

Board: 1	♠ AT42	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 21	♣ AJ53	

Board: 2	♠ KT62	Partner bids first.
Dealer: South	♥ KJ73	The opponents are silent.
Vul: E-W	♦ 73	
HCP: 9	♣ Q98	

Board: 3	♠ AJ3	You bid first.
Dealer: North	♥ A873	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 20	♣ AT8	

Board: 4	♠ AKT2	You bid first.
Dealer: North	♥ AK	West (RHO) Doubles 3♦ if possible.
Vul: E-W	♦ AQT	
HCP: 20	♣ T543	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 9+2

Contract: 6 ♠ South

North:

♠ AT42

♥ AQ

♦ KQJ

♣ AJ53

South:

♠ K863

♥ K8

♦ 4

♣ KT9876

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♠	Pass	6 ♠
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All Pass

1. Stayman

Board: 2

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 5 ♠ South

North:

♠ KT62

♥ KJ73

♦ 73

♣ Q98

South:

♠ AQ93

♥ Q9

♦ AKQ98

♣ K6

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♠
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Pass	4 ♥	Pass	4NT
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Pass	5 ♦ ²	Pass	5 ♠
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All Pass

1. Stayman

2. A=1/5 or 4/5

Board: 3

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ AJ3

♥ A873

♦ AK8

♣ AT8

South:

♠ K972

♥ 2

♦ QJ963

♣ J74

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	3NT
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All Pass

1. Stayman

Board: 4

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 0+1

Contract: 3 ♥ South

North:

♠ AKT2

♥ AK

♦ AQT

♣ T543

South:

♠ 95

♥ 98643

♦ 8754

♣ 97

W	N	E	S
	2NT	Pass	3 ♦

X	XX	Pass	3 ♥
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All Pass

Board: 1	♠ K863	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 9+2	♣ KT9876	

Board: 2	♠ AQ93	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ AKQ98	
HCP: 20+1	♣ K6	

Board: 3	♠ K972	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ QJ963	
HCP: 7+1	♣ J74	

Board: 4	♠ 95	Partner bids first.
Dealer: North	♥ 98643	West (LHO) Doubles 3 ♦ if possible.
Vul: E-W	♦ 8754	
HCP: 0+1	♣ 97	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 9+2

Contract: 6 ♠ South

North:

♠ AT42

♥ AQ

♦ KQJ

♣ AJ53

South:

♠ K863

♥ K8

♦ 4

♣ KT9876

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♠	Pass	6 ♠
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All Pass

1. Stayman

Board: 2

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 5 ♠ South

North:

♠ KT62

♥ KJ73

♦ 73

♣ Q98

South:

♠ AQ93

♥ Q9

♦ AKQ98

♣ K6

W	N	E	S
			2NT

Pass	3 ♣ ¹	Pass	3 ♠
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Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♦ ²	Pass	5 ♠
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All Pass

1. Stayman

2. A=1/5 or 4/5

Board: 3

Dealer: North

Vul: Both

North HCP: 20

South HCP: 7+1

Contract: 3NT South

North:

♠ AJ3

♥ A873

♦ AK8

♣ AT8

South:

♠ K972

♥ 2

♦ QJ963

♣ J74

W	N	E	S
	2NT	Pass	3 ♣ ¹

Pass	3 ♥	Pass	3NT
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All Pass

1. Stayman

Board: 4

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 0+1

Contract: 3 ♥ South

North:

♠ AKT2

♥ AK

♦ AQT

♣ T543

South:

♠ 95

♥ 98643

♦ 8754

♣ 97

W	N	E	S
	2NT	Pass	3 ♦

X	XX	Pass	3 ♥
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All Pass

Board: 5	♠ KT5	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ AJT854	
HCP: 9+2	♣ 93	

Board: 6	♠ J65	Partner bids first.
Dealer: South	♥ J984	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 7	♣ 97	

Board: 7	♠ KJ	You bid first.
Dealer: North	♥ KQ92	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 20	♣ KJ5	

Board: 8	♠ T953	Partner bids first.
Dealer: South	♥ 964	The opponents are silent.
Vul: Both	♦ 6	
HCP: 7+1	♣ AK874	

Board: 9	♠ KQ	You bid first.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 20	♣ AK97	

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 20+1

Contract: 6 ♦ North

North:

♠ KT5

♥ J7

♦ AJT854

♣ 93

South:

♠ AJ84

♥ AT

♦ Q9

♣ AKQ74

W N E S

2NT

Pass 4 ♣ Pass 4NT¹

Pass 6 ♦ All Pass

1. A=3 out of 4

Board: 6

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ J65

♥ J984

♦ AJ54

♣ 97

South:

♠ K32

♥ K6

♦ KQT3

♣ AKQ8

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

Board: 7

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6 ♥ North

North:

♠ KJ

♥ KQ92

♦ AK85

♣ KJ5

South:

♠ Q64

♥ A643

♦ QJ

♣ AT63

W N E S

2NT Pass 3 ♣¹

Pass 3 ♥ Pass 3 ♠

Pass 4NT Pass 5 ♥²

Pass 6 ♥ All Pass

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

Board: 8

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ T953

♥ 964

♦ 6

♣ AK874

South:

♠ AKJ

♥ AT82

♦ AK85

♣ J6

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♥

Pass 3NT All Pass

1. Stayman

Board: 9

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ KQ

♥ K64

♦ AJ54

♣ AK97

South:

