Board: 1 Dealer: S Vul: None HCP: 13	<ul><li>★ K10854</li><li>★ AK106</li><li>◆ Q10</li><li>★ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 20	<ul><li>♣ A92</li><li>♥ A954</li><li>♦ AK96</li><li>♣ KQ</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 7	<ul><li>♣ Q3</li><li>♥ Q742</li><li>◆ Q7</li><li>♣ J9863</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AK53</li><li>♥ J5</li><li>♦ AKJ43</li><li>♠ A7</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	3♦
Board: 1	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Dealer: S	Notui. ♠ K10854	\$0un. ♠ A92	Pass	$4NT^3$	Pass	5 <b>♣</b> <sup>4</sup>
Vul: None North HCP: 13	<b>♥</b> AK106	<b>♥</b> J5	Pass	<b>5</b> ♦	Pass	5 <b>♠</b> <sup>5</sup>
South HCP: 20	<b>♦</b> Q10	<b>♦</b> AKJ97	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> J10	♣ AK6	4. A=0	OLEN kwood ( /5 or 3/:		for <b>♠</b>
			5. no ♠	queen		
Board: 2 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS	<b>♠</b> A92 <b>♥</b> A954	<b>♠</b> Q1074 <b>♥</b> 10	Pass	2N I 3♥		3 <b>♣</b> ¹ 3NT
North HCP: 20	◆ AK96	♦ J873	AP	<i>5</i> <del>•</del>	1 433	3111
South HCP: 7 Contract: 3N N	<b>♣</b> KQ	<b>♣</b> A974	1. Stay	man		
Board: 3 Dealer: S	North: ♠Q3	South: ♠ KJ2	West	North	East	South 2NT
Vul: EW North HCP: 7	<b>♥</b> Q742	<b>♥</b> AKJ	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 21	• Q7	♦ 43 • AKO104	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J9863	<b>♣</b> AKQ104	1. Stay	man		
Board: 4 Dealer: N	North: ♠ AK53	South: ♠ QJ962	West	North 2NT	East Pass	
Vul: NS	♥ J5	<b>♥</b> Q842	Pass	3♠	Pass	4♠
North HCP: 20 South HCP: 8	◆ AKJ43	<b>\</b>	AP			
South HCP: 8 Contract: 4♠ N	<b>♣</b> A7	<b>♣</b> K1063	1. Stay	man		

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 3 ♠ KJ2
Dealer: S ▼ AKJ

The opponents are silent.

Vul: EW • 43

HCP: 21 ♣ AKQ104 You bid first.

			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	3♦
Board: 1	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Dealer: S	Notui. ♠ K10854	\$0un. ♠ A92	Pass	$4NT^3$	Pass	5 <b>♣</b> <sup>4</sup>
Vul: None North HCP: 13	<b>♥</b> AK106	<b>♥</b> J5	Pass	<b>5</b> ♦	Pass	5 <b>♠</b> <sup>5</sup>
South HCP: 20	<b>♦</b> Q10	<b>♦</b> AKJ97	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> J10	♣ AK6	4. A=0	OLEN kwood ( /5 or 3/:		for <b>♠</b>
			5. no ♠	queen		
Board: 2 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS	<b>♠</b> A92 <b>♥</b> A954	<b>♠</b> Q1074 <b>♥</b> 10	Pass	2N I 3♥		3 <b>♣</b> ¹ 3NT
North HCP: 20	◆ AK96	♦ J873	AP	<i>5</i> <del>•</del>	1 433	3111
South HCP: 7 Contract: 3N N	<b>♣</b> KQ	<b>♣</b> A974	1. Stay	man		
Board: 3 Dealer: S	North: ♠Q3	South: ♠ KJ2	West	North	East	South 2NT
Vul: EW North HCP: 7	<b>♥</b> Q742	<b>♥</b> AKJ	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 21	• Q7	♦ 43 • AKO104	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J9863	<b>♣</b> AKQ104	1. Stay	man		
Board: 4 Dealer: N	North: ♠ AK53	South: ♠ QJ962	West	North 2NT	East Pass	
Vul: NS	♥ J5	<b>♥</b> Q842	Pass	3♠	Pass	4♠
North HCP: 20 South HCP: 8	◆ AKJ43	<b>\</b>	AP			
South HCP: 8 Contract: 4♠ N	<b>♣</b> A7	<b>♣</b> K1063	1. Stay	man		

Board: 5 Dealer: S Vul: EW	<b>★</b> 3	The opponents are silent.  Partner bids first.
HCP: 10  Board: 6  Dealer: N  Vul: None  HCP: 20	<ul> <li>♣ Q1096</li> <li>♠ KQ5</li> <li>♥ AK5</li> <li>♦ Q7</li> <li>♣ AQ1083</li> </ul>	The opponents are silent.  You bid first.
Board: 7 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ654</li><li>♥ KQ85</li><li>♦ A</li><li>♣ 965</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 21	<ul><li>♣ A753</li><li>♥ Q10</li><li>♦ AK6</li><li>♣ AKJ3</li></ul>	The opponents are silent. You bid first.

Board: 5 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6♥ S	North:	South:  ♠ AKJ  ♥ KQ1052  ♠ KJ8  ♣ K8	West North East South  2NT  Pass 3♣¹ Pass 3♥  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠⁴  Pass 6♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥  4. A=2/5 or 5/5, Q(H)=1
Board: 6 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ5  ♥ AK5  ♠ Q7  ♣ AQ1083	South:  ♠ J1074  ♥ QJ104  ♦ 106  ♣ KJ6	West North East South  2NT Pass 3♣¹  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 7 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ QJ654  ♥ KQ85  ♠ A  ♠ 965	South:  ♠ AK9  ♥ 10962  ♠ KJ7  ♣ AKQ	West North East South  2NT  Pass 3♣¹ Pass 3♥  Pass 3♣² Pass 3NT  Pass 4NT³ Pass 5♥⁴  Pass 6♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥  4. A=2/5 or 5/5, Q(H)=0

Board: 8 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 5♠ N	North:  ♠ A753  ♥ Q10  ♠ AK6  ♠ AKJ3	South:  ♠ KJ1064  ♥ AK52  ♠ —  ♠ 9865	Pass Pass Pass 1. Stay 2. artific	4NT <sup>3</sup> 5♠ man cial	Pass Pass Pass AP	3♣¹ 4♥² 5♥⁴
			3. Blac	kwood (	0314,	for <b>♠</b>
			4. A=2	/5 or 5/5	5, Q(S	)=0

Board: 5 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AKJ</li><li>♥ KQ1052</li><li>♠ KJ8</li><li>♠ K8</li></ul>	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: None HCP: 8	<ul><li>J1074</li><li>✓ QJ104</li><li>106</li><li>✓ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK9</li><li>♥ 10962</li><li>♠ KJ7</li><li>♠ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ1064</li><li>★ AK52</li><li>★ —</li><li>★ 9865</li></ul>	The opponents are silent.  Partner bids first.

Board: 5 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6♥ S	North:	South:  ♠ AKJ  ♥ KQ1052  ♠ KJ8  ♣ K8	West North East South  2NT  Pass 3♣¹ Pass 3♥  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠⁴  Pass 6♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥  4. A=2/5 or 5/5, Q(H)=1
Board: 6 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ5  ♥ AK5  ♠ Q7  ♣ AQ1083	South:  ♠ J1074  ♥ QJ104  ♦ 106  ♣ KJ6	West North East South  2NT Pass 3♣¹  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 7 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ QJ654  ♥ KQ85  ♠ A  ♠ 965	South:  ♠ AK9  ♥ 10962  ♠ KJ7  ♣ AKQ	West North East South  2NT  Pass 3♣¹ Pass 3♥  Pass 3♣² Pass 3NT  Pass 4NT³ Pass 5♥⁴  Pass 6♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥  4. A=2/5 or 5/5, Q(H)=0

Board: 8 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 5♠ N	North:  ♠ A753  ♥ Q10  ♠ AK6  ♠ AKJ3	South:  ♠ KJ1064  ♥ AK52  ♠ —  ♠ 9865	Pass Pass Pass 1. Stay 2. artific	4NT <sup>3</sup> 5♠ man cial	Pass Pass Pass AP	3♣¹ 4♥² 5♥⁴
			3. Blac	kwood (	0314,	for <b>♠</b>
			4. A=2	/5 or 5/5	5, Q(S	)=0

Board: 9 Dealer: S Vul: Both HCP: 5	<ul><li>♦ 85432</li><li>♥ KQ75</li><li>♦ 75</li><li>♠ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 21	<ul><li>AJ3</li><li>✓ AKJ7</li><li>Q5</li><li>AQ109</li></ul>	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: NS HCP: 6	<ul><li>▲ A1065</li><li>♥ J9853</li><li>◆ 73</li><li>♣ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 20	<ul><li>♣ Q7</li><li>♥ QJ93</li><li>♦ AK</li><li>♣ AKJ63</li></ul>	The opponents are silent. You bid first.

Board: 9 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AK7  ♥ J2  ♠ AK63  ♠ KQ43	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  AP  1. Stayman 2. SMOLEN
Board: 10 Dealer: N Vul: None North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ AJ3  ♥ AKJ7  ♠ Q5  ♣ AQ109	South:  ♣ KQ106  ▼ 109864  ◆ A3  ♣ K7	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 3♣²  Pass 4NT³ Pass 5♠⁴  Pass 6♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥  4. A=1/5 or 4/5
Board: 11 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ A1065  ♥ J9853  ♠ 73  ♣ J10	South:  ♣ 74  ♥ AQ7  ♦ AK8  ♣ AK943	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN
Board: 12 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 5♥ N	North:  ♠ Q7  ♥ QJ93  ♠ AK  ♣ AKJ63	South:  ♠ AK864  ♥ A765  ♦ 7632  ♣ —	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 3♣²  Pass 4NT³ Pass 5♥⁴  AP  1. Stayman 2. artificial 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=0

Board: 9 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AK7</li><li>♥ J2</li><li>♦ AK63</li><li>♠ KQ43</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: None HCP: 12	<b>★</b> KQ106 <b>♥</b> 109864 <b>♦</b> A3 <b>♣</b> K7	The opponents are silent.  Partner bids first.
Board: 11 Dealer: S Vul: NS HCP: 20	<ul><li>★ 74</li><li>♥ AQ7</li><li>◆ AK8</li><li>◆ AK943</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: EW HCP: 11	<ul><li>★ AK864</li><li>★ A765</li><li>★ 7632</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 9 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AK7  ♥ J2  ♠ AK63  ♠ KQ43	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  AP  1. Stayman 2. SMOLEN
Board: 10 Dealer: N Vul: None North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ AJ3  ♥ AKJ7  ♠ Q5  ♣ AQ109	South:  ♣ KQ106  ▼ 109864  ◆ A3  ♣ K7	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 3♣²  Pass 4NT³ Pass 5♠⁴  Pass 6♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥  4. A=1/5 or 4/5
Board: 11 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ A1065  ♥ J9853  ♠ 73  ♣ J10	South:  ♣ 74  ♥ AQ7  ♦ AK8  ♣ AK943	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN
Board: 12 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 5♥ N	North:  ♠ Q7  ♥ QJ93  ♠ AK  ♣ AKJ63	South:  ♠ AK864  ♥ A765  ♦ 7632  ♣ —	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 3♣²  Pass 4NT³ Pass 5♥⁴  AP  1. Stayman 2. artificial 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=0

Board: 13 Dealer: S Vul: NS HCP: 9	<ul><li>★ KJ95</li><li>♥ Q96</li><li>◆ 98</li><li>◆ QJ103</li></ul>	East Doubles 4♥ if possible.  Partner bids first.
Board: 14 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK86</li><li>▼ 1093</li><li>◆ KQ</li><li>★ AKJ7</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 8	<b>★</b> K652 <b>★</b> K <b>♦</b> Q763 <b>♣</b> 10983	The opponents are silent.  Partner bids first.
Board: 16 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK64</li><li>★ K10</li><li>★ K105</li><li>★ AK98</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 10	♣ Q1096 ♥ J865 ♦ KJ6 ♣ K5	The opponents are silent.  Partner bids first.

Board: 13	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♦</b> KJ95	♠ AQ83	Pass	<b>3♣</b> ¹	Pass	3♠
Vul: NS North HCP: 9	<b>♥</b> Q96	<b>♥</b> J10	Pass	<b>4</b> ♥ <sup>2</sup>	X	4♠
South HCP: 20	<b>♦</b> 98	◆ AQ10	AP			
Contract: 4♠ S	<b>♣</b> QJ103	<b>♣</b> AK64	1. Stay	man		
			2. artifi	cial		
Board: 14	North:	South:	West	North	East	South
Dealer: N	• AK86	\$6tan. • 43		2NT	Pass	<b>3.4</b> 1
Vul: Both	<b>▼</b> 1093	<b>▼</b> 8762	Pass			3NT
North HCP: 20 South HCP: 6	♦ KQ	◆ A1087	AP			
Contract: 3N N	♣ AKJ7	<b>♣</b> Q95	1. Stay	man		
Board: 15	North:	South:	West	North	Fast	South
Dealer: S	Norui. <b>♦</b> K652	Souii. ♠ AJ	,,, 0.31	1,0141		2NT
Vul: NS	<b>∀</b> K	▼ A103	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 8 South HCP: 21	◆ Q763	♦ KJ1094	Pass		AP	
Contract: 3N S	<b>♣</b> 10983	<b>♣</b> AKJ	1. Stayman			
			West	North	East	South
Board: 16	North:	South:		2NT	Pass	<b>3</b> ♣¹
Dealer: N Vul: Both	<b>♦</b> AK64 <b>♥</b> K10	<b>♦</b> 983 <b>♥</b> A974	Pass	3♠		3NT
North HCP: 20 South HCP: 7	♦ K105	♦ J7	AP			
Contract: 3N N	<b>♣</b> AK98	<b>♣</b> Q1053	1. Stay	man		
Doord: 17						
Board: 17 Dealer: S	North: <b>♠</b> Q1096	South: ♠ K8	West	North	East	South 2NT
Vul: EW North HCP: 10	♥ J865	<b>♥</b> AK74	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 21	<b>♦</b> KJ6	♦ AQ4	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> K5	<b>♣</b> AJ84	1. Stay	man		

Board: 13 Dealer: S Vul: NS HCP: 20	<ul><li>AQ83</li><li>✓ J10</li><li>AQ10</li><li>AK64</li></ul>	East Doubles 4♥ if possible.  You bid first.
Board: 14 Dealer: N Vul: Both HCP: 6	<ul><li>43</li><li>₹8762</li><li>★A1087</li><li>₹Q95</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 21	<ul><li>AJ</li><li>✓ A103</li><li>✓ KJ1094</li><li>✓ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: Both HCP: 7	<ul><li>◆ 983</li><li>◆ A974</li><li>◆ J7</li><li>◆ Q1053</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 21	<ul><li>★ K8</li><li>▼ AK74</li><li>◆ AQ4</li><li>◆ AJ84</li></ul>	The opponents are silent. You bid first.

Board: 13	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♦</b> KJ95	♠ AQ83	Pass	<b>3♣</b> ¹	Pass	3♠
Vul: NS North HCP: 9	<b>♥</b> Q96	<b>♥</b> J10	Pass	<b>4</b> ♥ <sup>2</sup>	X	4♠
South HCP: 20	<b>♦</b> 98	◆ AQ10	AP			
Contract: 4♠ S	<b>♣</b> QJ103	<b>♣</b> AK64	1. Stay	man		
			2. artifi	cial		
Board: 14	North:	South:	West	North	East	South
Dealer: N	• AK86	\$6tan. • 43		2NT	Pass	<b>3.4</b> 1
Vul: Both	<b>▼</b> 1093	<b>▼</b> 8762	Pass			3NT
North HCP: 20 South HCP: 6	♦ KQ	◆ A1087	AP			
Contract: 3N N	♣ AKJ7	<b>♣</b> Q95	1. Stay	man		
Board: 15	North:	South:	West	North	Fast	South
Dealer: S	Norui. <b>♦</b> K652	Souii. ♠ AJ	,,, 0.31	1,0141		2NT
Vul: NS	<b>∀</b> K	▼ A103	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 8 South HCP: 21	◆ Q763	♦ KJ1094	Pass		AP	
Contract: 3N S	<b>♣</b> 10983	<b>♣</b> AKJ	1. Stayman			
			West	North	East	South
Board: 16	North:	South:		2NT	Pass	<b>3</b> ♣¹
Dealer: N Vul: Both	<b>♦</b> AK64 <b>♥</b> K10	<b>♦</b> 983 <b>♥</b> A974	Pass	3♠		3NT
North HCP: 20 South HCP: 7	♦ K105	♦ J7	AP			
Contract: 3N N	<b>♣</b> AK98	<b>♣</b> Q1053	1. Stay	man		
Doord: 17						
Board: 17 Dealer: S	North: <b>♠</b> Q1096	South: ♠ K8	West	North	East	South 2NT
Vul: EW North HCP: 10	♥ J865	<b>♥</b> AK74	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 21	<b>♦</b> KJ6	♦ AQ4	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> K5	<b>♣</b> AJ84	1. Stay	man		

Vul: Both

HCP: 5

**♦** QJ54

♣ Q103

## 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Partner bids first.

Board: 18 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AK</li><li>♥ KJ43</li><li>♠ AQ1076</li><li>♠ K7</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: None HCP: 9	<ul><li>★ KQJ3</li><li>♥ 97</li><li>♦ 10754</li><li>★ K97</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 20	<ul><li>♣ Q6</li><li>♥ QJ96</li><li>◆ AJ</li><li>♣ AKQJ8</li></ul>	The opponents are silent. You bid first.
Board: 21 Dealer: S	<b>♦</b> 8754 <b>♥</b> 95	The opponents are silent.

			West	North 2NT	East Pass	
	North:		Pass	3♥	Pass	
Board: 18		South:	Pass	4NT <sup>3</sup>	Pass	5 <b></b> ⁴
Dealer: N Vul: Both	<b>♦</b> AK	<b>▲</b> 108753		5NT <sup>5</sup>		6 <b>♣</b> <sup>6</sup>
North HCP: 20	▼ KJ43	<b>♥</b> AQ105	Pass	<b>6</b> ♥	AP	
South HCP: 12	◆ AQ1076 ◆ K7	<b>♦</b> — <b>♣</b> AQ96	1. Stay			
Contract: 6♥ N	₩ K/	<b>₽</b> AQ70	2. artifi	ciai kwood (	0314 -	for 💌
				/5 or 5/:		
				ask by		,
			6. K=0			
			West	North	East	South
Board: 19	North: ♠ KQJ3	South: <b>♠</b> A1075				2NT
Dealer: S Vul: None			Pass	<b>3♣</b> <sup>1</sup>	Pass	3♠
North HCP: 9	<b>♥</b> 97	<b>♥</b> AQJ	Pass	<b>4</b> ♥ <sup>2</sup>	Pass	4♠
South HCP: 20	♦ 10754 • K97	◆ A6 ◆ AJ83	AP			
Contract: 4♠ S	₩ <b>N</b> 9/	<b>4</b> AJ63	1. Stay			
			2. artifi	cial		
			West	North	East	South
D1-20				2NT	Pass	<b>3♣</b> ¹
Board: 20 Dealer: N	North:	South:	Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Vul: NS	<b>♦</b> Q6	<b>♠</b> AJ943	Pass	$4NT^3$	Pass	5 <b>∀</b> <sup>4</sup>
North HCP: 20	<b>♥</b> QJ96 <b>♦</b> AJ	<b>♥</b> K1083 <b>♦</b> KQ98	AP			
South HCP: 13	◆ AKQJ8	<b>▼</b> KQ96	1. Stay			
Contract: 5♥ N	-4		2. artifi		0214	Co •••
				kwood ( /5 or 5/:		

Board: 21 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ 8754  ♥ 95  ♠ QJ54  ♠ Q103	South:  ♠ KJ93  ♥ AQ73  ♠ AK9  ♣ KJ	Pass Pass AP 1. Stay	3NT	Pass	2NT 3♥
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Board: 18 Dealer: N Vul: Both HCP: 12	<ul><li>108753</li><li>✓ AQ105</li><li>✓ —</li><li>AQ96</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: None HCP: 20	<ul><li>★ A1075</li><li>★ AQJ</li><li>★ A6</li><li>★ AJ83</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 13	<ul><li>★ AJ943</li><li>▼ K1083</li><li>◆ KQ98</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: Both HCP: 21	<ul><li>★ KJ93</li><li>★ AQ73</li><li>◆ AK9</li><li>★ KJ</li></ul>	The opponents are silent. You bid first.

			West	North 2NT	East Pass	
	North:		Pass	3♥	Pass	
Board: 18		South:	Pass	4NT <sup>3</sup>	Pass	5 <b></b> ⁴
Dealer: N Vul: Both	<b>♦</b> AK	<b>▲</b> 108753		5NT <sup>5</sup>		6 <b>♣</b> <sup>6</sup>
North HCP: 20	▼ KJ43	<b>♥</b> AQ105	Pass	<b>6</b> ♥	AP	
South HCP: 12	◆ AQ1076 ◆ K7	<b>♦</b> — <b>♣</b> AQ96	1. Stay			
Contract: 6♥ N	₩ K/	<b>₽</b> AQ70	2. artifi	ciai kwood (	0314 -	for 💌
				/5 or 5/:		
				ask by		,
			6. K=0			
			West	North	East	South
Board: 19	North: ♠ KQJ3	South: <b>♠</b> A1075				2NT
Dealer: S Vul: None			Pass	<b>3♣</b> <sup>1</sup>	Pass	3♠
North HCP: 9	<b>♥</b> 97	<b>♥</b> AQJ	Pass	<b>4</b> ♥ <sup>2</sup>	Pass	4♠
South HCP: 20	♦ 10754 • K97	◆ A6 ◆ AJ83	AP			
Contract: 4♠ S	₩ <b>N</b> 9/	<b>4</b> AJ63	1. Stay			
			2. artifi	cial		
			West	North	East	South
D1-20				2NT	Pass	<b>3♣</b> ¹
Board: 20 Dealer: N	North:	South:	Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Vul: NS	<b>♦</b> Q6	<b>♠</b> AJ943	Pass	$4NT^3$	Pass	5 <b>∀</b> <sup>4</sup>
North HCP: 20	<b>♥</b> QJ96 <b>♦</b> AJ	<b>♥</b> K1083 <b>♦</b> KQ98	AP			
South HCP: 13	◆ AKQJ8	<b>▼</b> KQ96	1. Stay			
Contract: 5♥ N	-4		2. artifi		0214	Co •••
				kwood ( /5 or 5/:		

Board: 21 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ 8754  ♥ 95  ♠ QJ54  ♠ Q103	South:  ♠ KJ93  ♥ AQ73  ♠ AK9  ♣ KJ	Pass Pass AP 1. Stay	3NT	Pass	2NT 3♥
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Board: 22 Dealer: N Vul: EW HCP: 21	<ul><li>▲ A105</li><li>▼ AKJ8</li><li>◆ A973</li><li>▲ KQ</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: NS HCP: 12	<ul><li>★ A1094</li><li>★ K1073</li><li>★ A8</li><li>★ J98</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 21	<ul><li>▲ AJ</li><li>✔ AK7</li><li>◆ KJ5</li><li>▲ KQ1073</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 5	<ul><li>10432</li><li>KQ763</li><li>106</li><li>95</li></ul>	The opponents are silent.  Partner bids first.

Board: 22 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ A105  ♥ AKJ8  ♠ A973  ♠ KQ	South:	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 23 Dealer: S Vul: NS North HCP: 12 South HCP: 21 Contract: 6N S	North:  ♠ A1094  ♥ K1073  ♠ A8  ♣ J98	South:  ♠ KQ5  ♥ AJ5  ♦ KJ10  ♣ AK65	Pass Pass AP 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass Pass	2NT 3♦
Board: 24 Dealer: N Vul: EW North HCP: 21 South HCP: 11 Contract: 6N N	North:  ♠ AJ  ♥ AK7  ♠ KJ5  ♣ KQ1073	South:  ♠ K10872  ♥ J642  ♠ AQ8  ♣ J	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3♣</b> ¹
Board: 25 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ 10432  ♥ KQ763  ♦ 106  ♣ 95	South:  ♠ A87  ♥ A5  ♠ AQ32  ♣ AQJ8	Pass Pass AP 1. Stay 2. SM0	3♠²	Pass	2NT

Board: 22 Dealer: N Vul: EW HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: NS HCP: 21	<ul><li>★ KQ5</li><li>▼ AJ5</li><li>◆ KJ10</li><li>◆ AK65</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: EW HCP: 11	<ul><li>★ K10872</li><li>▼ J642</li><li>◆ AQ8</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 21	<ul><li>★ A87</li><li>★ A5</li><li>★ AQ32</li><li>★ AQJ8</li></ul>	The opponents are silent. You bid first.

Board: 22 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ A105  ♥ AKJ8  ♠ A973  ♠ KQ	South:	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 23 Dealer: S Vul: NS North HCP: 12 South HCP: 21 Contract: 6N S	North:  ♠ A1094  ♥ K1073  ♠ A8  ♣ J98	South:  ♠ KQ5  ♥ AJ5  ♦ KJ10  ♣ AK65	Pass Pass AP 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass Pass	2NT 3♦
Board: 24 Dealer: N Vul: EW North HCP: 21 South HCP: 11 Contract: 6N N	North:  ♠ AJ  ♥ AK7  ♠ KJ5  ♣ KQ1073	South:  ♠ K10872  ♥ J642  ♠ AQ8  ♣ J	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3♣</b> ¹
Board: 25 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ 10432  ♥ KQ763  ♦ 106  ♣ 95	South:  ♠ A87  ♥ A5  ♠ AQ32  ♣ AQJ8	Pass Pass AP 1. Stay 2. SM0	3♠²	Pass	2NT

Board: 26 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQJ3</li><li>★ A1093</li><li>★ J3</li><li>★ AKQ</li></ul>	East Doubles Pass if possible. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 5	♣ QJ105 ♥ Q653 ♦ 65 ♣ 974	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: EW HCP: 20	<ul><li>AKQ</li><li>₹753</li><li>AKQ98</li><li>Q4</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 6	<ul><li>◆ Q982</li><li>◆ K6432</li><li>◆ J2</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: None HCP: 20	<ul><li>▲ AJ7</li><li>▼ A83</li><li>◆ AK87</li><li>▲ A108</li></ul>	The opponents are silent. You bid first.

			West	North		
				2NT	Pass	
Board: 26	North:	South:	Pass	3♥	Pass	
Dealer: N	♠ KQJ3	<b>★</b> 1085	Pass	<b>4</b> ♥	Pass	4NT <sup>3</sup>
Vul: EW North HCP: 20	<b>▼</b> A1093	<b>♥</b> K752	Pass	5 <b>∀</b> <sup>4</sup>	Pass	6♥
South HCP: 10	<b>♦</b> J3	♦ AK107	Pass	Pass	X	AP
Contract: 6♥X N	<b>♣</b> AKQ	<b>♣</b> 103	1. Stay			
			2. artific	ciai kwood (	0314 -	for 🐸
				/5 or 5/:		
Board: 27	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> QJ105	<b>♠</b> AK98				2NT
North HCP: 5	<b>♥</b> Q653	<b>♥</b> AJ	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 20	♦ 65 • 074	◆ KQ983	Pass		AP	
Contract: 4♠ S	<b>♣</b> 974	<b>♣</b> K10	1. Stay	man		
Board: 28			West	North	Foot	Courth
Dealer: N	North:	South:	west	2NT		
Vul: EW	<b>♠</b> AKQ <b>♥</b> 753	<b>♦</b> 9873 <b>♥</b> KQ	Dogg	2N1 3♦	Pass	3 <b>♠</b> ¹ 3NT
North HCP: 20	◆ AKQ98	◆ J63	Pass AP	3♥	rass	3N1
South HCP: 9 Contract: 3N N	<b>♣</b> Q4	<b>♦</b> K976	1. Stay	man		
Board: 29	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> Q982	<b>♠</b> K76				2NT
Vul: Both North HCP: 6	<b>♥</b> K6432	<b>♥</b> AJ105	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	◆ J2 ◆ 64	<ul><li>◆ AK3</li><li>◆ AJ3</li></ul>	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	₩ 04	₹ AJS	1. Stay	man		
Board: 30	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AJ7	<b>♦</b> Q63		2NT	Pass	<b>3</b> ♣¹
North HCP: 20	<b>♥</b> A83	<b>♥</b> Q752	Pass	3♦	Pass	3NT
South HCP: 8	◆ AK87	♦ 103	AP			
Contract: 3N N	♣ A108	<b>♣</b> KJ94	1. Stay	man		

Board: 26 Dealer: N Vul: EW HCP: 10	<ul><li>1085</li><li>★ K752</li><li>★ AK107</li><li>★ 103</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK98</li><li>▼ AJ</li><li>◆ KQ983</li><li>◆ K10</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 9	<ul><li>♦ 9873</li><li>♥ KQ</li><li>♦ J63</li><li>♠ K976</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 20	<ul><li>★ K76</li><li>▼ AJ105</li><li>◆ AK3</li><li>◆ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q63</li><li>♥ Q752</li><li>♦ 103</li><li>♣ KJ94</li></ul>	The opponents are silent.  Partner bids first.

			West	North		
				2NT	Pass	
Board: 26	North:	South:	Pass	3♥	Pass	
Dealer: N	♠ KQJ3	<b>★</b> 1085	Pass	<b>4</b> ♥	Pass	4NT <sup>3</sup>
Vul: EW North HCP: 20	<b>▼</b> A1093	<b>♥</b> K752	Pass	5 <b>∀</b> <sup>4</sup>	Pass	6♥
South HCP: 10	<b>♦</b> J3	♦ AK107	Pass	Pass	X	AP
Contract: 6♥X N	<b>♣</b> AKQ	<b>♣</b> 103	1. Stay			
			2. artific	ciai kwood (	0314 -	for 🐸
				/5 or 5/:		
Board: 27	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> QJ105	<b>♠</b> AK98				2NT
North HCP: 5	<b>♥</b> Q653	<b>♥</b> AJ	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 20	♦ 65 • 074	◆ KQ983	Pass		AP	
Contract: 4♠ S	<b>♣</b> 974	<b>♣</b> K10	1. Stay	man		
Board: 28			West	North	Foot	Courth
Dealer: N	North:	South:	west	2NT		
Vul: EW	<b>♠</b> AKQ <b>♥</b> 753	<b>♦</b> 9873 <b>♥</b> KQ	Dogg	2N1 3♦	Pass	3 <b>♠</b> ¹ 3NT
North HCP: 20	◆ AKQ98	◆ J63	Pass AP	3♥	rass	3N1
South HCP: 9 Contract: 3N N	<b>♣</b> Q4	<b>♦</b> K976	1. Stay	man		
Board: 29	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> Q982	<b>♠</b> K76				2NT
Vul: Both North HCP: 6	<b>♥</b> K6432	<b>♥</b> AJ105	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	◆ J2 ◆ 64	<ul><li>◆ AK3</li><li>◆ AJ3</li></ul>	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	₩ 04	₹ AJS	1. Stay	man		
Board: 30	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AJ7	<b>♦</b> Q63		2NT	Pass	<b>3</b> ♣¹
North HCP: 20	<b>♥</b> A83	<b>♥</b> Q752	Pass	3♦	Pass	3NT
South HCP: 8	◆ AK87	♦ 103	AP			
Contract: 3N N	♣ A108	<b>♣</b> KJ94	1. Stay	man		

Board: 31 Dealer: S Vul: EW HCP: 8	<ul><li>♣97</li><li>♥10973</li><li>◆A108</li><li>♣A743</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 21	<ul><li>AQ6</li><li>✓ AQ8</li><li>A104</li><li>AJ107</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q1084</li><li>♥ Q32</li><li>♦ A7</li><li>♣ 10973</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 20	<ul><li>▲ AJ9</li><li>♥ Q105</li><li>◆ K93</li><li>◆ AKQJ</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 8	<ul><li>♠ 62</li><li>♥ KQ52</li><li>♦ K86</li><li>♠ 10953</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: EW	North: ◆ 97	South: ♠ AK83	West	North	East	South 2NT	
North HCP: 8	<b>▼</b> 10973	<b>∀</b> KJ2	Pass	-	Pass	3♠	
South HCP: 20	◆ A108 ◆ A743	<b>♦</b> KQ76 <b>♣</b> KJ	Pass	3NT	AP		
Contract: 3N S	<b>₹</b> A/43	<b>₹</b> NJ	1. Stay	man			
Board: 32	27. 4	a 1	West	North	East	South	
Dealer: N	North: ♠ AQ6	South: ♠8		2NT	Pass	<b>3♣</b> ¹	
Vul: None	♥ AQ8	▼ J1052	Pass	3♦	Pass	<b>4</b>	
North HCP: 21 South HCP: 10	♦ A104	◆ KQJ9532	Pass	<b>5♦</b>	Pass	<b>6</b> ♦	
Contract: 6 N	♣ AJ107	<b>♣</b> K	AP				
			1. Stay	man			
Board: 33	North:	South:	West	North	East		
Dealer: S		• Q1084	AKJ5	ъ.	. 1		2NT
Vul: NS North HCP: 8	<b>♥</b> Q32	<b>♥</b> AJ86	Pass	3♣¹		<b>3♥</b>	
South HCP: 21	◆ A7	• Q5	Pass AP	3NT	Pass	4♠	
Contract: 4♠ S	<b>♣</b> 10973	10973 ♣ AQ4		1. Stayman			
Board: 34	27. 4		West	North	Fact	South	
Dealer: N	North: ♠ AJ9	South:	West	2NT	Pass		
Vul: EW	♥ Q105	<b>◆</b> 7432 <b>∀</b> J	Pass	3		3NT	
North HCP: 20	♦ K93	◆ AQ1076	AP		1 0000	01,1	
South HCP: 7 Contract: 3N N	<b>♣</b> AKQJ	<b>♣</b> 1083	1. Stay	man			
Board: 35			•		_	a .	
Dealer: S	North:	South:	West	North	East		
Vul: Both	<b>♠</b> 62 <b>₩</b> KO52	♠ AQJ54	Dagg	2.1	Decc	2NT	
North HCP: 8	♥ KQ52 ♦ K86	<b>♥</b> AJ <b>♦</b> A1053	Pass Pass	3 <b>♣</b> ¹ 3NT	Pass AP	J₹	
South HCP: 21 Contract: 3N S	<b>♣</b> 10953	♣ KQ	1. Stay		ДГ		

Board: 31 Dealer: S Vul: EW HCP: 20	<ul><li>★ AK83</li><li>▼ KJ2</li><li>◆ KQ76</li><li>◆ KJ</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: None HCP: 10	<b>♦</b> 8 ♥ J1052 <b>♦</b> KQJ9532 <b>♣</b> K	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AKJ5</li><li>♥ AJ86</li><li>♠ Q5</li><li>♠ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 7	<ul><li>47432</li><li>✓ J</li><li>AQ1076</li><li>1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AQJ54</li><li>♥ AJ</li><li>♦ A1053</li><li>♠ KQ</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: EW	North: ◆ 97	South: ♠ AK83	West	North	East	South 2NT	
North HCP: 8	<b>▼</b> 10973	<b>∀</b> KJ2	Pass	-	Pass	3♠	
South HCP: 20	◆ A108 ◆ A743	<b>♦</b> KQ76 <b>♣</b> KJ	Pass	3NT	AP		
Contract: 3N S	<b>₹</b> A/43	<b>₹</b> NJ	1. Stay	man			
Board: 32	27. 4	a 1	West	North	East	South	
Dealer: N	North: ♠ AQ6	South: ♠8		2NT	Pass	<b>3♣</b> ¹	
Vul: None	♥ AQ8	▼ J1052	Pass	3♦	Pass	<b>4</b>	
North HCP: 21 South HCP: 10	♦ A104	◆ KQJ9532	Pass	<b>5♦</b>	Pass	<b>6</b> ♦	
Contract: 6 N	♣ AJ107	<b>♣</b> K	AP				
			1. Stay	man			
Board: 33	North:	South:	West	North	East		
Dealer: S		• Q1084	AKJ5	ъ.	. 1		2NT
Vul: NS North HCP: 8	<b>♥</b> Q32	<b>♥</b> AJ86	Pass	3♣¹		<b>3♥</b>	
South HCP: 21	♦ A7	• Q5	Pass AP	3NT	Pass	4♠	
Contract: 4♠ S	<b>♣</b> 10973	10973 ♣ AQ4		1. Stayman			
Board: 34	27. 4		West	North	Fact	South	
Dealer: N	North: ♠ AJ9	South:	West	2NT	Pass		
Vul: EW	♥ Q105	<b>◆</b> 7432 <b>∀</b> J	Pass	3		3NT	
North HCP: 20	♦ K93	◆ AQ1076	AP		1 0000	01,1	
South HCP: 7 Contract: 3N N	<b>♣</b> AKQJ	<b>♣</b> 1083	1. Stay	man			
Board: 35			•		_	a .	
Dealer: S	North:	South:	West	North	East		
Vul: Both	<b>♠</b> 62 <b>₩</b> KO52	♠ AQJ54	Dagg	2.1	Decc	2NT	
North HCP: 8	♥ KQ52 ♦ K86	<b>♥</b> AJ <b>♦</b> A1053	Pass Pass	3 <b>♣</b> ¹ 3NT	Pass AP	J₹	
South HCP: 21 Contract: 3N S	<b>♣</b> 10953	♣ KQ	1. Stay		ДГ		

Board: 36 Dealer: N Vul: NS HCP: 21	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: EW HCP: 10	<ul><li>★ KJ653</li><li>★ K974</li><li>◆ J9</li><li>◆ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 20	<ul><li>★ AJ3</li><li>▼ KJ82</li><li>★ A10</li><li>★ AK98</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: None HCP: 13	<b>♦</b> QJ93 <b>♥</b> KQ98 <b>♦</b> K1086 <b>♣</b> Q	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: NS	North: ♠ J32	South: ♠ A6	Pass	North 2NT 3	Pass	
North HCP: 21	<b>♥</b> KQ9	♥ A1084		6NT	AP	41 <b>N</b> 1
South HCP: 12	◆ AKQ73 ◆ AQ	♦ J4 ♣ K6543	1. Stay		7 11	
Contract: 6N N		2 1200 10	-	ntitative	4NT	
Board: 37 Dealer: S	North: <b>★</b> KJ653	South: ♠ AQ7	West	North	East	South 2NT
Vul: EW North HCP: 10	<b>♥</b> K974	♥ AQJ2	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	♦ J9 • O5	♦ K832	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> Q5 <b>♣</b> KJ	1. Stay	man			
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	<b>♦</b> K762		2NT	Pass	3 <b>♣</b> ¹
Vul: EW North HCP: 20	<b>♥</b> KJ82	<b>1</b> 09543	Pass	3♥	Pass	4♥
South HCP: 6	◆ A10	◆ J2	AP			
Contract: 4♥ N	<b>♣</b> AK98	<b>♣</b> Q3	1. Stay	man		
			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♠
Board: 39	<b>3.</b> 1 4	G 4	Pass	<b>4</b> ♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Dealer: S	North: ♠ QJ93	South: ♠ AK76	Pass	5 <b>♣</b> <sup>4</sup>	Pass	<b>5</b> ♦
Vul: None	♥ KQ98	<b>♥</b> A10	Pass	5 <b>∀</b> <sup>5</sup>	Pass	6♠
North HCP: 13 South HCP: 21	◆ K1086	<b>♦</b> AQ97	AP			
Contract: 6♠ S	<b>♣</b> Q	♣ A85	1. Stay			
			2. artific		0011	C .
				kwood ( /5 or 3/5		tor <b>4</b>
				een and		г

Board: 36 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A6</li><li>✓ A1084</li><li>◆ J4</li><li>▲ K6543</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AQ7</li><li>♥ AQJ2</li><li>♦ K832</li><li>♠ KJ</li></ul>	The opponents are silent.  You bid first.
Board: 38 Dealer: N Vul: EW HCP: 6	<ul><li>★ K762</li><li>▼ 109543</li><li>◆ J2</li><li>◆ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 21	<ul><li>AK76</li><li>✓ A10</li><li>AQ97</li><li>A85</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: NS	North: ♠ J32	South: ♠ A6	Pass	North 2NT 3	Pass	
North HCP: 21	<b>♥</b> KQ9	♥ A1084		6NT	AP	41 <b>N</b> 1
South HCP: 12	◆ AKQ73 ◆ AQ	♦ J4 ♣ K6543	1. Stay		7 11	
Contract: 6N N		2 1200 10	-	ntitative	4NT	
Board: 37 Dealer: S	North: <b>★</b> KJ653	South: ♠ AQ7	West	North	East	South 2NT
Vul: EW North HCP: 10	<b>♥</b> K974	♥ AQJ2	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	♦ J9 • O5	♦ K832	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> Q5 <b>♣</b> KJ	1. Stay	man			
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	<b>♦</b> K762		2NT	Pass	3 <b>♣</b> ¹
Vul: EW North HCP: 20	<b>♥</b> KJ82	<b>1</b> 09543	Pass	3♥	Pass	4♥
South HCP: 6	◆ A10	◆ J2	AP			
Contract: 4♥ N	<b>♣</b> AK98	<b>♣</b> Q3	1. Stay	man		
			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♠
Board: 39	<b>3.</b> 1 4	G 4	Pass	<b>4</b> ♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Dealer: S	North: ♠ QJ93	South: ♠ AK76	Pass	5 <b>♣</b> <sup>4</sup>	Pass	<b>5</b> ♦
Vul: None	♥ KQ98	<b>♥</b> A10	Pass	5 <b>∀</b> <sup>5</sup>	Pass	6♠
North HCP: 13 South HCP: 21	◆ K1086	<b>♦</b> AQ97	AP			
Contract: 6♠ S	<b>♣</b> Q	♣ A85	1. Stay			
			2. artific		0011	C .
				kwood ( /5 or 3/5		tor <b>4</b>
				een and		г

Board: 40 Dealer: N Vul: NS HCP: 20	<ul><li>★ K4</li><li>♥ Q98</li><li>◆ AKJ72</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: Both HCP: 10	<ul><li>★ A965</li><li>♥ KJ6</li><li>◆ Q986</li><li>◆ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 20	<ul><li>★ AKQ7</li><li>▼ K105</li><li>◆ KJ96</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: NS HCP: 5	<ul><li>◆98</li><li>▼7652</li><li>◆843</li><li>◆KQ105</li></ul>	The opponents are silent.  Partner bids first.

