HCP: 10+1	♣ J2	♣ K9753	All Pass			
Contract: 3NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S		
Dealer: South	♠ AT7	♠ K64				1NT		
Vul: Both	♥ K542	♥ AQT7	Pass	2♣ <sup>1</sup>	Pass	2♥		
North HCP: 10	♦ K52	♦ A93	Pass	4♥	All Pass			
South HCP: 17	♣ T98	♣ A74	1. Stayman					
Contract: 4♥ North								

---

<b>Board: 20</b>	♠ AJ2	You are dealer.
Dealer: South	♥ 954	The opponents are silent.
Vul: None	♦ K3	
HCP: 17+1	♣ AKQT7	

---

<b>Board: 21</b>	♠ K853	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 15	♣ KJ2	

---

<b>Board: 22</b>	♠ J92	You are dealer.
Dealer: South	♥ KQ65	The opponents are silent.
Vul: None	♦ AK65	
HCP: 17	♣ A7	

---

<b>Board: 23</b>	♠ QJT8	Partner is dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 10+1	♣ K9753	

---

<b>Board: 24</b>	♠ K64	You are dealer.
Dealer: South	♥ AQT7	The opponents are silent.
Vul: Both	♦ A93	
HCP: 17	♣ A74	

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ AJ2				1NT
Vul: None	♥ AKQ3	♥ 954	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 15+1	♦ AT974	♦ K3	Pass	3♦	Pass	3NT
South HCP: 17+1	♣ 2	♣ AKQT7	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

1. Stayman

Board: 21	North:	South:	W	N	E	S		
Dealer: North	♠ AQ76	♠ K853		1NT	Pass	2♣ <sup>1</sup>		
Vul: Both	♥ AK32	♥ QJT	Pass	2♥	Pass	4NT		
North HCP: 17	♦ T73	♦ KQ8	Pass	6♠	All Pass			
South HCP: 15	♣ AT	♣ KJ2	1. Stayman					
Contract: 6♠ North								

Board: 22	North:	South:	W	N	E	S		
Dealer: South	♠ KQ74	♠ J92				1NT		
Vul: None	♥ J73	♥ KQ65	Pass	2♣ <sup>1</sup>	Pass	2♥		
North HCP: 10	♦ J87	♦ AK65	Pass	3NT	All Pass			
South HCP: 17	♣ QJ9	♣ A7	1. Stayman					
Contract: 3NT North								

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QJT8		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A84	♥ KJ6	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ KT983	♦ 7	Pass	3♦	Pass	3NT
South HCP: 10+1	♣ J2	♣ K9753	All Pass			
Contract: 3NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S		
Dealer: South	♠ AT7	♠ K64				1NT		
Vul: Both	♥ K542	♥ AQT7	Pass	2♣ <sup>1</sup>	Pass	2♥		
North HCP: 10	♦ K52	♦ A93	Pass	4♥	All Pass			
South HCP: 17	♣ T98	♣ A74	1. Stayman					
Contract: 4♥ North								

---

<b>Board: 25</b>	♠ Q97	You are dealer.
Dealer: North	♥ A864	The opponents are silent.
Vul: None	♦ A74	
HCP: 15	♣ KQ3	

---

<b>Board: 26</b>	♠ J632	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ AJ543	
HCP: 10+1	♣ 942	

---

<b>Board: 27</b>	♠ AKJ8	You are dealer.
Dealer: North	♥ QJ76	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 15	♣ A52	

---

<b>Board: 28</b>	♠ AT965	Partner is dealer.
Dealer: South	♥ KQ63	The opponents are silent.
Vul: None	♦ 6	
HCP: 13+1	♣ KJ3	

---

<b>Board: 29</b>	♠ QJ93	You are dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: E-W	♦ KQJT	
HCP: 15	♣ QJ	

## Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q97	♠ K432		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A864	♥ K93	Pass	2♥	Pass	3NT
North HCP: 15	♦ A74	♦ KJT		All Pass		
South HCP: 10	♣ KQ3	♣ 742				
Contract: 3NT South			1. Stayman			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ J632	♠ AT7				1NT
Vul: N-S	♥ A	♥ Q86	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ AJ543	♦ K92	Pass	3NT	All Pass	
South HCP: 16	♣ 942	♣ AK63				
Contract: 3NT North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ QT73		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QJ76	♥ A8543	Pass	2♥	Pass	4♥
North HCP: 15	♦ 63	♦ J5		All Pass		
South HCP: 11+1	♣ A52	♣ KJ				
Contract: 4♥ South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ AT965	♠ QJ7				1NT
Vul: None	♥ KQ63	♥ A97	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13+1	♦ 6	♦ K83	Pass	3♥ <sup>2</sup>	Pass	4♠
South HCP: 16	♣ KJ3	♣ AQ76		All Pass		
Contract: 4♠ South			1. Stayman			
			2. SMOLEN			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ QJ93	♠ T52		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K42	♥ AT87	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQJT	♦ A93		All Pass		
South HCP: 11	♣ QJ	♣ KT2				
Contract: 3NT South			1. Stayman			

---

<b>Board: 25</b>	♠ K432	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ KJT	
HCP: 10	♣ 742	

---

<b>Board: 26</b>	♠ AT7	You are dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: N-S	♦ K92	
HCP: 16	♣ AK63	

---

<b>Board: 27</b>	♠ QT73	Partner is dealer.
Dealer: North	♥ A8543	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 11+1	♣ KJ	

---

<b>Board: 28</b>	♠ QJ7	You are dealer.
Dealer: South	♥ A97	The opponents are silent.
Vul: None	♦ K83	
HCP: 16	♣ AQ76	

---

<b>Board: 29</b>	♠ T52	Partner is dealer.
Dealer: North	♥ AT87	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 11	♣ KT2	

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ Q97

**South:**

♠ K432

**W N E S**

 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ A864

♥ K93

Pass 2♥ Pass 3NT

North HCP: 15

♦ A74

♦ KJT

All Pass

South HCP: 10

♣ KQ3

♣ 742

1. Stayman

Contract: 3NT South

**Board: 26**

Dealer: South

**North:**

♠ J632

**South:**

♠ AT7

**W N E S**

1NT

Vul: N-S

♥ A

♥ Q86

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 10+1

♦ AJ543

♦ K92

Pass 3NT All Pass

South HCP: 16

♣ 942

♣ AK63

1. Stayman

Contract: 3NT North

**Board: 27**

Dealer: North

**North:**

♠ AKJ8

**South:**

♠ QT73

**W N E S**

 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ QJ76

♥ A8543

Pass 2♥ Pass 4♥

North HCP: 15

♦ 63

♦ J5

All Pass

South HCP: 11+1

♣ A52

♣ KJ

1. Stayman

Contract: 4♥ South

**Board: 28**

Dealer: South

**North:**

♠ AT965

**South:**

♠ QJ7

**W N E S**

1NT

Vul: None

♥ KQ63

♥ A97

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 13+1

♦ 6

♦ K83

 Pass 3♥<sup>2</sup> Pass 4♠

South HCP: 16

♣ KJ3

♣ AQ76

All Pass

Contract: 4♠ South

1. Stayman

2. SMOLEN

**Board: 29**

Dealer: North

**North:**

♠ QJ93

**South:**

♠ T52

**W N E S**

 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ K42

♥ AT87

Pass 2♠ Pass 3NT

North HCP: 15

♦ KQJT

♦ A93

All Pass

South HCP: 11

♣ QJ

♣ KT2

1. Stayman

Contract: 3NT South

---

<b>Board: 30</b>	♠ 8432	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ JT873	
HCP: 9+1	♣ A52	

---

<b>Board: 31</b>	♠ JT7	You are dealer.
Dealer: North	♥ AKT6	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 16	♣ K543	

---

<b>Board: 32</b>	♠ AK84	Partner is dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: None	♦ A	
HCP: 18+1	♣ K5432	

---

<b>Board: 33</b>	♠ T3	You are dealer.
Dealer: North	♥ K986	The opponents are silent.
Vul: E-W	♦ AK3	
HCP: 16	♣ KQJ9	