♠ AJ9862

♥ J98

♦ 3

♣ 854

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 5	♠ AJ84	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 20+1	♣ AKQ74	

Board: 6	♠ K32	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ KQT3	
HCP: 20	♣ AKQ8	

Board: 7	♠ Q64	Partner bids first.
Dealer: North	♥ A643	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 13	♣ AT63	

Board: 8	♠ AKJ	You bid first.
Dealer: South	♥ AT82	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 20	♣ J6	

Board: 9	♠ AJ9862	Partner bids first.
Dealer: North	♥ J98	The opponents are silent.
Vul: None	♦ 3	
HCP: 6+2	♣ 854	

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 20+1

Contract: 6 ♦ North

North:

♠ KT5

♥ J7

♦ AJT854

♣ 93

South:

♠ AJ84

♥ AT

♦ Q9

♣ AKQ74

W N E S

2NT

Pass 4 ♣ Pass 4NT¹

Pass 6 ♦ All Pass

1. A=3 out of 4

Board: 6

Dealer: South

Vul: None

North HCP: 7

South HCP: 20

Contract: 3NT North

North:

♠ J65

♥ J984

♦ AJ54

♣ 97

South:

♠ K32

♥ K6

♦ KQT3

♣ AKQ8

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

Board: 7

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 13

Contract: 6 ♥ North

North:

♠ KJ

♥ KQ92

♦ AK85

♣ KJ5

South:

♠ Q64

♥ A643

♦ QJ

♣ AT63

W N E S

2NT Pass 3 ♣¹

Pass 3 ♥ Pass 3 ♠

Pass 4NT Pass 5 ♥²

Pass 6 ♥ All Pass

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

Board: 8

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 20

Contract: 3NT North

North:

♠ T953

♥ 964

♦ 6

♣ AK874

South:

♠ AKJ

♥ AT82

♦ AK85

♣ J6

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♥

Pass 3NT All Pass

1. Stayman

Board: 9

Dealer: North

Vul: None

North HCP: 20

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ KQ

♥ K64

♦ AJ54

♣ AK97

South:

♠ AJ9862

♥ J98

♦ 3

♣ 854

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 10	♠ 753	Partner bids first.
Dealer: South	♥ 643	The opponents are silent.
Vul: N-S	♦ KQ85	
HCP: 6	♣ JT7	

Board: 11	♠ AJT	You bid first.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: None	♦ KJ42	
HCP: 20	♣ AJ	

Board: 12	♠ J74	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: N-S	♦ AKQJ764	
HCP: 11+3	♣ 9	

Board: 13	♠ A97	You bid first.
Dealer: North	♥ K96	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 20	♣ AKQ4	

Board: 14	♠ JT	Partner bids first.
Dealer: South	♥ J9643	The opponents are silent.
Vul: None	♦ AT84	
HCP: 7+1	♣ J4	

Both hands (Answers Page)

Board: 10

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ 753

♥ 643

♦ KQ85

♣ JT7

South:

♠ AKJ2

♥ AQ8

♦ AT76

♣ K6

W	N	E	S
			2NT

Pass	3NT	All Pass	
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Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 4+2

Contract: 5♣ South

North:

♠ AJT

♥ AQ83

♦ KJ42

♣ AJ

South:

♠ 3

♥ 65

♦ A987

♣ 987653

W	N	E	S
	2NT	Pass	3♠ ¹

Pass	4♣ ²	Pass	5♣
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All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 12

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 20

Contract: 6NT North

North:

♠ J74

♥ 82

♦ AKQJ764

♣ 9

South:

♠ AQ8

♥ AK63

♦ 53

♣ AK65

W	N	E	S
			2NT

Pass	4♣	Pass	4NT ¹
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Pass	6NT	All Pass	
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1. A=3 out of 4

Board: 13

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ A97

♥ K96

♦ KJ3

♣ AKQ4

South:

♠ JT4

♥ AT5

♦ 954

♣ JT98

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 20+1

Contract: 3NT North

North:

♠ JT

♥ J9643

♦ AT84

♣ J4

South:

♠ AK84

♥ A2

♦ KQJ65

♣ K6

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
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Pass	3NT	All Pass	
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Board: 10	♠ AKJ2	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AT76	
HCP: 21	♣ K6	

Board: 11	♠ 3	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ A987	
HCP: 4+2	♣ 987653	

Board: 12	♠ AQ8	You bid first.
Dealer: South	♥ AK63	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 20	♣ AK65	

Board: 13	♠ JT4	Partner bids first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 6	♣ JT98	

Board: 14	♠ AK84	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ KQJ65	
HCP: 20+1	♣ K6	

Both hands (Answers Page)

Board: 10

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 21

Contract: 3NT North

North:

♠ 753

♥ 643

♦ KQ85

♣ JT7

South:

♠ AKJ2

♥ AQ8

♦ AT76

♣ K6

W	N	E	S
			2NT

Pass	3NT	All Pass	
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Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 4+2

Contract: 5♣ South

North:

♠ AJT

♥ AQ83

♦ KJ42

♣ AJ

South:

♠ 3

♥ 65

♦ A987

♣ 987653

W	N	E	S
	2NT	Pass	3♠ ¹

Pass	4♣ ²	Pass	5♣
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All Pass

1. Minor Suit Transfers after 2NT

2. automat

Board: 12

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 20

Contract: 6NT North

North:

♠ J74

♥ 82

♦ AKQJ764

♣ 9

South:

♠ AQ8

♥ AK63

♦ 53

♣ AK65

W	N	E	S
			2NT

Pass	4♣	Pass	4NT ¹
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Pass	6NT	All Pass	
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1. A=3 out of 4

Board: 13

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ A97

♥ K96

♦ KJ3

♣ AKQ4

South:

♠ JT4

♥ AT5

♦ 954

♣ JT98

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 20+1

Contract: 3NT North

North:

♠ JT

♥ J9643

♦ AT84

♣ J4

South:

♠ AK84

♥ A2

♦ KQJ65

♣ K6

W	N	E	S
			2NT

Pass	3♦	Pass	3♥
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Pass	3NT	All Pass	
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Board: 15	♠ AQ97	You bid first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: N-S	♦ AQ54	
HCP: 20	♣ A3	
<hr/>		
Board: 16	♠ 8	Partner bids first.
Dealer: South	♥ QT8732	West (RHO) Doubles 6♥ if possible.
Vul: E-W	♦ J	
HCP: 5+3	♣ QT643	
<hr/>		
Board: 17	♠ QJ6	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ AKJ87	
HCP: 20+1	♣ AT6	
<hr/>		
Board: 18	♠ Q965	RHO opens the bidding 2NT.
Dealer: West	♥ 954	You bid next.
Vul: E-W	♦ Q8	East (LHO) bids 3♦ if possible.
HCP: 7	♣ K942	West (RHO) Doubles 5♦ if possible.
<hr/>		
Board: 19	♠ Q2	You bid first.
Dealer: North	♥ AKT52	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 21+1	♣ AJT	

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 4+2

Contract: 4♥ North

North:

♠ AQ97

♥ AT4

♦ AQ54

♣ A3

South:

♠ 53

♥ QJ7532

♦ 82

♣ J65

W N E S

2NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 16

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 20

Contract: 6♥X North

North:

♠ 8

♥ QT8732

♦ J

♣ QT643

South:

♠ AK32

♥ K6

♦ KT6

♣ AK85

W N E S

2NT

Pass 3♦ Pass 3♥

Pass 6♥ Pass Pass

X All Pass

Board: 17

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ QJ6

♥ AJ

♦ AKJ87

♣ AT6

South:

♠ 852

♥ 43

♦ QT94

♣ KJ87

W N E S

2NT Pass 3NT

All Pass

Board: 18

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 9+4

Contract: 5♦X South

North:

♠ Q965

♥ 954

♦ Q8

♣ K942

South:

♠ KJ

♥ Q2

♦ KT976532

♣ 8

W N E S

2NT Pass 3♦ 5♦

X All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6+3

Contract: 4♠ North

North:

♠ Q2

♥ AKT52

♦ AK9

♣ AJT

South:

♠ AJT7643

♥ J

♦ 8762

♣ 8

W N E S

2NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

Board: 15 ♠ 53 Partner bids first.
 Dealer: North ♥ QJ7532 The opponents are silent.
 Vul: N-S ♦ 82
 HCP: 4+2 ♣ J65

Board: 16 ♠ AK32 You bid first.
 Dealer: South ♥ K6 West (LHO) Doubles 6♥ if possible.
 Vul: E-W ♦ KT6
 HCP: 20 ♣ AK85

Board: 17 ♠ 852 Partner bids first.
 Dealer: North ♥ 43 The opponents are silent.
 Vul: Both ♦ QT94
 HCP: 6 ♣ KJ87

Board: 18 ♠ KJ LHO opens the bidding 2NT.
 Dealer: West ♥ Q2 Partner bids next.
 Vul: E-W ♦ KT976532 East (RHO) bids 3♦ if possible.
 HCP: 9+4 ♣ 8 West (LHO) Doubles 5♦ if possible.

Board: 19 ♠ AJT7643 Partner bids first.
 Dealer: North ♥ J The opponents are silent.
 Vul: E-W ♦ 8762
 HCP: 6+3 ♣ 8

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 4+2

Contract: 4♥ North

North:

♠ AQ97

♥ AT4

♦ AQ54

♣ A3

South:

♠ 53

♥ QJ7532

♦ 82

♣ J65

W N E S

2NT Pass 4♦¹

Pass 4♥ All Pass

1. Texas

Board: 16

Dealer: South

Vul: E-W

North HCP: 5+3

South HCP: 20

Contract: 6♥X North

North:

♠ 8

♥ QT8732

♦ J

♣ QT643

South:

♠ AK32

♥ K6

♦ KT6

♣ AK85

W N E S

2NT

Pass 3♦ Pass 3♥

Pass 6♥ Pass Pass

X All Pass

Board: 17

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 6

Contract: 3NT South

North:

♠ QJ6

♥ AJ

♦ AKJ87

♣ AT6

South:

♠ 852

♥ 43

♦ QT94

♣ KJ87

W N E S

2NT Pass 3NT

All Pass

Board: 18

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 9+4

Contract: 5♦X South

North:

♠ Q965

♥ 954

♦ Q8

♣ K942

South:

♠ KJ

♥ Q2

♦ KT976532

♣ 8

W N E S

2NT Pass 3♦ 5♦

X All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 6+3

Contract: 4♠ North

North:

♠ Q2

♥ AKT52

♦ AK9

♣ AJT

South:

♠ AJT7643

♥ J

♦ 8762

♣ 8

W N E S

2NT Pass 4♥¹

Pass 4♠ All Pass

1. Texas

Board: 20	♠ QJ7653	Partner bids first.
Dealer: South	♥ 542	The opponents are silent.
Vul: Both	♦ T6	
HCP: 8+2	♣ KQ	

Board: 21	♠ AK74	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ AK2	
HCP: 20	♣ AJT7	

Board: 22	♠ Q7652	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 10+1	♣ K7	

Board: 23	♠ AK2	You bid first.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: Both	♦ JT94	
HCP: 20	♣ AJ	

Board: 24	♠ 52	Partner bids first.
Dealer: South	♥ J93	The opponents are silent.
Vul: None	♦ J52	
HCP: 5+1	♣ QJT83	

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 21+1

Contract: 4 ♠ North

North:

♠ QJ7653

♥ 542

♦ T6

♣ KQ

South:

♠ AK

♥ KQJ87

♦ A92

♣ A74

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

Board: 21

Dealer: North

Vul: None

North HCP: 20

South HCP: 9+1

Contract: 3NT South

North:

♠ AK74

♥ JT

♦ AK2

♣ AJT7

South:

♠ 85

♥ Q2

♦ Q9754

♣ KQ43

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20

Contract: 6 ♠ North

North:

♠ Q7652

♥ J82

♦ AT8

♣ K7

South:

♠ AK8

♥ A643

♦ K6

♣ AQ96

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

Pass	4NT	Pass	5 ♦ ¹
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. A=1/5 or 4/5

Board: 23

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+1

Contract: 4 ♥ South

North:

♠ AK2

♥ AKT5

♦ JT94

♣ AJ

South:

♠ QJ

♥ 7642

♦ 85

♣ Q7654

W	N	E	S
	2NT	Pass	3 ♣ ¹

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

All Pass

1. Stayman

Board: 24

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 21

Contract: 3NT North

North:

♠ 52

♥ J93

♦ J52

♣ QJT83

South:

♠ KQ76

♥ AK74

♦ AKQ

♣ 76

W	N	E	S
			2NT

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

Board: 20	♠ AK	You bid first.
Dealer: South	♥ KQJ87	The opponents are silent.
Vul: Both	♦ A92	
HCP: 21+1	♣ A74	

Board: 21	♠ 85	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: None	♦ Q9754	
HCP: 9+1	♣ KQ43	

Board: 22	♠ AK8	You bid first.
Dealer: South	♥ A643	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 20	♣ AQ96	

Board: 23	♠ QJ	Partner bids first.
Dealer: North	♥ 7642	The opponents are silent.
Vul: Both	♦ 85	
HCP: 5+1	♣ Q7654	

Board: 24	♠ KQ76	You bid first.
Dealer: South	♥ AK74	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 21	♣ 76	

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 21+1

Contract: 4 ♠ North

North:

♠ QJ7653

♥ 542

♦ T6

♣ KQ

South:

♠ AK

♥ KQJ87

♦ A92

♣ A74

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

Board: 21

Dealer: North

Vul: None

North HCP: 20

South HCP: 9+1

Contract: 3NT South

North:

♠ AK74

♥ JT

♦ AK2

♣ AJT7

South:

♠ 85

♥ Q2

♦ Q9754

♣ KQ43

W	N	E	S
	2NT	Pass	3NT

All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 20

Contract: 6 ♠ North

North:

♠ Q7652

♥ J82

♦ AT8

♣ K7

South:

♠ AK8

♥ A643

♦ K6

♣ AQ96

W	N	E	S
			2NT

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

Pass	4NT	Pass	5 ♦ ¹
------	-----	------	------------------

Pass	6 ♠	All Pass	
------	-----	----------	--

1. A=1/5 or 4/5

Board: 23

Dealer: North

Vul: Both

North HCP: 20

South HCP: 5+1

Contract: 4 ♥ South

North:

♠ AK2

♥ AKT5

♦ JT94

♣ AJ

South:

♠ QJ

♥ 7642

♦ 85

♣ Q7654

W	N	E	S
	2NT	Pass	3 ♣ ¹

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

All Pass

1. Stayman

Board: 24

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 21

Contract: 3NT North

North:

♠ 52

♥ J93

♦ J52

♣ QJT83

South:

♠ KQ76

♥ AK74

♦ AKQ

♣ 76

W	N	E	S
			2NT

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

Board: 25	♠ K3	You bid first.
Dealer: North	♥ Q97	East (LHO) Doubles 6♠ if possible.
Vul: N-S	♦ AKQ8	
HCP: 21	♣ AK86	

Board: 26	♠ 8	Partner bids first.
Dealer: South	♥ 984	The opponents are silent.
Vul: Both	♦ QT873	
HCP: 5+1	♣ QJ96	

Board: 27	♠ AQ4	You bid first.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ J96	
HCP: 20	♣ AKQ5	

Board: 28	♠ AQT3	You bid first.
Dealer: North	♥ AQJ9	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 20	♣ A87	

Both hands (Answers Page)

Board: 25

Dealer: North
 Vul: N-S
 North HCP: 21
 South HCP: 8+2
 Contract: 6 ♠ X South

North:

♠ K3
 ♥ Q97
 ♦ AKQ8
 ♣ AK86

South:

♠ AT8762
 ♥ A843
 ♦ 54
 ♣ 9

W	N	E	S
	2NT	Pass	4 ♥ ¹
Pass	4 ♠	Pass	4NT
Pass	5 ♣ ²	Pass	5 ♦
Pass	5 ♠ ³	Pass	6 ♠
Pass	Pass	X	All Pass

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 26

Dealer: South
 Vul: Both
 North HCP: 5+1
 South HCP: 20
 Contract: 3NT North

North:

♠ 8
 ♥ 984
 ♦ QT873
 ♣ QJ96

South:

♠ T52
 ♥ KQT2
 ♦ AKJ
 ♣ AK4

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 27

Dealer: North
 Vul: None
 North HCP: 20
 South HCP: 8
 Contract: 3NT South

North:

♠ AQ4
 ♥ A76
 ♦ J96
 ♣ AKQ5

South:

♠ J5
 ♥ K93
 ♦ AT52
 ♣ 9874

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 28

Dealer: North
 Vul: N-S
 North HCP: 20
 South HCP: 0+1
 Contract: 4 ♠ South

North:

♠ AQT3
 ♥ AQJ9
 ♦ K9
 ♣ A87

South:

♠ 87654
 ♥ T84
 ♦ 63
 ♣ T53

W	N	E	S
	2NT	Pass	3 ♥
Pass	3NT ¹	Pass	4 ♠
All Pass			

1. Extended acceptance after NT

Board: 25	♠ AT8762	Partner bids first.
Dealer: North	♥ A843	East (RHO) Doubles 6♠ if possible.
Vul: N-S	♦ 54	
HCP: 8+2	♣ 9	

Board: 26	♠ T52	You bid first.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 20	♣ AK4	

Board: 27	♠ J5	Partner bids first.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ AT52	
HCP: 8	♣ 9874	

Board: 28	♠ 87654	Partner bids first.
Dealer: North	♥ T84	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 0+1	♣ T53	

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 8+2

Contract: 6 ♠ X South

North:

♠ K3

♥ Q97

♦ AKQ8

♣ AK86

South:

♠ AT8762

♥ A843

♦ 54

♣ 9

W	N	E	S
	2NT	Pass	4 ♥ ¹
Pass	4 ♠	Pass	4NT
Pass	5 ♣ ²	Pass	5 ♦
Pass	5 ♠ ³	Pass	6 ♠
Pass	Pass	X	All Pass

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 26

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 20

Contract: 3NT North

North:

♠ 8

♥ 984

♦ QT873

♣ QJ96

South:

♠ T52

♥ KQT2

♦ AKJ

♣ AK4

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 27

Dealer: North

Vul: None

North HCP: 20

South HCP: 8

Contract: 3NT South

North:

♠ AQ4

♥ A76

♦ J96

♣ AKQ5

South:

♠ J5

♥ K93

♦ AT52

♣ 9874

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 28

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 0+1

Contract: 4 ♠ South

North:

♠ AQT3

♥ AQJ9

♦ K9

♣ A87

South:

♠ 87654

♥ T84

♦ 63

♣ T53

W	N	E	S
	2NT	Pass	3 ♥
Pass	3NT ¹	Pass	4 ♠
All Pass			

1. Extended acceptance after NT

Board: 29	♠ QJ4	You bid first.
Dealer: North	♥ AK65	The opponents are silent.
Vul: None	♦ J7	
HCP: 20	♣ AKQ8	

Board: 30	♠ 95	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: N-S	♦ KJ5432	
HCP: 5+2	♣ J85	

Board: 31	♠ KQ95	You bid first.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 20	♣ J8	

Board: 32	♠ T83	Partner bids first.
Dealer: South	♥ J865	The opponents are silent.
Vul: Both	♦ T64	
HCP: 5	♣ AT9	

Board: 33	♠ Q4	Partner bids first.
Dealer: South	♥ KJ	West (RHO) Doubles 4 ♠ if possible.
Vul: N-S	♦ A7632	
HCP: 13+1	♣ QJT6	

Both hands (Answers Page)

Board: 29

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ QJ4

♥ AK65

♦ J7

♣ AKQ8

South:

♠ A92

♥ Q94

♦ 852

♣ T653

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 30

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 20

Contract: 3NT North

North:

♠ 95

♥ 62

♦ KJ5432

♣ J85

South:

♠ QJ7

♥ KQT

♦ AQ98

♣ AQ7

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 31

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ95

♥ AKT2

♦ AK6

♣ J8

South:

♠ JT8

♥ QJ9

♦ 87

♣ AK976

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ ¹	Pass	6NT
All Pass			

1. A=2 out of 4

Board: 32

Dealer: South

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♥ North

North:

♠ T83

♥ J865

♦ T64

♣ AT9

South:

♠ KQ

♥ K932

♦ AKQ9

♣ QJ4

W	N	E	S
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	4♥	All Pass	

1. Stayman

Board: 33

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20

Contract: 6♣ North

North:

♠ Q4

♥ KJ

♦ A7632

♣ QJT6

South:

♠ KT93

♥ A2

♦ KQJ

♣ AK97

W	N	E	S
			2NT
Pass	4♣	Pass	4♠ ¹
X	XX	Pass	5♣
Pass	6♣	All Pass	

1. A=2 out of 4

Board: 29	♠ A92	Partner bids first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: None	♦ 852	
HCP: 6	♣ T653	