Board: 40 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♥ N	North:  ♠ K4  ♥ Q98  ♠ AKJ72  ♣ AK8	South:  ♠ A983  ♥ AJ1032  • Q4  ♣ 97	Pass Pass Pass AP 1. Stay 2. SM0 3. Blace	man	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥
Board: 41 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 5♠ S	North:  ♠ A965  ♥ KJ6  ♠ Q986  ♣ 103	South:  ♠ KQ1042  ♥ Q7  ♠ AKJ  ♣ AQ7	Pass Pass Pass AP 1. Stay 2. artific 3. Blace	man	Pass Pass Pass	2NT 3♠ 4NT <sup>3</sup> 5♠
Board: 42 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ AKQ7  ♥ K105  ♠ KJ96  ♣ A7	South:	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	3 <b>♣</b> ¹
Board: 43 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4 S	North:	South:  ♠ K10  ♥ AKQJ  ♠ K5  ♣ A9743	Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 40 Dealer: N Vul: NS HCP: 11	<ul><li>▲ A983</li><li>♥ AJ1032</li><li>◆ Q4</li><li>♣ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: Both HCP: 21	<ul><li>★ KQ1042</li><li>♥ Q7</li><li>◆ AKJ</li><li>◆ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: None HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: NS HCP: 20	<ul><li>★ K10</li><li>★ AKQJ</li><li>★ K5</li><li>★ A9743</li></ul>	The opponents are silent. You bid first.

Board: 40 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♥ N	North:  ♠ K4  ♥ Q98  ♠ AKJ72  ♣ AK8	South:  ♠ A983  ♥ AJ1032  • Q4  ♣ 97	Pass Pass Pass AP 1. Stay 2. SM0 3. Blace	man	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥
Board: 41 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 5♠ S	North:  ♠ A965  ♥ KJ6  ♠ Q986  ♣ 103	South:  ♠ KQ1042  ♥ Q7  ♠ AKJ  ♣ AQ7	Pass Pass Pass AP 1. Stay 2. artific 3. Blace	man	Pass Pass Pass	2NT 3♠ 4NT <sup>3</sup> 5♠
Board: 42 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ AKQ7  ♥ K105  ♠ KJ96  ♣ A7	South:	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	3 <b>♣</b> ¹
Board: 43 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4 S	North:	South:  ♠ K10  ♥ AKQJ  ♠ K5  ♣ A9743	Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 44 Dealer: N Vul: EW	<ul><li>A1095</li><li>✓ AQ6</li><li>A9</li></ul>	The opponents are silent.  You bid first.
HCP: 21  Board: 45  Dealer: S  Vul: None  HCP: 14	<ul> <li>AK43</li> <li>A432</li> <li>AK2</li> <li>Q</li> <li>J9654</li> </ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: N Vul: NS HCP: 20	<ul><li>AJ</li><li>✓ AK32</li><li>✓ K1076</li><li>✓ AJ10</li></ul>	The opponents are silent.  You bid first.
Board: 47 Dealer: S Vul: EW HCP: 9	<b>♣</b> KJ109 <b>♥</b> Q96 <b>♦</b> 64 <b>♣</b> QJ43	The opponents are silent.  Partner bids first.

Board: 44 Dealer: N Vul: EW North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ A1095  ♥ AQ6  ♠ A9  ♠ AK43	South:  ♣ J7  ▼ K1043  ♦ K865  ♣ 1086	West Pass AP 1. Stay		Pass	
Board: 45 Dealer: S Vul: None North HCP: 14 South HCP: 20 Contract: 6♠ S	North:  ♠ A432  ♥ AK2  ♠ Q  ♣ J9654	South:  ♠ QJ86  ♥ QJ7  ♠ AK108  ♣ AK	Pass Pass Pass Pass 1. Stay 2. artific 3. Black	4NT <sup>3</sup> 6♠ man	Pass Pass Pass AP	2NT 3♠ 4♠ 5♠⁴  for ♠
Board: 46 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AJ  ♥ AK32  ♠ K1076  ♣ AJ10	South:  ♠ KQ86  ♥ Q107  ♦ Q953  ♣ 74	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 47 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 5♠ S	North:  ♠ KJ109  ♥ Q96  ♠ 64  ♣ QJ43	South:  ♠ AQ85  ♥ AKJ  ♠ K87  ♣ A87	Pass Pass Pass AP 1. Stayı 2. artific 3. Black	$4 \checkmark^2$ $5 \checkmark^4$	Pass Pass Pass	2NT 3♠ 4NT <sup>3</sup> 5♠

Board: 44 Dealer: N Vul: EW HCP: 7	♣ J7 ♥ K1043 ♦ K865 ♣ 1086	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 20	<ul><li>♣ QJ86</li><li>♥ QJ7</li><li>◆ AK108</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: NS HCP: 9	<b>♦</b> KQ86 <b>♥</b> Q107 <b>•</b> Q953 <b>♣</b> 74	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 21	<ul><li>AQ85</li><li>✓ AKJ</li><li>✓ K87</li><li>A87</li></ul>	The opponents are silent. You bid first.

Board: 44 Dealer: N Vul: EW North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ A1095  ♥ AQ6  ♠ A9  ♠ AK43	South:  ♣ J7  ▼ K1043  ◆ K865  ♣ 1086	West Pass AP 1. Stay		Pass	
Board: 45 Dealer: S Vul: None North HCP: 14 South HCP: 20 Contract: 6♠ S	North:  ♠ A432  ♥ AK2  ♠ Q  ♣ J9654	South:  ♠ QJ86  ♥ QJ7  ♠ AK108  ♣ AK	Pass Pass Pass Pass 1. Stay 2. artific 3. Black	4NT <sup>3</sup> 6♠ man	Pass Pass Pass AP	2NT 3♠ 4♠ 5♠⁴  for ♠
Board: 46 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AJ  ♥ AK32  ♠ K1076  ♣ AJ10	South:  ♠ KQ86  ♥ Q107  ♦ Q953  ♣ 74	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 47 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 5♠ S	North:  ♠ KJ109  ♥ Q96  ♠ 64  ♣ QJ43	South:  ♠ AQ85  ♥ AKJ  ♠ K87  ♣ A87	Pass Pass Pass AP 1. Stayı 2. artific 3. Black	$4 \checkmark^2$ $5 \checkmark^4$	Pass Pass Pass	2NT 3♠ 4NT <sup>3</sup> 5♠

Board: 48 Dealer: N Vul: Both HCP: 20	<ul><li>1052</li><li>✓ AK10</li><li>✓ AK873</li><li>✓ AQ</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 6	<ul><li>♣ J10973</li><li>♥ KQ75</li><li>♦ 65</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AK</li><li>♥ AJ</li><li>◆ Q975</li><li>♠ AK986</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: Both HCP: 11	<ul><li>★ K876</li><li>★ AQ853</li><li>★ 105</li><li>★ Q9</li></ul>	The opponents are silent.  Partner bids first.

				North 2NT	Pass	3 <b>♣</b> ¹
Board: 48	North:	South:	Pass	3♦	Pass	
Dealer: N	1052 <b>♦</b>	♠ AKJ87	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: Both North HCP: 20	<b>♥</b> AK10	<b>♥</b> 9763	Pass	5 <b>♣</b> <sup>4</sup>	Pass	6♠
South HCP: 9	◆ AK873	♦ J54	AP			
Contract: 6♠ N	<b>♣</b> AQ	<b>♣</b> 8	1. Stay			
			2. SMC		0214 :	fon A
				kwood ( /5 or 3/5		101 🖚
			West	North	East	
Board: 49	NId	North: South:  ♠ J10973 ♠ AKQ  ♥ KQ75 ♥ J42  ♠ 65 ♠ AQJ10	D	2 - 1	D	2NT
Dealer: S			Pass		Pass	
Vul: EW			Pass	3 <b>∀</b> <sup>2</sup>	Pass	
North HCP: 6	◆ 65		Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
South HCP: 21 Contract: 4♠ S	<b>♣</b> 105	♣ A93	AP			
Contract. 72 5			1. Stay 2. SMO			
				bid, a ♥	stopp	er
D 1.50						
Board: 50 Dealer: N	North:	South:	West	North		
Vul: Both ♠ AK		<b>★</b> 10985		2NT	Pass	
North HCP: 21	<b>♥</b> AJ	<b>♥</b> K103 <b>♦</b> A3	Pass	3♦	Pass	3NT
South HCP: 8	◆ Q975 <b>◆</b> AK986	◆ A3 ◆ J1074	AP			
Contract: 3N N	¥ 1 HX/00	¥ J1U/T	1. Stay	man		

			West North East South 2NT
			Pass 3♣¹ Pass 3♠
Board: 51 Dealer: S	North: ♠ K876	South: ♠ AQ954	Pass $4^{\checkmark}$ Pass $4NT^3$
Vul: Both North HCP: 11	▼ AQ853 ◆ 105	<b>♥</b> KJ <b>♦</b> K98	Pass 5♥ <sup>4</sup> Pass 6♠
South HCP: 20	• 103 • Q9	<b>♦</b> AK10	AP 1. Stayman
Contract: 6♠ S			2. artificial
			3. Blackwood 0314, for ♠
			4. A=2/5 or 5/5, Q(S)=0

Board: 48 Dealer: N Vul: Both HCP: 9	<ul><li>★ AKJ87</li><li>♥ 9763</li><li>◆ J54</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 21	<ul><li>★ AKQ</li><li>▼ J42</li><li>◆ AQJ10</li><li>◆ A93</li></ul>	The opponents are silent.  You bid first.
Board: 50 Dealer: N Vul: Both HCP: 8	<ul><li>10985</li><li>✓ K103</li><li>A3</li><li>J1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: S Vul: Both HCP: 20	<ul><li>AQ954</li><li>KJ</li><li>K98</li><li>AK10</li></ul>	The opponents are silent. You bid first.

				North 2NT	Pass	3 <b>♣</b> ¹
Board: 48	North:	South:	Pass	3♦	Pass	
Dealer: N	1052 <b>♦</b>	♠ AKJ87	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: Both North HCP: 20	<b>♥</b> AK10	<b>♥</b> 9763	Pass	5 <b>♣</b> <sup>4</sup>	Pass	6♠
South HCP: 9	◆ AK873	♦ J54	AP			
Contract: 6♠ N	<b>♣</b> AQ	<b>♣</b> 8	1. Stay			
			2. SMC		0214 :	fon A
				kwood ( /5 or 3/5		101 🖚
			West	North	East	
Board: 49	NId	North: South:  ♠ J10973 ♠ AKQ  ♥ KQ75 ♥ J42  ♠ 65 ♠ AQJ10	D	2 - 1	D	2NT
Dealer: S			Pass		Pass	
Vul: EW			Pass	3 <b>∀</b> <sup>2</sup>	Pass	
North HCP: 6	◆ 65		Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
South HCP: 21 Contract: 4♠ S	<b>♣</b> 105	♣ A93	AP			
Contract. 72 5			1. Stay 2. SMO			
				bid, a ♥	stopp	er
D 1.50						
Board: 50 Dealer: N	North:	South:	West	North		
Vul: Both ♠ AK		<b>★</b> 10985		2NT	Pass	
North HCP: 21	<b>♥</b> AJ	<b>♥</b> K103 <b>♦</b> A3	Pass	3♦	Pass	3NT
South HCP: 8	◆ Q975 <b>◆</b> AK986	◆ A3 ◆ J1074	AP			
Contract: 3N N	¥ 1 HX/00	¥ J1U/T	1. Stay	man		

			West North East South 2NT
			Pass 3♣¹ Pass 3♠
Board: 51 Dealer: S	North: ♠ K876	South: ♠ AQ954	Pass $4^{\checkmark}$ Pass $4NT^3$
Vul: Both North HCP: 11	▼ AQ853 ◆ 105	<b>♥</b> KJ <b>♦</b> K98	Pass 5♥ <sup>4</sup> Pass 6♠
South HCP: 20	• 103 • Q9	<b>♦</b> AK10	AP 1. Stayman
Contract: 6♠ S			2. artificial
			3. Blackwood 0314, for ♠
			4. A=2/5 or 5/5, Q(S)=0

Board: 52 Dealer: N Vul: None HCP: 20	<ul><li>♠ AQ87</li><li>♥ A8</li><li>♦ KQJ5</li><li>♠ KJ8</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 11	<ul><li>★ A862</li><li>♥ Q10865</li><li>★ K</li><li>★ Q32</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AQJ53</li><li>♥ K5</li><li>♠ K7</li><li>♠ AK93</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: None HCP: 7	<ul><li>♣ QJ952</li><li>♥ 8542</li><li>♦ 5</li><li>♣ A43</li></ul>	The opponents are silent.  Partner bids first.

Board: 52 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ87  ♥ A8  ♠ KQJ5  ♣ KJ8	South:	West North East South  2NT Pass 3♣¹  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 53 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6♠ S	North:  ♠ A862  ♥ Q10865  ♠ K  ♣ Q32	South:  ♠ KQJ9  ♥ A2  ♠ AQJ86  ♠ A6	West North East South 2NT  Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{1}{•}$ Pass $4 \stackrel{1}{•}^2$ Pass $4 NT^3$ Pass $5 \stackrel{1}{•}^4$ Pass $5 NT^5$ Pass $6 \stackrel{1}{•}^6$ Pass $6 \stackrel{1}{•}$ AP  1. Stayman  2. artificial  3. Blackwood 0314, for $\stackrel{1}{•}$ 4. A=1/5 or 4/5  5. King ask by 5NT  6. K=1
Board: 54 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 7♠ N	North:  ♠ AQJ53  ♥ K5  ♠ K7  ♣ AK93	South:  ♠ K1094  ♥ AJ7  ♠ A1094  ♣ 85	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 4♥²  Pass 4NT³ Pass 5♣⁴  Pass 7♠ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♠  4. A=0/5 or 3/5
Board: 55 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ952  ♥ 8542  ♦ 5  ♠ A43	South:  ♠ A1063  ♥ KQ  ♠ AQ93  ♠ KQ6	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4♠ AP  1. Stayman

Board: 52 Dealer: N Vul: None	<b>♦</b> 532 <b>♥</b> K752 <b>♦</b> A3	The opponents are silent.  Partner bids first.
HCP: 9  Board: 53  Dealer: S  Vul: NS  HCP: 21	<ul><li>♣ Q1043</li><li>♠ KQJ9</li><li>♥ A2</li><li>♦ AQJ86</li><li>♠ A6</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: Both HCP: 12	<ul><li>★ K1094</li><li>▼ AJ7</li><li>◆ A1094</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: None HCP: 20	<ul><li>▲ A1063</li><li>♥ KQ</li><li>◆ AQ93</li><li>◆ KQ6</li></ul>	The opponents are silent. You bid first.

Board: 52 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ87  ♥ A8  ♠ KQJ5  ♣ KJ8	South:	West North East South  2NT Pass 3♣¹  Pass 3♠ Pass 3NT  AP  1. Stayman
Board: 53 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6♠ S	North:  ♠ A862  ♥ Q10865  ♠ K  ♣ Q32	South:  ♠ KQJ9  ♥ A2  ♠ AQJ86  ♠ A6	West North East South 2NT  Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{1}{•}$ Pass $4 \stackrel{1}{•}^2$ Pass $4 NT^3$ Pass $5 \stackrel{1}{•}^4$ Pass $5 NT^5$ Pass $6 \stackrel{1}{•}^6$ Pass $6 \stackrel{1}{•}$ AP  1. Stayman  2. artificial  3. Blackwood 0314, for $\stackrel{1}{•}$ 4. A=1/5 or 4/5  5. King ask by 5NT  6. K=1
Board: 54 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 7♠ N	North:  ♠ AQJ53  ♥ K5  ♠ K7  ♣ AK93	South:  ♠ K1094  ♥ AJ7  ♠ A1094  ♣ 85	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 4♥²  Pass 4NT³ Pass 5♣⁴  Pass 7♠ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♠  4. A=0/5 or 3/5
Board: 55 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ952  ♥ 8542  ♦ 5  ♠ A43	South:  ♠ A1063  ♥ KQ  ♠ AQ93  ♠ KQ6	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4♠ AP  1. Stayman

Board: 56 Dealer: N Vul: NS HCP: 21	<ul><li>♣ Q53</li><li>♥ KJ8</li><li>◆ AK</li><li>♣ AKJ87</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: NS HCP: 9	<ul><li>♣ J96</li><li>♥ KJ32</li><li>◆ A53</li><li>♣ 1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 20	<ul><li>AQ4</li><li>✓ K94</li><li>AK2</li><li>A753</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 7	<ul><li>♣ Q102</li><li>♥ J1096</li><li>◆ A93</li><li>♣ 865</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 20	<ul><li>AK52</li><li>♥ Q93</li><li>AK104</li><li>A9</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: NS	North: ♠ Q53	South: ♠ AK102	West	North 2NT	East Pass	
North HCP: 21 South HCP: 9	<b>♥</b> KJ8 <b>♦</b> AK	<b>♥</b> 752 <b>♦</b> Q1073	Pass AP	3♦	Pass	3NT
Contract: 3N N	♣ AKJ87	<b>♣</b> 64	1. Stay	man		
Board: 57 Dealer: S	North: <b>♠</b> J96	South: ♠ AK83	West	North	East	South 2NT
Vul: NS North HCP: 9	<b>♥</b> KJ32	<b>♥</b> Q104	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	♦ A53	♦ QJ	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1097	<b>♣</b> AKJ6	1. Stay	man		
Board: 58	Mouth	Contla	West	North	East	South
Dealer: N	North: ♠ AQ4	South: <b>♠</b> J10982		2NT	Pass	<b>3♣</b> ¹
Vul: Both	<b>♥</b> K94	♥ Q632	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20 South HCP: 5	<b>♦</b> AK2	<b>♦</b> 1053	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> A753	<b>♣</b> Q	1. Stay 2. SMC			
Board: 59			West	North	East	
Dealer: S Vul: NS	North: <b>♠</b> Q102	South: ♠ AK		<b>3♣</b> ¹		2NT
North HCP: 7	♥ J1096	<b>♥</b> 854	Pass	34	Pass	3♦
South HCP: 21	♦ A93	<b>♦</b> KQ10	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 865	♣ AKQ43	1. Stay	man		
Board: 60			Wast	Na sala	<b>Γ</b> α ≈4	Ca-41-
Dealer: N	North:	South:	west	North		
Vul: Both	<b>♠</b> AK52 <b>♥</b> Q93	<b>♦</b> J864 <b>♥</b> J5	Dagg	2NT 3♠	Pass Pass	
North HCP: 20	◆ Q93 ◆ AK104	<b>♦</b> 75	Pass AP	J₹	rass	4₹
South HCP: 5 Contract: 4♠ N	<b>♣</b> A9	♣ QJ1087	1. Stay	man		

Board: 56 Dealer: N Vul: NS HCP: 9	<ul><li>★ AK102</li><li>▼ 752</li><li>◆ Q1073</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AK83</li><li>♥ Q104</li><li>♠ QJ</li><li>♠ AKJ6</li></ul>	The opponents are silent.  You bid first.
Board: 58 Dealer: N Vul: Both HCP: 5	<ul><li>♣ J10982</li><li>♥ Q632</li><li>♦ 1053</li><li>♠ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AK</li><li>♥ 854</li><li>♠ KQ10</li><li>♠ AKQ43</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: NS	North: ♠ Q53	South: ♠ AK102	West	North 2NT	East Pass	
North HCP: 21 South HCP: 9	<b>♥</b> KJ8 <b>♦</b> AK	<b>♥</b> 752 <b>♦</b> Q1073	Pass AP	3♦	Pass	3NT
Contract: 3N N	♣ AKJ87	<b>♣</b> 64	1. Stay	man		
Board: 57 Dealer: S	North: <b>♠</b> J96	South: ♠ AK83	West	North	East	South 2NT
Vul: NS North HCP: 9	<b>♥</b> KJ32	<b>♥</b> Q104	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 20	♦ A53	♦ QJ	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1097	<b>♣</b> AKJ6	1. Stay	man		
Board: 58	Mouth	Contla	West	North	East	South
Dealer: N	North: ♠ AQ4	South: <b>♠</b> J10982		2NT	Pass	<b>3♣</b> ¹
Vul: Both	<b>♥</b> K94	♥ Q632	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20 South HCP: 5	<b>♦</b> AK2	<b>♦</b> 1053	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> A753	<b>♣</b> Q	1. Stay 2. SMC			
Board: 59			West	North	East	
Dealer: S Vul: NS	North: <b>♠</b> Q102	South: ♠ AK		<b>3♣</b> ¹		2NT
North HCP: 7	♥ J1096	<b>♥</b> 854	Pass	34	Pass	3♦
South HCP: 21	♦ A93	<b>♦</b> KQ10	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 865	♣ AKQ43	1. Stay	man		
Board: 60			Wast	Na sala	<b>Γ</b> α ≈4	Ca-41-
Dealer: N	North:	South:	west	North		
Vul: Both	<b>♠</b> AK52 <b>♥</b> Q93	<b>♦</b> J864 <b>♥</b> J5	Dagg	2NT 3♠	Pass Pass	
North HCP: 20	◆ Q93 ◆ AK104	<b>♦</b> 75	Pass AP	J₹	rass	4₹
South HCP: 5 Contract: 4♠ N	<b>♣</b> A9	♣ QJ1087	1. Stay	man		

Board: 61 Dealer: S Vul: None HCP: 6	<ul><li>★ AJ52</li><li>▼ 87654</li><li>◆ 103</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AKQ3</li><li>♥ AKJ4</li><li>♠ K5</li><li>♠ J74</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: Both HCP: 7	<ul><li>▲ A10543</li><li>♥ 10983</li><li>♦ K73</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 20	<ul><li>♠ AK</li><li>♥ K6</li><li>♦ KQ643</li><li>♠ AJ43</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: Both HCP: 11	<ul><li>♣ J10</li><li>♥ KQ97</li><li>♦ KJ1065</li><li>♣ J4</li></ul>	The opponents are silent.  Partner bids first.

Board: 61	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♠</b> AJ52	<b>♦</b> KQ	Pass	<b>3</b> ♣¹	Pass	<b>3</b> ♦
Vul: None	<b>♥</b> 87654	<b>♥</b> KQ10	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
North HCP: 6 South HCP: 21	<b>♦</b> 103	♦ KJ54	AP			
Contract: 4♥ S	<b>♣</b> J9	<b>♣</b> AK74	1. Stay	man		
			2. SM(			
Board: 62			West	North	Foot	South
Dealer: N	North:	South:	WEST	2NT		
Vul: EW	♠ AKQ3 ♥ AKJ4	<b>♦</b> 85 <b>♥</b> 10763	D		Pass	
North HCP: 21	<ul><li>V AKJ4</li><li>♦ K5</li></ul>	◆ A107	Pass AP	3♥	Pass	4▼
South HCP: 7	<b>↓ 17</b> 3	<b>♦</b> K1095	AP 1. Stay	man		
Contract: 4♥ N			1. Stay	111411		
Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A10543	♦ KQ7				2NT
Vul: Both	<b>▼</b> 10983	<b>▼</b> AJ52	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♥
North HCP: 7 South HCP: 20	<b>♦</b> K73	<b>♦</b> AJ9	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> 8	♣ KQ6	1. Stay	man		
Board: 64			West	North	Foot	South
Dealer: N	North:	South:	West	2NT	Pass	_
Vul: None	<b>♠</b> AK	<b>★</b> 1086	Dogg			_
North HCP: 20	<b>∀</b> K6	<b>♥</b> AQ97	Pass AP	3♦	rass	3NT
South HCP: 8	◆ KQ643 ◆ AJ43	<ul><li>1095</li><li>Q87</li></ul>	AP 1. Stay	man		
Contract: 3N N	<b>₩</b> AJ+3	<b>₹</b> Q87	1. Stay	111411		
Board: 65			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	<b>♣</b> J10	<b>★</b> KQ764	Pass	3 <b>♣</b> ¹	Pass	
North HCP: 11	<b>♥</b> KQ97	♥ A64	Pass	_		
South HCP: 20	◆ KJ1065 ◆ 14	• Q4 • ∧VO	1. Stay		<i>1</i> <b>11</b>	
Contract: 4N S	<b>♣</b> J4	<b>♣</b> AKQ	•	ntitative	/NIT	

Board: 61 Dealer: S Vul: None HCP: 21	<b>♣</b> KQ <b>♥</b> KQ10 <b>♦</b> KJ54 <b>♣</b> AK74	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 7	♦ 85 ▼ 10763 ♦ A107 • K1095	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQ7</li><li>▼ AJ52</li><li>◆ AJ9</li><li>◆ KQ6</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: None HCP: 8	<ul><li>1086</li><li>✓ AQ97</li><li>1095</li><li>Q87</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQ764</li><li>▼ A64</li><li>◆ Q4</li><li>◆ AKQ</li></ul>	The opponents are silent. You bid first.

Board: 61	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♠</b> AJ52	<b>♦</b> KQ	Pass	<b>3</b> ♣¹	Pass	<b>3</b> ♦
Vul: None	<b>♥</b> 87654	<b>♥</b> KQ10	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
North HCP: 6 South HCP: 21	<b>♦</b> 103	♦ KJ54	AP			
Contract: 4♥ S	<b>♣</b> J9	<b>♣</b> AK74	1. Stay	man		
			2. SM(			
Board: 62			West	North	Foot	South
Dealer: N	North:	South:	WEST	2NT		
Vul: EW	♠ AKQ3 ♥ AKJ4	<b>♦</b> 85 <b>♥</b> 10763	D		Pass	
North HCP: 21	<ul><li>V AKJ4</li><li>♦ K5</li></ul>	◆ A107	Pass AP	3♥	Pass	4▼
South HCP: 7	<b>↓ 17</b> 3	<b>♦</b> K1095	AP 1. Stay	man		
Contract: 4♥ N			1. Stay	1116111		
Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A10543	♦ KQ7				2NT
Vul: Both	<b>▼</b> 10983	<b>▼</b> AJ52	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♥
North HCP: 7 South HCP: 20	<b>♦</b> K73	<b>♦</b> AJ9	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> 8	♣ KQ6	1. Stay	man		
Board: 64			West	North	Foot	South
Dealer: N	North:	South:	West	2NT	Pass	_
Vul: None	<b>♠</b> AK	<b>★</b> 1086	Dogg			_
North HCP: 20	<b>∀</b> K6	<b>♥</b> AQ97	Pass AP	3♦	rass	3NT
South HCP: 8	◆ KQ643 ◆ AJ43	<ul><li>1095</li><li>Q87</li></ul>	AP 1. Stay	man		
Contract: 3N N	<b>₩</b> AJ+3	<b>₹</b> Q87	1. Stay	111411		
Board: 65			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	<b>♣</b> J10	<b>★</b> KQ764	Pass	3 <b>♣</b> ¹	Pass	
North HCP: 11	<b>♥</b> KQ97	♥ A64	Pass	_		
South HCP: 20	◆ KJ1065 ◆ 14	• Q4 • ∧VO	1. Stay		<i>1</i> <b>11</b>	
Contract: 4N S	<b>♣</b> J4	<b>♣</b> AKQ	•	ntitative	/NIT	

Board: 66 Dealer: N Vul: EW HCP: 20	<ul><li>♣ Q4</li><li>♥ A10</li><li>◆ AKQJ9</li><li>♣ A985</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: NS HCP: 10	<ul><li>★ A964</li><li>★ 9875</li><li>★ A8</li><li>★ Q103</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 20	<ul><li>A6</li><li>✓ AJ94</li><li>✓ AJ96</li><li>✓ AQ10</li></ul>	East Doubles 6♥ if possible.  You bid first.
Board: 69 Dealer: S Vul: NS HCP: 5	<ul><li>10863</li><li>9642</li><li>KJ7</li><li>J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: EW HCP: 20	<ul><li>♣ QJ4</li><li>♥ AKQJ</li><li>◆ Q76</li><li>♣ KQ6</li></ul>	The opponents are silent.  You bid first.

Board: 66 Dealer: N Vul: EW	North: ♠ Q4 ♥ A10	South: <b>♠</b> J853 <b>♥</b> K853	West Pass	North 2NT 3	Pass	
North HCP: 20 South HCP: 10 Contract: 3N N	◆ AKQJ9 ◆ A985	• 4 • KQJ3	AP 1. Stay		1 455	51(1
Board: 67 Dealer: S Vul: NS	North: <b>♠</b> A964	South: ♠ KQ2	West	North	East	South 2NT
North HCP: 10	<b>♥</b> 9875	<ul> <li>♥ 9875</li> <li>♦ A8</li> <li>♦ KJ1093</li> <li>♣ AKJ</li> </ul>	Pass	3 <b>♣</b> ¹	Pass	<b>3</b> ♦
South HCP: 20			Pass	3NT	AP	
Contract: 3N S	<b>₽</b> Q103	₩ ANJ	1. Stay	man		
			West	North	East	South
				2NT	Pass	<b>3♣</b> ¹
Board: 68			Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N	North: South:		Pass	3NT	Pass	$4NT^3$
Vul: Both	<b>★</b> A6	<b>♦</b> Q53	Pass	5 <b>\</b> 4	Pass	5♠
North HCP: 20	<b>♥</b> AJ94 <b>♦</b> AJ96	<ul><li>▼ K762</li><li>◆ KQ53</li></ul>	Pass	6 <b>♥</b> <sup>5</sup>	X	AP
South HCP: 10 Contract: 6♥X N	♣ AQ10	<b>♣</b> 73		cial kwood ( /5 or 4/5		for ♥
Board: 69 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: NS North HCP: 5	<b>★</b> 10863 <b>♥</b> 9642	<b>♠</b> A7 <b>♥</b> KJ73	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 21 Contract: 4 S	<b>♦</b> KJ7 <b>♣</b> J6	◆ AQ83 ◆ AK8	Pass 1. Stay	4 <b>♥</b> man	AP	

Board: 70 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** QJ4 **♦** AK86 Vul: EW Pass 3NT **♥** AKQJ **7**63 Pass 3♥ North HCP: 20 **•** 93 **♦** Q76 AP South HCP: 7 **♣** KQ6 **♣** 9875 1. Stayman Contract: 3N N

Board: 66 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQ2</li><li>▼ K2</li><li>◆ KJ1093</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q53</li><li>♥ K762</li><li>♦ KQ53</li><li>♣ 73</li></ul>	East Doubles 6♥ if possible.  Partner bids first.
Board: 69 Dealer: S Vul: NS HCP: 21	<ul><li>♠ A7</li><li>♥ KJ73</li><li>♠ AQ83</li><li>♠ AK8</li></ul>	The opponents are silent.  You bid first.
Board: 70 Dealer: N Vul: EW HCP: 7	<ul><li>★ AK86</li><li>▼ 763</li><li>◆ 93</li><li>◆ 9875</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: EW	North: ♠ Q4 ♥ A10	South: <b>♠</b> J853 <b>♥</b> K853	West Pass	North 2NT 3	Pass	
North HCP: 20 South HCP: 10 Contract: 3N N	◆ AKQJ9 ◆ A985	• 4 • KQJ3	AP 1. Stay		1 455	51(1
Board: 67 Dealer: S Vul: NS	North: <b>♠</b> A964	South: ♠ KQ2	West	North	East	South 2NT
North HCP: 10	<b>9875</b>	<b>♥</b> K2	Pass	3 <b>♣</b> ¹	Pass	<b>3</b> ♦
outh HCP: 20	♦ A8	♦ KJ1093 ♣ AKJ	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q103	₩ ANJ	1. Stay	man		
			West	North	East	South
	North:	South:  ♠ Q53		2NT	Pass	<b>3♣</b> ¹
Board: 68			Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N			Pass	3NT	Pass	$4NT^3$
Vul: Both	<b>★</b> A6		Pass	5 <b>\</b> 4	Pass	5♠
North HCP: 20	<b>♥</b> AJ94 <b>♦</b> AJ96	<ul><li>▼ K762</li><li>◆ KQ53</li></ul>	Pass	6 <b>♥</b> <sup>5</sup>	X	AP
South HCP: 10 Contract: 6♥X N	♣ AQ10	<b>♣</b> 73		cial kwood ( /5 or 4/5		for ♥
Board: 69 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: NS North HCP: 5	<b>★</b> 10863 <b>♥</b> 9642	<b>♠</b> A7 <b>♥</b> KJ73	Pass	<b>3♣</b> ¹	Pass	3♥
North HCP: 5 South HCP: 21 Contract: 4 S	<b>♦</b> KJ7 <b>♣</b> J6	◆ AQ83 ◆ AK8	Pass 1. Stay	4 <b>♥</b> man	AP	

Board: 70 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** QJ4 **♦** AK86 Vul: EW Pass 3NT **♥** AKQJ **7**63 Pass 3♥ North HCP: 20 **•** 93 **♦** Q76 AP South HCP: 7 **♣** KQ6 **♣** 9875 1. Stayman Contract: 3N N

Board: 71 Dealer: S Vul: Both HCP: 9	<ul><li>★ KJ95</li><li>★ AJ87</li><li>★ 10743</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: None HCP: 21	<ul><li>♠ A7</li><li>♥ AK65</li><li>♠ AJ5</li><li>♠ AJ104</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ1093</li><li>♥ AJ86</li><li>♦ 8</li><li>♣ A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: Both HCP: 20	<ul><li>♠ Q6</li><li>♥ AK8</li><li>♦ A10963</li><li>♠ AK9</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: None HCP: 5	<ul><li>♠ Q743</li><li>♥ Q9765</li><li>♦ 3</li><li>♠ J83</li></ul>	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ KJ95  ♥ AJ87  ♦ 10743  ♣ 3	South:  ♠ AQ  ♥ K54  ♠ K85  ♣ AKJ87	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 72 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ A7  ♥ AK65  ♠ AJ5  ♣ AJ104	South:	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 3NT AP 1. Stayman
Board: 73 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 5♥ S	North:  ♠ QJ1093  ♥ AJ86  ♦ 8  ♣ A42	South:  ♠ K5  ♥ K543  ♠ AKQ3  ♣ KQ9	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 3♠² Pass 4NT³  Pass 5♥⁴ AP  1. Stayman 2. artificial 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=0
Board: 74 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ Q6  ♥ AK8  ♠ A10963  ♠ AK9	South:  ♣ J1073  ▼ 1073  ◆ KJ875  ♣ 4	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman

Board: 75 North: South: Dealer: S **♠** Q743 **♠** KJ Vul: None **Q**9765 **♥** A32 North HCP: 5 **♦**3 ♦ AKQJ4 South HCP: 20 **♣** Q97 **♣** J83 Contract: 4♥ S

West North East South
2NT
Pass 3♣¹ Pass 3♣
Pass 3♣² Pass 4♥
AP
1. Stayman
2. SMOLEN

De Vi	oard: 71 ealer: S ul: Both CP: 20	<ul><li>AQ</li><li>✓ K54</li><li>✓ K85</li><li>AKJ87</li></ul>	The opponents are silent. You bid first.
De Vi	oard: 72 ealer: N ul: None CP: 7	<ul><li>♦ 9865</li><li>♥ 87</li><li>♦ Q73</li><li>♦ KQ53</li></ul>	The opponents are silent.  Partner bids first.
De Vi	oard: 73 ealer: S ul: EW CP: 20	<ul><li>★ K5</li><li>▼ K543</li><li>◆ AKQ3</li><li>◆ KQ9</li></ul>	The opponents are silent. You bid first.
De Vi	oard: 74 ealer: N ul: Both CP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
De Vi	oard: 75 ealer: S ul: None CP: 20	<ul><li>★ KJ</li><li>▼ A32</li><li>◆ AKQJ4</li><li>◆ Q97</li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ KJ95  ♥ AJ87  ♦ 10743  ♣ 3	South:  ♠ AQ  ♥ K54  ♠ K85  ♣ AKJ87	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 72 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ A7  ♥ AK65  ♠ AJ5  ♣ AJ104	South:	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 3NT AP 1. Stayman
Board: 73 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 5♥ S	North:  ♠ QJ1093  ♥ AJ86  ♦ 8  ♣ A42	South:  ♠ K5  ♥ K543  ♠ AKQ3  ♣ KQ9	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 3♠² Pass 4NT³  Pass 5♥⁴ AP  1. Stayman 2. artificial 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=0
Board: 74 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ Q6  ♥ AK8  ♠ A10963  ♠ AK9	South:  ♣ J1073  ▼ 1073  ◆ KJ875  ♣ 4	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman

Board: 75 North: South: Dealer: S **♠** Q743 **♠** KJ Vul: None **Q**9765 **♥** A32 North HCP: 5 **♦**3 ♦ AKQJ4 South HCP: 20 **♣** Q97 **♣** J83 Contract: 4♥ S

West North East South
2NT
Pass 3♣¹ Pass 3♣
Pass 3♣² Pass 4♥
AP
1. Stayman
2. SMOLEN

Board: 76 Dealer: N Vul: NS HCP: 20	<ul><li>▲ AJ9</li><li>✓ KQ4</li><li>◆ KQJ3</li><li>▲ A54</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: None HCP: 11	<ul><li>J2</li><li>10732</li><li>AKQJ1053</li><li>Mathematical Control Contro</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 20	<ul><li>★ A95</li><li>▼ AQ632</li><li>◆ K65</li><li>★ AK</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: None HCP: 5	<ul><li>◆ 93</li><li>♥ A1092</li><li>◆ 10986</li><li>◆ J63</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: NS HCP: 20	<ul><li>★ AKQ8</li><li>▼ KQ</li><li>★ AQ76</li><li>★ 976</li></ul>	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: NS North HCP: 20 South HCP: 15 Contract: 6N N	North:  ♠ AJ9  ♥ KQ4  ♠ KQJ3  ♣ A54	South:  ♠ KQ106  ♥ A865  ♠ A4  ♣ Q87	West Pass AP 1. Stay		Pass	
Board: 77 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6 S	North:	South:  ♠ AK  ♥ AQ5  ♦ 987  ♠ AK1054	Pass Pass	4 <b>♦</b> 6 <b>♦</b>	East Pass Pass AP	2NT 3◆
Board: 78 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 6 N	North:  ♠ A95  ♥ AQ632  ♠ K65  ♣ AK	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 79 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:	South:  ♠ AK6  ♥ KQJ87  ♦ J3  ♠ AK7	West Pass Pass 1. Stay	<b>4</b> ♥	East Pass AP	2NT

Board: 80			West North East South 2NT Pass 3♣¹
Dealer: N	North:	South:	Pass $3 \spadesuit$ Pass $4 \checkmark 2$
Vul: NS	♠ AKQ8	<b>♣</b> J532	Pass $4NT^3$ Pass $5^4$
North HCP: 20	♥ KQ	♥ J943	Pass 6♠ AP
South HCP: 9	◆ AQ76 <b>◆</b> 976	◆ K105 ◆ A3	1. Stayman
Contract: 6♠ N	₩ 770	¥ AS	2. artificial
			3. Blackwood 0314, for ♠
			4. A=1/5 or 4/5

Board: 76 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ106</li><li>★ A865</li><li>★ A4</li><li>★ Q87</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 20	◆ AK ▼ AQ5 ◆ 987 ◆ AK1054	The opponents are silent.  You bid first.
Board: 78 Dealer: N Vul: EW HCP: 8	<ul><li>★ 108432</li><li>★ KJ75</li><li>★ A104</li><li>★ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: None HCP: 21	<ul><li>★ AK6</li><li>▼ KQJ87</li><li>◆ J3</li><li>◆ AK7</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: NS North HCP: 20 South HCP: 15 Contract: 6N N	North:  ♠ AJ9  ♥ KQ4  ♠ KQJ3  ♣ A54	South:  ♠ KQ106  ♥ A865  ♠ A4  ♣ Q87	West Pass AP 1. Stay		Pass	
Board: 77 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6 S	North:	South:  ♠ AK  ♥ AQ5  ♦ 987  ♠ AK1054	Pass Pass	4 <b>♦</b> 6 <b>♦</b>	East Pass Pass AP	2NT 3◆
Board: 78 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 6 N	North:  ♠ A95  ♥ AQ632  ♠ K65  ♣ AK	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 79 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:	South:  ♠ AK6  ♥ KQJ87  ♦ J3  ♠ AK7	West Pass Pass 1. Stay	<b>4</b> ♥	East Pass AP	2NT

Board: 80			West North East South 2NT Pass 3♣¹
Dealer: N	North:	South:	Pass $3 \spadesuit$ Pass $4 \checkmark 2$
Vul: NS	♠ AKQ8	<b>♣</b> J532	Pass $4NT^3$ Pass $5^4$
North HCP: 20	♥ KQ	♥ J943	Pass 6♠ AP
South HCP: 9	◆ AQ76 <b>◆</b> 976	◆ K105 ◆ A3	1. Stayman
Contract: 6♠ N	₩ 770	¥ AS	2. artificial
			3. Blackwood 0314, for ♠
			4. A=1/5 or 4/5

Board: 81 Dealer: S Vul: EW HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: Both HCP: 20	<ul><li>★ K763</li><li>★ KQ4</li><li>★ K6</li><li>★ AKQ6</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: NS HCP: 5	♣ Q8 ♥ K653 ♦ 10764 ♣ 1096	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: EW HCP: 20	<ul><li>▲ AQ4</li><li>♥ J107</li><li>◆ AJ54</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: None HCP: 13	<ul><li>♣ QJ965</li><li>♥ AQJ6</li><li>♦ K32</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: EW North HCP: 6 South HCP: 21	North: <b>♦</b> J1084 <b>♥</b> J83 <b>♦</b> K	South:  ♠ AQ3  ♥ A97  ♠ A8764	Pass Pass	North 3♣¹ 3NT	Pass AP	2NT
Contract: 3N S	<b>♣</b> J9753	<b>♣</b> AK	1. Stay	man		
Board: 82 Dealer: N Vul: Both	North: <b>♠</b> K763	South:  ♠ J92	West	North 2NT	East Pass	
North HCP: 20 South HCP: 6	<b>∨</b> KQ4 <b>♦</b> K6 <b>♣</b> AKQ6	<ul><li>★ AJ93</li><li>★ 93</li><li>★ 10973</li></ul>	Pass AP 1. Stay	3♠ man	Pass	3NT
Contract: 3N N	`		1. Stay	11 K411		
Board: 83 Dealer: S	North: ♠ Q8	South: ♠ A762	West	North	East	South 2NT
Vul: NS North HCP: 5	♥ K653	<b>♥</b> A104	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 21	♦ 10764 ♣ 1096	◆ AK3 <b>♣</b> AQ3	Pass	3NT	AP	
Contract: 3N S	1000	2 1 1 2 2	1. Stay	man		
			West	North	East	South
Board: 84	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Dealer: N Vul: EW	♠ AQ4	<b>♦</b> 983	Pass	3♦	Pass	$4NT^2$
North HCP: 20	<b>♥</b> J107	<b>♥</b> AQ83	AP			
South HCP: 11	◆ AJ54	♦ K963	1. Stay			

			West	North	East	South 2NT
Board: 85	NI 4	G 4	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S	North: <b>♠</b> QJ965	South: ♠ A102	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Vul: None	<b>♥</b> AQJ6	♥ K74	Pass	$4NT^3$	Pass	5 <b>♣</b> <sup>4</sup>
North HCP: 13 South HCP: 21	♦ K32	<b>♦</b> A9	Pass	6♠	AP	
Contract: 6 S	<b>♣</b> 9	♣ AKQJ3	1. Stay	man		
Contract. 0\(\frac{1}{2}\) S			2. SM(	OLEN		
			3. Blackwood 0314, for ♠			
			4. A=0	$\frac{1}{5}$ or $\frac{3}{5}$	5	

Board: 81 Dealer: S Vul: EW HCP: 21	<ul><li>AQ3</li><li>✓ A97</li><li>A8764</li><li>AK</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: Both HCP: 6	<ul><li>♣ J92</li><li>♥ AJ93</li><li>◆ 93</li><li>♣ 10973</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: NS HCP: 21	<ul><li>A762</li><li>✓ A104</li><li>✓ AK3</li><li>✓ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: EW HCP: 11	<ul><li>♦ 983</li><li>♥ AQ83</li><li>♦ K963</li><li>♦ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: None HCP: 21	<ul><li>★ A102</li><li>★ K74</li><li>★ A9</li><li>★ AKQJ3</li></ul>	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: EW North HCP: 6 South HCP: 21	North: <b>♦</b> J1084 <b>♥</b> J83 <b>♦</b> K	South:  ♠ AQ3  ♥ A97  ♠ A8764	Pass Pass	North 3♣¹ 3NT	Pass AP	2NT
Contract: 3N S	<b>♣</b> J9753	<b>♣</b> AK	1. Stay	man		
Board: 82 Dealer: N Vul: Both	North: <b>♠</b> K763	South:  ♠ J92	West	North 2NT	East Pass	
North HCP: 20 South HCP: 6	<b>∨</b> KQ4 <b>♦</b> K6 <b>♣</b> AKQ6	<ul><li>★ AJ93</li><li>★ 93</li><li>★ 10973</li></ul>	Pass AP 1. Stay	3♠ man	Pass	3NT
Contract: 3N N	`		1. Stay	11 K411		
Board: 83 Dealer: S	North: ♠ Q8	South: ♠ A762	West	North	East	South 2NT
Vul: NS North HCP: 5	♥ K653	<b>♥</b> A104	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 21	♦ 10764 ♣ 1096	◆ AK3 <b>♣</b> AQ3	Pass	3NT	AP	
Contract: 3N S	1000	2 1 1 2 2	1. Stay	man		
			West	North	East	South
Board: 84	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Dealer: N Vul: EW	♠ AQ4	<b>♦</b> 983	Pass	3♦	Pass	$4NT^2$
North HCP: 20	<b>♥</b> J107	<b>♥</b> AQ83	AP			
South HCP: 11	◆ AJ54	♦ K963	1. Stay			

			West	North	East	South 2NT
Board: 85	NI 4	G 4	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S	North: <b>♠</b> QJ965	South: ♠ A102	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Vul: None	<b>♥</b> AQJ6	♥ K74	Pass	$4NT^3$	Pass	5 <b>♣</b> <sup>4</sup>
North HCP: 13 South HCP: 21	♦ K32	<b>♦</b> A9	Pass	6♠	AP	
Contract: 6 S	<b>♣</b> 9	♣ AKQJ3	1. Stay	man		
Contract. 0\(\frac{1}{2}\) S			2. SM(	OLEN		
			3. Blackwood 0314, for ♠			
			4. A=0	$\frac{1}{5}$ or $\frac{3}{5}$	5	

Board: 86 Dealer: N Vul: EW HCP: 20	<ul><li>★ K65</li><li>★ KQ7</li><li>★ AQ64</li><li>★ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: Both HCP: 8	<ul><li>★ 52</li><li>▼ KJ84</li><li>◆ J97</li><li>◆ QJ43</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: None HCP: 21	<ul><li>AK85</li><li>✓ A7</li><li>AQ105</li><li>A84</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: NS HCP: 7	<ul><li>◆ Q103</li><li>♥ QJ86</li><li>◆ Q106</li><li>◆ 943</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: Both HCP: 21	<ul><li>★ KQJ8</li><li>♥ J52</li><li>◆ AK5</li><li>◆ AK3</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6N N	North:  ♠ K65  ♥ KQ7  ♠ AQ64  ♠ AQ7	South:  ♠ Q  ♥ AJ103  ♦ 983  ♠ K9843	Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 87 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♥ S	North:  ♣ 52  ♥ KJ84  ♦ J97  ♣ QJ43	South:  ♠ AKJ9  ♥ AQ32  ♠ A5  ♠ K108	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 88 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 5♠ N	North:  ♠ AK85  ♥ A7  ♠ AQ105  ♣ A84	South:  ♣ J976  ♥ KQJ96  • —  ♣ KQJ9	Pass Pass Pass AP 1. Stay 2. artific 3. Black	4NT <sup>3</sup> 5  man cial kwood 0 /5 or 3/5	Pass Pass Pass Pass	3♣¹ 4♥² 5♣⁴ 5♠⁵
Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ Q103  ♥ QJ86  ♠ Q106  ♠ 943	South:  ♠ AK986  ♥ AK7  ♠ A73  ♠ Q7		North  3♣¹  3NT man	East Pass AP	2NT

Board: 90 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** KQJ8 **♦** A10962 Vul: Both **♥** J52 **v** 10764 Pass 3♠ Pass 4♠ North HCP: 21 **♦** 7 **♦** AK5 AP South HCP: 5 ♣ AK3 **♣** J86 1. Stayman Contract: 4♠ N

Board: 86 Dealer: N Vul: EW HCP: 10	<b>♣</b> Q <b>♥</b> AJ103 <b>♦</b> 983 <b>♣</b> K9843	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AKJ9</li><li>♥ AQ32</li><li>♠ A5</li><li>♠ K108</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: None HCP: 13	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: NS HCP: 20	<ul><li>★ AK986</li><li>♥ AK7</li><li>★ A73</li><li>♣ Q7</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 5	<ul><li>★ A10962</li><li>▼ 10764</li><li>◆ 7</li><li>◆ J86</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6N N	North:  ♠ K65  ♥ KQ7  ♠ AQ64  ♠ AQ7	South:  ♠ Q  ♥ AJ103  ♦ 983  ♠ K9843	Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 87 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♥ S	North:  ♣ 52  ♥ KJ84  ♦ J97  ♣ QJ43	South:  ♠ AKJ9  ♥ AQ32  ♠ A5  ♠ K108	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 88 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 5♠ N	North:  ♠ AK85  ♥ A7  ♠ AQ105  ♣ A84	South:  ♣ J976  ♥ KQJ96  • —  ♣ KQJ9	Pass Pass Pass AP 1. Stay 2. artific 3. Black	4NT <sup>3</sup> 5  man cial kwood 0 /5 or 3/5	Pass Pass Pass Pass	3♣¹ 4♥² 5♣⁴ 5♠⁵
Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ Q103  ♥ QJ86  ♠ Q106  ♠ 943	South:  ♠ AK986  ♥ AK7  ♠ A73  ♠ Q7		North  3♣¹  3NT man	East Pass AP	2NT

Board: 90 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** KQJ8 **♦** A10962 Vul: Both **♥** J52 **v** 10764 Pass 3♠ Pass 4♠ North HCP: 21 **♦** 7 **♦** AK5 AP South HCP: 5 ♣ AK3 **♣** J86 1. Stayman Contract: 4♠ N

Board: 91 Dealer: S Vul: NS HCP: 11	<ul><li>★ K654</li><li>★ AKJ74</li><li>◆ 74</li><li>★ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 21	<ul><li>♣ Q6</li><li>♥ AQ10</li><li>◆ AK43</li><li>♣ AQ93</li></ul>	The opponents are silent.  You bid first.
Board: 93 Dealer: S Vul: NS HCP: 9	<ul><li>AJ62</li><li>✓ J1075</li><li>✓ K107</li><li>✓ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 20	<ul><li>♠ Q8</li><li>♥ AKJ10</li><li>◆ QJ543</li><li>♠ AK</li></ul>	The opponents are silent. You bid first.

			West North Eas	st South 2NT
Board: 91	NI a sella.	Cardle	Pass 3♣¹ Pas	ss 3♠
Dealer: S	North: <b>♠</b> K654	South: ♠ A982	Pass 4♥ <sup>2</sup> Pas	ss 4NT <sup>3</sup>
Vul: NS North HCP: 11	♥ AKJ74	<b>♥</b> Q9	Pass 5♥ <sup>4</sup> Pas	ss 5♠
South HCP: 21	<b>♦</b> 74	♦ AKJ10	AP	
Contract: 5♠ S	<b>♣</b> 108	♣ AK9	<ol> <li>Stayman</li> <li>artificial</li> </ol>	
			3. Blackwood 031	4. for <b>♦</b>
			4. A=2/5 or 5/5, Q	*
Board: 92	N. 4	G 4	West North Ea	st South
Dealer: N	North: ♠ Q6	South: ♠ AKJ5	2NT Pa	ss $3 \clubsuit^1$
Vul: EW	<b>♥</b> AQ10	<b>¥</b> AK33 <b>∀</b> J87	Pass 3♦ Pas	ss 4NT <sup>2</sup>
North HCP: 21 South HCP: 12	♦ AK43	◆ Q1065	Pass 6NT AF	•
Contract: 6N N	<b>♣</b> AQ93	<b>♣</b> J4	<ol> <li>Stayman</li> <li>Quantitative 4N</li> </ol>	Г
			2. Quantitative 41V	L
			West North Eas	st South 2NT
Board: 93	North:	South:	Pass 3♣¹ Pas	ss 3♠
Dealer: S	• AJ62	<b>♦</b> KQ84	Pass 4 <sup>2</sup> Pas	ss 4NT <sup>3</sup>
Vul: NS North HCP: 9	<b>♥</b> J1075	<b>4</b> 2		ss 5♠
South HCP: 21	♦ K107 ♣ 96	◆ AQ • AKQJ8	AP	
Contract: 5♠ S	₩ 90	ARQJ6	<ol> <li>Stayman</li> <li>artificial</li> </ol>	
			3. Blackwood 0314	4, for <b>♠</b>
			4. A=1/5 or 4/5	
Board: 94	North:	South:	West North Ea	st South
Dealer: N	Norui.	<b>★</b> 9653		ss $3 \clubsuit^1$
Vul: EW North HCP: 20	♥ AKJ10	<b>♥</b> 432	Pass 3 Pas	ss 3NT
South HCP: 6	◆ QJ543	◆ A10 <b>◆</b> Q1093	AP	
Contract: 3N N	<b>♣</b> AK	± 610)2	1. Stayman	

Board: 91 Dealer: S Vul: NS HCP: 21	<ul><li>♠ A982</li><li>♥ Q9</li><li>♦ AKJ10</li><li>♠ AK9</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: EW HCP: 12	<ul><li>♠ AKJ5</li><li>♥ J87</li><li>◆ Q1065</li><li>♠ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 21	<ul><li>★ KQ84</li><li>★ 42</li><li>★ AQ</li><li>★ AKQJ8</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: EW HCP: 6	♦ 9653 ▼ 432 ◆ A10 ♣ Q1093	The opponents are silent.  Partner bids first.

			West North Eas	st South 2NT		
Board: 91	NI a sella.	Cardle	Pass 3♣¹ Pas	ss 3♠		
Dealer: S	North: <b>♠</b> K654	South: ♠ A982	Pass 4♥ <sup>2</sup> Pas	ss 4NT <sup>3</sup>		
Vul: NS North HCP: 11	♥ AKJ74	<b>♥</b> Q9	Pass 5♥ <sup>4</sup> Pas	ss 5♠		
South HCP: 21	<b>♦</b> 74	♦ AKJ10	AP			
Contract: 5♠ S	<b>♣</b> 108	♣ AK9	<ol> <li>Stayman</li> <li>artificial</li> </ol>			
			3. Blackwood 031	4. for <b>♠</b>		
			4. A=2/5 or 5/5, Q(S)=0			
Board: 92	N. 4	G 4	West North Ea	st South		
Dealer: N	North: ♠ Q6	South: ♠ AKJ5	2NT Pa	ss $3 \clubsuit^1$		
Vul: EW	<b>♥</b> AQ10	<b>¥</b> AK33 <b>∀</b> J87	Pass 3♦ Pas	ss 4NT <sup>2</sup>		
North HCP: 21 South HCP: 12	♦ AK43	◆ Q1065	Pass 6NT AF	)		
Contract: 6N N	<b>♣</b> AQ93	<b>♣</b> J4	<ol> <li>Stayman</li> <li>Quantitative 4NT</li> </ol>			
			2. Quantitative 41V	L		
			West North Eas	st South 2NT		
Board: 93	North:	South:	Pass 3♣¹ Pas	ss 3♠		
Dealer: S	• AJ62	<b>♦</b> KQ84	Pass 4 <sup>2</sup> Pas	ss 4NT <sup>3</sup>		
Vul: NS North HCP: 9	<b>♥</b> J1075	<b>4</b> 2		ss 5♠		
South HCP: 21	◆ K107 ◆ 96	◆ AQ ◆ AKQJ8	AP			
Contract: 5♠ S	₩ 90		1. Stayman 2. artificial			
			3. Blackwood 0314, for ♠			
			4. A=1/5 or 4/5			
Board: 94	North:	South:	West North Ea	st South		
Dealer: N	Norui.	<b>★</b> 9653		ss 3•1		
Vul: EW North HCP: 20	♥ AKJ10	<b>♥</b> 432	Pass 3 Pas	ss 3NT		
South HCP: 6	◆ QJ543	◆ A10 <b>◆</b> Q1093	AP			
Contract: 3N N	<b>♣</b> AK	± Q10/3	1. Stayman			

Board: 95 Dealer: S Vul: Both HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 21	<ul><li>AQ8</li><li>★ K53</li><li>AKJ96</li><li>A4</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: EW HCP: 7	<ul><li>▶ J6</li><li>♥ K976</li><li>◆ 9765</li><li>◆ K107</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AQ9</li><li>♥ AKJ5</li><li>♦ K104</li><li>♠ QJ6</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 12	<ul><li>★ A93</li><li>★ A962</li><li>★ 873</li><li>★ A105</li></ul>	The opponents are silent.  Partner bids first.

Board: 95 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:	South:  ♠ A4  ♥ Q6  ♠ AK103  ♠ AKJ65		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 96 Dealer: N Vul: NS North HCP: 21 South HCP: 13 Contract: 6N N	North:  ♠ AQ8  ♥ K53  ♠ AKJ96  ♠ A4	South:  ♠ 10632  ♥ AQ  ♠ Q74  ♣ KQ97	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 97 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♣ J6  ♥ K976  ♦ 9765  ♣ K107	South:  ♠ A72  ♥ AQ3  ♠ AJ  ♣ AJ643		North  3♣¹  3NT man	East Pass AP	2NT
Board: 98 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ AQ9  ♥ AKJ5  ♠ K104  ♠ QJ6	South:  ♣ J765  ♥ 6  ♠ AQJ87  ♣ K94	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 99 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ A93  ♥ A962  ♠ 873  ♠ A105	South:  ♠ Q7  ♥ KQ8  ♠ AKQJ5  ♠ K93	West Pass Pass 1. Stay	North 3♣¹ 6NT man	East Pass AP	2NT

Board: 95 Dealer: S Vul: Both HCP: 21	<ul><li>A4</li><li>♥ Q6</li><li>AK103</li><li>AKJ65</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 13	<ul><li>10632</li><li>✓ AQ</li><li>Q74</li><li>KQ97</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: EW HCP: 20	<ul><li>♣ A72</li><li>♥ AQ3</li><li>◆ AJ</li><li>♣ AJ643</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: Both HCP: 11	<ul><li>♣ J765</li><li>♥ 6</li><li>♦ AQJ87</li><li>♣ K94</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: None HCP: 20	<ul><li>♣ Q7</li><li>♥ KQ8</li><li>◆ AKQJ5</li><li>♣ K93</li></ul>	The opponents are silent. You bid first.

Board: 95 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:	South:  ♠ A4  ♥ Q6  ♠ AK103  ♠ AKJ65		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 96 Dealer: N Vul: NS North HCP: 21 South HCP: 13 Contract: 6N N	North:  ♠ AQ8  ♥ K53  ♠ AKJ96  ♠ A4	South:  ♠ 10632  ♥ AQ  ♠ Q74  ♣ KQ97	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 97 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♣ J6  ♥ K976  ♦ 9765  ♣ K107	South:  ♠ A72  ♥ AQ3  ♠ AJ  ♣ AJ643		North  3♣¹  3NT man	East Pass AP	2NT
Board: 98 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ AQ9  ♥ AKJ5  ♠ K104  ♠ QJ6	South:  ♣ J765  ♥ 6  ♠ AQJ87  ♣ K94	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 99 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ A93  ♥ A962  ♠ 873  ♠ A105	South:  ♠ Q7  ♥ KQ8  ♠ AKQJ5  ♠ K93	West Pass Pass 1. Stay	North 3♣¹ 6NT man	East Pass AP	2NT

Board: 100 Dealer: N Vul: Both HCP: 21	<ul><li>★ K10</li><li>★ A3</li><li>◆ AKJ6</li><li>★ KQJ64</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 101 Dealer: S Vul: None HCP: 5	<ul><li>10</li><li>✓ J942</li><li>◆ 8653</li><li>◆ A875</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 20	<ul><li>★ AKQJ</li><li>▼ J106</li><li>◆ AQ3</li><li>◆ K108</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: NS HCP: 11	<ul><li>♣ J1054</li><li>♥ A82</li><li>♦ K86</li><li>♣ K83</li></ul>	The opponents are silent.  Partner bids first.

Board: 100 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 6 S	North:  ♠ K10  ♥ A3  ♠ AKJ6  ♣ KQJ64	South:  ♣ AQ6  ♥ KQ84  • 109754  ♣ 7	X Pass Pass Pass AP 1. Stay 2. Cue 3. Cue 4. Blace	North 2NT XX 4  4  4  4  3  5  5  man bid, a  bid, a  kwood 0  /5 or 3/5	Pass Pass Pass Pass Pass Stoppe stoppe 0314,	$3 \stackrel{1}{ \bullet } 1$ $3 \stackrel{1}{ \bullet } 4$ $4 \stackrel{2}{ \bullet } 2$ $4 N T^4$ $6 \stackrel{1}{ \bullet } 6$
Board: 101 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:	South:  ♠ Q63  ♥ AKQ7  ♠ AKQ9  ♣ J3	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3♥
Board: 102 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQJ  ♥ J106  ♠ AQ3  ♠ K108	South:	Pass Pass 1. Stay 2. artific		East Pass Pass AP	<b>3♣</b> ¹
Board: 103 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 4N S	North:  ♣ J1054  ♥ A82  • K86  ♣ K83	South:  ♠ KQ3  ♥ KQ4  ♠ A4  ♣ AQJ54	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT

Board: 100 Dealer: N Vul: Both HCP: 11	<ul><li>AQ6</li><li>KQ84</li><li>109754</li><li>7</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 101 Dealer: S Vul: None HCP: 21	<ul><li>♣ Q63</li><li>♥ AKQ7</li><li>◆ AKQ9</li><li>♣ J3</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: None HCP: 9	<ul><li>♦ 86532</li><li>♥ AK54</li><li>♦ J4</li><li>♣ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: NS HCP: 21	<ul><li>★ KQ3</li><li>★ KQ4</li><li>★ A4</li><li>★ AQJ54</li></ul>	The opponents are silent. You bid first.

Board: 100 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 6 S	North:  ♠ K10  ♥ A3  ♠ AKJ6  ♣ KQJ64	South:  ♣ AQ6  ♥ KQ84  • 109754  ♣ 7	X Pass Pass Pass AP 1. Stay 2. Cue 3. Cue 4. Blace	North 2NT XX 4  4  4  4  3  5  5  man bid, a  bid, a  kwood 0  /5 or 3/5	Pass Pass Pass Pass Pass Stoppe stoppe 0314,	$3 \stackrel{1}{ \bullet } 1$ $3 \stackrel{1}{ \bullet } 4$ $4 \stackrel{2}{ \bullet } 2$ $4 N T^4$ $6 \stackrel{1}{ \bullet } 6$
Board: 101 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:	South:  ♠ Q63  ♥ AKQ7  ♠ AKQ9  ♣ J3	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3♥
Board: 102 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQJ  ♥ J106  ♠ AQ3  ♠ K108	South:	Pass Pass 1. Stay 2. artific		East Pass Pass AP	<b>3♣</b> ¹
Board: 103 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 4N S	North:  ♣ J1054  ♥ A82  • K86  ♣ K83	South:  ♠ KQ3  ♥ KQ4  ♠ A4  ♣ AQJ54	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT

Board: 104 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ2</li><li>▼ A6</li><li>◆ K43</li><li>◆ AKQ54</li></ul>	The opponents are silent.  You bid first.
Board: 105 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ42</li><li>▼ KQ7</li><li>◆ Q1095</li><li>◆ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: NS HCP: 21	<ul><li>♠ Q2</li><li>♥ AKJ2</li><li>♦ AK95</li><li>♠ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: NS HCP: 11	<ul><li>★ KJ43</li><li>▼ 108542</li><li>◆ 5</li><li>◆ AK3</li></ul>	The opponents are silent.  Partner bids first.

Dealer: N Vul: EW North HCP: 20 South HCP: 9	North:  ♠ KJ2  ♥ A6  ♠ K43  ♣ AKQ54	South:  ♠ A983  ♥ 1083  ♠ AJ5  ♣ 873	Pass AP	North 2NT 3◆	Pass	
Contract: 3N N	2 mgs i	1 0/3	1. Stay			
				North		2NT
Board: 105 Dealer: S	North:	South:	Pass Pass	3♣¹ 4♥²	Pass Pass	3♠ 4NT <sup>3</sup>
Vul: None         North HCP: 12         South HCP: 20         Contract: 5♠ S       Let KQ42    KQ7    Q1095    P96	<b>♥</b> KQ7	<b>♠</b> AJ987 <b>♥</b> A8	Pass	· ·	Pass	
	◆ K83 <b>♣</b> AKJ	AP 1. Stayman 2. artificial 3. Blackwood 0314, for ♠ 4. A=1/5 or 4/5				
Board: 106 Dealer: N Vul: NS	North: ♠ Q2	South: ♠ K974	West	North 2NT	Pass	3 <b>♣</b> ¹
North HCP: 21 South HCP: 5 Contract: 3N N	<ul><li>★ AKJ2</li><li>★ AK95</li><li>★ KJ10</li></ul>	♥ 83 • 84 • Q8763	Pass AP 1. Stay	3♥ man	Pass	3NT
			West	North	East	South 2NT
Board: 107	North:	C41	Pass	3 <b>♣</b> ¹	Pass	
Dealer: S Vul: NS	♠ KJ43 ▼ 108542	South: ♠ A986	Pass Pass	$3 \stackrel{2}{•}^{4}$	Pass Pass	4NT <sup>3</sup> 5♥
North HCP: 11 South HCP: 21 Contract: 5♥ S	◆ 5 ◆ AK3	<ul><li>✓ AKJ7</li><li>◆ AQJ</li><li>◆ Q7</li></ul>				for 💙

Board: 104 Dealer: N Vul: EW HCP: 9	<ul><li>▲ A983</li><li>▼ 1083</li><li>◆ AJ5</li><li>▲ 873</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 20	<ul><li>▲ AJ987</li><li>✔ A8</li><li>◆ K83</li><li>▲ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: NS HCP: 5	<ul><li>★ K974</li><li>★ 83</li><li>◆ 84</li><li>★ Q8763</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 21	<ul><li>♠ A986</li><li>♥ AKJ7</li><li>♠ AQJ</li><li>♠ Q7</li></ul>	The opponents are silent. You bid first.

Dealer: N Vul: EW North HCP: 20 South HCP: 9	North:  ♠ KJ2  ♥ A6  ♠ K43  ♣ AKQ54	South:  ♠ A983  ♥ 1083  ♠ AJ5  ♣ 873	Pass AP	North 2NT 3◆	Pass	
Contract: 3N N	2 mgs i	1 0/3	1. Stay			
				North		2NT
Board: 105 Dealer: S	North:	South:	Pass Pass	3♣¹ 4♥²	Pass Pass	3♠ 4NT <sup>3</sup>
Vul: None         North HCP: 12         South HCP: 20         Contract: 5♠ S       Let KQ42    KQ7    Q1095    P96	<b>♥</b> KQ7	<b>♠</b> AJ987 <b>♥</b> A8	Pass	· ·	Pass	
	◆ K83 <b>♣</b> AKJ	AP 1. Stayman 2. artificial 3. Blackwood 0314, for ♠ 4. A=1/5 or 4/5				
Board: 106 Dealer: N Vul: NS	North: ♠ Q2	South: ♠ K974	West	North 2NT	Pass	3 <b>♣</b> ¹
North HCP: 21 South HCP: 5 Contract: 3N N	<ul><li>★ AKJ2</li><li>★ AK95</li><li>★ KJ10</li></ul>	♥ 83 • 84 • Q8763	Pass AP 1. Stay	3♥ man	Pass	3NT
			West	North	East	South 2NT
Board: 107	North:	C41	Pass	3 <b>♣</b> ¹	Pass	
Dealer: S Vul: NS	♠ KJ43 ▼ 108542	South: ♠ A986	Pass Pass	$3 \stackrel{2}{•}^{4}$	Pass Pass	4NT <sup>3</sup> 5♥
North HCP: 11 South HCP: 21 Contract: 5♥ S	◆ 5 ◆ AK3	<ul><li>✓ AKJ7</li><li>◆ AQJ</li><li>◆ Q7</li></ul>				for 💙

Board: 108 Dealer: N Vul: EW HCP: 20	<ul><li>★ K76</li><li>★ K7</li><li>◆ AK873</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q75</li><li>♥ AJ87</li><li>◆ J9</li><li>♣ AK103</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: Both HCP: 21	<ul><li>♣ Q8</li><li>♥ KJ103</li><li>◆ AK</li><li>♣ AKJ84</li></ul>	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: None HCP: 11	<ul><li>★ 4</li><li>★ KQ85</li><li>★ KQ7</li><li>★ J8653</li></ul>	The opponents are silent.  Partner bids first.

Board: 108 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K76  ♥ K7  ♠ AK873  ♠ AK8	South:  ♠ Q1053  ♥ 93  ♠ Q10  ♠ QJ763	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 109 Dealer: S Vul: EW North HCP: 15 South HCP: 20 Contract: 6N S	North:  ♠ Q75  ♥ AJ87  ♦ J9  ♠ AK103	South:  ♠ AK10  ♥ KQ9  ♠ AQ1086  ♣ Q4		North  3♣¹  6NT  man	East Pass AP	2NT
Board: 110 Dealer: N Vul: Both North HCP: 21 South HCP: 13 Contract: 6♥ N	North:  ♠ Q8  ♥ KJ103  ♠ AK  ♣ AKJ84	South:  ♠ AJ943  ♥ A954  ♠ Q  ♠ Q96	Pass Pass Pass Pass AP 1. Stay 2. artific 3. Cue 4. Blac	man cial bid, a <b>4</b> kwood ( /5 or 3/5	Pass Pass Pass Pass Pass Pass Pass	$3 \stackrel{1}{ \bullet }^1$ $3 \stackrel{2}{ \bullet }^2$ $4 N T^4$ $5 \stackrel{1}{ \bullet }$ $6 \stackrel{?}{ \checkmark }$
Board: 111 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 4N S	North:  ◆ 4  ▼ KQ85  ◆ KQ7  ◆ J8653	South:  ♠ AQ8  ♥ A92  ♠ AJ54  ♣ KQ4	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT

Board: 108 Dealer: N Vul: EW HCP: 7	♣ Q1053 ♥ 93 ♦ Q10 ♣ QJ763	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: EW HCP: 20	<ul><li>★ AK10</li><li>★ KQ9</li><li>★ AQ1086</li><li>★ Q4</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: Both HCP: 13	<ul><li>▲ AJ943</li><li>▼ A954</li><li>◆ Q</li><li>◆ Q96</li></ul>	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: None HCP: 20	<ul><li>AQ8</li><li>✓ A92</li><li>AJ54</li><li>KQ4</li></ul>	The opponents are silent. You bid first.