---

<b>Board: 34</b>	♠ A86	Partner is dealer.
Dealer: South	♥ J932	The opponents are silent.
Vul: Both	♦ J	
HCP: 12+1	♣ KQJ98	

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 8432	♠ AQ9				1NT
Vul: N-S	♥ A	♥ QJ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ JT873	♦ AQ952	Pass	3NT	All Pass	
South HCP: 17+1	♣ A52	♣ Q64				
Contract: 3NT North			1. Stayman			

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ Q543		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AKT6	♥ Q95	Pass	2♥	Pass	3NT
North HCP: 16	♦ AJ	♦ KQ4	All Pass			
South HCP: 10	♣ K543	♣ JT8				
Contract: 3NT South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AK84	♠ T65				1NT
Vul: None	♥ A75	♥ KQ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 18+1	♦ A	♦ K8743	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ K5432	♣ AQJ	Pass	6NT	All Pass	
Contract: 6NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AKQ4		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K986	♥ JT2	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK3	♦ T985	All Pass			
South HCP: 10	♣ KQJ9	♣ 64				
Contract: 3NT South			1. Stayman			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ J942				1NT
Vul: Both	♥ J932	♥ AQT8	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12+1	♦ J	♦ KQ7	Pass	4♥	All Pass	
South HCP: 16	♣ KQJ98	♣ A7				
Contract: 4♥ North			1. Stayman			

---

<b>Board: 30</b>	♠ AQ9	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ AQ952	
HCP: 17+1	♣ Q64	

---

<b>Board: 31</b>	♠ Q543	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: E-W	♦ KQ4	
HCP: 10	♣ JT8	

---

<b>Board: 32</b>	♠ T65	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ K8743	
HCP: 15+1	♣ AQJ	

---

<b>Board: 33</b>	♠ AKQ4	Partner is dealer.
Dealer: North	♥ JT2	The opponents are silent.
Vul: E-W	♦ T985	
HCP: 10	♣ 64	

---

<b>Board: 34</b>	♠ J942	You are dealer.
Dealer: South	♥ AQT8	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 16	♣ A7	

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 8432	♠ AQ9				1NT
Vul: N-S	♥ A	♥ QJ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ JT873	♦ AQ952	Pass	3NT	All Pass	
South HCP: 17+1	♣ A52	♣ Q64				
Contract: 3NT North			1. Stayman			

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ Q543		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AKT6	♥ Q95	Pass	2♥	Pass	3NT
North HCP: 16	♦ AJ	♦ KQ4	All Pass			
South HCP: 10	♣ K543	♣ JT8				
Contract: 3NT South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AK84	♠ T65				1NT
Vul: None	♥ A75	♥ KQ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 18+1	♦ A	♦ K8743	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ K5432	♣ AQJ	Pass	6NT	All Pass	
Contract: 6NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AKQ4		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K986	♥ JT2	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK3	♦ T985	All Pass			
South HCP: 10	♣ KQJ9	♣ 64				
Contract: 3NT South			1. Stayman			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ J942				1NT
Vul: Both	♥ J932	♥ AQT8	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12+1	♦ J	♦ KQ7	Pass	4♥	All Pass	
South HCP: 16	♣ KQJ98	♣ A7				
Contract: 4♥ North			1. Stayman			

---

<b>Board: 35</b>	♠ KJ96	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ KQ52	
HCP: 17	♣ AQ5	

---

<b>Board: 36</b>	♠ A842	Partner is dealer.
Dealer: South	♥ Q853	The opponents are silent.
Vul: Both	♦ JT754	
HCP: 7+1	♣ -	

---

<b>Board: 37</b>	♠ QT74	You are dealer.
Dealer: North	♥ QT65	The opponents are silent.
Vul: None	♦ AQ	
HCP: 16	♣ AQ9	

---

<b>Board: 38</b>	♠ K97	Partner is dealer.
Dealer: South	♥ K942	The opponents are silent.
Vul: N-S	♦ Q972	
HCP: 8	♣ 74	

---

<b>Board: 39</b>	♠ AKJ	You are dealer.
Dealer: North	♥ T73	The opponents are silent.
Vul: E-W	♦ K943	
HCP: 16	♣ KQT	

## Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KJ96	♠ A8		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q9	♥ AJ63	Pass	2♠	Pass	3♦
North HCP: 17	♦ KQ52	♦ JT973	Pass	3NT	All Pass	
South HCP: 11+1	♣ AQ5	♣ J6				
Contract: 3NT North			1. Stayman			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A842	♠ KT7				1NT
Vul: Both	♥ Q853	♥ AJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 7+1	♦ JT754	♦ A92	Pass	2NT	All Pass	
South HCP: 16	♣ -	♣ A842				
Contract: 2NT North			1. Stayman			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ QT74	♠ AKJ		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QT65	♥ 9732	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ	♦ KJT53		All Pass		
South HCP: 12+1	♣ AQ9	♣ 2				
Contract: 4♥ South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AJT8				1NT
Vul: N-S	♥ K942	♥ AT83	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ Q972	♦ K5	Pass	4♥	All Pass	
South HCP: 16	♣ 74	♣ KJ3				
Contract: 4♥ North			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 9762		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ T73	♥ A54	Pass	2♦	Pass	2NT
North HCP: 16	♦ K943	♦ J86		All Pass		
South HCP: 9	♣ KQT	♣ A97				
Contract: 2NT South			1. Stayman			

---

<b>Board: 35</b>	♠ A8	Partner is dealer.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: None	♦ JT973	
HCP: 11+1	♣ J6	

---

<b>Board: 36</b>	♠ KT7	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: Both	♦ A92	
HCP: 16	♣ A842	

---

<b>Board: 37</b>	♠ AKJ	Partner is dealer.
Dealer: North	♥ 9732	The opponents are silent.
Vul: None	♦ KJT53	
HCP: 12+1	♣ 2	

---

<b>Board: 38</b>	♠ AJT8	You are dealer.
Dealer: South	♥ AT83	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 16	♣ KJ3	

---

<b>Board: 39</b>	♠ 9762	Partner is dealer.
Dealer: North	♥ A54	The opponents are silent.
Vul: E-W	♦ J86	
HCP: 9	♣ A97	

## Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KJ96	♠ A8		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q9	♥ AJ63	Pass	2♠	Pass	3♦
North HCP: 17	♦ KQ52	♦ JT973	Pass	3NT	All Pass	
South HCP: 11+1	♣ AQ5	♣ J6				
Contract: 3NT North			1. Stayman			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A842	♠ KT7				1NT
Vul: Both	♥ Q853	♥ AJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 7+1	♦ JT754	♦ A92	Pass	2NT	All Pass	
South HCP: 16	♣ -	♣ A842				
Contract: 2NT North			1. Stayman			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ QT74	♠ AKJ		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QT65	♥ 9732	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ	♦ KJT53		All Pass		
South HCP: 12+1	♣ AQ9	♣ 2				
Contract: 4♥ South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AJT8				1NT
Vul: N-S	♥ K942	♥ AT83	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ Q972	♦ K5	Pass	4♥	All Pass	
South HCP: 16	♣ 74	♣ KJ3				
Contract: 4♥ North			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 9762		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ T73	♥ A54	Pass	2♦	Pass	2NT
North HCP: 16	♦ K943	♦ J86		All Pass		
South HCP: 9	♣ KQT	♣ A97				
Contract: 2NT South			1. Stayman			

<b>Board: 40</b>	♠ J52	Partner is dealer.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: None	♦ A73	
HCP: 11	♣ T95	

---

<b>Board: 41</b>	♠ A7	You are dealer.
Dealer: North	♥ Q98	The opponents are silent.
Vul: N-S	♦ K94	
HCP: 16+1	♣ AK984	

---

<b>Board: 42</b>	♠ QJT4	Partner is dealer.
Dealer: South	♥ AT42	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 11	♣ J3	

## Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J52	♠ Q73				1NT
Vul: None	♥ AQ92	♥ K85	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ A73	♦ KJ942	Pass	3NT	All Pass	
South HCP: 16+1	♣ T95	♣ AK				1. Stayman
Contract: 3NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K954		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q98	♥ AKJT4	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 16+1	♦ K94	♦ 32	Pass	4♥	Pass	4NT
South HCP: 11+1	♣ AK984	♣ 75	Pass	5♣ <sup>3</sup>	Pass	6♥
Contract: 6♥ South						All Pass
						1. Stayman
						2. SMOLEN
						3. A=2/5 or 5/5, Q(H)=1

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ QJT4	♠ A2				1NT
Vul: E-W	♥ AT42	♥ K75	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ K86	♦ AJ943	Pass	3NT	All Pass	
South HCP: 16+1	♣ J3	♣ A65				1. Stayman
Contract: 3NT North						

**Board: 40**      ♠ Q73      You are dealer.

Dealer: South      ♥ K85      The opponents are silent.

Vul: None      ♦ KJ942

HCP: 16+1      ♣ AK

---

**Board: 41**      ♠ K954      Partner is dealer.

Dealer: North      ♥ AKJT4      The opponents are silent.

Vul: N-S      ♦ 32

HCP: 11+1      ♣ 75

---

**Board: 42**      ♠ A2      You are dealer.

Dealer: South      ♥ K75      The opponents are silent.

Vul: E-W      ♦ AJ943

HCP: 16+1      ♣ A65

## Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J52	♠ Q73				1NT
Vul: None	♥ AQ92	♥ K85	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ A73	♦ KJ942	Pass	3NT	All Pass	
South HCP: 16+1	♣ T95	♣ AK				1. Stayman
Contract: 3NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K954		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q98	♥ AKJT4	Pass	2♦	Pass	3♠ <sup>2</sup>
North HCP: 16+1	♦ K94	♦ 32	Pass	4♥	Pass	4NT
South HCP: 11+1	♣ AK984	♣ 75	Pass	5♣ <sup>3</sup>	Pass	6♥
Contract: 6♥ South						All Pass
						1. Stayman
						2. SMOLEN
						3. A=2/5 or 5/5, Q(H)=1

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ QJT4	♠ A2				1NT
Vul: E-W	♥ AT42	♥ K75	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ K86	♦ AJ943	Pass	3NT	All Pass	
South HCP: 16+1	♣ J3	♣ A65				1. Stayman
Contract: 3NT North						

---

<b>Board: 43</b>	♠ T6	You are dealer.
Dealer: North	♥ KQT9	West (RHO) Doubles 5♦ if possible.
Vul: Both	♦ A97	
HCP: 15	♣ AQ52	

---

<b>Board: 44</b>	♠ 976	RHO is dealer. You bid second.
Dealer: West	♥ 83	West (RHO) opens 1NT if possible.
Vul: E-W	♦ Q8643	East (LHO) bids 2♣ if possible.
HCP: 3+1	♣ JT3	East (LHO) Doubles 3♣ if possible.

---

<b>Board: 45</b>	♠ Q532	You are dealer.
Dealer: North	♥ A974	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 15	♣ KQ5	

---

<b>Board: 46</b>	♠ AT4	Partner is dealer.
Dealer: South	♥ AKJ2	East (LHO) Doubles 2♣ if possible.
Vul: Both	♦ 963	
HCP: 14	♣ Q64	

## Both hands (Answers Page)

### Board: 43

Dealer: North  
Vul: Both  
North HCP: 15  
South HCP: 15+1  
Contract: 7♥ South

### North:

♠ T6  
♥ KQT9  
♦ A97  
♣ AQ52

### South:

♠ AKQJ9  
♥ AJ63  
♦ -  
♣ T764

### W N E S

1NT	Pass	2♣ <sup>1</sup>	
Pass	2♥	Pass	3♠
Pass	4♣	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	5♦
X	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
Pass	6♦ <sup>5</sup>	Pass	7♥
All Pass			