Board: 30	♠ QJ7	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ AQ98	
HCP: 20	♣ AQ7	

Board: 31	♠ JT8	Partner bids first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 11+1	♣ AK976	

Board: 32	♠ KQ	You bid first.
Dealer: South	♥ K932	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 20	♣ QJ4	

Board: 33	♠ KT93	You bid first.
Dealer: South	♥ A2	West (LHO) Doubles 4 ♠ if possible.
Vul: N-S	♦ KQJ	
HCP: 20	♣ AK97	

Both hands (Answers Page)

Board: 29

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ QJ4

♥ AK65

♦ J7

♣ AKQ8

South:

♠ A92

♥ Q94

♦ 852

♣ T653

W	N	E	S
	2NT	Pass	3NT
All Pass			

Board: 30

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 20

Contract: 3NT North

North:

♠ 95

♥ 62

♦ KJ5432

♣ J85

South:

♠ QJ7

♥ KQT

♦ AQ98

♣ AQ7

W	N	E	S
			2NT
Pass	3NT	All Pass	

Board: 31

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ95

♥ AKT2

♦ AK6

♣ J8

South:

♠ JT8

♥ QJ9

♦ 87

♣ AK976

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ ¹	Pass	6NT
All Pass			

1. A=2 out of 4

Board: 32

Dealer: South

Vul: Both

North HCP: 5

South HCP: 20

Contract: 4♥ North

North:

♠ T83

♥ J865

♦ T64

♣ AT9

South:

♠ KQ

♥ K932

♦ AKQ9

♣ QJ4

W	N	E	S
			2NT
Pass	3♣ ¹	Pass	3♥
Pass	4♥	All Pass	

1. Stayman

Board: 33

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 20

Contract: 6♣ North

North:

♠ Q4

♥ KJ

♦ A7632

♣ QJT6

South:

♠ KT93

♥ A2

♦ KQJ

♣ AK97

W	N	E	S
			2NT
Pass	4♣	Pass	4♠ ¹
X	XX	Pass	5♣
Pass	6♣	All Pass	

1. A=2 out of 4

Board: 34	♠ A92	Partner bids first.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: E-W	♦ J876	
HCP: 9	♣ T64	

Board: 35	♠ AQT5	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ Q6	
HCP: 20+1	♣ AKJT4	

Board: 36	♠ J65	Partner bids first.
Dealer: South	♥ J98762	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 2+2	♣ 93	

Board: 37	♠ KJT63	You bid first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: None	♦ A3	
HCP: 20+1	♣ AK5	

Board: 38	♠ Q7632	Partner bids first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 10+1	♣ Q5	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K8				2NT
Vul: E-W	♥ KJ8	♥ A93	Pass	3NT	All Pass	
North HCP: 9	♦ J876	♦ AQT2				
South HCP: 20	♣ T64	♣ AK97				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQT5	♠ J93		2NT	Pass	3NT
Vul: None	♥ AT	♥ K2	All Pass			
North HCP: 20+1	♦ Q6	♦ KJ752				
South HCP: 10+1	♣ AKJT4	♣ Q85				
Contract: 3NT South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AK2				2NT
Vul: E-W	♥ J98762	♥ KT	Pass	3♦	Pass	3♥
North HCP: 2+2	♦ 75	♦ AK943	All Pass			
South HCP: 21+1	♣ 93	♣ A65				
Contract: 3♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJT63	♠ 952		2NT	Pass	3♣ ¹
Vul: None	♥ KQ7	♥ AJT5	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ A3	♦ T864	All Pass			
South HCP: 6	♣ AK5	♣ JT				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q7632	♠ AT				2NT
Vul: N-S	♥ KQT6	♥ A54	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ J2	♦ KQT7	Pass	3♥ ²	Pass	3NT
South HCP: 20	♣ Q5	♣ AK76	All Pass			
Contract: 3NT South						

1. Stayman
2. SMOLEN

Board: 34	♠ K8	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: E-W	♦ AQT2	
HCP: 20	♣ AK97	

Board: 35	♠ J93	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: None	♦ KJ752	
HCP: 10+1	♣ Q85	

Board: 36	♠ AK2	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ AK943	
HCP: 21+1	♣ A65	

Board: 37	♠ 952	Partner bids first.
Dealer: North	♥ AJT5	The opponents are silent.
Vul: None	♦ T864	
HCP: 6	♣ JT	

Board: 38	♠ AT	You bid first.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ KQT7	
HCP: 20	♣ AK76	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K8				2NT
Vul: E-W	♥ KJ8	♥ A93	Pass	3NT	All Pass	
North HCP: 9	♦ J876	♦ AQT2				
South HCP: 20	♣ T64	♣ AK97				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQT5	♠ J93		2NT	Pass	3NT
Vul: None	♥ AT	♥ K2	All Pass			
North HCP: 20+1	♦ Q6	♦ KJ752				
South HCP: 10+1	♣ AKJT4	♣ Q85				
Contract: 3NT South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AK2				2NT
Vul: E-W	♥ J98762	♥ KT	Pass	3♦	Pass	3♥
North HCP: 2+2	♦ 75	♦ AK943	All Pass			
South HCP: 21+1	♣ 93	♣ A65				
Contract: 3♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJT63	♠ 952		2NT	Pass	3♣ ¹
Vul: None	♥ KQ7	♥ AJT5	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ A3	♦ T864	All Pass			
South HCP: 6	♣ AK5	♣ JT				
Contract: 3NT South					1. Stayman	