Board: 108 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K76  ♥ K7  ♠ AK873  ♠ AK8	South:  ♠ Q1053  ♥ 93  ♠ Q10  ♠ QJ763	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 109 Dealer: S Vul: EW North HCP: 15 South HCP: 20 Contract: 6N S	North:  ♠ Q75  ♥ AJ87  ♦ J9  ♠ AK103	South:  ♠ AK10  ♥ KQ9  ♠ AQ1086  ♣ Q4		North  3♣¹  6NT  man	East Pass AP	2NT
Board: 110 Dealer: N Vul: Both North HCP: 21 South HCP: 13 Contract: 6♥ N	North:  ♠ Q8  ♥ KJ103  ♠ AK  ♣ AKJ84	South:  ♠ AJ943  ♥ A954  ♠ Q  ♠ Q96	Pass Pass Pass Pass AP 1. Stay 2. artific 3. Cue 4. Blac	man cial bid, a <b>4</b> kwood ( /5 or 3/5	Pass Pass Pass Pass Pass Pass Pass	$3 \stackrel{1}{ \bullet }^1$ $3 \stackrel{2}{ \bullet }^2$ $4 N T^4$ $5 \stackrel{1}{ \bullet }$ $6 \stackrel{?}{ \checkmark }$
Board: 111 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 4N S	North:  ◆ 4  ▼ KQ85  ◆ KQ7  ◆ J8653	South:  ♠ AQ8  ♥ A92  ♠ AJ54  ♣ KQ4	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT

Board: 112 Dealer: N Vul: NS HCP: 20	<ul><li>AQ10</li><li>✓ AJ54</li><li>AJ9</li><li>A93</li></ul>	West Doubles 3♣ if possible. You bid first.
Board: 113 Dealer: S Vul: Both HCP: 6	<ul><li>◆ Q432</li><li>◆ J754</li><li>◆ 984</li><li>◆ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 20	<ul><li>AJ7</li><li>AQ2</li><li>K109</li><li>AQ64</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: NS HCP: 10	<ul><li>♠ A752</li><li>♥ 9</li><li>♦ KQJ9642</li><li>♠ 10</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 116 Dealer: N Vul: None HCP: 20	<ul><li>A93</li><li>✓ A103</li><li>✓ AK62</li><li>✓ KQ10</li></ul>	The opponents are silent.  You bid first.

Board: 112 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ10  ♥ AJ54  ♠ AJ9  ♣ A93	South:  ♣ J732  ♥ K1098  ♠ KQ1065  ♣ —	West  X Pass 1. Stay 2. artific		East Pass Pass AP	<b>3</b> ♣¹
Board: 113 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ Q432  ♥ J754  ♦ 984  ♠ K9	South:  ♠ K10965  ✔ AQ  ♠ KQ6  ♣ AQ6	West Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AJ7  ♥ AQ2  ♠ K109  ♣ AQ64	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 115 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 6 N	North:  ♠ A752  ♥ 9  ♠ KQJ9642  ♣ 10	South:  ♠ K9  ♥ AK872  ♠ A853  ♣ AQ	West Pass Pass 1. Stay	North  3♣¹ 6♦ man	East X AP	South 2NT 3♥
Board: 116 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ A93  ♥ A103  ♠ AK62  ♠ KQ10	South:  ♠ J7542  ♥ KJ95  ♠ 75  ♠ 64	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 112 Dealer: N Vul: NS HCP: 9	<ul><li>♣ J732</li><li>♥ K1098</li><li>◆ KQ1065</li><li>♣ —</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 113 Dealer: S Vul: Both HCP: 20	<ul><li>★ K10965</li><li>★ AQ</li><li>★ KQ6</li><li>★ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: None HCP: 6	<ul><li>10962</li><li>K743</li><li>Q5</li><li>J109</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: NS HCP: 20	<ul><li>★ K9</li><li>★ AK872</li><li>★ A853</li><li>★ AQ</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 116 Dealer: N Vul: None HCP: 5	<ul><li>↓ J7542</li><li>↓ KJ95</li><li>↓ 75</li><li>♠ 64</li></ul>	The opponents are silent.  Partner bids first.

Board: 112 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ10  ♥ AJ54  ♠ AJ9  ♣ A93	South:  ♣ J732  ♥ K1098  ♠ KQ1065  ♣ —	West  X Pass 1. Stay 2. artific		East Pass Pass AP	<b>3</b> ♣¹
Board: 113 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ Q432  ♥ J754  ♦ 984  ♠ K9	South:  ♠ K10965  ✔ AQ  ♠ KQ6  ♣ AQ6	West Pass Pass 1. Stay	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AJ7  ♥ AQ2  ♠ K109  ♣ AQ64	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 115 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 6 N	North:  ♠ A752  ♥ 9  ♠ KQJ9642  ♣ 10	South:  ♠ K9  ♥ AK872  ♠ A853  ♣ AQ	West Pass Pass 1. Stay	North  3♣¹ 6♦ man	East X AP	South 2NT 3♥
Board: 116 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ A93  ♥ A103  ♠ AK62  ♠ KQ10	South:  ♠ J7542  ♥ KJ95  ♠ 75  ♠ 64	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 117 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ96</li><li>▼ KJ975</li><li>◆ A5</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AKJ</li><li>♥ 92</li><li>♠ AQJ3</li><li>♠ AJ107</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: Both HCP: 13	<ul><li>★ K1096</li><li>★ KQJ85</li><li>★ —</li><li>★ KJ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 20	<ul><li>♣ Q9</li><li>♥ A10</li><li>◆ AJ53</li><li>♣ AKQ107</li></ul>	The opponents are silent. You bid first.

Board: 117 Dealer: S Vul: Both North HCP: 14 South HCP: 21 Contract: 6N S	North:  ♠ KQ96  ♥ KJ975  ♠ A5  ♣ J10	South:  ♠ AJ5  ♥ AQ  ♠ KJ8  ♣ AQ965		6NT man	Pass	South 2NT 3. 3NT
Board: 118 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AKJ  ♥ 92  ♠ AQJ3  ♠ AJ107	South:	West Pass AP 1. Stay		Pass	
Board: 119 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6♠ S	North:  ♠ K1096  ♥ KQJ85  ♦—  ♣ KJ63	South:  ♠ AJ54  ♥ A10  ♠ AK8  ♣ A987	Pass Pass Pass Pass AP 1. Stay 2. artific 3. Blac 4. A=1	5•4 6•6  man cial kwood 0 /5 or 4/5 g ask by	Pass Pass Pass Pass	2NT 3♠ 4NT <sup>3</sup> 5NT <sup>5</sup> 6♠
Board: 120 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ Q9  ♥ A10  ♠ AJ53  ♣ AKQ107	South:  ♣ 7543  ♥ K87  ◆ KQ  ♣ J653	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 117 Dealer: S Vul: Both HCP: 21	<ul><li>▲ AJ5</li><li>✔ AQ</li><li>◆ KJ8</li><li>▲ AQ965</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 6	♣8 ♥ QJ75 ♦ 10976 ♣ K543	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: Both HCP: 20	<ul><li>AJ54</li><li>✓ A10</li><li>AK8</li><li>A987</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: None HCP: 9	<ul><li>↑7543</li><li>↑K87</li><li>↑KQ</li><li>♣J653</li></ul>	The opponents are silent.  Partner bids first.

Board: 117 Dealer: S Vul: Both North HCP: 14 South HCP: 21 Contract: 6N S	North:  ♠ KQ96  ♥ KJ975  ♠ A5  ♣ J10	South:  ♠ AJ5  ♥ AQ  ♠ KJ8  ♣ AQ965		6NT man	Pass	South 2NT 3. 3NT
Board: 118 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AKJ  ♥ 92  ♠ AQJ3  ♠ AJ107	South:	West Pass AP 1. Stay		Pass	
Board: 119 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6♠ S	North:  ♠ K1096  ♥ KQJ85  ♦—  ♣ KJ63	South:  ♠ AJ54  ♥ A10  ♠ AK8  ♣ A987	Pass Pass Pass Pass AP 1. Stay 2. artific 3. Blac 4. A=1	5•4 6•6  man cial kwood 0 /5 or 4/5 g ask by	Pass Pass Pass Pass	2NT 3♠ 4NT <sup>3</sup> 5NT <sup>5</sup> 6♠
Board: 120 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ Q9  ♥ A10  ♠ AJ53  ♣ AKQ107	South:  ♣ 7543  ♥ K87  ◆ KQ  ♣ J653	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Dealer: N

Vul: None

HCP: 21

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

The opponents are silent.

You bid first.

Board: 121 **♦** 9542 The opponents are silent. ♥ AKJ53 Dealer: S Vul: Both **•** 2 Partner bids first. HCP: 8 **♣** 973 Board: 122 **♠** AJ East Doubles 3♦ if possible. Dealer: N **♥** A76 Vul: None ♦ KQ932 You bid first. HCP: 21 ♣ AK4 Board: 123 **★** K753 The opponents are silent. Dealer: S ♥ QJ4 Vul: NS ♦ AJ864 Partner bids first. HCP: 11 **\$** 6 **♠** A7 Board: 124

**♥** AK10

**♣** QJ8

♦ AK952

Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 3N S	North:  ◆ 9542  ▼ AKJ53  ◆ 2  ◆ 973	South:  ♠ QJ  ♥ 109  ♠ AKQ108  ♣ AKQ10	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 122 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 4♠ S	North:  ♠ AJ  ♥ A76  ♠ KQ932  ♣ AK4	South:  ♠ KQ864  ♥ KQ43  ♦ 10  ♠ 975	West North East South  2NT Pass 3♣¹  Pass 3♣ X 3♥²  Pass 3NT Pass 4♠  AP  1. Stayman  2. SMOLEN
Board: 123 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6♠ S	North:  ♠ K753  ♥ QJ4  ♠ AJ864  ♣ 6	South:  ♠ AQJ8  ♥ AK6  ♠ K75  ♠ A84	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4♥² Pass 4NT³  Pass 5♥⁴ Pass 6♠  AP  1. Stayman 2. artificial 3. Blackwood 0314, for ♠ 4. A=2/5 or 5/5, Q(S)=0

			West	North 2NT	East Pass	
Board: 124	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N	A7	50uii. ♠ KJ84	Pass	4♥	Pass	$4NT^3$
Vul: None North HCP: 21 South HCP: 12 Contract: 6♥ N	<ul><li>★ AK10</li><li>★ AK952</li><li>★ QJ8</li></ul>	<ul><li>✓ J8732</li><li>✓ —</li><li>✓ AK73</li></ul>		man		

Board: 121 Dealer: S Vul: Both HCP: 21	<b>♠</b> QJ <b>♥</b> 109 <b>♦</b> AKQ108 <b>♣</b> AKQ10	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: None HCP: 10	<ul><li>★ KQ864</li><li>★ KQ43</li><li>★ 10</li><li>★ 975</li></ul>	East Doubles 3♦ if possible.  Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 21	<ul><li>AQJ8</li><li>AK6</li><li>K75</li><li>A84</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ84</li><li>♥ J8732</li><li>◆ —</li><li>◆ AK73</li></ul>	The opponents are silent.  Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 3N S	North:  ◆ 9542  ▼ AKJ53  ◆ 2  ◆ 973	South:  ♠ QJ  ♥ 109  ♠ AKQ108  ♣ AKQ10	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 122 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 4♠ S	North:  ♠ AJ  ♥ A76  ♠ KQ932  ♣ AK4	South:  ♠ KQ864  ♥ KQ43  ♦ 10  ♠ 975	West North East South  2NT Pass 3♣¹  Pass 3♣ X 3♥²  Pass 3NT Pass 4♠  AP  1. Stayman  2. SMOLEN
Board: 123 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6♠ S	North:  ♠ K753  ♥ QJ4  ♠ AJ864  ♣ 6	South:  ♠ AQJ8  ♥ AK6  ♠ K75  ♠ A84	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4♥² Pass 4NT³  Pass 5♥⁴ Pass 6♠  AP  1. Stayman 2. artificial 3. Blackwood 0314, for ♠ 4. A=2/5 or 5/5, Q(S)=0

			West	North 2NT	East Pass	
Board: 124	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N	Norui. • A7	50uii. ♠ KJ84	Pass	4♥	Pass	$4NT^3$
Vul: None North HCP: 21	<ul><li>★ AK10</li><li>★ AK952</li><li>★ QJ8</li></ul>	AK10 ▼ J8732 AK952 ◆—		man		

Board: 125 Dealer: S Vul: NS HCP: 11	<ul><li>★ K973</li><li>♥ QJ762</li><li>◆ KQ5</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: EW HCP: 20	<ul><li>♣ Q84</li><li>♥ AQ762</li><li>♦ AQ3</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: Both HCP: 8	<ul><li>♣ J1095</li><li>♥ 832</li><li>♦ K54</li><li>♣ A73</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: EW HCP: 20	<ul><li>♣ QJ9</li><li>♥ 765</li><li>◆ AKJ</li><li>♣ AKQ4</li></ul>	The opponents are silent. You bid first.

Board: 125 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ K973  ♥ QJ762  ♠ KQ5  ♣ 7	South:  ♠ A54  ♥ A3  ♠ A94  ♣ AKJ108	.,	6NT man	Pass	2NT
Board: 126 Dealer: N Vul: EW North HCP: 20 South HCP: 15 Contract: 6N N	North:  ♠ Q84  ♥ AQ762  ♠ AQ3  ♠ AQ	South:  ♠ AKJ7  ♥ 93  ♠ K8  ♣ KJ1087	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 127 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♠ S	North: <b>♣</b> J1095 <b>♥</b> 832 <b>♦</b> K54 <b>♣</b> A73	South:  ♠ AKQ4  ♥ K7  ♠ AJ6  ♣ KJ65	West Pass Pass 1. Stay	North  3♣¹  4♠ man	East Pass AP	2NT
Board: 128 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N	North:  ♠ QJ9  ♥ 765  ♠ AKJ  ♣ AKQ4	South:  ♠ A732  ♥ AK432  ♦ 975  ♣ 3	Pass Pass Pass AP 1. Stay 2. SM0 3. Blace		Pass Pass Pass Pass	3♣¹ 3♠² 4NT³ 6♥

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 125 ♠ A54
Dealer: S ▼ A3

The opponents are silent.

Board: 126 ♠ AKJ7
Dealer: N ♥ 93 The opponents are silent.

Vul: EW → 975 HCP: 11 → 3 Partner bids first.

Board: 125 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ K973  ♥ QJ762  ♠ KQ5  ♣ 7	South:  ♠ A54  ♥ A3  ♠ A94  ♣ AKJ108	.,	6NT man	Pass	2NT
Board: 126 Dealer: N Vul: EW North HCP: 20 South HCP: 15 Contract: 6N N	North:  ♠ Q84  ♥ AQ762  ♠ AQ3  ♠ AQ	South:  ♠ AKJ7  ♥ 93  ♠ K8  ♣ KJ1087	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 127 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♠ S	North: <b>♣</b> J1095 <b>♥</b> 832 <b>♦</b> K54 <b>♣</b> A73	South:  ♠ AKQ4  ♥ K7  ♠ AJ6  ♣ KJ65	West Pass Pass 1. Stay	North  3♣¹  4♠ man	East Pass AP	2NT
Board: 128 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N	North:  ♠ QJ9  ♥ 765  ♠ AKJ  ♣ AKQ4	South:  ♠ A732  ♥ AK432  ♦ 975  ♣ 3	Pass Pass Pass AP 1. Stay 2. SM0 3. Blace		Pass Pass Pass Pass	3♣¹ 3♠² 4NT³ 6♥

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 131 ♠ AK952 ...

Dealer: S K954 The opponents are silent.

Vul: EW
HCP: 15

A8
Partner bids first.

Board: 129 Dealer: S Vul: Both North HCP: 15 South HCP: 21 Contract: 7N S	North:  ♠ KJ62  ♥ AKJ102  ♠ K7  ♣ 32	South:  ♠ AQ9  ♥ Q4  ♠ A85  ♣ AKQ54			Pass Pass	2NT
Board: 130 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 7♠ N	North:  ♠ AK8  ♥ AJ  ♠ K42  ♣ AQ1076	South:  ♠ QJ1063  ♥ K1076  ♠ AQJ  ♣ 2	Pass Pass	OLEN kwood (	Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 7♠
Board: 131 Dealer: S Vul: EW North HCP: 15 South HCP: 21 Contract: 7♥ S	North:  ♠ AK952  ♥ K954  ♠ A8  ♣ J10	South:  ♣ J10  ♥ AQJ6  ♠ KQJ43  ♣ AK	Pass Pass Pass Pass	5♣ <sup>6</sup> 6♠ <sup>8</sup> man cial bid, a ♣ bid, surj kwood 0 /5 or 3/5 ask by	Pass Pass Pass Pass Pass Pass Pass Pass	2NT 3♥ 4♣³ 4NT⁵ 5NT <sup>7</sup> 7♥

#### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 129 Dealer: S Vul: Both HCP: 21	<ul><li>AQ9</li><li>Q4</li><li>A85</li><li>AKQ54</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: None HCP: 13	<ul><li>♣ QJ1063</li><li>♥ K1076</li><li>♦ AQJ</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: EW HCP: 21	<ul><li>♣ J10</li><li>♥ AQJ6</li><li>♦ KQJ43</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.

Board: 129 Dealer: S Vul: Both North HCP: 15 South HCP: 21 Contract: 7N S	North:  ♠ KJ62  ♥ AKJ102  ♠ K7  ♣ 32	South:  ♠ AQ9  ♥ Q4  ♠ A85  ♣ AKQ54			Pass Pass	2NT
Board: 130 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 7♠ N	North:  ♠ AK8  ♥ AJ  ♠ K42  ♣ AQ1076	South:  ♠ QJ1063  ♥ K1076  ♠ AQJ  ♣ 2	Pass Pass	OLEN kwood (	Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 7♠
Board: 131 Dealer: S Vul: EW North HCP: 15 South HCP: 21 Contract: 7♥ S	North:  ♠ AK952  ♥ K954  ♠ A8  ♣ J10	South:  ♣ J10  ♥ AQJ6  ♠ KQJ43  ♣ AK	Pass Pass Pass Pass	5♣ <sup>6</sup> 6♠ <sup>8</sup> man cial bid, a ♣ bid, surj kwood 0 /5 or 3/5 ask by	Pass Pass Pass Pass Pass Pass Pass Pass	2NT 3♥ 4♣³ 4NT⁵ 5NT <sup>7</sup> 7♥

Board: 132 Dealer: N Vul: Both HCP: 20	<ul><li>▲ AJ953</li><li>♥ AK</li><li>◆ A84</li><li>▲ A53</li></ul>	The opponents are silent.  You bid first.
Board: 133 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q965</li><li>♥ KJ1042</li><li>♦ J</li><li>♣ KQ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: Both HCP: 20	<ul><li>★ KQ6</li><li>▼ K8</li><li>◆ A105</li><li>◆ AKJ85</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 5	<ul><li>◆ 52</li><li>♥ Q432</li><li>◆ J875</li><li>◆ Q97</li></ul>	The opponents are silent.  Partner bids first.

Board: 132 Dealer: N Vul: Both North HCP: 20 South HCP: 5	North:  ♠ AJ953  ♥ AK  ♠ A84	South:  ♠ K864  ♥ Q10872  ♦ 92	Pass AP	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Contract: 4♠ N	♣ A53	<b>♣</b> 74	1. Stay	man		
			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	3♦
Board: 133	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	
Dealer: S Vul: None	<b>♦</b> Q965	♠ AK4	Pass	4NT <sup>3</sup>		
North HCP: 12	♥ KJ1042	<b>♥</b> A98	Pass	5♠	Pass	6 <b>♥</b> <sup>5</sup>
South HCP: 20 Contract: 6♥ S	• J • KQ10	◆ A8 ◆ AJ976	AP 1. Stay 2. SMO	OLEN		
			3. Blackwood 0314, for ♥ 4. A=1/5 or 4/5			
			4. A=1 5. no ♥		)	
Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	<b>♦</b> 10984		2NT	Pass	<b>3♣</b> ¹
Vul: Both North HCP: 20	<b>∀</b> K8	♥ AQ2	Pass	3♦	Pass	3NT
South HCP: 8	♦ A105	◆ Q73 <b>◆</b> 743	AP			
Contract: 3N N	♣ AKJ85	₾ /43	1. Stay	man		
Board: 135 Dealer: S	North: ♠ 52	South: ♠ AKQ	West	North	East	South 2NT
Vul: NS North HCP: 5	<b>♥</b> Q432	<b>♥</b> J87	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 21	◆ J875 • O07	◆ AK3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q97	♣ A543	1. Stay	man		

Board: 132 Dealer: N Vul: Both HCP: 5	<b>★</b> K864 <b>♥</b> Q10872 <b>♦</b> 92 <b>♣</b> 74	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: None HCP: 20	<ul><li>AK4</li><li>✓ A98</li><li>A8</li><li>AJ976</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: Both HCP: 8	<ul><li>10984</li><li>✓ AQ2</li><li>Q73</li><li>743</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AKQ</li><li>♥ J87</li><li>♠ AK3</li><li>♠ A543</li></ul>	The opponents are silent. You bid first.

Board: 132 Dealer: N Vul: Both North HCP: 20 South HCP: 5	North:  ♠ AJ953  ♥ AK  ♠ A84	South:  ♠ K864  ♥ Q10872  ♦ 92	Pass AP	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Contract: 4♠ N	♣ A53	<b>♣</b> 74	1. Stay	man		
			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	3♦
Board: 133	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Dealer: S Vul: None	<b>♦</b> Q965	♠ AK4	Pass	4NT <sup>3</sup>	Pass	5 <b>\</b> 4
North HCP: 12	<b>♥</b> KJ1042	<b>♥</b> A98	Pass	5♠	Pass	6 <b>♥</b> <sup>5</sup>
South HCP: 20	<b>♦</b> J <b>♣</b> KQ10	◆ A8 <b>◆</b> AJ976	AP 1. Stay	man		
Contract: 6♥ S			2. SM0			
				kwood (		for 🔻
				/5 or 4/5	5	
			5. no <b>∀</b>	queen		
Board: 134	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> KQ6	<b>♠</b> 10984		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20	<b>♥</b> K8	<b>∀</b> AQ2	Pass	3♦	Pass	3NT
South HCP: 8	♦ A105 • AKJ85	◆ Q73 <b>◆</b> 743	AP			
Contract: 3N N	7 HX00	¥ / 13	1. Stay	man		
Board: 135	North:	South:	West	North	East	South
Dealer: S	Notui. <b>♦</b> 52	soum. ♠ AKQ				2NT
Vul: NS North HCP: 5	<b>♥</b> Q432	<b>♥</b> J87	Pass	<b>3♣</b> ¹	Pass	3♦
South HCP: 21	♦ J875	• AK3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q97	♣ A543	1. Stay	man		

Board: 136 Dealer: N Vul: EW HCP: 20	<ul><li>★ K109</li><li>★ AQJ</li><li>◆ AKQ53</li><li>◆ J3</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 8	<ul><li>♣ J752</li><li>♥ AQ853</li><li>◆ J9</li><li>♣ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 21	<ul><li>▲ A103</li><li>♥ KJ5</li><li>◆ AKQJ7</li><li>▲ K3</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 139 Dealer: S Vul: EW HCP: 10	<ul><li>★ K8532</li><li>★ K1082</li><li>★ 82</li><li>★ A8</li></ul>	The opponents are silent.  Partner bids first.

Board: 136 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K109  ♥ AQJ  ♠ AKQ53  ♣ J3	South:  ♠ Q62  ♥ K965  ♦ 98  ♣ Q854	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Confidence Siviv			·			
Board: 137 Dealer: S	North: <b>♠</b> J752	South: ♠ AK96	West	North	East	South 2NT
Vul: None North HCP: 8	<b>♥</b> AQ853	<b>♥</b> K104	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 20	<b>♦</b> J9	<b>♦</b> K4	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 97	♣ AQJ8	1. Stay	man		
			West	North 2NT	East Pass	
D1-120			X	3 <b>\(\phi\)</b>	Pass	
Board: 138 Dealer: N	North:	South:	Pass	<b>4</b> ♠		3▼ 4NT <sup>3</sup>
Vul: NS	♠ A103	♠ K9762		5 <b>y</b> 4	Pass	, -
North HCP: 21 South HCP: 9	<b>♥</b> KJ5 <b>♦</b> AKQJ7	♥ AQ43 ♦ 43	AP	3▼'	1 ass	JĦ
	<b>♦</b> K3	<b>♦</b> 74	1. Stay	man		
Contract: 5♠ N		- , .	2. SMC			
				kwood (	0314,	for <b>♠</b>
				/5 or 5/5		

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♥
			Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Board: 139	North:	South:	Pass	4NT <sup>4</sup>	Pass	5 <b>♣</b> <sup>5</sup>
Dealer: S Vul: EW	<b>★</b> K8532 <b>★</b> K1082	<b>♠</b> AJ10 <b>♥</b> AQ96	Pass	5 <b>♦</b>	Pass	6 <b>♣</b> <sup>6</sup>
North HCP: 10	<b>♦</b> 82	♦ AQJ10	Pass	<b>7</b> ♥	AP	
South HCP: 21	♣ A8	<b>♣</b> K9	1. Stay	man		
Contract: 7♥ S			2. artific	cial		
			3. Cue	bid, a 🕏	stopp	er
			4. Blac	kwood (	0314, 1	for 💙
			5. A=0	/5 or 3/5	5	
			6. <b>♥</b> qu	een and	A king	)

Board: 136 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q62</li><li>♥ K965</li><li>◆ 98</li><li>♣ Q854</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 20	<ul><li>★ AK96</li><li>▼ K104</li><li>◆ K4</li><li>◆ AQJ8</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: NS HCP: 9	<ul><li>★ K9762</li><li>★ AQ43</li><li>★ 43</li><li>★ 74</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 139 Dealer: S Vul: EW HCP: 21	<ul><li>AJ10</li><li>✓ AQ96</li><li>AQJ10</li><li>K9</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K109  ♥ AQJ  ♠ AKQ53  ♣ J3	South:  ♠ Q62  ♥ K965  ♦ 98  ♣ Q854	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Confidence Siviv			·			
Board: 137 Dealer: S	North: <b>♠</b> J752	South: ♠ AK96	West	North	East	South 2NT
Vul: None North HCP: 8	<b>♥</b> AQ853	<b>♥</b> K104	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 20	<b>♦</b> J9	<b>♦</b> K4	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 97	♣ AQJ8	1. Stay	man		
			West	North 2NT	East Pass	
D1-120			X	3 <b>\(\phi\)</b>	Pass	
Board: 138 Dealer: N	North:	South:	Pass	<b>4</b> ♠		3▼ 4NT <sup>3</sup>
Vul: NS	♠ A103	♠ K9762		5 <b>y</b> 4	Pass	, -
North HCP: 21 South HCP: 9	<b>♥</b> KJ5 <b>♦</b> AKQJ7	♥ AQ43 ♦ 43	AP	3▼'	1 ass	JĦ
	<b>♦</b> K3	<b>♦</b> 74	1. Stay	man		
Contract: 5♠ N		- , .	2. SMC			
				kwood (	0314,	for <b>♠</b>
				/5 or 5/5		

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♥
			Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Board: 139	North:	South:	Pass	4NT <sup>4</sup>	Pass	5 <b>♣</b> <sup>5</sup>
Dealer: S Vul: EW	<b>★</b> K8532 <b>★</b> K1082	<b>♠</b> AJ10 <b>♥</b> AQ96	Pass	5 <b>♦</b>	Pass	6 <b>♣</b> <sup>6</sup>
North HCP: 10	<b>♦</b> 82	♦ AQJ10	Pass	<b>7</b> ♥	AP	
South HCP: 21	♣ A8	<b>♣</b> K9	1. Stay	man		
Contract: 7♥ S			2. artific	cial		
			3. Cue	bid, a 🕏	stopp	er
			4. Blac	kwood (	0314, 1	for 💙
			5. A=0	/5 or 3/5	5	
			6. <b>♥</b> qu	een and	A king	)

Board: 140 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AQ9</li><li>♥ AQ103</li><li>♠ AK3</li><li>♠ J108</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: NS HCP: 5	<ul><li>★ A10864</li><li>♥ J962</li><li>♦ 1032</li><li>♠ 6</li></ul>	East Doubles 3♣ if possible. West Bids 5♣ if possible.  Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 20	<ul><li>▲ AJ5</li><li>♥ QJ3</li><li>◆ AK74</li><li>♠ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 14	<ul><li>AQJ2</li><li>✓ AJ962</li><li>106</li><li>Q4</li></ul>	The opponents are silent.  Partner bids first.

Board: 140 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AQ9  ♥ AQ103  ♠ AK3  ♣ J108	South:  ♠ 8753  ♥ 62  ♦ J76  ♣ AK76	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 141 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 5♣X W	North:  ♠ A10864  ♥ J962  ♦ 1032  ♠ 6	South:  ♠ KQJ75  ♥ AQ8  ♠ A4  ♣ KJ7	West Pass Pass 5♣ 1. Stay	North  3♣¹  4♠  X man	East X Pass AP	South 2NT 3♠ Pass
Board: 142 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♥ N	North:  ♠ AJ5  ♥ QJ3  ♠ AK74  ♠ KQ3	South:	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹

			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	<b>3♥</b>
			Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
			Pass	<b>4</b> ♦ <sup>4</sup>	Pass	4NT <sup>5</sup>
Board: 143	North:	South:	Pass	5 <b>∀</b> <sup>6</sup>	Pass	5NT <sup>7</sup>
Dealer: S Vul: Both	♠ AQJ2	<b>♦</b> K9	Pass	6 <b>♣</b> <sup>8</sup>	Pass	6♥
North HCP: 14	<b>♥</b> AJ962	<b>♥</b> KQ107	AP			
South HCP: 21	<b>♦</b> 106	<b>♦</b> AJ97 <b>♣</b> AKJ	1. Stay			
Contract: 6♥ S	<b>♣</b> Q4	<b>⊅</b> ANJ	2. artifi			
				bid, a ♣		er
			<ul><li>4. Cue bid, surplus</li><li>5. Blackwood 0314, for ♥</li><li>6. A=2/5 or 5/5, Q(H)=0</li></ul>			
			7. King	gask by	5NT	
			8. K=0	١		

Board: 140 Dealer: N Vul: Both HCP: 8	<ul><li>♦ 8753</li><li>♥ 62</li><li>♦ J76</li><li>♦ AK76</li></ul>	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQJ75</li><li>▼ AQ8</li><li>◆ A4</li><li>◆ KJ7</li></ul>	East Doubles 3♣ if possible. West Bids 5♣ if possible. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 5	<ul><li>◆ 9863</li><li>♥ A10542</li><li>◆ 96</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 21	<ul><li>★ K9</li><li>▼ KQ107</li><li>◆ AJ97</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.

Board: 140 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AQ9  ♥ AQ103  ♠ AK3  ♣ J108	South:  ♠ 8753  ♥ 62  ♦ J76  ♣ AK76	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 141 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 5♣X W	North:  ♠ A10864  ♥ J962  ♦ 1032  ♠ 6	South:  ♠ KQJ75  ♥ AQ8  ♠ A4  ♣ KJ7	West Pass Pass 5♣ 1. Stay	North  3♣¹  4♠  X man	East X Pass AP	South 2NT 3♠ Pass
Board: 142 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♥ N	North:  ♠ AJ5  ♥ QJ3  ♠ AK74  ♠ KQ3	South:	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹

			West	North	East	South 2NT	
			Pass	3 <b>♣</b> ¹	Pass	<b>3♥</b>	
			Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>	
			Pass	<b>4</b> ♦ <sup>4</sup>	Pass	4NT <sup>5</sup>	
Board: 143	North:	South:	Pass	5 <b>∀</b> <sup>6</sup>	Pass	5NT <sup>7</sup>	
Dealer: S Vul: Both	♠ AQJ2	<b>♦</b> K9	Pass	6 <b>♣</b> <sup>8</sup>	Pass	6♥	
North HCP: 14	<b>♥</b> AJ962	<b>♥</b> KQ107	AP				
South HCP: 21	<b>♦</b> 106	<b>♦</b> AJ97 <b>♣</b> AKJ	1. Stay				
Contract: 6♥ S	<b>♣</b> Q4	<b>⊅</b> ANJ	2. artificial				
			3. Cue bid, a ♣ stopper				
			4. Cue bid, surplus				
			<ul> <li>5. Blackwood 0314, for ♥</li> <li>6. A=2/5 or 5/5, Q(H)=0</li> <li>7. King ask by 5NT</li> </ul>				
			8. K=0	١			

Board: 144 Dealer: N Vul: Both HCP: 20 KQ6 HCP: 20 KQ3  Board: 145 Dealer: S Vul: NS Dealer: S Vul: NS HCP: 11  Board: 146 Dealer: N Vul: Both HCP: 20 KS93 Dealer: N Vul: Both Vul: Both Vul: Both HCP: 20 KS93 Dealer: N Vul: Both Vul: Both Vul: Both HCP: 20 KS93 Dealer: N Vul: Both HCP: 20 KS93 The opponents are silent. You bid first.  The opponents are silent. You bid first.  Board: 147 Partner bids first.  Board: 147 Dealer: S Val: NS HCP: 8 KJ1053  Board: 148 Dealer: N Vul: EW AS2 Dealer: N Vul: EW AKQ98 HCP: 20 AKQ98 HCP: 20 AVOu bid first.  The opponents are silent. You bid first.			
Dealer: S	Dealer: N Vul: Both	<b>♥</b> A1076 <b>♦</b> KQ6	
Dealer: N Vul: Both HCP: 20 A64  AKQJ3 You bid first.  Board: 147 Dealer: S Vul: NS Vul: NS HCP: 8  A82 Dealer: N Vul: EW  AKQ98  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  You bid first.	Dealer: S Vul: NS	♥ K9654 ♦ K86	
Dealer: S Vul: NS Vul: NS HCP: 8  VQ852  Partner bids first.  Board: 148 Dealer: N Vul: EW  ARQ98  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first	Dealer: N Vul: Both	<b>♥</b> K5 • AKQJ3	
Dealer: N	Dealer: S Vul: NS	♥ Q852 • Q3	
	Dealer: N Vul: EW	<b>♦</b> A9 <b>♦</b> AKQ98	

Board: 144 Dealer: N Vul: Both North HCP: 20 South HCP: 7	North:  ♠ AQ2  ♥ A1076  ♠ KQ6	South:  ◆ J975  ◆ KJ83  ◆ J3	West Pass AP	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Contract: 4♥ N	<b>♣</b> KQ3	<b>♣</b> J106	1. Stay	man		
Board: 145		a 1	West	North	East	South 2NT
Dealer: S	North: ♠ KJ98	South: ♠ Q72	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: NS	♥ K9654	♥ AJ8	Pass	<b>3</b> ♠ <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 11 South HCP: 21	<b>♦</b> K86	<b>♦</b> AQJ	Pass	5♥	Pass	<b>6</b> ♥
Contract: 6♥ S	<b>♣</b> J	♣ AK103	AP			
			1. Stay 2. SMC			
Board: 146 Dealer: N Vul: Both	North: ♠ K93	South: <b>♦</b> J1054	West	North 2NT	East Pass	
North HCP: 20 South HCP: 6	<ul><li>★ K5</li><li>★ AKQJ3</li><li>♣ A64</li></ul>	♥ QJ84 ♦ 1095	Pass AP	3♦	Pass	3NT
Contract: 3N N	<b>₽</b> A04	<b>♣</b> Q9	1. Stay	man		
Board: 147 Dealer: S Vul: NS	North: ♠ 75	South: ♠ QJ2	West	North	East	South 2NT
North HCP: 8	♥ Q852	♥ AKJ7	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	◆ Q3 <b>◆</b> KJ1053	◆ AK7 <b>♣</b> Q84	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	<b>₹</b> KJ1055	<b>₹</b> (04	1. Stay	man		
Board: 148	North:	South:	West	North	East	South
Dealer: N	• A82	<b>★</b> 10753		2NT	Pass	
Vul: EW North HCP: 20	<b>♥</b> A9	<b>♥</b> KQ54	Pass	3♦	Pass	6NT
South HCP: 12	◆ AKQ98	◆ 105	AP			
Contract: 6N N	<b>♣</b> QJ4	♣ AK6	1. Stay	man		

Board: 144 Dealer: N Vul: Both HCP: 7	<ul><li>▲ J975</li><li>▼ KJ83</li><li>◆ J3</li><li>▲ J106</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 21	<ul><li>♣ Q72</li><li>♥ AJ8</li><li>◆ AQJ</li><li>♣ AK103</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: Both HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: NS HCP: 20	<ul><li>♣ QJ2</li><li>♥ AKJ7</li><li>◆ AK7</li><li>♣ Q84</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 12	<ul><li>10753</li><li>KQ54</li><li>105</li><li>AK6</li></ul>	The opponents are silent.  Partner bids first.