1. Stayman
2. A=0/5 or 3/5
3. !H queen no !D king no !S king no !C king
4. King ask by available bid
5. K=0

### Board: 44

Dealer: West  
Vul: E-W  
North HCP: 3+1  
South HCP: 13+2  
Contract: 3♣X South

### North:

♠ 976  
♥ 83  
♦ Q8643  
♣ JT3

### South:

♠ QJ2  
♥ K954  
♦ -  
♣ AK6542

### W N E S

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

### Board: 45

Dealer: North  
Vul: E-W  
North HCP: 15  
South HCP: 11  
Contract: 4♠ North

### North:

♠ Q532  
♥ A974  
♦ A3  
♣ KQ5

### South:

♠ A864  
♥ QT  
♦ J752  
♣ A83

### W N E S

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

### Board: 46

Dealer: South  
Vul: Both  
North HCP: 14  
South HCP: 15+1  
Contract: 3NT North

### North:

♠ AT4  
♥ AKJ2  
♦ 963  
♣ Q64

### South:

♠ J73  
♥ 97  
♦ AKQ84  
♣ AJ3

### W N E S

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

<b>Board: 43</b>	♠ AKQJ9	Partner is dealer.
Dealer: North	♥ AJ63	West (LHO) Doubles 5♦ if possible.
Vul: Both	♦ -	
HCP: 15+1	♣ T764	

---

<b>Board: 44</b>	♠ QJ2	LHO is dealer.
Dealer: West	♥ K954	West (LHO) opens 1NT if possible.
Vul: E-W	♦ -	East (RHO) bids 2♣ if possible.
HCP: 13+2	♣ AK6542	East (RHO) Doubles 3♣ if possible.

---

<b>Board: 45</b>	♠ A864	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ J752	
HCP: 11	♣ A83	

---

<b>Board: 46</b>	♠ J73	You are dealer.
Dealer: South	♥ 97	East (RHO) Doubles 2♣ if possible.
Vul: Both	♦ AKQ84	
HCP: 15+1	♣ AJ3	

## Both hands (Answers Page)

### Board: 43

Dealer: North  
Vul: Both  
North HCP: 15  
South HCP: 15+1  
Contract: 7♥ South

### North:

♠ T6  
♥ KQT9  
♦ A97  
♣ AQ52

### South:

♠ AKQJ9  
♥ AJ63  
♦ -  
♣ T764

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♠
Pass	4♣	Pass	4NT
Pass	5♣ <sup>2</sup>	Pass	5♦
X	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
Pass	6♦ <sup>5</sup>	Pass	7♥
All Pass			

1. Stayman
2. A=0/5 or 3/5
3. !H queen no !D king no !S king no !C king
4. King ask by available bid
5. K=0

### Board: 44

Dealer: West  
Vul: E-W  
North HCP: 3+1  
South HCP: 13+2  
Contract: 3♣X South

### North:

♠ 976  
♥ 83  
♦ Q8643  
♣ JT3

### South:

♠ QJ2  
♥ K954  
♦ -  
♣ AK6542

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

### Board: 45

Dealer: North  
Vul: E-W  
North HCP: 15  
South HCP: 11  
Contract: 4♠ North

### North:

♠ Q532  
♥ A974  
♦ A3  
♣ KQ5

### South:

♠ A864  
♥ QT  
♦ J752  
♣ A83

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

### Board: 46

Dealer: South  
Vul: Both  
North HCP: 14  
South HCP: 15+1  
Contract: 3NT North

### North:

♠ AT4  
♥ AKJ2  
♦ 963  
♣ Q64

### South:

♠ J73  
♥ 97  
♦ AKQ84  
♣ AJ3

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

**Board: 47**      ♠ KQ5      You are dealer.

Dealer: North      ♥ 75      The opponents are silent.

Vul: None      ♦ KQ73

HCP: 17      ♣ AK76

---

**Board: 48**      ♠ AKJ6      Partner is dealer.

Dealer: South      ♥ QJ5      The opponents are silent.

Vul: E-W      ♦ K96

HCP: 16      ♣ Q76

---

**Board: 49**      ♠ QJ7      You are dealer.

Dealer: North      ♥ AKJ64      The opponents are silent.

Vul: Both      ♦ KJ9

HCP: 16+1      ♣ JT

---

**Board: 50**      ♠ AK87      Partner is dealer.

Dealer: South      ♥ 764      The opponents are silent.