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q7632	♠ AT				2NT
Vul: N-S	♥ KQT6	♥ A54	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ J2	♦ KQT7	Pass	3♥ ²	Pass	3NT
South HCP: 20	♣ Q5	♣ AK76	All Pass			
Contract: 3NT South					1. Stayman	
					2. SMOLEN	

Board: 39	♠ AJ83	You bid first.
Dealer: North	♥ AQT2	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 21	♣ AKJ	

Board: 40	♠ Q	Partner bids first.
Dealer: South	♥ JT9852	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 7+2	♣ J97	

Board: 41	♠ KQJT5	You bid first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 21+1	♣ K6	

Board: 42	♠ KT97	Partner bids first.
Dealer: South	♥ J5432	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 10+1	♣ AQ	

Both hands (Answers Page)

Board: 39

Dealer: North

Vul: Both

North HCP: 21

South HCP: 7

Contract: 4♥ South

North:

♠ AJ83

♥ AQT2

♦ Q9

♣ AKJ

South:

♠ 9764

♥ K763

♦ A8

♣ 964

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	4♥
All Pass			
1. Stayman			

Board: 40

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 20

Contract: 4♥ North

North:

♠ Q

♥ JT9852

♦ QJ4

♣ J97

South:

♠ J86

♥ AKQ6

♦ AK5

♣ K53

W	N	E	S
			2NT
Pass	3♦	Pass	3♥
Pass	4♥	All Pass	

Board: 41

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 13+1

Contract: 6NT South

North:

♠ KQJT5

♥ AQ5

♦ KQJ

♣ K6

South:

♠ A86

♥ K9832

♦ A94

♣ Q4

W	N	E	S
	2NT	Pass	3♦
Pass	3♥	Pass	6NT
All Pass			

Board: 42

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 21

Contract: 6NT North

North:

♠ KT97

♥ J5432

♦ 65

♣ AQ

South:

♠ J6

♥ AK6

♦ AKQ2

♣ KJT2

W	N	E	S
			2NT
Pass	3♣ ¹	Pass	3♦
Pass	3♠ ²	Pass	4♥
Pass	4NT	Pass	5♣ ³
Pass	5♦	Pass	5♥ ⁴
Pass	6NT	All Pass	

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. no !H queen

Board: 39	♠ 9764	Partner bids first.
Dealer: North	♥ K763	The opponents are silent.
Vul: Both	♦ A8	
HCP: 7	♣ 964	

Board: 40	♠ J86	You bid first.
Dealer: South	♥ AKQ6	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 20	♣ K53	

Board: 41	♠ A86	Partner bids first.
Dealer: North	♥ K9832	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13+1	♣ Q4	

Board: 42	♠ J6	You bid first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: E-W	♦ AKQ2	
HCP: 21	♣ KJT2	

Both hands (Answers Page)

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ AJ83	♠ 9764		2NT	Pass	3♣ ¹
Vul: Both	♥ AQT2	♥ K763	Pass	3♥	Pass	4♥
North HCP: 21	♦ Q9	♦ A8	All Pass			
South HCP: 7	♣ AKJ	♣ 964				
Contract: 4♥ South				1. Stayman		

Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J86				2NT
Vul: N-S	♥ JT9852	♥ AKQ6	Pass	3♦	Pass	3♥
North HCP: 7+2	♦ QJ4	♦ AK5	Pass	4♥	All Pass	
South HCP: 20	♣ J97	♣ K53				
Contract: 4♥ North						

Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT5	♠ A86		2NT	Pass	3♦
Vul: N-S	♥ AQ5	♥ K9832	Pass	3♥	Pass	6NT
North HCP: 21+1	♦ KQJ	♦ A94	All Pass			
South HCP: 13+1	♣ K6	♣ Q4				
Contract: 6NT South						

Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ KT97	♠ J6				2NT
Vul: E-W	♥ J5432	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ 65	♦ AKQ2	Pass	3♠ ²	Pass	4♥
South HCP: 21	♣ AQ	♣ KJT2	Pass	4NT	Pass	5♣ ³
Contract: 6NT North			Pass	5♦	Pass	5♥ ⁴
			Pass	6NT	All Pass	

1. Stayman
2. SMOLEN
3. A=0/5 or 3/5
4. no !H queen

Board: 43	♠ K63	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: Both	♦ AK62	
HCP: 20	♣ AKQ8	

Board: 44	♠ T9	Partner bids first.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ K9643	
HCP: 6+1	♣ QJ98	

Board: 45	♠ KT	You bid first.
Dealer: North	♥ 872	The opponents are silent.
Vul: E-W	♦ AKT7	
HCP: 20	♣ AKQJ	

Board: 46	♠ QJT	Partner bids first.
Dealer: South	♥ AJ98653	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+3	♣ KQT	

Both hands (Answers Page)

Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ 5		2NT	Pass	3♦
Vul: Both	♥ J5	♥ KQ9642	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK62	♦ JT73	All Pass			
South HCP: 6+2	♣ AKQ8	♣ 96				
Contract: 6♥ South						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ5				2NT
Vul: N-S	♥ 94	♥ QT8	Pass	3NT	All Pass	
North HCP: 6+1	♦ K9643	♦ Q72				
South HCP: 20	♣ QJ98	♣ AK6				
Contract: 3NT North						

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ5		2NT	Pass	3♦
Vul: E-W	♥ 872	♥ KT9653	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKT7	♦ J5	All Pass			
South HCP: 7+2	♣ AKQJ	♣ 98				
Contract: 4♥ South						

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK98				2NT
Vul: Both	♥ AJ98653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 13+3	♦ -	♦ AQJ53	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ KQT	♣ A3	Pass	5♦	Pass	5♠ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 43	♠ 5	Partner bids first.
Dealer: North	♥ KQ9642	The opponents are silent.
Vul: Both	♦ JT73	
HCP: 6+2	♣ 96	

Board: 44	♠ AKQ5	You bid first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 20	♣ AK6	

Board: 45	♠ QJ5	Partner bids first.
Dealer: North	♥ KT9653	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 7+2	♣ 98	

Board: 46	♠ AK98	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AQJ53	
HCP: 20+1	♣ A3	

Both hands (Answers Page)

Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ 5		2NT	Pass	3♦
Vul: Both	♥ J5	♥ KQ9642	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK62	♦ JT73	All Pass			
South HCP: 6+2	♣ AKQ8	♣ 96				
Contract: 6♥ South						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ5				2NT
Vul: N-S	♥ 94	♥ QT8	Pass	3NT	All Pass	
North HCP: 6+1	♦ K9643	♦ Q72				
South HCP: 20	♣ QJ98	♣ AK6				
Contract: 3NT North						

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ5		2NT	Pass	3♦
Vul: E-W	♥ 872	♥ KT9653	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKT7	♦ J5	All Pass			
South HCP: 7+2	♣ AKQJ	♣ 98				
Contract: 4♥ South						

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK98				2NT
Vul: Both	♥ AJ98653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 13+3	♦ -	♦ AQJ53	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ KQT	♣ A3	Pass	5♦	Pass	5♠ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 47	♠ A4	You bid first.
Dealer: North	♥ KQ65	The opponents are silent.
Vul: None	♦ AKT32	
HCP: 21+1	♣ KQ	

Board: 48	♠ KT64	Partner bids first.
Dealer: South	♥ K65	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 14	♣ A43	

Board: 49	♠ QT83	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 20	♣ AK84	

Board: 50	♠ K972	Partner bids first.
Dealer: South	♥ T742	The opponents are silent.
Vul: None	♦ J6	
HCP: 9	♣ AJ8	

Both hands (Answers Page)

Board: 47

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A4

♥ KQ65

♦ AKT32

♣ KQ

South:

♠ KJ97532

♥ J

♦ 8

♣ A965

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 48

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ KT64

♥ K65

♦ AT4

♣ A43

South:

♠ AJ

♥ AQJ2

♦ KQ875

♣ K7

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♥

Pass 6NT All Pass

1. Stayman

Board: 49

Dealer: North

Vul: Both

North HCP: 20

South HCP: 10

Contract: 3NT South

North:

♠ QT83

♥ A4

♦ AK9

♣ AK84

South:

♠ KJ7

♥ T972

♦ QJ

♣ QJ53

W N E S

2NT Pass 3 ♣¹

Pass 3 ♠ Pass 3NT

All Pass

1. Stayman

Board: 50

Dealer: South

Vul: None

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ K972

♥ T742

♦ J6

♣ AJ8

South:

♠ A83

♥ AKJ

♦ AK

♣ QT754

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

Board: 47	♠ KJ97532	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ 8	
HCP: 9+3	♣ A965	

Board: 48	♠ AJ	You bid first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: E-W	♦ KQ875	
HCP: 20+1	♣ K7	

Board: 49	♠ KJ7	Partner bids first.
Dealer: North	♥ T972	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 10	♣ QJ53	

Board: 50	♠ A83	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ AK	
HCP: 21+1	♣ QT754	

Both hands (Answers Page)

Board: 47

Dealer: North

Vul: None

North HCP: 21+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A4

♥ KQ65

♦ AKT32

♣ KQ

South:

♠ KJ97532

♥ J

♦ 8

♣ A965

W N E S

2NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 48

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 20+1

Contract: 6NT North

North:

♠ KT64

♥ K65

♦ AT4

♣ A43

South:

♠ AJ

♥ AQJ2

♦ KQ875

♣ K7

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♥

Pass 6NT All Pass

1. Stayman

Board: 49

Dealer: North

Vul: Both

North HCP: 20

South HCP: 10

Contract: 3NT South

North:

♠ QT83

♥ A4

♦ AK9

♣ AK84

South:

♠ KJ7

♥ T972

♦ QJ

♣ QJ53

W N E S

2NT Pass 3 ♣¹

Pass 3 ♠ Pass 3NT

All Pass

1. Stayman

Board: 50

Dealer: South

Vul: None

North HCP: 9

South HCP: 21+1

Contract: 3NT North

North:

♠ K972

♥ T742

♦ J6

♣ AJ8

South:

♠ A83

♥ AKJ

♦ AK

♣ QT754

W N E S

2NT

Pass 3 ♣¹ Pass 3 ♦

Pass 3NT All Pass

1. Stayman