Board: 144 Dealer: N Vul: Both North HCP: 20 South HCP: 7	North:  ♠ AQ2  ♥ A1076  ♠ KQ6	South:  ◆ J975  ◆ KJ83  ◆ J3	West Pass AP	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Contract: 4♥ N	<b>♣</b> KQ3	<b>♣</b> J106	1. Stay	man		
Board: 145		a 1	West	North	East	South 2NT
Dealer: S	North: ♠ KJ98	South: ♠ Q72	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: NS	♥ K9654	♥ AJ8	Pass	<b>3</b> ♠ <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 11 South HCP: 21	<b>♦</b> K86	<b>♦</b> AQJ	Pass	5♥	Pass	<b>6</b> ♥
Contract: 6♥ S	<b>♣</b> J	♣ AK103	AP			
			1. Stay 2. SMC			
Board: 146 Dealer: N Vul: Both	North: ♠ K93	South: <b>♦</b> J1054	West	North 2NT	East Pass	
North HCP: 20 South HCP: 6	<ul><li>★ K5</li><li>★ AKQJ3</li><li>♣ A64</li></ul>	♥ QJ84 ♦ 1095	Pass AP	3♦	Pass	3NT
Contract: 3N N	<b>₽</b> A04	<b>♣</b> Q9	1. Stay	man		
Board: 147 Dealer: S Vul: NS	North: ♠ 75	South: ♠ QJ2	West	North	East	South 2NT
North HCP: 8	♥ Q852	♥ AKJ7	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	◆ Q3 <b>◆</b> KJ1053	◆ AK7 <b>♣</b> Q84	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	<b>₹</b> KJ1055	<b>₹</b> (04	1. Stay	man		
Board: 148	North:	South:	West	North	East	South
Dealer: N	• A82	<b>★</b> 10753		2NT	Pass	
Vul: EW North HCP: 20	<b>♥</b> A9	<b>♥</b> KQ54	Pass	3♦	Pass	6NT
South HCP: 12	◆ AKQ98	◆ 105	AP			
Contract: 6N N	<b>♣</b> QJ4	♣ AK6	1. Stay	man		

Board: 149 Dealer: S Vul: EW HCP: 7	<ul><li>♣ QJ652</li><li>♥ KJ96</li><li>◆ 852</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: Both HCP: 20	<ul><li>▲ A105</li><li>♥ AJ9</li><li>◆ KJ76</li><li>▲ AK9</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: NS HCP: 7	<ul><li>AK952</li><li>▼ 10863</li><li>◆ 1095</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 21	<ul><li>★ AK9</li><li>★ A32</li><li>★ AQ109</li><li>★ A43</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 2NT	
Board: 149	NI a sella.	C41	Pass	<b>3♣</b> ¹	Pass	3♦	
Dealer: S	North: ♠ QJ652	South: ♠ A83	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠	
Vul: EW	<b>♥</b> KJ96	<b>▼</b> A5	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>	
North HCP: 7 South HCP: 21	<b>♦</b> 852	♦ AKQJ9	Pass	4♠	AP		
Contract: 4♠ S	<b>♣</b> 5	<b>♣</b> K93	1. Stay				
			2. SMC		~4~		
				bid, a ♣ bid, a ♦			
			i. Cac	ora, a v	зюррс	<i>7</i> 1	
			West	North	East	South	
				2NT	Pass	<b>3♣</b> ¹	
Board: 150	NI audi.	C a. 41	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>	
Dealer: N	North: ♠ A105	South: ♠ KQ876	Pass	4♠	Pass	4NT <sup>3</sup>	
Vul: Both	<b>♥</b> AJ9	<b>♥</b> K1054	Pass	5 <b>♣</b> <sup>4</sup>	Pass	6NT	
North HCP: 20 South HCP: 12	<b>♦</b> KJ76	<b>♦</b> Q4	AP				
Contract: 6N N	♣ AK9	<b>♣</b> Q2	1. Stayman				
			2. SMC		7214	Co A	
				kwood ( /5 or 3/5		101 🕏	
					_	~ .	
Board: 151			West	North	East		
Dealer: S	North:	South:	Dogg	2.1	Dogg	2NT	
Vul: NS	◆ AK952 ▼ 10863	<b>♠</b> QJ <b>♥</b> K4	Pass Pass	3♣¹ 3♥²	Pass	3NT	
North HCP: 7	<ul><li>1095</li><li>◆ 1095</li></ul>	◆ AK863	AP	3 <b>V</b> -	1 ass	3111	
South HCP: 20 Contract: 3N S	<b>♣</b> 4	<b>♣</b> AK86	1. Stayman				
			2. SM(				
D 1.150							
Board: 152 Dealer: N	North:	South:	West	North			
Vul: EW	<b>♠</b> AK9 <b>♥</b> A32	<b>♠</b> 1085 <b>♥</b> Q1085	_	2NT	Pass	_	
North HCP: 21	◆ AQ109	◆ J5	Pass	3♦	Pass	3NT	
South HCP: 6	♣ A43	<b>♣</b> QJ75	AP				
Contract: 3N N			1. Stay	man			

Board: 149 Dealer: S Vul: EW HCP: 21	<ul><li>★ A83</li><li>★ A5</li><li>★ AKQJ9</li><li>★ K93</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: Both HCP: 12	<b>★</b> KQ876 <b>♥</b> K1054 <b>♦</b> Q4 <b>♣</b> Q2	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: NS HCP: 20	<b>♠</b> QJ <b>♥</b> K4 <b>♦</b> AK863 <b>♣</b> AK86	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: EW HCP: 6	<ul><li>1085</li><li>✓ Q1085</li><li>J5</li><li>✓ QJ75</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT	
Board: 149	NI a sella.	C41	Pass	<b>3♣</b> ¹	Pass	3♦	
Dealer: S	North: ♠ QJ652	South: ♠ A83	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠	
Vul: EW	<b>♥</b> KJ96	<b>▼</b> A5	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>	
North HCP: 7 South HCP: 21	<b>♦</b> 852	♦ AKQJ9	Pass	4♠	AP		
Contract: 4♠ S	<b>♣</b> 5	<b>♣</b> K93	1. Stay				
			2. SMC		~4~		
				bid, a ♣ bid, a ♦			
			i. Cac	ora, a v	зюррс	<i>7</i> 1	
			West	North	East	South	
				2NT	Pass	<b>3♣</b> ¹	
Board: 150	NI audi.	C a. 41	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>	
Dealer: N	North: ♠ A105	South: ♠ KQ876	Pass	4♠	Pass	4NT <sup>3</sup>	
Vul: Both	<b>♥</b> AJ9	<b>♥</b> K1054	Pass	5 <b>♣</b> <sup>4</sup>	Pass	6NT	
North HCP: 20 South HCP: 12	<b>♦</b> KJ76	<b>♦</b> Q4	AP				
Contract: 6N N	♣ AK9	<b>♣</b> Q2	1. Stayman				
			2. SMC		7214	Co A	
				kwood ( /5 or 3/5		101 🕏	
					_	~ .	
Board: 151			West	North	East		
Dealer: S	North:	South:	Dogg	2.1	Dogg	2NT	
Vul: NS	◆ AK952 ▼ 10863	<b>♠</b> QJ <b>♥</b> K4	Pass Pass	3♣¹ 3♥²	Pass	3NT	
North HCP: 7	<ul><li>1095</li><li>◆ 1095</li></ul>	◆ AK863	AP	3 <b>V</b> -	1 ass	3111	
South HCP: 20 Contract: 3N S	<b>♣</b> 4	<b>♣</b> AK86	1. Stayman				
			2. SM(				
D 1.150							
Board: 152 Dealer: N	North:	South:	West	North			
Vul: EW	<b>♠</b> AK9 <b>♥</b> A32	<b>♠</b> 1085 <b>♥</b> Q1085	_	2NT	Pass	_	
North HCP: 21	◆ AQ109	◆ J5	Pass	3♦	Pass	3NT	
South HCP: 6	♣ A43	<b>♣</b> QJ75	AP				
Contract: 3N N			1. Stay	man			

Board: 153 Dealer: S Vul: EW HCP: 11	<ul><li>★ AJ1075</li><li>★ K432</li><li>★ K7</li><li>★ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: Both HCP: 21	<ul><li>★ AKQ6</li><li>★ K74</li><li>◆ AK6</li><li>◆ Q103</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 7	<b>★</b> K10 <b>★</b> K1072 <b>★</b> J985 <b>♣</b> 1073	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: EW HCP: 20	<ul><li>AJ</li><li>✓ AQ102</li><li>✓ A107</li><li>✓ KQ83</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: None HCP: 5	<ul><li>J42</li><li>J642</li><li>J865</li><li>Q9</li></ul>	The opponents are silent.  Partner bids first.

Board: 153 Dealer: S	North: ♠ AJ1075	South: ♠ K3	Pass	North  3♣¹	Pass	2NT 3◆
Vul: EW North HCP: 11 South HCP: 21 Contract: 7N S	★ K432 ◆ K7 ♣ 82	◆ A6 • AQ85 • AKJ107	Pass Pass AP 1. Stay 2. SM0 3. Quan	4NT <sup>3</sup>	Pass	3NT 7NT
Board: 154 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4♠ N	North:  ♠ AKQ6  ♥ K74  ♠ AK6  ♠ Q103	South:	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 155 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ K10  ♥ K1072  ♦ J985  ♣ 1073	South:  ♠ A74  ♥ A5  ♠ AK63  ♣ KQ84	West Pass Pass 1. Stay	North  3♣¹  3NT man	East Pass AP	2NT
Board: 156 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AJ  ♥ AQ102  ♠ A107  ♣ KQ83	South:  • 10965  • KJ7  • 643  • AJ5	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 157 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ AKQ6  ♥ A98  ♠ K9  ♣ KJ63	West Pass Pass 1. Stay	North  3♣¹  3NT man	East Pass AP	2NT

Board: 153 Dealer: S Vul: EW HCP: 21	<ul><li>★ K3</li><li>★ A6</li><li>★ AQ85</li><li>★ AKJ107</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: Both HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A74</li><li>✓ A5</li><li>◆ AK63</li><li>▲ KQ84</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: EW HCP: 9	<ul><li>10965</li><li>✓ KJ7</li><li>643</li><li>AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: None HCP: 20	<ul><li>★ AKQ6</li><li>▼ A98</li><li>◆ K9</li><li>◆ KJ63</li></ul>	The opponents are silent. You bid first.

Board: 153 Dealer: S	North: ♠ AJ1075	South: ♠ K3	Pass	North  3♣¹	Pass	2NT 3◆
Vul: EW North HCP: 11 South HCP: 21 Contract: 7N S	★ K432 ◆ K7 ♣ 82	◆ A6 • AQ85 • AKJ107	Pass Pass AP 1. Stay 2. SM0 3. Quan	4NT <sup>3</sup>	Pass	3NT 7NT
Board: 154 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4♠ N	North:  ♠ AKQ6  ♥ K74  ♠ AK6  ♠ Q103	South:	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 155 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ K10  ♥ K1072  ♦ J985  ♣ 1073	South:  ♠ A74  ♥ A5  ♠ AK63  ♣ KQ84	West Pass Pass 1. Stay	North  3♣¹  3NT man	East Pass AP	2NT
Board: 156 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AJ  ♥ AQ102  ♠ A107  ♣ KQ83	South:  • 10965  • KJ7  • 643  • AJ5	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 157 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ AKQ6  ♥ A98  ♠ K9  ♣ KJ63	West Pass Pass 1. Stay	North  3♣¹  3NT man	East Pass AP	2NT

Board: 158 Dealer: N Vul: NS HCP: 20	<ul><li>A6</li><li>✓ AK</li><li>A8763</li><li>AJ106</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 7	<ul><li>◆ QJ64</li><li>◆ J65</li><li>◆ QJ754</li><li>◆ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 20	<ul><li>AK53</li><li>✓ A86</li><li>✓ AJ103</li><li>✓ A3</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: NS HCP: 6	<ul><li>♦ 9653</li><li>♥ 652</li><li>♦ QJ</li><li>◆ K963</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 20	<ul><li>▶ J8</li><li>♥ AQ2</li><li>◆ AK9</li><li>♣ AQ863</li></ul>	The opponents are silent. You bid first.

D 1450			West	North	Fact	South
Board: 158 Dealer: N	North:	South: ♠ KJ1097	West	2NT	Pass	
Vul: NS	<b>♠</b> A6 <b>♥</b> AK	<b>▼</b> KJ1097 <b>▼</b> QJ108	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20	◆ A8763	<b>♦</b> 4	Pass	3NT	AP	
South HCP: 7 Contract: 3N N	♣ AJ106	<b>♣</b> 843	1. Stay			
Contract. 31v Iv			2. SM0	OLEN		
Board: 159	North:	South:	West	North	East	South
Dealer: S	• QJ64	A109				2NT
Vul: EW North HCP: 7	<b>♥</b> J65	<b>♥</b> K9	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 20	<b>♦</b> QJ754	◆ AK1083	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 3	♣ AQ5	1. Stay	man		
			<b>33</b> 7 .	NI 4	Б.	G 4
Board: 160	North:	South:	West	North		
Dealer: N	<b>★</b> AK53	<b>♦</b> Q64		2NT	Pass	
Vul: Both	<b>♥</b> A86	▼ K1042	Pass	3♠	Pass	$4NT^2$
North HCP: 20 South HCP: 11	◆ AJ103	<b>♦</b> K4	Pass	6NT	AP	
Contract: 6N N	<b>♣</b> A3	<b>♣</b> K984	1. Stay		43.77	
Contract. Of VIV			2. Quai	ntitative	4NT	
Board: 161			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	<b>♦</b> 9653	♠ AKQ8	Pass	<b>3</b> ♣¹	Pass	3▲
North HCP: 6	♥ 652	<b>♥</b> J109	rass		газз	) <b>T</b>
South HCP: 20	◆ QJ <b>◆</b> K963	◆ AK10	Pass	4♠	AP	
Contract: 4♠ S	₩ K)03	<b>♣</b> QJ10	1. Stay	man		
D 1.162			West	North	East	South
Board: 162 Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>♠</b> J8	<b>♠</b> AK72	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	♥ AQ2	<b>♥</b> K7653	Pass	4♥	Pass	<b>5♥</b>
	♦ AK9	◆ 7 ◆ J102	Pass	6♥	AP	
South HCP: 11		<b></b> 1111/	4 ~			
Contract: 6 N	<b>♣</b> AQ863	<b>4</b> 1102	1. Stay 2. SM0			

Board: 158 Dealer: N Vul: NS HCP: 7	<ul><li>★KJ1097</li><li>♥QJ108</li><li>◆4</li><li>◆843</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 20	<ul><li>★ A109</li><li>★ K9</li><li>★ AK1083</li><li>★ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 11	♣ Q64 ♥ K1042 ♦ K4 ♣ K984	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: NS HCP: 20	<ul><li>★ AKQ8</li><li>▼ J109</li><li>◆ AK10</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 11	<ul><li>★ AK72</li><li>▼ K7653</li><li>◆ 7</li><li>◆ J102</li></ul>	The opponents are silent.  Partner bids first.

D 1450			West	North	Fact	South
Board: 158 Dealer: N	North:	South: ♠ KJ1097	West	2NT	Pass	
Vul: NS	<b>♠</b> A6 <b>♥</b> AK	<b>▼</b> KJ1097 <b>▼</b> QJ108	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20	◆ A8763	<b>♦</b> 4	Pass	3NT	AP	
South HCP: 7 Contract: 3N N	♣ AJ106	<b>♣</b> 843	1. Stay			
Contract. 31v Iv			2. SM0	OLEN		
Board: 159	North:	South:	West	North	East	South
Dealer: S	• QJ64	A109				2NT
Vul: EW North HCP: 7	<b>♥</b> J65	<b>♥</b> K9	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 20	<b>♦</b> QJ754	◆ AK1083	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 3	♣ AQ5	1. Stay	man		
			<b>33</b> 7 .	NI 4	Б.	G 4
Board: 160	North:	South:	West	North		
Dealer: N	<b>★</b> AK53	<b>♦</b> Q64		2NT	Pass	
Vul: Both	<b>♥</b> A86	▼ K1042	Pass	3♠	Pass	$4NT^2$
North HCP: 20 South HCP: 11	◆ AJ103	<b>♦</b> K4	Pass	6NT	AP	
Contract: 6N N	<b>♣</b> A3	<b>♣</b> K984	1. Stay		43.77	
Contract. Of VIV			2. Quai	ntitative	4NT	
Board: 161			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	<b>♦</b> 9653	♠ AKQ8	Pass	<b>3</b> ♣¹	Pass	3▲
North HCP: 6	♥ 652	<b>♥</b> J109	rass		газз	) <b>T</b>
South HCP: 20	◆ QJ <b>◆</b> K963	◆ AK10	Pass	4♠	AP	
Contract: 4♠ S	₩ K)03	<b>♣</b> QJ10	1. Stay	man		
D 1.162			West	North	East	South
Board: 162 Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>♠</b> J8	<b>♠</b> AK72	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	♥ AQ2	<b>♥</b> K7653	Pass	4♥	Pass	<b>5♥</b>
	♦ AK9	◆ 7 ◆ J102	Pass	6♥	AP	
South HCP: 11		<b></b> 1111/	4 ~			
Contract: 6 N	<b>♣</b> AQ863	<b>4</b> 1102	1. Stay 2. SM0			

Board: 163 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQ653</li><li>♥ KJ94</li><li>◆ 4</li><li>◆ K86</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: EW HCP: 21	<ul><li>★ AK104</li><li>♥ QJ3</li><li>◆ AK3</li><li>◆ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 14	<ul><li>★ AK32</li><li>▼ KJ953</li><li>★ K95</li><li>★ 4</li></ul>	The opponents are silent.  Partner bids first.

			West North East South 2NT
			Pass 3♣¹ Pass 3♥
			Pass $3^2$ Pass $4^3$
Board: 163	NT 4	G 4	Pass $4^4$ Pass $4NT^5$
Dealer: S	North: ♠ KQ653	South: ♠ A104	Pass $5 \stackrel{6}{\bullet}$ Pass $5 \stackrel{6}{\bullet}$
Vul: Both	♥ KJ94	♥ A753	Pass 6♥ <sup>7</sup> AP
North HCP: 12 South HCP: 21	<b>♦</b> 4	<b>♦</b> AQJ	1. Stayman
Contract: 6 S	<b>♣</b> K86	♣ AQ3	2. artificial
Confidence of S			3. Cue bid, a ♣ stopper
			4. Cue bid, surplus
			5. Blackwood 0314, for ♥ 6. A=1/5 or 4/5
			6. A=1/3 or 4/3 7. no ♥ queen
			7. Ito v queen
Board: 164	North:	South:	West North East South
Dealer: N	Norui: <b>♠</b> AK 104	Soun: • Q8	2NT Pass 3♣¹
Vul: EW	♥ QJ3	<b>♥</b> K964	Pass 3♠ Pass 3NT
North HCP: 21 South HCP: 6	♦ AK3	<b>♦</b> J8764	AP
Contract: 3N N	<b>♣</b> KJ6	<b>♣</b> 54	1. Stayman
			West North East South
			2NT
			Pass 3♣¹ Pass 3♦
Board: 165	<b>N</b> I. 4	G. 4	Pass 3♠ <sup>2</sup> Pass 4♥
Dealer: S	North: ♠ AK32	South: ♠ 865	Pass 4NT <sup>3</sup> Pass 5♣ <sup>4</sup>
Vul: Both	♥ KJ953	♥ AQ4	Pass 5♦ Pass 6♣ <sup>5</sup>
North HCP: 14 South HCP: 20	♦ K95	♦ AQ3	Pass 7♥ AP
South HCP: 20 Contract: 7♥ S	<b>♣</b> 4	♣ AKJ8	1. Stayman
Comment / D			2. SMOLEN
			3. Blackwood 0314, for ♥
			4. A=0/5 or 3/5
			<ol><li>7 queen and ♣ king</li></ol>

Board: 163 Dealer: S Vul: Both HCP: 21	<ul><li>★ A104</li><li>★ A753</li><li>★ AQJ</li><li>★ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: EW HCP: 6	<b>♦</b> Q8 <b>♥</b> K964 <b>♦</b> J8764 <b>♣</b> 54	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: Both HCP: 20	<ul><li>♣ 865</li><li>♥ AQ4</li><li>◆ AQ3</li><li>♣ AKJ8</li></ul>	The opponents are silent. You bid first.

			West North East South 2NT
			Pass 3♣¹ Pass 3♥
			Pass $3^2$ Pass $4^3$
Board: 163	NT 4	G 4	Pass $4^4$ Pass $4NT^5$
Dealer: S	North: ♠ KQ653	South: ♠ A104	Pass $5 \stackrel{6}{\bullet}$ Pass $5 \stackrel{6}{\bullet}$
Vul: Both	♥ KJ94	♥ A753	Pass 6♥ <sup>7</sup> AP
North HCP: 12 South HCP: 21	<b>♦</b> 4	<b>♦</b> AQJ	1. Stayman
Contract: 6 S	<b>♣</b> K86	♣ AQ3	2. artificial
Confidence of S			3. Cue bid, a ♣ stopper
			4. Cue bid, surplus
			5. Blackwood 0314, for ♥ 6. A=1/5 or 4/5
			6. A=1/3 or 4/3 7. no ♥ queen
			7. Ito v queen
Board: 164	North:	South:	West North East South
Dealer: N	Norui: <b>♠</b> AK 104	Soun: • Q8	2NT Pass 3♣¹
Vul: EW	♥ QJ3	<b>♥</b> K964	Pass 3♠ Pass 3NT
North HCP: 21 South HCP: 6	♦ AK3	<b>♦</b> J8764	AP
Contract: 3N N	<b>♣</b> KJ6	<b>♣</b> 54	1. Stayman
			West North East South
			2NT
			Pass 3♣¹ Pass 3♦
Board: 165	<b>N</b> I. 4	G. 4	Pass 3♠ <sup>2</sup> Pass 4♥
Dealer: S	North: ♠ AK32	South: ♠ 865	Pass 4NT <sup>3</sup> Pass 5♣ <sup>4</sup>
Vul: Both	♥ KJ953	♥ AQ4	Pass 5♦ Pass 6♣ <sup>5</sup>
North HCP: 14 South HCP: 20	♦ K95	♦ AQ3	Pass 7♥ AP
South HCP: 20 Contract: 7♥ S	<b>♣</b> 4	♣ AKJ8	1. Stayman
Comment / D			2. SMOLEN
			3. Blackwood 0314, for ♥
			4. A=0/5 or 3/5
			<ol><li>7 queen and ♣ king</li></ol>

Board: 166 Dealer: N Vul: NS HCP: 21	<ul><li>A5</li><li>★ K1065</li><li>★ AKQJ</li><li>★ A32</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: Both HCP: 9	<b>★</b> KQ62 <b>♥</b> Q106 <b>♦</b> 1094 <b>♣</b> Q104	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 20	<ul><li>★ K6</li><li>★ A876</li><li>◆ AK93</li><li>★ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: EW HCP: 9	<ul><li>AQ92</li><li>✓ 5</li><li>✓ Q</li><li>✓ J865432</li></ul>	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: NS North HCP: 21 South HCP: 11 Contract: 6 N	North:  ♠ A5  ♥ K1065  ♠ AKQJ  ♠ A32	South:  ♠ K1087  ♥ AJ973  ♦ 108  ♣ QJ	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4NT³ Pass 5♣⁴  Pass 5♠ Pass 5NT⁵  Pass 6♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥  4. A=1/5 or 4/5  5 ♣ ayyaan no ♣ king no ♠ king
Board: 167 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ KQ62  ♥ Q106  • 1094  ♣ Q104	South:  ♠ A3  ♥ A2  ♠ AKQ65  ♣ KJ95	<ul> <li>5. ♥ queen no ♣ king no ♦ king</li> <li>West North East South 2NT</li> <li>Pass 3♣¹ Pass 3♦</li> <li>Pass 3NT AP</li> <li>Stayman</li> </ul>
Board: 168 Dealer: N Vul: NS North HCP: 20 South HCP: 13 Contract: 6♥ N	North:  ♠ K6  ♥ A876  ♠ AK93  ♣ AQ7	South:  ♠ AQ1083  ♥ KQ94  ♠ Q86  ♠ 4	West North East South $2NT$ Pass $3 \clubsuit^1$ Pass $3 \checkmark$ Pass $3 \clubsuit^2$ Pass $4NT^3$ Pass $5 \clubsuit^4$ Pass $5NT^5$ Pass $6 \clubsuit^6$ Pass $6 \checkmark$ AP  1. Stayman 2. artificial 3. Blackwood $0314$ , for $\checkmark$ 4. A=2/5 or 5/5, Q(H)=1 5. King ask by 5NT 6. K=0

Board: 169 West North East South North: South: Dealer: S 2NT **♠** AQ92 **♦** K7 Vul: EW **♥** QJ42 **v** 5 Pass  $3 \clubsuit^1$ Pass 3♥ North HCP: 9 South HCP: 20 **♦** Q ♦ AK4 Pass 6♣ AP **♣** J865432 Contract: 6♣ N ♣ AK107 1. Stayman

Board: 166 Dealer: N Vul: NS HCP: 11	<ul><li>★ K1087</li><li>▼ AJ973</li><li>◆ 108</li><li>◆ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: Both HCP: 21	<ul><li>★ A3</li><li>▼ A2</li><li>◆ AKQ65</li><li>◆ KJ95</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: NS HCP: 13	<ul><li>AQ1083</li><li>KQ94</li><li>Q86</li><li>4</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: EW HCP: 20	<ul><li>★ K7</li><li>♥ QJ42</li><li>◆ AK4</li><li>◆ AK107</li></ul>	The opponents are silent. You bid first.

			West	North				
				2NT	Pass	_		
Board: 166			Pass	<b>3♥</b>	Pass			
Dealer: N	North:	South:	Pass	4NT <sup>3</sup>	Pass	5 <b>♦</b> <sup>4</sup>		
Vul: NS	<b>♠</b> A5 <b>♥</b> K1065	<b>♦</b> K1087 <b>♥</b> AJ973	Pass	5♠	Pass	5NT <sup>5</sup>		
North HCP: 21	◆ AKQJ	◆ 108	Pass	<b>6</b> ♥	AP			
South HCP: 11 Contract: 6♥ N	♣ A32	<b>♣</b> QJ	•	Stayman				
Contract. 0 N			2. artific	ciai kwood (	0 <b>3</b> 14 -	for 🐸		
				/5 or 4/:		IOI ¥		
			5. <b>♥</b> qu	een no	king	no ♦ king		
Board: 167	North:	South:	West	North	East	South		
Dealer: S Vul: Both	<b>▲</b> K ()62	<b>♠</b> A3				2NT		
North HCP: 9	<b>♥</b> Q106	• 1094       • AKQ65	Pass	3 <b>♣</b> ¹	Pass	3♦		
South HCP: 21	◆ 1094 ◆ Q104		Pass	3NT	AP			
Contract: 3N S			1. Stay	man				
			West	North	East	South		
			,,,,,,,	2NT	Pass			
			Pass	3♥	Pass	_		
Board: 168	NI outle	Contle	Pass	4NT <sup>3</sup>		_		
Dealer: N	North: ♠ K6	South: ♠ AQ1083	Pass	5NT <sup>5</sup>				
Vul: NS	<b>♥</b> A876	<b>♥</b> KQ94	Pass	6 <b>Y</b>	AP	01		
North HCP: 20 South HCP: 13	<b>♦</b> AK93	◆ Q86	1. Stay					
Contract: 6♥ N	♣ AQ7	<b>♣</b> 4	2. artifi					
				kwood				
				/5 or 5/5		l)=l		
			5. King 6. K=0	ask by	JINI			

Board: 169 West North East South North: South: Dealer: S 2NT **♠** AQ92 **♦** K7 Vul: EW **♥** QJ42 **v** 5 Pass  $3 \clubsuit^1$ Pass 3♥ North HCP: 9 South HCP: 20 **♦** Q ♦ AK4 Pass 6♣ AP **♣** J865432 Contract: 6♣ N ♣ AK107 1. Stayman

HCP: 7

## 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 170 Dealer: N Vul: None HCP: 21	<ul><li>★ K94</li><li>★ AJ8</li><li>★ KJ3</li><li>★ AKQ10</li></ul>	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: NS HCP: 12	<ul><li>★ K843</li><li>▼ KQ32</li><li>◆ A85</li><li>◆ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 20	<ul><li>A5</li><li>✓ KQ92</li><li>A43</li><li>AK95</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: EW	◆974 ▼ AK109 ◆ 106 ◆ 7654	The opponents are silent.  Partner bids first.

**♣** 7654

Board: 170 Dealer: N Vul: None North HCP: 21	North:  ♠ K94  ♥ AJ8  ♠ KJ3	South:  ♠ 1062  ♥ Q1097  ♠ A4	Pass	North 2NT 3♦	Pass	
South HCP: 7 Contract: 3N N	<b>♦</b> AKQ10	◆ J976	AP 1. Stay	man		
			West	North	East	South 2NT
Board: 171	NI anthu	Carth	Pass	3 <b>♣</b> ¹	Pass	3♥
Dealer: S	North: ♠ K843	South: ♠ A5	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4NT <sup>3</sup>
Vul: NS North HCP: 12	<b>♥</b> KQ32	<b>♥</b> AJ764	Pass	5 <b>♠</b> <sup>4</sup>	Pass	<b>6♥</b>
South HCP: 20	◆ A85	<b>♦</b> KJ9	AP			
Contract: 6♥ S	<b>♣</b> 74	2. a	1. Stayman 2. artificial			
				cıaı kwood (	0314 -	for 💙
				/5 or 5/5		
Board: 172 Dealer: N	North: ♠ A5	South: ♠ K987	West	North 2NT	East Pass	
Vul: Both	<b>♥</b> KQ92	<b>▼</b> K987 <b>♥</b> J87	Pass	3 <b>♥</b>		3NT
North HCP: 20 South HCP: 9	◆ A43	♦ KJ	AP			
Contract: 3N N	<b>♣</b> AK95	<b>♣</b> J1073	1. Stay	man		
Board: 173 Dealer: S	North: ◆ 974	South: ♠ AK	West	North	East	South 2NT
Vul: EW	♥ AK109	<b>♥</b> Q84	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 7 South HCP: 20	<b>◆</b> 106	♦ KQJ3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 7654	<b>♣</b> KQ93	1. Stay	man		

Board: 170 Dealer: N Vul: None HCP: 7	<ul><li>▲ 1062</li><li>♥ Q1097</li><li>◆ A4</li><li>♣ J976</li></ul>	The opponents are silent.  Partner bids first.
Board: 171 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A5</li><li>♥ AJ764</li><li>◆ KJ9</li><li>◆ AK9</li></ul>	The opponents are silent.  You bid first.
Board: 172 Dealer: N Vul: Both HCP: 9	<ul><li>★ K987</li><li>♥ J87</li><li>◆ KJ</li><li>◆ J1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK</li><li>♥ Q84</li><li>♦ KQJ3</li><li>♠ KQ93</li></ul>	The opponents are silent. You bid first.

Board: 170 Dealer: N Vul: None North HCP: 21	North:  ♠ K94  ♥ AJ8  ♠ KJ3	South:  ♠ 1062  ♥ Q1097  ♠ A4	Pass	North 2NT 3♦	Pass	
South HCP: 7 Contract: 3N N	<b>♦</b> AKQ10	◆ J976	AP 1. Stay	man		
			West	North	East	South 2NT
Board: 171	NI anthu	Carth	Pass	3 <b>♣</b> ¹	Pass	3♥
Dealer: S	North: ♠ K843	South: ♠ A5	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4NT <sup>3</sup>
Vul: NS North HCP: 12	<b>♥</b> KQ32	<b>♥</b> AJ764	Pass	5 <b>♠</b> <sup>4</sup>	Pass	<b>6♥</b>
South HCP: 20	◆ A85	<b>♦</b> KJ9	AP			
Contract: 6♥ S	<b>♣</b> 74	2. a	1. Stayman 2. artificial			
				cıaı kwood (	0314 -	for 💙
				/5 or 5/5		
Board: 172 Dealer: N	North: ♠ A5	South: ♠ K987	West	North 2NT	East Pass	
Vul: Both	<b>♥</b> KQ92	<b>▼</b> K987 <b>♥</b> J87	Pass	3 <b>♥</b>		3NT
North HCP: 20 South HCP: 9	◆ A43	♦ KJ	AP			
Contract: 3N N	<b>♣</b> AK95	<b>♣</b> J1073	1. Stay	man		
Board: 173 Dealer: S	North: ◆ 974	South: ♠ AK	West	North	East	South 2NT
Vul: EW	♥ AK109	<b>♥</b> Q84	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 7 South HCP: 20	<b>◆</b> 106	♦ KQJ3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 7654	<b>♣</b> KQ93	1. Stay	man		

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

The opponents are silent.

The opponents are silent.

You bid first.

Partner bids first.

You bid first.

Board: 174 ♠ A87

Dealer: N ▼ AJ32

Vul: None ◆ KQ53

HCP: 21 ♣ AK

Board: 175 ♠ A1097

Dealer: S ♥ 5 Vul: NS ♦ 5

HCP: 9 ♣ KQ108654

Board: 174 Dealer: N Vul: None North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ A87  ♥ AJ32  ♠ KQ53  ♠ AK	South:  ♠ KJ52  ♥ Q654  ♠ A64  ♣ Q6	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♣³ Pass 4♣⁴  Pass 4NT⁵ Pass 5♣⁶  Pass 6♥ AP  1. Stayman  2. artificial  3. Cue bid, a ♣ stopper  4. Cue bid, surplus  5. Blackwood 0314, for ♥
Board: 175 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6 N	North:  ♠ A1097  ♥ 5  ♠ 5  ♣ KQ108654	South:  ♠ KQ  ♥ A843  ♠ AK97  ♣ A32	6. A=1/5 or 4/5  West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 6♣ AP  1. Stayman
Board: 176 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 4N N	North:  ♠ K8  ♥ Q96  ♠ KQ8  ♠ AKQJ8	South:  ♠ 65432  ✔ AK74  ♠ AJ62  ♣ —	West North East South 2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT Pass 4NT³  AP  1. Stayman 2. SMOLEN 3. Quantitative 4NT

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♠
Board: 177 Dealer: S Vul: None North HCP: 12 South HCP: 21 Contract: 5♠ S	North:  ♠ Q8752  ♥ 7653  ♠ AK2  ♠ K	South:  ♠ A643  ♥ AKQ  ♠ Q7  ♠ AQ87		5• <sup>4</sup>	Pass 0314, 1	

Board: 174 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ52</li><li>♥ Q654</li><li>◆ A64</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 175 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQ</li><li>▼ A843</li><li>◆ AK97</li><li>◆ A32</li></ul>	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: Both HCP: 12	<ul><li>♠ 65432</li><li>♥ AK74</li><li>♠ AJ62</li><li>♠ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: None HCP: 21	<ul><li>A643</li><li>✓ AKQ</li><li>Q7</li><li>AQ87</li></ul>	The opponents are silent. You bid first.

Board: 174 Dealer: N Vul: None North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ A87  ♥ AJ32  ♠ KQ53  ♠ AK	South:  ♠ KJ52  ♥ Q654  ♠ A64  ♣ Q6	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♣³ Pass 4♣⁴  Pass 4NT⁵ Pass 5♣⁶  Pass 6♥ AP  1. Stayman  2. artificial  3. Cue bid, a ♣ stopper  4. Cue bid, surplus  5. Blackwood 0314, for ♥
Board: 175 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6 N	North:  ♠ A1097  ♥ 5  ♠ 5  ♣ KQ108654	South:  ♠ KQ  ♥ A843  ♠ AK97  ♣ A32	6. A=1/5 or 4/5  West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 6♣ AP  1. Stayman
Board: 176 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 4N N	North:  ♠ K8  ♥ Q96  ♠ KQ8  ♠ AKQJ8	South:  ♠ 65432  ✔ AK74  ♠ AJ62  ♣ —	West North East South 2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT Pass 4NT³  AP  1. Stayman 2. SMOLEN 3. Quantitative 4NT

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♠
Board: 177 Dealer: S Vul: None North HCP: 12 South HCP: 21 Contract: 5♠ S	North:  ♠ Q8752  ♥ 7653  ♠ AK2  ♠ K	South:  ♠ A643  ♥ AKQ  ♠ Q7  ♠ AQ87		5• <sup>4</sup>	Pass 0314, 1	

Board: 178 Dealer: N Vul: NS HCP: 20	<ul><li>★ K109</li><li>★ K75</li><li>★ AK2</li><li>★ AK85</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: None HCP: 8	<ul><li>10643</li><li>✓ K1092</li><li>✓ Q10</li><li>✓ K43</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 21	<ul><li>★ AK82</li><li>▼ AJ98</li><li>◆ KQ</li><li>★ A105</li></ul>	The opponents are silent. You bid first.
Board: 181 Dealer: S Vul: Both HCP: 10	<ul><li>★ K863</li><li>★ K7543</li><li>★ 3</li><li>★ KJ7</li></ul>	The opponents are silent.  Partner bids first.

Board: 178 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ K109  ♥ K75  ♠ AK2  ♣ AK85	South:  ♠ AQ842  ♥ A932  ♦ J743  ♣ —	Pass Pass Pass AP 1. Stay 2. SMC 3. Blac	4 <b>♠</b> 5 <b>♣</b> <sup>4</sup> man	Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 6♠
Board: 179 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ8  ♥ Q7  ♠ AK8  ♠ Q1095			East Pass AP	2NT
Board: 180 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 4 \( \mathbb{V} \) N	North:  ♠ AK82  ♥ AJ98  ♠ KQ  ♠ A105	South:  ♠ Q653  ♥ Q654  ♦ J10  ♠ QJ6	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 181 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6♠ S	North:  ♠ K863  ♥ K7543  ♠ 3  ♣ KJ7	South:  ♠ AQ92  ♥ AJ9  ♠ AKQ5  ♠ 63	Pass Pass Pass Pass 1. Stay 2. artific 3. Blac	6 <b>♠</b> man	Pass Pass Pass AP	4 <b>♠</b> 5 <b>♣</b> <sup>4</sup>

Board: 178 Dealer: N Vul: NS HCP: 11	<ul><li>AQ842</li><li>✓ A932</li><li>J743</li><li>✓ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: None HCP: 20	<ul><li>★ AKQ8</li><li>♥ Q7</li><li>◆ AK8</li><li>◆ Q1095</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q653</li><li>♥ Q654</li><li>◆ J10</li><li>♣ QJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 181 Dealer: S Vul: Both HCP: 20	<ul><li>AQ92</li><li>✓ AJ9</li><li>AKQ5</li><li>♠ 63</li></ul>	The opponents are silent. You bid first.