Vul: None      ♦ QJT5

HCP: 13      ♣ K7

## Both hands (Answers Page)

**Board: 47**

Dealer: North

**North:**

♠ KQ5

**South:**

♠ T743

**W N E S**

 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ 75

♥ AJT

Pass 2♦ Pass 3NT

North HCP: 17

♦ KQ73

♦ A95

All Pass

South HCP: 12

♣ AK76

♣ QJ9

1. Stayman

Contract: 3NT South

**Board: 48**

Dealer: South

**North:**

♠ AKJ6

**South:**

♠ Q53

**W N E S**

1NT

Vul: E-W

♥ QJ5

♥ AKT

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 16

♦ K96

♦ T52

Pass 4NT Pass 6NT

South HCP: 16

♣ Q76

♣ AK98

All Pass

Contract: 6NT South

1. Stayman

**Board: 49**

Dealer: North

**North:**

♠ QJ7

**South:**

♠ AK5

**W N E S**

1NT

Vul: Both

♥ AKJ64

♥ QT53

Pass 2♥ Pass 3♠

North HCP: 16+1

♦ KJ9

♦ AT73

Pass 4♦ Pass 4♠

South HCP: 17

♣ JT

♣ A5

 Pass 4NT Pass 5♣<sup>2</sup>

Contract: 6♥ North

Pass 6♥ All Pass

1. Stayman

2. A=0/5 or 3/5

**Board: 50**

Dealer: South

**North:**

♠ AK87

**South:**

♠ Q42

**W N E S**

1NT

Vul: None

♥ 764

♥ A82

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 13

♦ QJT5

♦ AK94

Pass 3NT All Pass

South HCP: 17

♣ K7

♣ AT2

1. Stayman

Contract: 3NT North

---

<b>Board: 47</b>	♠ T743	Partner is dealer.
Dealer: North	♥ AJT	The opponents are silent.
Vul: None	♦ A95	
HCP: 12	♣ QJ9	

---

<b>Board: 48</b>	♠ Q53	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: E-W	♦ T52	
HCP: 16	♣ AK98	

---

<b>Board: 49</b>	♠ AK5	Partner is dealer.
Dealer: North	♥ QT53	The opponents are silent.
Vul: Both	♦ AT73	
HCP: 17	♣ A5	

---

<b>Board: 50</b>	♠ Q42	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: None	♦ AK94	
HCP: 17	♣ AT2	

## Both hands (Answers Page)

**Board: 47**

Dealer: North

**North:**

♠ KQ5

**South:**

♠ T743

**W N E S**

 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ 75

♥ AJT

Pass 2♦ Pass 3NT

North HCP: 17

♦ KQ73

♦ A95

All Pass

South HCP: 12

♣ AK76

♣ QJ9

1. Stayman

Contract: 3NT South

**Board: 48**

Dealer: South

**North:**

♠ AKJ6

**South:**

♠ Q53

**W N E S**

1NT

Vul: E-W

♥ QJ5

♥ AKT

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 16

♦ K96

♦ T52

Pass 4NT Pass 6NT

South HCP: 16

♣ Q76

♣ AK98

All Pass

Contract: 6NT South

1. Stayman

**Board: 49**

Dealer: North

**North:**

♠ QJ7

**South:**

♠ AK5

**W N E S**

 1NT Pass 2♣<sup>1</sup>

Vul: Both

♥ AKJ64

♥ QT53

Pass 2♥ Pass 3♠

North HCP: 16+1

♦ KJ9

♦ AT73

Pass 4♦ Pass 4♠

South HCP: 17

♣ JT

♣ A5

 Pass 4NT Pass 5♣<sup>2</sup>

Contract: 6♥ North

Pass 6♥ All Pass

1. Stayman

2. A=0/5 or 3/5

**Board: 50**

Dealer: South

**North:**

♠ AK87

**South:**

♠ Q42

**W N E S**

1NT

Vul: None

♥ 764

♥ A82

 Pass 2♣<sup>1</sup> Pass 2♦

North HCP: 13

♦ QJT5

♦ AK94

Pass 3NT All Pass

South HCP: 17

♣ K7

♣ AT2

1. Stayman

Contract: 3NT North