Board: 178 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ K109  ♥ K75  ♠ AK2  ♣ AK85	South:  ♠ AQ842  ♥ A932  ♦ J743  ♣ —	Pass Pass Pass AP 1. Stay 2. SMC 3. Blac	4 <b>♠</b> 5 <b>♣</b> <sup>4</sup> man	Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 6♠
Board: 179 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ8  ♥ Q7  ♠ AK8  ♠ Q1095			East Pass AP	2NT
Board: 180 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 4 \( \mathbb{V} \) N	North:  ♠ AK82  ♥ AJ98  ♠ KQ  ♠ A105	South:  ♠ Q653  ♥ Q654  ♦ J10  ♠ QJ6	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 181 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6♠ S	North:  ♠ K863  ♥ K7543  ♠ 3  ♣ KJ7	South:  ♠ AQ92  ♥ AJ9  ♠ AKQ5  ♠ 63	Pass Pass Pass Pass 1. Stay 2. artific 3. Blac	6 <b>♠</b> man	Pass Pass Pass AP	4 <b>♠</b> 5 <b>♣</b> <sup>4</sup>

Board: 182 Dealer: N	<b>♠</b> AQ94 <b>♥</b> AK96	The opponents are silent.
Vul: NS	◆ 53	You bid first.
HCP: 21	<b>♣</b> AKJ	Y OU DIG HIST.
Board: 183	<b>♠</b> AJ108	East Doubles 24 if possible
Dealer: S	<b>♥</b> K7652	East Doubles 3♣ if possible.
Vul: EW HCP: 11	<b>♦</b> QJ <b>♣</b> 96	Partner bids first.
1101.11	<b>4</b> 70	
Board: 184	<b>★</b> KQ107	The opponents are silent.
Dealer: N Vul: Both	<b>♥</b> K10 <b>♦</b> AKQ85	off
HCP: 21	◆ A5	You bid first.
Board: 185 Dealer: S	<b>♦</b> Q652 <b>♥</b> K864	The opponents are silent.
Vul: EW	<b>♦</b> 9543	Partner bids first.
HCP: 5	<b>♣</b> 4	Partner blus first.
Board: 186	♠ AKQ10	
Dealer: N	<b>♥</b> A63	The opponents are silent.
Vul: Both	◆ K10	You bid first.
HCP: 20	<b>♣</b> KJ106	

Board: 182 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4♠ N	North:  ♠ AQ94  ♥ AK96  ♦ 53  ♠ AKJ	South:  ♠ KJ62  ♥ 102  • QJ74  ♣ 543	West Pass Pass 1. Stay		Pass		
Board: 183				North 3♣¹		South 2NT 3	
Dealer: S	North:	South:		3♠ <sup>2</sup>			
Vul: EW	<b>♠</b> AJ108 <b>♥</b> K7652	<b>♠</b> K76 <b>♥</b> AQ3	Pass	4NT <sup>3</sup>	Pass	5 <b>♠</b> <sup>4</sup>	
North HCP: 11 South HCP: 20	♦ QJ	◆ AK52	Pass	<b>6♥</b>	AP		
Contract: 6♥ S	<b>♣</b> 96	<b>♣</b> KJ5	1. Stayman 2. SMOLEN				
				-	0014	0	
				kwood (			
			4. A-2	/5 or 5/5	э, Q(п	1)—1	
Board: 184	North:	South:	West	North	East	South	
Dealer: N Vul: Both	<b>♠</b> KQ107	<b>♠</b> A94		2NT	Pass	3 <b>♣</b> ¹	
North HCP: 21	<b>∀</b> K10	♥ A753	Pass	3♠	Pass	6NT	
South HCP: 11	◆ AKQ85 ◆ A5	<b>♦</b> 7 <b>♣</b> QJ876	AP				
Contract: 6N N	₩ AJ	<b>₹</b> Q3070	1. Stay	man			
Board: 185 Dealer: S	North: ♠ Q652	South: ♠ K10	West	North	East	South 2NT	
Vul: EW	<b>♥</b> K864	<b>♥</b> A7	Pass	<b>3♣</b> ¹	Pass	3♦	
North HCP: 5	<b>♦</b> 9543	◆ AQJ108	Pass	3NT	AP		
South HCP: 21 Contract: 3N S	<b>♣</b> 4	<b>♣</b> AK86	1. Stay	man			

Board: 186 West North East South North: South: Dealer: N Pass 3♣¹ 2NT ♠ AKQ10 **♦** J9764 Vul: Both **♥** A63 **♥** KQ98 Pass 3♠ Pass 4♠ North HCP: 20 **♦** K10 **♦** Q87 AP South HCP: 8 **♣** 3 **♣** KJ106 1. Stayman Contract: 4♠ N

Board: 182	<b>♦</b> KJ62	
Dealer: N	<b>♥</b> 102	The opponents are silent.
Vul: NS	<b>♦</b> QJ74	Partner bids first.
HCP: 7	<b>♣</b> 543	i aitaivi oigo iliot.
Board: 183	<b>♦</b> K76	
Dealer: S	♥ AQ3	East Doubles 3♣ if possible.
Vul: EW	◆ AK52	You bid first.
HCP: 20	<b>♣</b> KJ5	1 0 0 0 1 0 1 1 1 0 0 1
Board: 184	<b>♦</b> A94	
Dealer: N	▼ A753	The opponents are silent.
Vul: Both	<b>→</b> 7	Partner bids first.
HCP: 11	<b>♣</b> QJ876	I MINIOT OTHE THE
Board: 185	<b>♦</b> K10	
Dealer: S	<b>▼</b> A7	The opponents are silent.
Vul: EW	◆ AQJ108	You bid first.
HCP: 21	<b>♣</b> AK86	1 04 014 11100
Board: 186	<b>♦</b> J9764	
Dealer: N	♥ KQ98	The opponents are silent.
Vul: Both	• Q87	Partner bids first.
HCP: 8	<b>♣</b> 3	raithei bius ilist.

Board: 182 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4♠ N	North:  ♠ AQ94  ♥ AK96  ♦ 53  ♠ AKJ	South:  ♠ KJ62  ♥ 102  • QJ74  ♣ 543	West Pass Pass 1. Stay		Pass		
Board: 183				North 3♣¹		South 2NT 3	
Dealer: S	North:	South:		3♠ <sup>2</sup>			
Vul: EW	<b>♠</b> AJ108 <b>♥</b> K7652	<b>♠</b> K76 <b>♥</b> AQ3	Pass	4NT <sup>3</sup>	Pass	5 <b>♠</b> <sup>4</sup>	
North HCP: 11 South HCP: 20	♦ QJ	◆ AK52	Pass	<b>6♥</b>	AP		
Contract: 6♥ S	<b>♣</b> 96	<b>♣</b> KJ5	1. Stayman 2. SMOLEN				
				-	0014	0	
				kwood (			
			4. A-2	/5 or 5/5	э, Q(п	1)—1	
Board: 184	North:	South:	West	North	East	South	
Dealer: N Vul: Both	<b>♠</b> KQ107	<b>♠</b> A94		2NT	Pass	3 <b>♣</b> ¹	
North HCP: 21	<b>∀</b> K10	♥ A753	Pass	3♠	Pass	6NT	
South HCP: 11	◆ AKQ85 ◆ A5	<b>♦</b> 7 <b>♣</b> QJ876	AP				
Contract: 6N N	₩ AJ	<b>₹</b> Q3070	1. Stay	man			
Board: 185 Dealer: S	North: ♠ Q652	South: ♠ K10	West	North	East	South 2NT	
Vul: EW	<b>♥</b> K864	<b>♥</b> A7	Pass	<b>3♣</b> ¹	Pass	3♦	
North HCP: 5	<b>♦</b> 9543	◆ AQJ108	Pass	3NT	AP		
South HCP: 21 Contract: 3N S	<b>♣</b> 4	<b>♣</b> AK86	1. Stay	man			

Board: 186 West North East South North: South: Dealer: N Pass 3♣¹ 2NT ♠ AKQ10 **♦** J9764 Vul: Both **♥** A63 **♥** KQ98 Pass 3♠ Pass 4♠ North HCP: 20 **♦** K10 **♦** Q87 AP South HCP: 8 **♣** 3 **♣** KJ106 1. Stayman Contract: 4♠ N

Board: 187 Dealer: S Vul: NS HCP: 5	<ul><li>◆ Q9653</li><li>◆ 9852</li><li>◆ QJ4</li><li>◆ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q74</li><li>♥ AJ5</li><li>♦ AQ5</li><li>♣ AK105</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 7	<ul><li>★ K432</li><li>♥ 965</li><li>◆ J54</li><li>◆ QJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ96</li><li>▼ AQJ6</li><li>◆ K98</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.

Board: 187 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 44 S	North:  ♠ Q9653  ♥ 9852  ♠ QJ4  ♣ 3	South:  ♠ A87  ♥ AQ  ♠ A72  ♣ AK1087	Pass Pass	3 <b>♥</b> <sup>2</sup> 4♠ man	East Pass Pass AP	2NT 3♦
Board: 188 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 7♠ N	North:  ♠ Q74  ♥ AJ5  ♠ AQ5  ♣ AK105	South:  ♠ AK932  ♥ K1087  ♠ K96  ♠ 3	Pass Pass Pass Pass AP 1. Stay 2. SM0 3. Blac 4. A=0	5♣ <sup>4</sup> 6♣ <sup>5</sup>	Pass Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 5♦ 7♠
Board: 189 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ K432  ♥ 965  ♦ J54  ♣ QJ5	South:  ♠ AQ10  ♥ K107  ♠ A98  ♣ AK103	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 190 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N  North:  North:  A KJ96  ▼ AQJ6  AQJ6  AQJ6  AQJ6  AQJ6	<b>♠</b> KJ96 <b>♥</b> AQJ6 <b>♦</b> K98	South:  ♠ AQ  ▼ K1052  ◆ Q653	Pass Pass Pass AP 1. Stay	Pass Pass	3♣¹ 3♠² 4NT³
	t: 6♥ N	<b>♣</b> 1073	<ul><li>2. artification</li><li>3. Blace</li></ul>		

Board: 187 Dealer: S Vul: NS HCP: 21	<ul><li>A87</li><li>✓ AQ</li><li>A72</li><li>AK1087</li></ul>	The opponents are silent.  You bid first.
Board: 188 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK932</li><li>★ K1087</li><li>★ K96</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 20	<ul><li>AQ10</li><li>K107</li><li>A98</li><li>AK103</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: EW HCP: 11	<ul><li>AQ</li><li>✓ K1052</li><li>✓ Q653</li><li>✓ 1073</li></ul>	The opponents are silent.  Partner bids first.

Board: 187 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 44 S	North:  ♠ Q9653  ♥ 9852  ♠ QJ4  ♣ 3	South:  ♠ A87  ♥ AQ  ♠ A72  ♣ AK1087	Pass Pass	3 <b>▼</b> <sup>2</sup> 4♠ man	East Pass Pass AP	2NT 3♦
Board: 188 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 7♠ N	North:  ♠ Q74  ♥ AJ5  ♠ AQ5  ♣ AK105	South:  ♠ AK932  ♥ K1087  ♠ K96  ♠ 3	Pass Pass Pass Pass AP 1. Stay 2. SM0 3. Blac 4. A=0	5♣ <sup>4</sup> 6♣ <sup>5</sup>	Pass Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 5♦ 7♠
Board: 189 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ K432  ♥ 965  ♦ J54  ♣ QJ5	South:  ♠ AQ10  ♥ K107  ♠ A98  ♣ AK103	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 190 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N	North:  ♠ KJ96  ♥ AQJ6  ♠ K98	South:  ♠ AQ  ♥ K1052  ♠ Q653	Pass Pass Pass AP 1. Stay		Pass Pass	3♣¹ 3♠² 4NT³
	♣ AQ	<b>♣</b> 1073	<ol> <li>artificial</li> <li>Blackwood 0314, for ▼</li> <li>A=2/5 or 5/5, Q(H)=1</li> </ol>			

## 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

You bid first.

Board: 191 Dealer: S Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: Both HCP: 20	<ul><li>A52</li><li>✓ AK</li><li>Q752</li><li>AK75</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: NS HCP: 13	<ul><li>AQ864</li><li>✓ Q842</li><li>AJ10</li><li>2</li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N	<b>♠</b> AK <b>♥</b> Q1042	The opponents are silent.

♦ A108

**♣** AK86

Vul: Both

HCP: 20

Board: 191 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 4N S	North:	South:  ♠ AQ4  ♥ AKQ  ♠ KJ  ♣ J7643	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² AP 1. Stayman 2. Quantitative 4NT
Board: 192 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A52  ♥ AK  ♠ Q752  ♣ AK75	South:  ♠ KQ96  ♥ Q9742  ♠ AJ4  ♣ 10	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3NT Pass 4NT³  Pass 6NT AP  1. Stayman  2. SMOLEN  3. Quantitative 4NT
Board: 193 Dealer: S Vul: NS North HCP: 13 South HCP: 20 Contract: 7♠ S	North:  ♠ AQ864  ♥ Q842  ♠ AJ10  ♣ 2	South:  ♠ K97  ♥ AK6  ♠ Q53  ♣ AKJ9	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♠  Pass 4NT³ Pass 5♣⁴  Pass 7♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠  4. A=0/5 or 3/5

			West	North 2NT		
Board: 194	North:	South:	Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N Vul: Both	<b>♦</b> AK <b>♥</b> Q1042	<b>♠</b> QJ942 <b>♥</b> KJ65	Pass	4NT <sup>3</sup>	Pass	5 <b>\</b> 4
North HCP: 20	♦ A108	◆ Q2	Pass	<b>6♥</b>	AP	
South HCP: 12	<b>♣</b> AK86	<b>♣</b> QJ	1. Stay	man		
Contract: 6♥ N			2. artific	cial		
			3. Blac	kwood (	0314, 1	for 🔻
			4. A=1	/5 or 4/5	5	

Board: 191 Dealer: S Vul: EW HCP: 20	<ul><li>AQ4</li><li>✓ AKQ</li><li>✓ KJ</li><li>✓ J7643</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ96</li><li>♥ Q9742</li><li>◆ AJ4</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: NS HCP: 20	<ul><li>★ K97</li><li>▼ AK6</li><li>◆ Q53</li><li>◆ AKJ9</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: Both HCP: 12	<ul><li>♣ QJ942</li><li>♥ KJ65</li><li>◆ Q2</li><li>♣ QJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 191 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 4N S	North:	South:  ♠ AQ4  ♥ AKQ  ♠ KJ  ♣ J7643	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² AP 1. Stayman 2. Quantitative 4NT
Board: 192 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A52  ♥ AK  ♠ Q752  ♣ AK75	South:  ♠ KQ96  ♥ Q9742  ♠ AJ4  ♣ 10	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3NT Pass 4NT³  Pass 6NT AP  1. Stayman  2. SMOLEN  3. Quantitative 4NT
Board: 193 Dealer: S Vul: NS North HCP: 13 South HCP: 20 Contract: 7♠ S	North:  ♠ AQ864  ♥ Q842  ♠ AJ10  ♣ 2	South:  ♠ K97  ♥ AK6  ♠ Q53  ♣ AKJ9	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♠  Pass 4NT³ Pass 5♣⁴  Pass 7♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠  4. A=0/5 or 3/5

			West	North 2NT		
Board: 194	North:	South:	Pass	3♥	Pass	<b>3</b> ♠ <sup>2</sup>
Dealer: N Vul: Both	<b>♦</b> AK <b>♥</b> Q1042	<b>♠</b> QJ942 <b>♥</b> KJ65	Pass	4NT <sup>3</sup>	Pass	5 <b>\</b> 4
North HCP: 20	♦ A108	◆ Q2	Pass	<b>6♥</b>	AP	
South HCP: 12	<b>♣</b> AK86	<b>♣</b> QJ	1. Stay	man		
Contract: 6♥ N			2. artific	cial		
			3. Blac	kwood (	0314, 1	for 🔻
			4. A=1	/5 or 4/5	5	

Board: 195 Dealer: S Vul: None HCP: 7	♠ Q853 ♥ 986 ♦ A1094 ♠ J9	The opponents are silent.  Partner bids first.
Board: 196 Dealer: N Vul: EW HCP: 21	<ul><li>★ KJ6</li><li>▼ AQJ2</li><li>★ A976</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: None HCP: 5	<ul><li>★ A852</li><li>▼ 103</li><li>◆ 9865</li><li>◆ J65</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: NS HCP: 20	<ul><li>★ KJ9</li><li>▼ AQJ5</li><li>◆ K76</li><li>◆ AQ3</li></ul>	The opponents are silent. You bid first.

Board: 195 Dealer: S Vul: None	North: ♠ Q853	South: ♠ AJ9		North		2NT
North HCP: 7	♥ 986 ♦ A1094	<b>♥</b> A7 <b>♦</b> KJ3	Pass	3♣¹	Pass	<b>3</b> •
South HCP: 20	<b>♣</b> J9	♣ AK763	Pass 1. Stay	3NT man	AP	
Contract: 3N S			1. Suly	111411		
Board: 196	North:	South:	West	North	East	South
Dealer: N	Norui.	AQ53	,,,,,,,	2NT	Pass	
Vul: EW	♥ AQJ2	<b>♥</b> 64	Pass			3NT
North HCP: 21 South HCP: 9	◆ A976	♦ K53	AP			
Contract: 3N N	<b>♣</b> AQ	<b>♣</b> 10974	1. Stay	man		
Board: 197 Dealer: S	North: ♠ A852	South: ♠ QJ6	West	North	East	South 2NT
Vul: None	<b>♥</b> 103	▼ AQJ52	Pass	<b>3♣</b> ¹	Pass	3♥
North HCP: 5 South HCP: 21	<b>♦</b> 9865	<b>♦</b> A7	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J65	♣ AK4	1. Stay	man		
			West	North	East	South
				2NT	Pass	<b>3♣</b> <sup>1</sup>
Board: 198		G 4	Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N	North:	South: <b>♠</b> A1084	Pass	3NT	Pass	4NT <sup>3</sup>
Vul: NS	<b>♠</b> KJ9 <b>♥</b> AQJ5	♥ K7632	Pass	5 <b>♠</b> <sup>4</sup>	Pass	<b>6</b> ♥
North HCP: 20 South HCP: 11	◆ K76	<b>•</b> —	AP			
Contract: 6 N	♣ AQ3	<b>♣</b> KJ108	1. Stay	man		
			2. artifi			
				kwood (		
			4. A=2	/5 or 5/5	5, Q(H	)=1

Board: 195 Dealer: S Vul: None HCP: 20	<ul><li>▲ AJ9</li><li>✔ A7</li><li>◆ KJ3</li><li>▲ AK763</li></ul>	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: EW HCP: 9	<ul><li>AQ53</li><li>64</li><li>K53</li><li>10974</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 21	<ul><li>♣ QJ6</li><li>♥ AQJ52</li><li>♦ A7</li><li>♣ AK4</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: NS HCP: 11	<ul><li>★ A1084</li><li>★ K7632</li><li>★ —</li><li>★ KJ108</li></ul>	The opponents are silent.  Partner bids first.

Board: 195 Dealer: S Vul: None	North: ♠ Q853	South: ♠ AJ9		North		2NT
North HCP: 7	♥ 986 ♦ A1094	<b>♥</b> A7 <b>♦</b> KJ3	Pass	3♣¹	Pass	<b>3</b> •
South HCP: 20	<b>♣</b> J9	♣ AK763	Pass 1. Stay	3NT man	AP	
Contract: 3N S			1. Suly	111411		
Board: 196	North:	South:	West	North	East	South
Dealer: N	Norui.	AQ53	,,,,,,,	2NT	Pass	
Vul: EW	♥ AQJ2	<b>♥</b> 64	Pass			3NT
North HCP: 21 South HCP: 9	◆ A976	♦ K53	AP			
Contract: 3N N	<b>♣</b> AQ	<b>♣</b> 10974	1. Stay	man		
Board: 197 Dealer: S	North: ♠ A852	South: ♠ QJ6	West	North	East	South 2NT
Vul: None	<b>♥</b> 103	▼ AQJ52	Pass	<b>3♣</b> ¹	Pass	3♥
North HCP: 5 South HCP: 21	<b>♦</b> 9865	<b>♦</b> A7	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J65	♣ AK4	1. Stay	man		
			West	North	East	South
				2NT	Pass	<b>3♣</b> <sup>1</sup>
Board: 198		G 4	Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N	North:	South: <b>♠</b> A1084	Pass	3NT	Pass	4NT <sup>3</sup>
Vul: NS	<b>♠</b> KJ9 <b>♥</b> AQJ5	♥ K7632	Pass	5 <b>♠</b> <sup>4</sup>	Pass	<b>6</b> ♥
North HCP: 20 South HCP: 11	◆ K76	<b>•</b> —	AP			
Contract: 6 N	♣ AQ3	<b>♣</b> KJ108	1. Stay	man		
			2. artifi			
				kwood (		
			4. A=2	/5 or 5/5	5, Q(H	)=1

Board: 199 Dealer: S Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: None HCP: 20	<b>♠</b> KQ <b>♥</b> A10764 <b>♦</b> Q3 <b>♣</b> AKQ8	The opponents are silent.  You bid first.
Board: 201 Dealer: S Vul: NS HCP: 11	<ul><li>▲ AJ76</li><li>▼ 105</li><li>◆ J1063</li><li>♣ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: EW HCP: 20	<ul><li>★ AK1098</li><li>♥ KJ4</li><li>◆ AKJ</li><li>♣ J8</li></ul>	West Doubles 3♣ if possible.  You bid first.

			West	North	East	South 2NT
Board: 199	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♠
Dealer: S	Norui. <b>♠</b> J984	AKQ5	Pass	<b>4</b> ♥ <sup>2</sup>	Pass	$4NT^3$
Vul: EW North HCP: 12	<b>♥</b> QJ10	<b>♥</b> A9	Pass	5 <b>\</b> 4	Pass	6♠
South HCP: 20	◆ KJ1064	♦ A93	AP			
Contract: 6♠ S	♣ A	♣ K1098	1. Stay			
			2. artific	cial kwood (	021 <i>4</i> +	for 🛦
				/5 or 4/5		101 🕏
				, -		
Board: 200			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♠</b> KQ <b>♥</b> A10764	<b>♠</b> A873 <b>♥</b> Q32	Pass	3♥	Pass	$4NT^2$
North HCP: 20	• Q3	• A54	AP			
South HCP: 11 Contract: 4N N	♣ AKQ8	<b>♣</b> J73	1. Stay			
Contract. 41v 1v			2. Quai	ntitative 4	4NT	
			West	North	East	South
Board: 201	North:	South:				2NT
Dealer: S	<b>♦</b> AJ76	<b>♠</b> Q5	Pass	<b>3</b> ♣¹	Pass	3♥
Vul: NS North HCP: 11	<b>v</b> 105	<b>▼</b> AK843	Pass	$4NT^2$	Pass	6NT
South HCP: 21	◆ J1063	◆ AK	AP			
Contract: 6N S	<b>♣</b> KQ4	♣ AJ107	1. Stay	man		
			2. Quai	ntitative 4	4NT	
Board: 202	NI d	0 4	<b>11</b> 7 4	NI. 4	E. (	G - 41
Dealer: N	North: ♠ AK1098	South: ♠ Q32	west	North		
Vul: EW	<b>▼</b> KJ4	♥ Q32	v	2NT	Pass	
North HCP: 20	♦ AKJ	<b>♦</b> 9853	X	3♠	rass	3NT
South HCP: 8	<b>♣</b> J8	<b>♣</b> 65	AP			
Contract: 3N N			1. Stay	man		

Board: 199 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AKQ5</li><li>♥ A9</li><li>♠ A93</li><li>♠ K1098</li></ul>	The opponents are silent.  You bid first.
Board: 200 Dealer: N Vul: None HCP: 11	<ul><li>★ A873</li><li>♥ Q32</li><li>★ A54</li><li>★ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 201 Dealer: S Vul: NS HCP: 21	<ul><li>♣ Q5</li><li>♥ AK843</li><li>◆ AK</li><li>♣ AJ107</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q32</li><li>♥ AQ62</li><li>◆ 9853</li><li>♣ 65</li></ul>	West Doubles 3♣ if possible.  Partner bids first.

			West	North	East	South 2NT
Board: 199	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♠
Dealer: S	Norui. <b>♠</b> J984	AKQ5	Pass	<b>4</b> ♥ <sup>2</sup>	Pass	$4NT^3$
Vul: EW North HCP: 12	<b>♥</b> QJ10	<b>♥</b> A9	Pass	5 <b>\</b> 4	Pass	6♠
South HCP: 20	◆ KJ1064	♦ A93	AP			
Contract: 6♠ S	♣ A	♣ K1098	1. Stay			
			2. artific	cial kwood (	021 <i>4</i> +	for 🛦
				/5 or 4/5		101 🕏
				, -		
Board: 200			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♠</b> KQ <b>♥</b> A10764	<b>♠</b> A873 <b>♥</b> Q32	Pass	3♥	Pass	$4NT^2$
North HCP: 20	• Q3	• A54	AP			
South HCP: 11 Contract: 4N N	♣ AKQ8	<b>♣</b> J73	1. Stay			
Contract. 41v 1v			2. Quai	ntitative 4	4NT	
			West	North	East	South
Board: 201	North:	South:				2NT
Dealer: S	<b>♦</b> AJ76	<b>♠</b> Q5	Pass	<b>3</b> ♣¹	Pass	3♥
Vul: NS North HCP: 11	<b>v</b> 105	<b>▼</b> AK843	Pass	$4NT^2$	Pass	6NT
South HCP: 21	◆ J1063	◆ AK	AP			
Contract: 6N S	<b>♣</b> KQ4	♣ AJ107	1. Stay	man		
			2. Quai	ntitative 4	4NT	
Board: 202	NI d	0 4	<b>11</b> 7 4	NI. 4	E. (	G - 41
Dealer: N	North: ♠ AK1098	South: ♠ Q32	west	North		
Vul: EW	<b>▼</b> KJ4	♥ Q32	v	2NT	Pass	
North HCP: 20	♦ AKJ	<b>♦</b> 9853	X	3♠	rass	3NT
South HCP: 8	<b>♣</b> J8	<b>♣</b> 65	AP			
Contract: 3N N			1. Stay	man		

Vul: None

HCP: 21

♦ KQ6

♣ AK9

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 203 **♠** AKQ42 East Doubles 3♣ if possible. Dealer: S **9743** Vul: Both **♦** 542 Partner bids first. HCP: 9 **♣** 3 Board: 204 **★** 109 The opponents are silent. Dealer: N ♥ AKQ3 Vul: NS • A7 You bid first. HCP: 20 **♣** AQJ109 Board: 205 **★** 7642 The opponents are silent. Dealer: S **y** J95 Vul: EW ♦ KQ753 Partner bids first. HCP: 6 **♣** 9 **♦** A62 Board: 206 The opponents are silent. Dealer: N **♥** AJ62

You bid first.

Board: 203 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 6♥ S	North:  ♠ AKQ42  ♥ 9743  ♦ 542  ♣ 3	South:  ♣ J9  ♥ AKQ8  ♠ AQ83  ♣ KJ9	West North East South  2NT  Pass 3♣¹ X 3♥  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♣⁴  Pass 6♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥  4. A=0/5 or 3/5
Board: 204 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4 N	North:  • 109  • AKQ3  • A7  • AQJ109	South:  ♣ J8643  ♥ J984  ♠ K2  ♣ 76	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 4♥  AP  1. Stayman
Board: 205 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ 7642  ♥ J95  ♠ KQ753  ♣ 9	South:  ♠ AK5  ♥ Q84  ♠ A10  ♣ AQJ53	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 206 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 6♥ N	North:  ♠ A62  ♥ AJ62  ♠ KQ6  ♠ AK9	South:  ♠ KQ873  ♥ KQ104  ♦ 8  ♠ QJ4	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♣³ Pass 4♣⁴  Pass 4NT⁵ Pass 5♠⁶  Pass 6♥ AP  1. Stayman  2. artificial  3. Cue bid, a ♣ stopper  4. Cue bid, surplus  5. Blackwood 0314, for ♥ 6. A=1/5 or 4/5

Board: 203 Dealer: S Vul: Both HCP: 20	<ul><li>▶ J9</li><li>♥ AKQ8</li><li>◆ AQ83</li><li>♣ KJ9</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 204 Dealer: N Vul: NS HCP: 5	<ul><li>▶ J8643</li><li>♥ J984</li><li>◆ K2</li><li>◆ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK5</li><li>♥ Q84</li><li>♠ A10</li><li>♠ AQJ53</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ873</li><li>★ KQ104</li><li>★ 8</li><li>★ QJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 203 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 6♥ S	North:  ♠ AKQ42  ♥ 9743  ♦ 542  ♣ 3	South:  ♣ J9  ♥ AKQ8  ♠ AQ83  ♣ KJ9	West North East South  2NT  Pass 3♣¹ X 3♥  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♣⁴  Pass 6♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥  4. A=0/5 or 3/5
Board: 204 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4 N	North:  • 109  • AKQ3  • A7  • AQJ109	South:  ♣ J8643  ♥ J984  ♠ K2  ♣ 76	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 4♥  AP  1. Stayman
Board: 205 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ 7642  ♥ J95  ♠ KQ753  ♣ 9	South:  ♠ AK5  ♥ Q84  ♠ A10  ♣ AQJ53	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 206 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 6♥ N	North:  ♠ A62  ♥ AJ62  ♠ KQ6  ♠ AK9	South:  ♠ KQ873  ♥ KQ104  ♦ 8  ♠ QJ4	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♣³ Pass 4♣⁴  Pass 4NT⁵ Pass 5♠⁶  Pass 6♥ AP  1. Stayman  2. artificial  3. Cue bid, a ♣ stopper  4. Cue bid, surplus  5. Blackwood 0314, for ♥ 6. A=1/5 or 4/5

Board: 207 Dealer: S Vul: Both HCP: 7	<ul><li>★ KJ87</li><li>♥ 965</li><li>★ K943</li><li>♣ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 20	<ul><li>42</li><li>✓ AJ10</li><li>✓ AKJ95</li><li>✓ AK9</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q986</li><li>♥ J84</li><li>♦ KQ43</li><li>♣ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: EW HCP: 21	<ul><li>♣ A92</li><li>♥ QJ10</li><li>◆ AJ107</li><li>♣ AKQ</li></ul>	The opponents are silent. You bid first.

Board: 207 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ KJ87  ♥ 965  ♠ K943  ♣ 74	South:  ♠ AQ  ♥ A8  ♠ AQJ108  ♠ K965	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3NT AP  1. Stayman
Board: 208 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North:	South:  ♠ AJ1093  ♥ KQ92  ♠ 8  ♣ 843	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 209 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 5♠ S	North:  ♠ Q986  ♥ J84  ♦ KQ43  ♣ J5	South:  ♠ AK1042  ♥ AK10  ♠ A9  ♣ Q98	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 4♥² Pass 4NT³  Pass 5♣⁴ Pass 5♠  AP  1. Stayman 2. artificial 3. Blackwood 0314, for ♠ 4. A=0/5 or 3/5
Board: 210 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 6♥ N	North:  ♠ A92  ♥ QJ10  ♠ AJ107  ♣ AKQ	South:  ♠ QJ85  ♥ A8654  ♦ 5  ♣ J84	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♣⁴ Pass 6♥  AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥ 4. A=0/5 or 3/5

#### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

**♠** AQ Board: 207 The opponents are silent. Dealer: S **♥** A8

Vul: Both **♦** AQJ108 You bid first. HCP: 20 **♣** K965

Board: 208 **♦** AJ1093 The opponents are silent. Dealer: N **♥** KQ92

Vul: Both **8** Partner bids first. HCP: 10 **♣** 843

Board: 209 **♦** AK1042 The opponents are silent. Dealer: S **♥** AK10

Vul: None **♦** A9 You bid first. HCP: 20 ♣ Q98

**♦** QJ85 Board: 210 The opponents are silent. Dealer: N **♥** A8654

Vul: EW **♦** 5 Partner bids first.

HCP: 8 **♣** J84

Board: 207 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ KJ87  ♥ 965  ♠ K943  ♣ 74	South:  ♠ AQ  ♥ A8  ♠ AQJ108  ♠ K965	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3NT AP  1. Stayman
Board: 208 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North:	South:  ♠ AJ1093  ♥ KQ92  ♠ 8  ♣ 843	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 209 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 5♠ S	North:  ♠ Q986  ♥ J84  ♦ KQ43  ♣ J5	South:  ♠ AK1042  ♥ AK10  ♠ A9  ♣ Q98	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 4♥² Pass 4NT³  Pass 5♣⁴ Pass 5♠  AP  1. Stayman 2. artificial 3. Blackwood 0314, for ♠ 4. A=0/5 or 3/5
Board: 210 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 6♥ N	North:  ♠ A92  ♥ QJ10  ♠ AJ107  ♣ AKQ	South:  ♠ QJ85  ♥ A8654  ♦ 5  ♣ J84	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♣⁴ Pass 6♥  AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥ 4. A=0/5 or 3/5

Board: 211 Dealer: S Vul: None HCP: 12	<b>♣</b> J10 <b>♥</b> AQ74 <b>♦</b> KQ87532 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: NS HCP: 21	<ul><li>AQ97</li><li>AQ</li><li>1032</li><li>AKQ8</li></ul>	The opponents are silent.  You bid first.
Board: 213 Dealer: S Vul: EW HCP: 15	<ul><li>★ AQ107</li><li>▼ K42</li><li>◆ KJ6</li><li>◆ Q108</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AQ</li><li>♥ KQ85</li><li>♠ AK5</li><li>♠ Q975</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q3</li><li>♥ K863</li><li>◆ KJ104</li><li>♣ J53</li></ul>	The opponents are silent.  Partner bids first.

Board: 211 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6 N	North: <b>♣</b> J10 <b>♥</b> AQ74 <b>♦</b> KQ87532 <b>♣</b> —	South:  ♠ A974  ♥ KJ2  ♠ A4  ♣ AKJ5	West North  Pass 3♣¹  Pass 6♦  1. Stayman	East Pass AP	2NT
Board: 212 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 44 N	North:  ♠ AQ97  ♥ AQ  • 1032  ♣ AKQ8	South:	West North 2NT Pass 3♠ AP 1. Stayman	East Pass Pass	<b>3</b> ♣¹
Board: 213 Dealer: S Vul: EW North HCP: 15 South HCP: 20 Contract: 6N S	North:  ♠ AQ107  ♥ K42  ♠ KJ6  ♠ Q108	South:  ♠ KJ  ♠ AQ108  ♠ AQ8  ♣ A654	West North  Pass 3♣¹  Pass 6NT  1. Stayman	East Pass AP	2NT
Board: 214 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 6♥ N	North:  ♠ AQ  ♥ KQ85  ♠ AK5  ♠ Q975	South:  ♠ K984  ♥ AJ1062  • Q  ♣ K102	West North 2NT Pass 3♥ Pass 4NT³ Pass 6♥  1. Stayman 2. artificial 3. Blackwood 4. A=1/5 or 4/	Pass Pass Pass AP	3.4 <sup>1</sup> 3.4 <sup>2</sup> 5.4
Board: 215 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ Q3  ♥ K863  ♠ KJ104  ♣ J53	South:  ♠ AK6  ♥ Q10  ♠ Q53  ♣ AKQ98	West North  Pass 3♣¹  Pass 3NT  1. Stayman	East Pass AP	2NT

Board: 211 Dealer: S Vul: None HCP: 20	<ul><li>▲ A974</li><li>♥ KJ2</li><li>◆ A4</li><li>▲ AKJ5</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: NS HCP: 5	<ul><li>J642</li><li>♥ 97652</li><li>K</li><li>J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 20	<ul><li>★ KJ</li><li>▼ AQ108</li><li>◆ AQ8</li><li>◆ A654</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 13	<ul><li>★ K984</li><li>♥ AJ1062</li><li>◆ Q</li><li>◆ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: NS HCP: 20	<ul><li>★ AK6</li><li>♥ Q10</li><li>◆ Q53</li><li>◆ AKQ98</li></ul>	The opponents are silent. You bid first.

Board: 211 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6 N	North: <b>♣</b> J10 <b>♥</b> AQ74 <b>♦</b> KQ87532 <b>♣</b> —	South:  ♠ A974  ♥ KJ2  ♠ A4  ♣ AKJ5	West North  Pass 3♣¹  Pass 6♦  1. Stayman	East Pass AP	2NT
Board: 212 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 44 N	North:  ♠ AQ97  ♥ AQ  • 1032  ♣ AKQ8	South:	West North 2NT Pass 3♠ AP 1. Stayman	East Pass Pass	<b>3</b> ♣¹
Board: 213 Dealer: S Vul: EW North HCP: 15 South HCP: 20 Contract: 6N S	North:  ♠ AQ107  ♥ K42  ♠ KJ6  ♠ Q108	South:  ♠ KJ  ♠ AQ108  ♠ AQ8  ♣ A654	West North  Pass 3♣¹  Pass 6NT  1. Stayman	East Pass AP	2NT
Board: 214 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 6♥ N	North:  ♠ AQ  ♥ KQ85  ♠ AK5  ♠ Q975	South:  ♠ K984  ♥ AJ1062  • Q  ♣ K102	West North 2NT Pass 3♥ Pass 4NT³ Pass 6♥  1. Stayman 2. artificial 3. Blackwood 4. A=1/5 or 4/	Pass Pass Pass AP	3.4 <sup>1</sup> 3.4 <sup>2</sup> 5.4
Board: 215 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ Q3  ♥ K863  ♠ KJ104  ♣ J53	South:  ♠ AK6  ♥ Q10  ♠ Q53  ♣ AKQ98	West North  Pass 3♣¹  Pass 3NT  1. Stayman	East Pass AP	2NT

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

**★** K43 Board: 216 The opponents are silent. Dealer: N **♥** A2 Vul: None **♦** AKQ76 You bid first. HCP: 20 ♣ A84 Board: 217 **♦** Q10876 The opponents are silent. Dealer: S **♥** KJ96 Vul: EW ♦ AQ Partner bids first. HCP: 13 **♣** J9 Board: 218 ♠ AQ7 The opponents are silent. Dealer: N ♥ AQ9 Vul: Both **♦** K84 You bid first. HCP: 21 ♣ AQ84

Board: 216 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K43  ♥ A2  ♠ AKQ76  ♠ A84	South:  ♠ Q1092  ♥ KQ985  ♦ 53  ♣ 96	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 217 Dealer: S Vul: EW North HCP: 13 South HCP: 20 Contract: 6♥ S	North:  ♠ Q10876  ♥ KJ96  ♠ AQ  ♣ J9	South:  ♠ A5  ♥ A10832  ♠ K8  ♣ AKQ5	West North East South 2NT  Pass $3 \clubsuit^1$ Pass $3 \checkmark$ Pass $3 \clubsuit^2$ Pass $4NT^3$ Pass $5 \checkmark^4$ Pass $5NT^5$ Pass $6 \clubsuit^6$ Pass $6 \checkmark$ AP  1. Stayman  2. artificial  3. Blackwood 0314, for $\checkmark$ 4. A=2/5 or 5/5, Q(H)=0  5. King ask by 5NT  6. K=0
Board: 218 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 6♠ N	North:	South:  ♠ K9543  ♥ KJ75  • Q10  ♣ 103	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3NT³  Pass 3♣ Pass 3NT³  Pass 4♣⁴ Pass 4♥⁵  Pass 4NT⁶ Pass 5♠³  Pass 6♠ AP  1. Stayman  2. SMOLEN  3. Cue bid, surplus  4. Cue bid, a ♣ stopper  5. Cue bid, a ▼ stopper  6. Blackwood 0314, for ♠  7. A=1/5 or 4/5

Board: 216 Dealer: N Vul: None HCP: 7	<ul><li>♠ Q1092</li><li>♥ KQ985</li><li>♦ 53</li><li>♠ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 20	<ul><li>A5</li><li>✓ A10832</li><li>✓ K8</li><li>AKQ5</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 9	<ul><li>★ K9543</li><li>★ KJ75</li><li>◆ Q10</li><li>◆ 103</li></ul>	The opponents are silent.  Partner bids first.

Board: 216 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K43  ♥ A2  ♠ AKQ76  ♠ A84	South:  ♠ Q1092  ♥ KQ985  ♦ 53  ♣ 96	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 217 Dealer: S Vul: EW North HCP: 13 South HCP: 20 Contract: 6♥ S	North:  ♠ Q10876  ♥ KJ96  ♠ AQ  ♣ J9	South:  ♠ A5  ♥ A10832  ♠ K8  ♣ AKQ5	West North East South 2NT  Pass $3 \clubsuit^1$ Pass $3 \checkmark$ Pass $3 \clubsuit^2$ Pass $4NT^3$ Pass $5 \checkmark^4$ Pass $5NT^5$ Pass $6 \clubsuit^6$ Pass $6 \checkmark$ AP  1. Stayman  2. artificial  3. Blackwood 0314, for $\checkmark$ 4. A=2/5 or 5/5, Q(H)=0  5. King ask by 5NT  6. K=0
Board: 218 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 6♠ N	North:	South:  ♠ K9543  ♥ KJ75  • Q10  ♣ 103	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3NT³  Pass 3♣ Pass 3NT³  Pass 4♣⁴ Pass 4♥⁵  Pass 4NT⁶ Pass 5♠³  Pass 6♠ AP  1. Stayman  2. SMOLEN  3. Cue bid, surplus  4. Cue bid, a ♣ stopper  5. Cue bid, a ▼ stopper  6. Blackwood 0314, for ♠  7. A=1/5 or 4/5

Board: 219 Dealer: S Vul: Both HCP: 10	<ul><li>AQ108</li><li>▼ K10732</li><li>◆ J104</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 220 Dealer: N Vul: NS HCP: 20	<ul><li>★ KQJ10</li><li>▼ AQ75</li><li>◆ QJ</li><li>◆ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: EW HCP: 6	<ul><li>★ K963</li><li>♥ 95</li><li>♦ K84</li><li>♣ 9643</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 219	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Dealer: S	AQ108	50um. ♠ K72	Pass	$4NT^3$	Pass	5 <b>♣</b> <sup>4</sup>
Vul: Both	▼ K10732	<b>♥</b> A94	Pass	<b>5</b> ♦	Pass	5 <b>♥</b> <sup>5</sup>
North HCP: 10 South HCP: 21	<b>♦</b> J104	<b>♦</b> AK9	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S ♣ 7	<b>₹</b> /	♣ AK108		OLEN kwood ( /5 or 3/5		for ♥
		• KQJ10	West	North		
			ъ.	2NT	Pass	
Board: 220	North:		Pass		Pass	_
Dealer: N Vul: NS	<b>♠</b> KQJ10		Pass	<b>4♥</b> 4		4NT <sup>3</sup>
North HCP: 20	♥ AQ75		Pass	5 <b>♠</b> <sup>4</sup>	Pass	6
South HCP: 11	-		AP	122012		
Contract: 6♥ N	¥ 1 W 3		1. Stay	cial	0214	C
				kwood ( /5 or 5/5		
Board: 221 Dealer: S	North: ♠ K963	South: ♠ AQJ10	West	North	East	South 2NT
Vul: EW North HCP: 6	<b>♥</b> 95	<b>♥</b> J84	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	♦ K84	<b>♦</b> AQ6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 9643	<b>♣</b> KQJ	1. Stay	man		

Board: 219 Dealer: S Vul: Both HCP: 21	<ul><li>★ K72</li><li>★ A94</li><li>★ AK9</li><li>★ AK108</li></ul>	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: NS HCP: 11	<ul><li>★ A7642</li><li>▼ KJ94</li><li>★ K9</li><li>★ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 221 Dealer: S Vul: EW HCP: 20	<ul><li>AQJ10</li><li>✓ J84</li><li>AQ6</li><li>KQJ</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 219	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Dealer: S	AQ108	50um. ♠ K72	Pass	$4NT^3$	Pass	5 <b>♣</b> <sup>4</sup>
Vul: Both	<b>♥</b> K10732	<b>♥</b> A94	Pass	<b>5</b> ♦	Pass	5 <b>♥</b> <sup>5</sup>
North HCP: 10 South HCP: 21	<b>♦</b> J104	<b>♦</b> AK9	Pass	<b>6</b> ♥	AP	
South HCP: 21 Contract: 6♥ S  ♣ 7	♣ AK108		OLEN kwood ( /5 or 3/5		for ♥	
			West	North		
		J10	ъ.	2NT	Pass	
Board: 220	North:		Pass		Pass	_
Dealer: N Vul: NS	<b>♠</b> KQJ10		Pass	<b>4♥</b> 4		4NT <sup>3</sup>
North HCP: 20	<b>♥</b> AQ75		Pass	5 <b>♠</b> <sup>4</sup>	Pass	6
South HCP: 11	<b>♦</b> QJ <b>♣</b> AJ3	♦ K9 • 106	AP 1. Stayman			
Contract: 6♥ N	¥ 1 W3	<b>2</b> 100	2. artific	cial	0214	C
				kwood ( /5 or 5/5		
Board: 221 Dealer: S	North: ♠ K963	South: ♠ AQJ10	West	North	East	South 2NT
Vul: EW North HCP: 6	<b>♥</b> 95	<b>♥</b> J84	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	♦ K84	♦ AQ6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 9643	<b>♣</b> KQJ	1. Stay	man		

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 222 ♠ K5
Dealer: N ★ AK92

The opponents are silent.

Board: 223 ★ KQ64

The opponents are silent.

Dealer: S • Q10875 The opponents are shell Vul: NS • 73

Vul: Both ♦ K3

HCP: 6 ♣ 76 Partner bids first.

Board: 222	North:	South:	West Pass	North 2NT 3 🕶	East Pass Pass	<b>3</b> ♣¹
Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 6 N	North:  ♠ K5  ♥ AK92  ♠ KJ  ♣ AQ1087	◆ A743 ▼ QJ854 ◆ Q5 ◆ KJ	Pass Pass 1. Stay 2. artific	4NT <sup>3</sup> 6♥ man cial	Pass AP	5 <b>•</b> <sup>4</sup>
				kwood ( /5 or 4/5		for <b>Y</b>
Board: 223 Dealer: S	North: ♠ KQ64	South: ♠ AJ8	West	North	East	South 2NT
Vul: NS North HCP: 7 South HCP: 20	♥ Q10875 ♦ 73	<b>♥</b> AJ92 <b>♦</b> AKJ10	Pass Pass	3 <b>♣</b> ¹ 4 <b>♥</b>	Pass AP	3♥
Contract: 4♥ S	<b>♣</b> 53	<b>♣</b> Q8	1. Stay	man		
D1 224			West	North 2NT	East Pass	
Board: 224 Dealer: N Vul: EW	North:  ♠ K3	South: ♠ AQ1087	Pass Pass	3 <b>▼</b> 4NT <sup>3</sup>	Pass Pass	
North HCP: 21 South HCP: 11	<ul><li>✓ AKQ9</li><li>◆ A985</li><li>◆ AJ8</li></ul>	<ul><li>▼ 10853</li><li>◆ Q3</li><li>◆ K3</li></ul>	Pass 1. Stay		AP	
Contract: 6♥ N				kwood ( /5 or 4/5		for 💙
Board: 225 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: Both North HCP: 6	<b>♦</b> 8532 <b>♥</b> QJ1097	<b>♠</b> AKQ7 <b>♥</b> A42	Pass	<b>3♣</b> ¹	Pass	
South HCP: 20 Contract: 4♠ S	◆ K3 <b>◆</b> 76	◆ A10 ◆ K1083	Pass 1. Stay		AP	

HCP: 20

## 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 222 Dealer: N Vul: None HCP: 13	<ul><li>♣ A743</li><li>♥ QJ854</li><li>◆ Q5</li><li>♣ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 20	<ul><li>▲ AJ8</li><li>♥ AJ92</li><li>◆ AKJ10</li><li>▲ Q8</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 11	◆ AQ1087 ▼ 10853 ◆ Q3 ◆ K3	The opponents are silent.  Partner bids first.
Board: 225 Dealer: S Vul: Both	<b>A</b> AKQ7 <b>V</b> A42 <b>•</b> A10 <b>•</b> K1083	The opponents are silent. You bid first.

♣ K1083

Board: 222	North:	South:	West Pass	North 2NT 3 🕶	East Pass Pass	<b>3</b> ♣¹
Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 6 N	North:  ♠ K5  ♥ AK92  ♠ KJ  ♣ AQ1087	◆ A743 ▼ QJ854 ◆ Q5 ◆ KJ	Pass Pass 1. Stay 2. artific	4NT <sup>3</sup> 6♥ man cial	Pass AP	5 <b>•</b> <sup>4</sup>
				kwood ( /5 or 4/5		for <b>Y</b>
Board: 223 Dealer: S	North: ♠ KQ64	South: ♠ AJ8	West	North	East	South 2NT
Vul: NS North HCP: 7 South HCP: 20	♥ Q10875 ♦ 73	<b>♥</b> AJ92 <b>♦</b> AKJ10	Pass Pass	3 <b>♣</b> ¹ 4 <b>♥</b>	Pass AP	3♥
Contract: 4♥ S	<b>♣</b> 53	<b>♣</b> Q8	1. Stay	man		
D1 224			West	North 2NT	East Pass	
Board: 224 Dealer: N Vul: EW	North:  ♠ K3	South: ♠ AQ1087	Pass Pass	3 <b>▼</b> 4NT <sup>3</sup>	Pass Pass	
North HCP: 21 South HCP: 11	<ul><li>✓ AKQ9</li><li>◆ A985</li><li>◆ AJ8</li></ul>	<ul><li>▼ 10853</li><li>◆ Q3</li><li>◆ K3</li></ul>	Pass 1. Stay		AP	
Contract: 6♥ N				kwood ( /5 or 4/5		for 💙
Board: 225 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: Both North HCP: 6	<b>♦</b> 8532 <b>♥</b> QJ1097	<b>♠</b> AKQ7 <b>♥</b> A42	Pass	<b>3♣</b> ¹	Pass	
South HCP: 20 Contract: 4♠ S	◆ K3 <b>◆</b> 76	◆ A10 ◆ K1083	Pass 1. Stay		AP	

Board: 226 Dealer: N Vul: NS	<b>♠</b> 98 ♥ AKJ ♦ KQJ85	The opponents are silent.  You bid first.
HCP: 21	<b>♣</b> AK5	You did first.
Board: 227 Dealer: S	<b>♠</b> AKJ62 <b>♥</b> Q1052	The opponents are silent.
Vul: Both HCP: 14	<b>♦</b> QJ5 <b>♣</b> J	Partner bids first.
Board: 228 Dealer: N	<b>♠</b> Q5 <b>♥</b> AQ2	The opponents are silent.
Vul: None HCP: 20	◆ AQ54 ◆ AQ108	You bid first.
Board: 229 Dealer: S	<b>♦</b> KJ107 <b>♥</b> 943	The opponents are silent.
Vul: EW HCP: 9	<ul><li>◆ 9</li><li>◆ AJ953</li></ul>	Partner bids first.

Board: 226 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North:	South:  ♠ Q543  ♥ 10973  ♦ 3  ♠ QJ74	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 227 Dealer: S Vul: Both North HCP: 14 South HCP: 20 Contract: 6♠ S	North:  ♠ AKJ62  ♥ Q1052  • QJ5  ♣ J	South:  ♠ Q93  ♥ A4  ♠ AK104  ♣ AK62	Pass Pass Pass Pass Pass 1. Stay 2. SMO 3. Blac 4. A=0		Pass Pass Pass Pass AP	2NT 3 ◆ 4 ◆ 5 ◆ ⁴ 6 ◆ 5
Board: 228 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ Q5  ♥ AQ2  ♠ AQ54  ♠ AQ108	South:  ♣ J943  ♥ K943  ♦ 87  ♣ K75	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 229 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ KJ107  ♥ 943  ♦ 9  ♣ AJ953	South:  ♠ A5  ♥ AK  ♠ AQ863  ♠ K764	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 226 Dealer: N Vul: NS HCP: 5	♣ Q543 ♥ 10973 ♦ 3 ♣ QJ74	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 20	<ul><li>♣ Q93</li><li>♥ A4</li><li>♦ AK104</li><li>♣ AK62</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: None HCP: 7	<ul><li>▶ J943</li><li>♥ K943</li><li>◆ 87</li><li>♣ K75</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: EW HCP: 20	<ul><li>A5</li><li>✓ AK</li><li>AQ863</li><li>K764</li></ul>	The opponents are silent. You bid first.

Board: 226 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North:	South:  ♠ Q543  ♥ 10973  ♦ 3  ♠ QJ74	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 227 Dealer: S Vul: Both North HCP: 14 South HCP: 20 Contract: 6♠ S	North:  ♠ AKJ62  ♥ Q1052  • QJ5  ♣ J	South:  ♠ Q93  ♥ A4  ♠ AK104  ♣ AK62	Pass Pass Pass Pass Pass 1. Stay 2. SMO 3. Blac 4. A=0		Pass Pass Pass Pass AP	2NT 3 ◆ 4 ◆ 5 ◆ ⁴ 6 ◆ 5
Board: 228 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ Q5  ♥ AQ2  ♠ AQ54  ♠ AQ108	South:  ♣ J943  ♥ K943  ♦ 87  ♣ K75	West Pass AP 1. Stay	North 2NT 3  man	Pass	
Board: 229 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ KJ107  ♥ 943  ♦ 9  ♣ AJ953	South:  ♠ A5  ♥ AK  ♠ AQ863  ♠ K764	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 230 Dealer: N Vul: Both HCP: 20	<ul><li>♠ A9</li><li>♥ A2</li><li>♦ A10985</li><li>♠ AKJ9</li></ul>	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: NS HCP: 7	<ul><li>★ K62</li><li>★ 6432</li><li>◆ QJ96</li><li>★ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 232 Dealer: N Vul: Both HCP: 20	<ul><li>AK</li><li>★ K84</li><li>★ K876</li><li>★ AK103</li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: None HCP: 8	<ul><li>♦ 9876</li><li>♥ KJ</li><li>♦ 10963</li><li>♠ KJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: N Vul: NS HCP: 20	<ul><li>A7</li><li>♥ 94</li><li>AQ107</li><li>AKQJ4</li></ul>	The opponents are silent. You bid first.

Board: 230 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A9  ♥ A2  ♠ A10985  ♣ AKJ9	South:  ♠ KJ543  ♥ KQ108  ♠ Q4  ♣ Q7	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3</b> ♣¹
Board: 231 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ K62  ♥ 6432  • QJ96  ♣ J7	South:  ♠ A3  ♥ KQ10  ♠ AK108  ♠ KQ93	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 232 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AK  ♥ K84  ♠ K876  ♠ AK103	South:	Pass AP 1. Stay	North 2NT 3.	Pass	
Board: 233 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:	South:  ♠ A10  ♥ A952  ♠ AKJ4  ♣ A103	West Pass Pass 1. Stay		East Pass AP	2NT
Board: 234 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A7  ♥ 94  ♠ AQ107  ♣ AKQJ4	South:  ♠ KQJ65  ♥ Q1062  ♠ KJ4  ♣ 9	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3</b> ♣¹

Board: 230 Dealer: N Vul: Both HCP: 13	<ul><li>★ KJ543</li><li>▼ KQ108</li><li>◆ Q4</li><li>◆ Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: NS HCP: 21	<ul><li>★ A3</li><li>▼ KQ10</li><li>◆ AK108</li><li>◆ KQ93</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: Both HCP: 9	<ul><li>▲ 1086</li><li>♥ AJ73</li><li>◆ A93</li><li>♣ 754</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: None HCP: 20	<ul><li>★ A10</li><li>▼ A952</li><li>◆ AKJ4</li><li>◆ A103</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQJ65</li><li>♥ Q1062</li><li>◆ KJ4</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.

Board: 230 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A9  ♥ A2  ♠ A10985  ♣ AKJ9	South:  ♠ KJ543  ♥ KQ108  ♠ Q4  ♣ Q7	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3</b> ♣¹
Board: 231 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ K62  ♥ 6432  • QJ96  ♣ J7	South:  ♠ A3  ♥ KQ10  ♠ AK108  ♠ KQ93	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 232 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AK  ♥ K84  ♠ K876  ♠ AK103	South:	Pass AP 1. Stay	North 2NT 3.	Pass	
Board: 233 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:	South:  ♠ A10  ♥ A952  ♠ AKJ4  ♣ A103	West Pass Pass 1. Stay		East Pass AP	2NT
Board: 234 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A7  ♥ 94  ♠ AQ107  ♣ AKQJ4	South:  ♠ KQJ65  ♥ Q1062  ♠ KJ4  ♣ 9	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3</b> ♣¹

Board: 235 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q962</li><li>♥ AJ975</li><li>◆ A106</li><li>♣ 5</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 236 Dealer: N Vul: EW HCP: 20	<ul><li>A8</li><li>♥ QJ93</li><li>★ A107</li><li>★ AKQ3</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: Both HCP: 8	<ul><li>109432</li><li>✓ QJ43</li><li>✓ K102</li><li>✓ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 20	<ul><li>A84</li><li>✓ A95</li><li>AKQ87</li><li>K4</li></ul>	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: None HCP: 9	<ul><li>◆ 75</li><li>♥ QJ92</li><li>◆ J73</li><li>◆ AJ63</li></ul>	The opponents are silent.  Partner bids first.

Board: 235	North:	South:	West	North	East	South 2NT	
Dealer: S Vul: NS	<b>♦</b> Q962	♠ AK3	Pass	<b>3♣</b> ¹	X	XX	
North HCP: 11	<b>♥</b> AJ975	<b>♥</b> K104		4NT <sup>2</sup>		M	
South HCP: 21	♦ A106 ♣ 5	<b>♦</b> KQ <b>♣</b> KQJ62	1. Stay		Л		
Contract: 4N S	<b>4</b> 3	₩ KQJ02	•	ntitative	4NT		
Board: 236	NI41	C41	West	North	Fast	South	
Dealer: N	North: ♠ A8	South: ♠ KJ73	West	2NT	Pass		
Vul: EW	♥ QJ93	♥ A10	Pass			3NT	
North HCP: 20 South HCP: 9	◆ A107	<b>♦</b> J863	AP		2 400	J_ 1, I	
Contract: 3N N	♣ AKQ3	<b>♣</b> 1054	1. Stayman				
			West	North	East	South	
Board: 237	North:	South:				2NT	
Dealer: S	<b>★</b> 109432	<b>♠</b> AQJ	Pass	<b>3</b> ♣¹	Pass	3♦	
Vul: Both North HCP: 8	<b>♥</b> QJ43	♥ AK7	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠	
South HCP: 20	◆ K102	♦ J54	Pass	6♠	AP		
Contract: 6♠ S	<b>♣</b> Q	<b>♣</b> AJ84	1. Stayman				
			2. SM0	OLEN			
			<b>VV</b> 4	NT41.	F4	C41-	
Board: 238	North:	South:	west	North			
Dealer: N	<b>♠</b> A84	<b>♦</b> KJ963	Daga	2NT	Pass		
Vul: Both North HCP: 20	♥ A95	<b>♥</b> QJ84	Pass	<b>3</b> ♦	Pass	<b>3</b> ₹²	
South HCP: 7	◆ AKQ87 ◆ K4	<b>♦</b> 6432	Pass	4♠	AP		
Contract: 4♠ N	<b>T</b> N4	<b>.</b> —	<ol> <li>Stay</li> <li>SMO</li> </ol>				
			2. SIVIC	<i>J</i> LLI N			
Board: 239			<b>11</b> 7	NT 4	г.	G .1	
Dealer: S	North:	South:	West	North	East		
Vul: None	<b>★</b> 75	<b>♠</b> AJ8	D	2.1	D	2NT	
North HCP: 9 VQJ92 VAKS	▼ AK5 ♦ AK986	Pass		Pass	<b>5</b>		
South HCP: 21	◆ 373 ◆ AJ63	◆ Q5	Pass	3NT	AP		
Contract: 3N S		- ~~	1. Stay	III			

Board: 235 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AK3</li><li>♥ K104</li><li>◆ KQ</li><li>♠ KQJ62</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 236 Dealer: N Vul: EW HCP: 9	<ul><li>★ KJ73</li><li>★ A10</li><li>◆ J863</li><li>★ 1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AQJ</li><li>♥ AK7</li><li>♦ J54</li><li>♠ AJ84</li></ul>	The opponents are silent.  You bid first.
Board: 238 Dealer: N Vul: Both HCP: 7	<ul><li>★ KJ963</li><li>♥ QJ84</li><li>◆ 6432</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: None HCP: 21	<ul><li>AJ8</li><li>✓ AK5</li><li>AK986</li><li>Q5</li></ul>	The opponents are silent.  You bid first.

Board: 235	North:	South:	West	North	East	South 2NT	
Dealer: S Vul: NS	<b>♦</b> Q962	♠ AK3	Pass	<b>3♣</b> ¹	X	XX	
North HCP: 11	<b>♥</b> AJ975	<b>♥</b> K104		4NT <sup>2</sup>		M	
South HCP: 21	♦ A106 ♣ 5	<b>♦</b> KQ <b>♣</b> KQJ62	1. Stay		Л		
Contract: 4N S	<b>4</b> 3	₩ KQJ02	•	ntitative	4NT		
Board: 236	NI41	C41	West	North	Fast	South	
Dealer: N	North: ♠ A8	South: ♠ KJ73	West	2NT	Pass		
Vul: EW	♥ QJ93	♥ A10	Pass			3NT	
North HCP: 20 South HCP: 9	◆ A107	<b>♦</b> J863	AP		2 400	J_ 1, I	
Contract: 3N N	♣ AKQ3	<b>♣</b> 1054	1. Stayman				
			West	North	East	South	
Board: 237	North:	South:				2NT	
Dealer: S	<b>★</b> 109432	<b>♠</b> AQJ	Pass	<b>3</b> ♣¹	Pass	3♦	
Vul: Both North HCP: 8	<b>♥</b> QJ43	♥ AK7	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠	
South HCP: 20	◆ K102	♦ J54	Pass	6♠	AP		
Contract: 6♠ S	<b>♣</b> Q	<b>♣</b> AJ84	1. Stayman				
			2. SM0	OLEN			
			<b>VV</b> 4	NT41.	F4	C41-	
Board: 238	North:	South:	west	North			
Dealer: N	<b>♠</b> A84	<b>♦</b> KJ963	Daga	2NT	Pass		
Vul: Both North HCP: 20	♥ A95	<b>♥</b> QJ84	Pass	<b>3</b> ♦	Pass	<b>3</b> ₹²	
South HCP: 7	◆ AKQ87 ◆ K4	<b>♦</b> 6432	Pass	4♠	AP		
Contract: 4♠ N	<b>T</b> N4	<b>.</b> —	<ol> <li>Stay</li> <li>SMO</li> </ol>				
			2. SIVIC	<i>J</i> LLI N			
Board: 239			<b>11</b> 7	NT 4	г.	G .1	
Dealer: S	North:	South:	West	North	East		
Vul: None	<b>★</b> 75	<b>♠</b> AJ8	D	2.1	D	2NT	
North HCP: 9 VQJ92 VAKS	▼ AK5 ♦ AK986	Pass		Pass	<b>5</b>		
South HCP: 21	◆ 373 ◆ AJ63	◆ Q5	Pass	3NT	AP		
Contract: 3N S		- ~~	1. Stay	III			

Board: 240 Dealer: N Vul: EW HCP: 20	<b>♠</b> KJ <b>♥</b> AK109 <b>♦</b> K953 <b>♣</b> AQ7	The opponents are silent.  You bid first.
Board: 241 Dealer: S Vul: Both HCP: 5	<ul><li>★ K64</li><li>♥ 6432</li><li>◆ Q976</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: NS HCP: 21	<ul><li>♠ AK73</li><li>♥ AQ</li><li>♠ AK1085</li><li>♠ J7</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 12	<ul><li>♠ Q864</li><li>♥ AK9</li><li>♦ QJ94</li><li>♠ 86</li></ul>	The opponents are silent.  Partner bids first.

Board: 240 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 6♥ N	North:  ♠ KJ  ♥ AK109  ♠ K953  ♣ AQ7	South:  ♠ A932  ♥ Q654  ♠ Q4  ♣ J53	Pass	ial wood (	Pass Pass Pass AP	3♣¹ 3♣² 5♦⁴
Board: 241 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ K64  ♥ 6432  ♠ Q976  ♣ 53	South:  ♠ A32  ♥ AK  ♠ K53  ♣ AK1074	Pass	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 242 Dealer: N Vul: NS North HCP: 21 South HCP: 11 Contract: 6♠ N	North:  ♠ AK73  ♥ AQ  ♠ AK1085  ♣ J7	South:	Pass	cial swood ( 5 or 4/5	Pass Pass Pass Pass AP	3♣¹ 4♥² 5♠⁴ 5♠⁵
Board: 243 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 4N S	North:  ♠ Q864  ♥ AK9  ♠ QJ94  ♣ 86	South:  ♠ AK9  ♥ Q1074  ♠ A108  ♣ AK3	Pass	4NT <sup>2</sup>	Pass AP	2NT

Board: 240 Dealer: N Vul: EW HCP: 9	<ul><li>▲ A932</li><li>♥ Q654</li><li>◆ Q4</li><li>▲ J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 241 Dealer: S Vul: Both HCP: 21	<ul><li>A32</li><li>✓ AK</li><li>✓ K53</li><li>AK1074</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AK9</li><li>♥ Q1074</li><li>♠ A108</li><li>♠ AK3</li></ul>	The opponents are silent. You bid first.

Board: 240 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 6♥ N	North:  ♠ KJ  ♥ AK109  ♠ K953  ♣ AQ7	South:  ♠ A932  ♥ Q654  ♠ Q4  ♣ J53	Pass	ial wood (	Pass Pass Pass AP	3♣¹ 3♣² 5♦⁴
Board: 241 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ K64  ♥ 6432  ♠ Q976  ♣ 53	South:  ♠ A32  ♥ AK  ♠ K53  ♣ AK1074	Pass	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 242 Dealer: N Vul: NS North HCP: 21 South HCP: 11 Contract: 6♠ N	North:  ♠ AK73  ♥ AQ  ♠ AK1085  ♣ J7	South:	Pass	cial swood ( 5 or 4/5	Pass Pass Pass Pass AP	3♣¹ 4♥² 5♠⁴ 5♠⁵
Board: 243 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 4N S	North:  ♠ Q864  ♥ AK9  ♠ QJ94  ♣ 86	South:  ♠ AK9  ♥ Q1074  ♠ A108  ♣ AK3	Pass	4NT <sup>2</sup>	Pass AP	2NT

Board: 244 Dealer: N Vul: NS HCP: 21	<ul><li>★ AKQ9</li><li>★ A93</li><li>★ J54</li><li>★ AK7</li></ul>	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: EW HCP: 12	<ul><li>◆ Q854</li><li>♥ K3</li><li>◆ QJ76</li><li>◆ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 246 Dealer: N Vul: None HCP: 21	<ul><li>AQ</li><li>★ K1043</li><li>★ AKQ107</li><li>★ K10</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: NS HCP: 6	<ul><li>★ K1053</li><li>♥ 97642</li><li>◆ K9</li><li>♣ 65</li></ul>	The opponents are silent.  Partner bids first.

Board: 244 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 7♠ N	North:  ♠ AKQ9  ♥ A93  ♠ J54  ♣ AK7	South:  ♠ 87642  ♥ KQ107  ♠ AK98  ♣ —	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 4♥²  Pass 4♠ Pass 4NT³  Pass 5♠⁴ Pass 7♠  AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♠  4. A=1/5 or 4/5
Board: 245 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ Q854  ♥ K3  ♠ QJ76  ♠ KJ6	South:  ♠ A6  ♥ AQ84  ♠ A10  ♠ AQ853	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 4NT² Pass 6NT  AP  1. Stayman 2. Quantitative 4NT
Board: 246 Dealer: N Vul: None North HCP: 21 South HCP: 8 Contract: 6♥ N	North:  ♠ AQ  ♥ K1043  ♠ AKQ107  ♠ K10	South:  ♠ K974  ♥ A8765  ♦ J83  ♣ 3	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 6♥  AP  1. Stayman
Board: 247 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ K1053  ♥ 97642  ♠ K9  ♠ 65	South:  ♠ AQ9  ♥ K3  ♠ AQ85  ♣ AQ83	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN

Board: 244 Dealer: N Vul: NS HCP: 12	<ul><li>♣87642</li><li>♥KQ107</li><li>◆AK98</li><li>♣—</li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: EW HCP: 20	<ul><li>A6</li><li>✓ AQ84</li><li>✓ A10</li><li>△ AQ853</li></ul>	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: None HCP: 8	<ul><li>★ K974</li><li>★ A8765</li><li>◆ J83</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: NS HCP: 21	<ul><li>AQ9</li><li>K3</li><li>AQ85</li><li>AQ83</li></ul>	The opponents are silent. You bid first.

Board: 244 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 7♠ N	North:  ♠ AKQ9  ♥ A93  ♠ J54  ♣ AK7	South:  ♠ 87642  ♥ KQ107  ♠ AK98  ♣ —	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 4♥²  Pass 4♠ Pass 4NT³  Pass 5♠⁴ Pass 7♠  AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♠  4. A=1/5 or 4/5
Board: 245 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ Q854  ♥ K3  ♠ QJ76  ♠ KJ6	South:  ♠ A6  ♥ AQ84  ♠ A10  ♠ AQ853	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 4NT² Pass 6NT  AP  1. Stayman 2. Quantitative 4NT
Board: 246 Dealer: N Vul: None North HCP: 21 South HCP: 8 Contract: 6♥ N	North:  ♠ AQ  ♥ K1043  ♠ AKQ107  ♠ K10	South:  ♠ K974  ♥ A8765  ♦ J83  ♣ 3	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 6♥  AP  1. Stayman
Board: 247 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ K1053  ♥ 97642  ♠ K9  ♠ 65	South:  ♠ AQ9  ♥ K3  ♠ AQ85  ♣ AQ83	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN

Board: 248 Dealer: N Vul: EW HCP: 20	<ul><li>★ K2</li><li>▼ K106</li><li>◆ AK3</li><li>◆ AQJ96</li></ul>	The opponents are silent.  You bid first.
Board: 249 Dealer: S Vul: Both HCP: 8	<ul><li>AQ42</li><li>Q76</li><li>874</li><li>873</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: NS HCP: 21	<ul><li>★ AKJ10</li><li>♥ QJ107</li><li>★ A93</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.
Board: 251 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ3</li><li>♥ KQJ7</li><li>◆ QJ1085</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.

Board: 248 Dealer: N Vul: EW	North: ♠ K2	South: ♠ A874	West	North 2NT	East Pass	
North HCP: 20 South HCP: 7	<ul><li>★ K106</li><li>★ AK3</li></ul>	♥ 8742 ♦ 8	Pass AP	3♦	Pass	3NT
Contract: 3N N	♣ AQJ96	<b>♣</b> K1073	1. Stay	man		
Board: 249 Dealer: S	North: ♠ AQ42	South: ♠ K85	West	North	East	South 2NT
Vul: Both North HCP: 8	<b>♥</b> Q76	<b>♥</b> A4	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 21	<b>♦</b> 874	<b>♦</b> AK5	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 873	<b>♣</b> AQJ104	1. Stay	man		
Board: 250 Dealer: N	North:	South:	West	North		
Vul: NS	♠ AKJ10	<b>♦</b> 97		2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	♥ QJ107	<b>♥</b> AK86	Pass	3♥	Pass	<b>4</b> ♥
South HCP: 8	♦ A93	♦ J85 • 10876	AP			
Contract: 4♥ N	<b>♣</b> AQ	₩ 108/0	1. Stay	man		
			West	North	East	South 2NT
			Pass	<b>3</b> ♣¹	Pass	3♥
Board: 251			Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
Dealer: S Vul: EW	North: ♠ QJ3	South: ♠ AK9	Pass	<b>4♣</b> <sup>3</sup>	Pass	4♥
North HCP: 12	<b>♥</b> KQJ7	<b>♥</b> A986	Pass	$4NT^4$	Pass	5 <b>♣</b> <sup>5</sup>
South HCP: 20	♦ QJ1085	<b>♦</b> 963	Pass	<b>6♥</b>	AP	
Contract: 6♥ S	<b>♣</b> 3	<b>♣</b> AKQ	<ol> <li>Stay</li> <li>artification</li> </ol>			
			3. Cue	bid, a 🔩	stopp	er
				kwood		for 🔻
			5. A=0	/5  or  3/3	5	

Board: 251

Dealer: S

Vul: EW

HCP: 20

♠ AK9

**♥** A986

**♣** AKQ

**♦** 963

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

The opponents are silent.

You bid first.

Board: 248 Dealer: N Vul: EW HCP: 7	<ul><li>★ A874</li><li>▼ 8742</li><li>◆ 8</li><li>◆ K1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: S Vul: Both HCP: 21	<ul><li>★ K85</li><li>▼ A4</li><li>◆ AK5</li><li>◆ AQJ104</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: NS HCP: 8	<ul><li>♠ 97</li><li>♥ AK86</li><li>♦ J85</li><li>♠ 10876</li></ul>	The opponents are silent.  Partner bids first.

Board: 248 Dealer: N Vul: EW	North: ♠ K2	South: ♠ A874	West	North 2NT	East Pass	
North HCP: 20 South HCP: 7	<ul><li>★ K106</li><li>★ AK3</li></ul>	♥ 8742 ♦ 8	Pass AP	3♦	Pass	3NT
Contract: 3N N	♣ AQJ96	<b>♣</b> K1073	1. Stay	man		
Board: 249 Dealer: S	North: ♠ AQ42	South: ♠ K85	West	North	East	South 2NT
Vul: Both North HCP: 8	<b>♥</b> Q76	<b>♥</b> A4	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 21	<b>♦</b> 874	<b>♦</b> AK5	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 873	<b>♣</b> AQJ104	1. Stay	man		
Board: 250 Dealer: N	North:	South:	West	North		
Vul: NS	♠ AKJ10	<b>♦</b> 97		2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	♥ QJ107	<b>♥</b> AK86	Pass	3♥	Pass	<b>4</b> ♥
South HCP: 8	♦ A93	♦ J85 • 10876	AP			
Contract: 4♥ N	<b>♣</b> AQ	₩ 108/0	1. Stay	man		
			West	North	East	South 2NT
			Pass	<b>3</b> ♣¹	Pass	3♥
Board: 251			Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
Dealer: S Vul: EW	North: ♠ QJ3	South: ♠ AK9	Pass	<b>4♣</b> <sup>3</sup>	Pass	4♥
North HCP: 12	<b>♥</b> KQJ7	<b>♥</b> A986	Pass	$4NT^4$	Pass	5 <b>♣</b> <sup>5</sup>
South HCP: 20	♦ QJ1085	<b>♦</b> 963	Pass	<b>6♥</b>	AP	
Contract: 6♥ S	<b>♣</b> 3	<b>♣</b> AKQ	<ol> <li>Stay</li> <li>artification</li> </ol>			
			3. Cue	bid, a 🔩	stopp	er
				kwood		for 🔻
			5. A=0	/5  or  3/3	5	

Board: 252 Dealer: N Vul: Both HCP: 21	<ul><li>▲ A102</li><li>✓ AQ4</li><li>◆ KQ9</li><li>▲ AQ86</li></ul>	East Doubles 3♦ if possible.  You bid first.
Board: 253 Dealer: S Vul: None HCP: 10	<ul><li>★ AK86</li><li>♥ Q1076</li><li>★ 3</li><li>★ J874</li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: EW HCP: 20	<ul><li>♣ J9</li><li>♥ AK52</li><li>♦ AK5</li><li>♣ KQ43</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: Both HCP: 12	<ul><li>★K975</li><li>✓ AKQ73</li><li>◆ 103</li><li>◆ 75</li></ul>	The opponents are silent.  Partner bids first.

Board: 252 Dealer: N Vul: Both	North: ♠ A102 ♥ AQ4	South: ♣ J5 ▼ K1096	West Pass	North 2NT 3	East Pass X	
North HCP: 21 South HCP: 7 Contract: 3N N	◆ KQ9 ◆ AQ86	♦ 863 ♣ K953	AP 1. Stay		Α	3111
			West	North	East	South 2NT
Board: 253	North:	South:	Pass	3 <b>♣</b> ¹		3♠
Dealer: S Vul: None	<b>♠</b> AK86	<b>♦</b> QJ95	Pass	<b>4</b> ♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 10	♥ Q1076 ♦ 3	<b>♥</b> AKJ	Pass	5 <b>∀</b> <sup>4</sup>	Pass	6♠
South HCP: 21 Contract: 6♠ S		◆ A109 ◆ AQ10				
			West	North 2NT	East Pass	
Board: 254 Dealer: N	North:	South:	Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW North HCP: 20 South HCP: 13 Contract: 5♥ N	<b>♣</b> J9	♠ AK62	Pass	4NT <sup>3</sup>	Pass	5 <b>\</b> 4
	<ul><li>★ AK52</li><li>★ AK5</li><li>★ KQ43</li></ul>	♥ Q763 ♦ QJ • J85				for 💙

			West North East South 2NT
			Pass $3 \stackrel{1}{•}$ Pass $3 \stackrel{1}{•}$
Board: 255 Dealer: S	North: <b>♠</b> K975	South: ♠ AQ4	Pass 3♠² Pass 4♥
7.1.D-4.		`	Pass 4NT <sup>3</sup> Pass 5♣ <sup>4</sup> Pass 7♥ AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥ 4. A=0/5 or 3/5

Board: 252 Dealer: N Vul: Both HCP: 7	♣ J5 ♥ K1096 ♦ 863 ♣ K953	East Doubles 3♦ if possible.  Partner bids first.
Board: 253 Dealer: S Vul: None HCP: 21	<ul><li>♣ QJ95</li><li>♥ AKJ</li><li>◆ A109</li><li>♣ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: EW HCP: 13	<ul><li>♠ AK62</li><li>♥ Q763</li><li>♦ QJ</li><li>♠ J85</li></ul>	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: Both HCP: 21	<ul><li>AQ4</li><li>J42</li><li>AJ</li><li>AKQ108</li></ul>	The opponents are silent. You bid first.

Board: 252 Dealer: N Vul: Both	North: ♠ A102 ♥ AQ4	South: ♣ J5 ▼ K1096	West Pass	North 2NT 3	East Pass X	
North HCP: 21 South HCP: 7 Contract: 3N N	◆ KQ9 ◆ AQ86	♦ 863 ♣ K953	AP 1. Stay		Α	3111
			West	North	East	South 2NT
Vul: None North HCP: 10	North: ♠ AK86	South:	Pass	3 <b>♣</b> ¹		3♠
		<b>♦</b> QJ95	Pass	<b>4</b> ♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
	<b>♥</b> Q1076	<b>♥</b> AKJ	Pass	5 <b>∀</b> <sup>4</sup>	Pass	6♠
South HCP: 21 Contract: 6♠ S	• 3 • J874	◆ A109 ◆ AQ10				
			West	North 2NT	East Pass	
Board: 254 Dealer: N Vul: EW	North:	South:	Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
	<b>♦</b> J9	<b>♠</b> AK62	Pass	4NT <sup>3</sup>	Pass	5 <b>\</b> 4
North HCP: 20 South HCP: 13 Contract: 5♥ N	<ul><li>★ AK52</li><li>★ AK5</li><li>★ KQ43</li></ul>	♥ Q763 ♦ QJ • J85				for <b>Y</b>

			West North East South 2NT
			Pass $3 \stackrel{1}{•}$ Pass $3 \stackrel{1}{•}$
Board: 255 Dealer: S	North: <b>★</b> K975	South: ♠ AQ4	Pass 3♠ <sup>2</sup> Pass 4♥
Vul: Both North HCP: 12 South HCP: 21 Contract: 7♥ S	<ul><li>★ AKQ73</li><li>★ 103</li><li>★ 75</li></ul>	<ul><li>✓ J42</li><li>◆ AJ</li><li>◆ AKQ108</li></ul>	Pass 4NT <sup>3</sup> Pass 5♣ <sup>4</sup> Pass 7♥ AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥ 4. A=0/5 or 3/5

Board: 256 Dealer: N Vul: NS HCP: 21	<ul><li>▲ AJ9</li><li>▼ AK42</li><li>◆ AQ98</li><li>▲ K5</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: Both HCP: 6	<ul><li>★ K92</li><li>♥ Q1063</li><li>◆ J954</li><li>◆ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 258 Dealer: N Vul: None HCP: 21	<ul><li>★ KQ9</li><li>▼ AK72</li><li>◆ K2</li><li>◆ KQJ7</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: NS HCP: 9	<ul><li>▲ AJ87</li><li>♥ KJ752</li><li>◆ 54</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.

Board: 256 Dealer: N	North: ♠ AJ9	South: ♠ KQ32		North 2NT	Pass	<b>3♣</b> ¹
Vul: NS North HCP: 21	<b>♥</b> AK42	<b>♥</b> 63	Pass	3♥		4NT <sup>2</sup>
South HCP: 12	<b>♦</b> AQ98	<b>♦</b> J5	Pass	6NT	AP	
Contract: 6N N	<b>♣</b> K5	♣ AQ1074	1. Stay 2. Quai	man ntitative	4NT	
Board: 257 Dealer: S	North: ♠ K92	South: ♠ AQ1075	West	North	East	South 2NT
Vul: Both North HCP: 6	<b>♥</b> Q1063	<b>♥</b> AJ8	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 21	◆ J954	♦ A10	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 107	♣ AQ4	1. Stay	man		
			West	North 2NT		
			Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Board: 258	North:	South:	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
Dealer: N	♠ KQ9	<b>♠</b> AJ108	Pass	4NT <sup>5</sup>	Pass	5 <b>♠</b> <sup>6</sup>
Vul: None North HCP: 21	<b>♥</b> AK72	<b>♥</b> QJ963	Pass	<b>6</b> ♥	AP	
South HCP: 14 Contract: 6♥ N	◆ K2 ◆ KQJ7	◆ AQ7 ◆ 10	4. Cue 5. Blac		plus 0314, :	for 🔻

			West North East South 2NT
Board: 259	NI 4	South:	Pass 3♣¹ Pass 3♦
Dealer: S	North: ♠ AJ87	<b>♦</b> Q4	Pass $3 \stackrel{?}{•}^2$ Pass $4 \stackrel{?}{•}$
Vul: NS North HCP: 9	<b>♥</b> KJ752	<b>▼</b> A84	Pass 4NT <sup>3</sup> Pass 5♥ <sup>4</sup>
South HCP: 20	<b>♦</b> 54	♦ KQ632	AP
Contract: 5♥ S	<b>♣</b> 95	<b>♣</b> AKQ	1. Stayman
			2. SMOLEN
			3. Blackwood 0314, for ♥
			4. A=2/5 or 5/5, Q(H)=0

Board: 256 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ32</li><li>★ 63</li><li>★ J5</li><li>★ AQ1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: Both HCP: 21	<ul><li>AQ1075</li><li>✓ AJ8</li><li>A10</li><li>AQ4</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: None HCP: 14	<ul><li>▲ AJ108</li><li>♥ QJ963</li><li>◆ AQ7</li><li>▲ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: NS HCP: 20	<b>♠</b> Q4 <b>♥</b> A84 <b>♦</b> KQ632 <b>♠</b> AKQ	The opponents are silent. You bid first.

Board: 256 Dealer: N	North: ♠ AJ9	South: ♠ KQ32		North 2NT	Pass	<b>3♣</b> ¹
Vul: NS North HCP: 21	<b>♥</b> AK42	<b>♥</b> 63	Pass	3♥		4NT <sup>2</sup>
South HCP: 12	<b>♦</b> AQ98	<b>♦</b> J5	Pass	6NT	AP	
Contract: 6N N	<b>♣</b> K5	♣ AQ1074	1. Stay 2. Quai	man ntitative	4NT	
Board: 257 Dealer: S	North: ♠ K92	South: ♠ AQ1075	West	North	East	South 2NT
Vul: Both North HCP: 6	<b>♥</b> Q1063	<b>♥</b> AJ8	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 21	◆ J954	♦ A10	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 107	♣ AQ4	1. Stay	man		
			West	North 2NT		
			Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
Board: 258	North:	South:	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
Dealer: N	♠ KQ9	<b>♠</b> AJ108	Pass	4NT <sup>5</sup>	Pass	5 <b>♠</b> <sup>6</sup>
Vul: None North HCP: 21	<b>♥</b> AK72	<b>♥</b> QJ963	Pass	<b>6</b> ♥	AP	
South HCP: 14 Contract: 6♥ N	◆ K2 ◆ KQJ7	◆ AQ7 ◆ 10	4. Cue 5. Blac		plus 0314, :	for 🔻

			West North East South 2NT
Board: 259	NI 4	South:	Pass 3♣¹ Pass 3♦
Dealer: S	North: ♠ AJ87	<b>♦</b> Q4	Pass $3 \stackrel{?}{•}^2$ Pass $4 \stackrel{?}{•}$
Vul: NS North HCP: 9	<b>♥</b> KJ752	<b>▼</b> A84	Pass 4NT <sup>3</sup> Pass 5♥ <sup>4</sup>
South HCP: 20	<b>♦</b> 54	♦ KQ632	AP
Contract: 5♥ S	<b>♣</b> 95	<b>♣</b> AKQ	1. Stayman
			2. SMOLEN
			3. Blackwood 0314, for ♥
			4. A=2/5 or 5/5, Q(H)=0

HCP: 9

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### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 260 **♠** QJ West Doubles 3♣ if possible. **♥** KJ92 Dealer: N Vul: EW ♦ AKQ82 You bid first. HCP: 20 **♣** A7 **★** KQ53 Board: 261 The opponents are silent. Dealer: S **743 ♦** QJ754 Vul: None Partner bids first. HCP: 8 **4** 7 Board: 262 **♦** KQ8 West Doubles 3♣ if possible. Dealer: N **♥** KQ9 ♦ AK95 Vul: Both You bid first. HCP: 21 ♣ A76 **♦** A1042 Board: 263 The opponents are silent. Dealer: S **♥** K3 Vul: EW ◆ Q10753

Partner bids first.

Board: 260 Dealer: N Vul: EW	North: ♠ QJ	South: <b>★</b> A9754	West	North 2NT	Pass	<b>3♣</b> ¹
North HCP: 20	▼ KJ92	♥ A743	X	3♥	Pass	4♥
South HCP: 8	◆ AKQ82 ◆ A7	♦ 93 <b>♣</b> 103	AP			
Contract: 4♥ N	2 11,	1 100	1. Stay	man		
Board: 261 Dealer: S	North: ♠ KQ53	South: ♠ AJ42	West	North	East	South 2NT
Vul: None North HCP: 8	<b>v</b> 743	<b>♥</b> K8	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♠
South HCP: 20	◆ QJ754	◆ K6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 7	<b>♣</b> AKQ105	1. Stay	man		
			West	North	East	South
				2NT	Pass	<b>3♣</b> ¹
	Novelo.		X	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Board: 262			Pass	4♥	Pass	4NT <sup>3</sup>
Dealer: N	North: ♠ KQ8		Pass	5 <b>♣</b> <sup>4</sup>	Pass	<b>5\(\phi\)</b>
Vul: Both North HCP: 21	♥ KQ9	▼ A10762	Pass	5 <b>♠</b> <sup>5</sup>	Pass	<b>6♥</b>
South HCP: 12	♦ AK95	<b>♦</b> Q	AP			
Contract: 6♥ N	<b>♣</b> A76	<b>♣</b> Q92	1. Stay 2. SMO			
				kwood (	0314,	for 🔻
				/5 or 3/5		
			5. <b>♥</b> qu	een and	<b>. ♦</b> king	5
Board: 263 Dealer: S	North:	South:	West	North	East	
Vul: EW	♠ A1042	<b>♦</b> J87		_		2NT
North HCP: 9	<ul><li>✓ K3</li><li>◆ Q10753</li></ul>	♥ AJ	Pass	3 <b>♣</b> ¹	Pass	3♦
South HCP: 20	<b>♦</b> 74	◆ AKJ <b>◆</b> KQJ103	Pass	3NT	AP	
Contract: 3N S		# 17(1102	1. Stay	man		

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

HCP: 20 ♣ AKQ105 You bid first.

Board: 260 Dealer: N Vul: EW	North: ♠ QJ	South: <b>★</b> A9754	West	North 2NT	Pass	<b>3♣</b> ¹
North HCP: 20	▼ KJ92	♥ A743	X	3♥	Pass	4♥
South HCP: 8	◆ AKQ82 ◆ A7	♦ 93 <b>♣</b> 103	AP			
Contract: 4♥ N	2 11,	1 100	1. Stay	man		
Board: 261 Dealer: S	North: ♠ KQ53	South: ♠ AJ42	West	North	East	South 2NT
Vul: None North HCP: 8	<b>v</b> 743	<b>♥</b> K8	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♠
South HCP: 20	◆ QJ754	◆ K6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 7	<b>♣</b> AKQ105	1. Stay	man		
			West	North	East	South
				2NT	Pass	<b>3♣</b> ¹
	Novelo.		X	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Board: 262			Pass	4♥	Pass	4NT <sup>3</sup>
Dealer: N	North: ♠ KQ8		Pass	5 <b>♣</b> <sup>4</sup>	Pass	<b>5\(\phi\)</b>
Vul: Both North HCP: 21	♥ KQ9	▼ A10762	Pass	5 <b>♠</b> <sup>5</sup>	Pass	<b>6♥</b>
South HCP: 12	♦ AK95	<b>♦</b> Q	AP			
Contract: 6♥ N	<b>♣</b> A76	<b>♣</b> Q92	1. Stay 2. SMO			
				kwood (	0314,	for 🔻
				/5 or 3/5		
			5. <b>♥</b> qu	een and	<b>. ♦</b> king	5
Board: 263 Dealer: S	North:	South:	West	North	East	
Vul: EW	♠ A1042	<b>♦</b> J87		_		2NT
North HCP: 9	<ul><li>✓ K3</li><li>◆ Q10753</li></ul>	♥ AJ	Pass	3 <b>♣</b> ¹	Pass	3♦
South HCP: 20	<b>♦</b> 74	◆ AKJ <b>◆</b> KQJ103	Pass	3NT	AP	
Contract: 3N S		# 17(1102	1. Stay	man		

Board: 264 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q8</li><li>♥ AK85</li><li>◆ AJ3</li><li>♣ AQ97</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 265 Dealer: S Vul: NS HCP: 5	<ul><li>♣ QJ983</li><li>♥ J843</li><li>◆ J4</li><li>♣ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 266 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AK432</li><li>♥ AK2</li><li>♦ K8</li><li>♠ A54</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: None HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: EW HCP: 21	<ul><li>A2</li><li>✓ AK105</li><li>AK732</li><li>✓ K8</li></ul>	The opponents are silent. You bid first.

	<ul> <li>AJ3</li> <li>AQ97</li> <li>North:</li> <li>QJ983</li> <li>J843</li> <li>J4</li> <li>108</li> </ul>	<ul> <li>109754</li> <li>863</li> <li>South:</li> <li>AK10</li> <li>KQ96</li> <li>AK3</li> <li>Q65</li> </ul>	Pass Pass 1. Stay	North 3♣¹ 4♥	Pass AP	2NT 3♥
rd: 266 er: N Both h HCP: 21 h HCP: 11 ract: 6N N	North:  ♠ AK432  ♥ AK2  ♠ K8  ♣ A54	South:  ♣ J  ♥ QJ65  ♠ AQJ64  ♣ 983	Pass Pass 1. Stay	2NT 3♠ 6NT	Pass Pass AP	
oard: 267 ealer: S ul: None orth HCP: 11 outh HCP: 20 ontract: 6♠ S	North:  ♣ J9843  ♥ KQ86  ♠ KQ6  ♣ 10	South:  ♠ KQ106  ♥ AJ2  ♠ A9  ♠ AQ74	Pass Pass AP 1. Stay 2. artific 3. Black	man	Pass Pass Pass	2NT 3♠ 4NT <sup>3</sup> 6♠

Board: 268 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A2 **♦** J9843 Vul: EW **♥** AK105 **♥** QJ83 Pass 3♥ Pass 4♥ North HCP: 21 **♦** J106 ♦ AK732 AP South HCP: 7 **♣** K8 **♣** Q 1. Stayman Contract: 4♥ N

Board: 264 Dealer: N Vul: Both HCP: 7	<ul><li>AJ43</li><li>Q</li><li>109754</li><li>863</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 265 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AK10</li><li>♥ KQ96</li><li>♠ AK3</li><li>♠ Q65</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: Both HCP: 11	<ul><li>↓ J</li><li>↓ QJ65</li><li>↓ AQJ64</li><li>♠ 983</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ106</li><li>★ AJ2</li><li>★ A9</li><li>★ AQ74</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

	<ul> <li>AJ3</li> <li>AQ97</li> <li>North:</li> <li>QJ983</li> <li>J843</li> <li>J4</li> <li>108</li> </ul>	<ul> <li>109754</li> <li>863</li> <li>South:</li> <li>AK10</li> <li>KQ96</li> <li>AK3</li> <li>Q65</li> </ul>	Pass Pass 1. Stay	North 3♣¹ 4♥	Pass AP	2NT 3♥
rd: 266 er: N Both h HCP: 21 h HCP: 11 ract: 6N N	North:  ♠ AK432  ♥ AK2  ♠ K8  ♣ A54	South:  ♣ J  ♥ QJ65  ♠ AQJ64  ♣ 983	Pass Pass 1. Stay	2NT 3♠ 6NT	Pass Pass AP	
oard: 267 ealer: S ul: None orth HCP: 11 outh HCP: 20 ontract: 6♠ S	North:  ♣ J9843  ♥ KQ86  ♠ KQ6  ♣ 10	South:  ♠ KQ106  ♥ AJ2  ♠ A9  ♠ AQ74	Pass Pass AP 1. Stay 2. artific 3. Black	man	Pass Pass Pass	2NT 3♠ 4NT <sup>3</sup> 6♠

Board: 268 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A2 **♦** J9843 Vul: EW **♥** AK105 **♥** QJ83 Pass 3♥ Pass 4♥ North HCP: 21 **♦** J106 ♦ AK732 AP South HCP: 7 **♣** K8 **♣** Q 1. Stayman Contract: 4♥ N

Board: 269 Dealer: S Vul: None HCP: 6	<b>♦</b> 5 <b>♥</b> KJ102 <b>♦</b> Q1098 <b>♣</b> 10963	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: NS HCP: 21	<ul><li>♠ AK</li><li>♥ AK7</li><li>♠ AJ82</li><li>♠ Q975</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 271 Dealer: S Vul: Both HCP: 17	<ul><li>★ K10642</li><li>★ AQJ4</li><li>★ A</li><li>★ K65</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AK3</li><li>♥ AJ976</li><li>♠ K5</li><li>♠ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 269 Dealer: S Vul: None North HCP: 6	North: ♠ 5 ♥ KJ102 ♦ Q1098	South: ♠ AK63 ♥ A874 ♦ A4	Pass	North 3♣¹ 6♥	East Pass AP	2NT
South HCP: 20 Contract: 6♥ S	<b>♣</b> 10963	<b>♣</b> AJ7	1. Stay		7 11	
Board: 270	North:	South:	West	North		
Dealer: N	AK	<b>∆</b> J1098	<del>-</del>	2NT	Pass	_
Vul: NS North HCP: 21	♥ AK7	<b>♥</b> J10954	X Pass	3 <b>♦</b>	Pass AP	3 <b>♠</b> <sup>2</sup>
South HCP: 7 Contract: 4♥ N	◆ AJ82 ◆ Q975	◆ KQ107 ◆ —	1. Stay 2. SMC	man	Ar	
			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	3♠
Board: 271			Pass	<b>4</b> ♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Dealer: S	North:	South:	Pass	5 <b>♣</b> <sup>4</sup>	Pass	5NT <sup>5</sup>
Vul: Both North HCP: 17	◆ K10642 ▼ AQJ4 ◆ A	• A • K2	Pass AP	6 <b>♦</b> <sup>6</sup>	Pass	6♠
South HCP: 20 Contract: 6♠ S	<b>★</b> K65		<ol> <li>Stay</li> <li>artification</li> <li>Blace</li> </ol>		<b>0314.</b> :	for <b>◆</b>
			4. A=0	/5 or 3/5 gask by	5	- <del>-</del>
Board: 272 Dealer: N	North:	South:	West	North		
Vul: Both	<b>★</b> AK3	<b>♦</b> J1096	D	2NT	Pass	_
North HCP: 20	<b>♥</b> AJ976 <b>♦</b> K5	<b>♥</b> Q52 <b>♦</b> QJ	Pass AP	3♥	Pass	3NT
South HCP: 9 Contract: 3N N	♣ AJ10	<b>♣</b> K974	1. Stay	man		

Board: 269 Dealer: S Vul: None HCP: 20	<ul><li>★ AK63</li><li>★ A874</li><li>★ A4</li><li>★ AJ7</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 271 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AQJ83</li><li>♥ K32</li><li>♠ K2</li><li>♠ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: Both HCP: 9	<ul><li>♣ J1096</li><li>♥ Q52</li><li>◆ QJ</li><li>♣ K974</li></ul>	The opponents are silent.  Partner bids first.

Board: 269 Dealer: S Vul: None North HCP: 6	North: ♠ 5 ♥ KJ102 ♦ Q1098	South: ♠ AK63 ♥ A874 ♦ A4	Pass	North 3♣¹ 6♥	East Pass AP	2NT
South HCP: 20 Contract: 6♥ S	<b>♣</b> 10963	<b>♣</b> AJ7	1. Stay		7 11	
Board: 270	North:	South:	West	North		
Dealer: N	AK	<b>∆</b> J1098	<del>-</del>	2NT	Pass	_
Vul: NS North HCP: 21	♥ AK7	<b>♥</b> J10954	X Pass	3 <b>♦</b>	Pass AP	3 <b>♠</b> <sup>2</sup>
South HCP: 7 Contract: 4♥ N	◆ AJ82 ◆ Q975	◆ KQ107 ◆ —	1. Stay 2. SMC	man	Ar	
			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♠
Board: 271			Pass	<b>4</b> ♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Dealer: S	North:	South:	Pass	5 <b>♣</b> <sup>4</sup>	Pass	5NT <sup>5</sup>
Vul: Both North HCP: 17	◆ K10642 ▼ AQJ4 ◆ A	• A • K2	Pass AP	6 <b>♦</b> <sup>6</sup>	Pass	6♠
South HCP: 20 Contract: 6♠ S	<b>★</b> K65		<ol> <li>Stay</li> <li>artification</li> <li>Blace</li> </ol>		<b>0314.</b> :	for <b>◆</b>
			4. A=0	/5 or 3/5 gask by	5	- <del>-</del>
Board: 272 Dealer: N	North:	South:	West	North		
Vul: Both	<b>★</b> AK3	<b>♦</b> J1096	D	2NT	Pass	_
North HCP: 20	<b>♥</b> AJ976 <b>♦</b> K5	<b>♥</b> Q52 <b>♦</b> QJ	Pass AP	3♥	Pass	3NT
South HCP: 9 Contract: 3N N	♣ AJ10	<b>♣</b> K974	1. Stay	man		

Board: 273 Dealer: S Vul: None HCP: 7	<ul><li>♦ 9432</li><li>♥ 87</li><li>♦ A96</li><li>♦ QJ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q109</li><li>♥ AK</li><li>◆ AJ83</li><li>♣ AQ109</li></ul>	The opponents are silent. You bid first.
Board: 275 Dealer: S Vul: None HCP: 10	<ul><li>♣ QJ107</li><li>♥ AK964</li><li>♦ 103</li><li>♣ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: N Vul: Both HCP: 20	<ul><li>★ K975</li><li>★ AK</li><li>◆ J5</li><li>◆ AKQ53</li></ul>	The opponents are silent. You bid first.

Board: 273 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A5  ♥ A1064  ♠ KQ  ♠ AK1043	Pass 3 Pass 3 1. Staym	3♣¹ 3NT	East Pass AP	2NT
Board: 274 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ Q109  ♥ AK  ♠ AJ83  ♣ AQ109	South:		2NT 3◆	Pass	
Board: 275 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 6♥ S	North:  ♠ QJ107  ♥ AK964  ♦ 103  ♣ 106	South:  ♠ A82  ♥ Q102  ♠ AKQ8  ♣ KQ3	Pass 3	3♣¹ 3♠² 4NT³ 5♥ an LEN wood (	Pass Pass Pass AP	2NT 3♦ 4♥ 5♠ <sup>4</sup>
Board: 276 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ K975  ♥ AK  ♦ J5  ♣ AKQ53	South:  ♠ QJ103  ♥ QJ4  ♠ KQ876  ♠ 6	Pass 3	2NT 3♠ 1♠ an	East Pass Pass Pass	3 <b>♣</b> ¹ 4 <b>♥</b> ²

Board: 273 Dealer: S Vul: None HCP: 20	<ul><li>A5</li><li>✓ A1064</li><li>✓ KQ</li><li>△ AK1043</li></ul>	The opponents are silent.  You bid first.
Board: 274 Dealer: N Vul: Both HCP: 5	<ul><li>▶ J762</li><li>♥ J532</li><li>♦ K5</li><li>▶ 863</li></ul>	The opponents are silent.  Partner bids first.
Board: 275 Dealer: S Vul: None HCP: 20	<ul><li>★ A82</li><li>♥ Q102</li><li>◆ AKQ8</li><li>★ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: Both HCP: 11	<ul><li>♣ QJ103</li><li>♥ QJ4</li><li>◆ KQ876</li><li>♣ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 273 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A5  ♥ A1064  ♠ KQ  ♠ AK1043	Pass 3 Pass 3 1. Staym	3♣¹ 3NT	East Pass AP	2NT
Board: 274 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ Q109  ♥ AK  ♠ AJ83  ♣ AQ109	South:		2NT 3◆	Pass	
Board: 275 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 6♥ S	North:  ♠ QJ107  ♥ AK964  ♦ 103  ♣ 106	South:  ♠ A82  ♥ Q102  ♠ AKQ8  ♣ KQ3	Pass 3	3♣¹ 3♠² 4NT³ 5♥ an LEN wood (	Pass Pass Pass AP	2NT 3♦ 4♥ 5♠ <sup>4</sup>
Board: 276 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ K975  ♥ AK  ♦ J5  ♣ AKQ53	South:  ♠ QJ103  ♥ QJ4  ♠ KQ876  ♠ 6	Pass 3	2NT 3♠ 1♠ an	East Pass Pass Pass	3 <b>♣</b> ¹ 4 <b>♥</b> ²

Board: 277 Dealer: S Vul: NS HCP: 13	<ul><li>AQ1065</li><li>KJ98</li><li>97</li><li>K7</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AQ4</li><li>♥ Q5</li><li>♦ AKQ32</li><li>♠ K74</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: None HCP: 13	<ul><li>AQ65</li><li>✓ AQ1052</li><li>✓ J106</li><li>✓ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 280 Dealer: N Vul: EW HCP: 20	<ul><li>★ K10</li><li>▼ AQ54</li><li>◆ AKQ9</li><li>◆ Q95</li></ul>	The opponents are silent. You bid first.

Board: 277 Dealer: S Vul: NS North HCP: 13	North: ♠ AQ1065 ♥ KJ98	South: ♠ KJ7 ▼ AQ10	West North East South 2NT  Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{1}{•}$ Pass $4 \stackrel{1}{•}^2$ Pass $4 \stackrel{1}{•}^4$ Pass $4 \stackrel{1}{•}^3$ Pass $5 \stackrel{4}{•}^4$
North HCP: 13 South HCP: 20 Contract: 6♠ S	◆ 97 ◆ K7	◆ K8 ◆ AQJ52	Pass 6♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠  4. A=0/5 or 3/5
Board: 278 Dealer: N Vul: EW North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ AQ4  ♥ Q5  ♠ AKQ32  ♣ K74	South:  ♠ 10832  ♥ AK974  ♦ —  ♣ AQ65	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♠²  Pass 3NT Pass 6NT  AP  1. Stayman 2. SMOLEN
Board: 279 Dealer: S Vul: None North HCP: 13 South HCP: 20 Contract: 6N S	North:  ♠ AQ65  ♥ AQ1052  ♦ J106  ♠ 9	South:  ♠ K10  ♥ J8  ♠ AQ532  ♣ AKQJ	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 3NT  Pass 6NT AP  1. Stayman  2. SMOLEN

West North East South 2NT Pass 3♣¹ Pass  $3 \stackrel{?}{•}^2$ Board: 280 Pass 3♥ South: North: Dealer: N Pass 4NT<sup>3</sup> Pass 5♥<sup>4</sup> **♦** K10 **★** 753 Vul: EW AP **♥** AQ54 **♥** KJ109 North HCP: 20 ♦ AKQ9 **♦**6 1. Stayman South HCP: 9 **♣** Q95 ♣ AJ1043 2. artificial Contract: 5♥ N 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=0

Board: 277 Dealer: S Vul: NS HCP: 20	<ul><li>★ KJ7</li><li>▼ AQ10</li><li>◆ K8</li><li>◆ AQJ52</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: EW HCP: 13	<ul><li>10832</li><li>✓ AK974</li><li>✓ —</li><li>AQ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: None HCP: 20	<ul><li>★ K10</li><li>▼ J8</li><li>◆ AQ532</li><li>◆ AKQJ</li></ul>	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: EW HCP: 9	<ul><li>★ 753</li><li>★ KJ109</li><li>★ 6</li><li>★ AJ1043</li></ul>	The opponents are silent.  Partner bids first.

Board: 277 Dealer: S Vul: NS North HCP: 13	North: ♠ AQ1065 ♥ KJ98	South: ♠ KJ7 ▼ AQ10	West North East South 2NT  Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{1}{•}$ Pass $4 \stackrel{1}{•}^2$ Pass $4 \stackrel{1}{•}^4$ Pass $4 \stackrel{1}{•}^3$ Pass $5 \stackrel{4}{•}^4$
North HCP: 13 South HCP: 20 Contract: 6♠ S	◆ 97 ◆ K7	◆ K8 ◆ AQJ52	Pass 6♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠  4. A=0/5 or 3/5
Board: 278 Dealer: N Vul: EW North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ AQ4  ♥ Q5  ♠ AKQ32  ♣ K74	South:  ♠ 10832  ♥ AK974  ♦ —  ♣ AQ65	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♠²  Pass 3NT Pass 6NT  AP  1. Stayman 2. SMOLEN
Board: 279 Dealer: S Vul: None North HCP: 13 South HCP: 20 Contract: 6N S	North:  ♠ AQ65  ♥ AQ1052  ♦ J106  ♠ 9	South:  ♠ K10  ♥ J8  ♠ AQ532  ♣ AKQJ	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 3NT  Pass 6NT AP  1. Stayman  2. SMOLEN

West North East South 2NT Pass 3♣¹ Pass  $3 \stackrel{?}{•}^2$ Board: 280 Pass 3♥ South: North: Dealer: N Pass 4NT<sup>3</sup> Pass 5♥<sup>4</sup> **♦** K10 **★** 753 Vul: EW AP **♥** AQ54 **♥** KJ109 North HCP: 20 ♦ AKQ9 **♦**6 1. Stayman South HCP: 9 **♣** Q95 ♣ AJ1043 2. artificial Contract: 5♥ N 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=0

Board: 281 Dealer: S Vul: Both HCP: 7	<ul><li>★ A7542</li><li>▼ K764</li><li>◆ 96</li><li>◆ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N Vul: NS HCP: 20	<ul><li>★ K106</li><li>★ AJ4</li><li>◆ AKQ75</li><li>★ K3</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 283 Dealer: S Vul: EW HCP: 6	<ul><li>◆ Q1043</li><li>♥ A10985</li><li>◆ 6</li><li>◆ 983</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK5</li><li>▼ K98</li><li>★ A5</li><li>★ AQ853</li></ul>	The opponents are silent. You bid first.

Board: 281 Dealer: S Vul: Both	North: ♠ A7542	South: ♠ KQ108	West	North	East	South 2NT
North HCP: 7	<b>♥</b> K764	<b>♥</b> A102	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 21	<b>♦</b> 96	◆ K7	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 43	♣ AKQ5	1. Stay	man		
Board: 282	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K106	<b>♦</b> AJ95		2NT	Pass	<b>3♣</b> ¹
Vul: NS North HCP: 20	<b>♥</b> AJ4	<b>v</b> 73	X	3♦	Pass	3NT
South HCP: 7	◆ AKQ75	◆ J1043	AP			
Contract: 3N N	<b>♣</b> K3	<b>♣</b> J105	1. Stay	man		
Board: 283 Dealer: S	North: ♠ Q1043	South: ♠ AK97	West	North	East	South 2NT
Vul: EW North HCP: 6	♥ A10985	<b>♥</b> Q4	Pass	3 <b>♣</b> ¹	X	3♠
South HCP: 21	<b>♦</b> 6	◆ AKJ102	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 983	<b>♣</b> A6	1. Stay	man		
			West	North	East	South
				2NT	Pass	<b>3♣</b> ¹
D 1.204			Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Board: 284 Dealer: N	North:	South:	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: Both	<b>♠</b> AK5 <b>♥</b> K98	<b>♠</b> Q9632 <b>♥</b> AJ72	Pass	5 <b>\</b> 4	Pass	6 <b>♠</b>
North HCP: 20	◆ K96 ◆ A5	◆ 6	AP			
South HCP: 10	♣ AQ853	<b>♣</b> K94	1. Stay			
Contract: 6♠ N			2. SMC		0014	C ·
				kwood ( /5 or 4/:		tor <b>•</b>
			<b>4.</b> / <b>1</b> −1	/ J UI 4/.	J	

Board: 281 Dealer: S Vul: Both HCP: 21	<ul><li>★ KQ108</li><li>▼ A102</li><li>◆ K7</li><li>◆ AKQ5</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: NS HCP: 7	<ul><li>★ AJ95</li><li>▼ 73</li><li>◆ J1043</li><li>◆ J105</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 283 Dealer: S Vul: EW HCP: 21	<ul><li>♠ AK97</li><li>♥ Q4</li><li>♦ AKJ102</li><li>♠ A6</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 284 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q9632</li><li>♥ AJ72</li><li>♦ 6</li><li>♣ K94</li></ul>	The opponents are silent.  Partner bids first.

Board: 281 Dealer: S Vul: Both	North: ♠ A7542	South: ♠ KQ108	West	North	East	South 2NT
North HCP: 7	<b>♥</b> K764	<b>♥</b> A102	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 21	<b>♦</b> 96	◆ K7	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 43	♣ AKQ5	1. Stay	man		
Board: 282	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K106	<b>♦</b> AJ95		2NT	Pass	<b>3♣</b> ¹
Vul: NS North HCP: 20	<b>♥</b> AJ4	<b>v</b> 73	X	3♦	Pass	3NT
South HCP: 7	◆ AKQ75	◆ J1043	AP			
Contract: 3N N	<b>♣</b> K3	<b>♣</b> J105	1. Stay	man		
Board: 283 Dealer: S	North: ♠ Q1043	South: ♠ AK97	West	North	East	South 2NT
Vul: EW North HCP: 6	♥ A10985	<b>♥</b> Q4	Pass	3 <b>♣</b> ¹	X	3♠
South HCP: 21	<b>♦</b> 6	◆ AKJ102	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 983	<b>♣</b> A6	1. Stay	man		
			West	North	East	South
				2NT	Pass	<b>3♣</b> ¹
D 1.204			Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Board: 284 Dealer: N	North:	South:	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: Both	<b>♠</b> AK5 <b>♥</b> K98	<b>♠</b> Q9632 <b>♥</b> AJ72	Pass	5 <b>\</b> 4	Pass	6 <b>♠</b>
North HCP: 20	◆ K96 ◆ A5	◆ 6	AP			
South HCP: 10	♣ AQ853	<b>♣</b> K94	1. Stay			
Contract: 6♠ N			2. SMC		0014	C ·
				kwood ( /5 or 4/:		tor <b>•</b>
			<b>4.</b> / <b>1</b> −1	/ J UI 4/.	J	

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 285 **★** K862 The opponents are silent. Dealer: S **♥** 643 Vul: EW ♦ K1073 Partner bids first. HCP: 9 **♣** K3 Board: 286 **♦** Q73 The opponents are silent. Dealer: N **♥** AQ1094 Vul: None ♦ AJ You bid first. HCP: 20 ♣ AK7 Board: 287 **\_**\_\_\_ The opponents are silent. Dealer: S **♥** K1054 **♦** 10853 Vul: NS Partner bids first. HCP: 5 **♣** Q7543

Board: 288 Dealer: N Vul: None

HCP: 21

♠ AQ ♥ AJ

**♦** AQ43

♣ KJ983

The opponents are silent.

You bid first.

			West	North	East	South 2NT
Board: 285 Dealer: S	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♥
Vul: EW	<b>★</b> K862	♠ AQJ10	Pass	3NT	Pass	4♠
North HCP: 9	♥ 643	<b>♥</b> KQJ9	Pass	$4NT^2$	Pass	5 <b>♠</b> <sup>3</sup>
South HCP: 20	♦ K1073 ♣ K3	<b>♦</b> Q4 <b>♣</b> AJ6	AP			
Contract: 5♠ S	¥ IX3	£ 1150	1. Stay		0014	<b>c</b>
				kwood (		
			3. A-2.	/5 or 5/5	), Q(S	<i>)</i> —1
Board: 286			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: None	<b>♠</b> Q73 <b>♥</b> AQ1094	<b>♠</b> AJ95 <b>♥</b> J872	Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	◆ AJ	<ul><li>V 3672</li><li>♦ K96</li></ul>	Pass	<b>5</b> ♥	AP	
South HCP: 11	♣ AK7	<b>♣</b> Q9	1. Stay	man		
Contract: 5♥ N		-	2. artific	cial		
Board: 287 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> —	<b>♦</b> AKQ4	D	- 1	ъ	2NT
North HCP: 5	▼ K1054 ◆ 10853	♥ 873 ♦ AK4	Pass	3♣¹	Pass	3♠
South HCP: 21	◆ Q7543	<ul><li>AK4</li><li>AJ10</li></ul>	Pass	3NT	AP	
Contract: 3N S	2 4/6 .6	21210	1. Stay	man		
_			West	North	East	South
Board: 288	North:	South:		2NT	Pass	
Dealer: N Vul: None	♠ AQ	<b>♦</b> K764	Pass	3♦		3NT
North HCP: 21	<b>♥</b> AJ <b>♦</b> AQ43	♥ 852				
South HCP: 6	◆ KJ983	♦ K95	AP			
Contract: 3N N	110,00	<b>♣</b> 1074	1. Stay	man		

Board: 285 Dealer: S Vul: EW HCP: 20	<ul><li>AQJ10</li><li>KQJ9</li><li>Q4</li><li>AJ6</li></ul>	The opponents are silent. You bid first.
Board: 286 Dealer: N Vul: None HCP: 11	<ul><li>▲ AJ95</li><li>♥ J872</li><li>♦ K96</li><li>▲ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 287 Dealer: S Vul: NS HCP: 21	<ul><li>★ AKQ4</li><li>▼ 873</li><li>◆ AK4</li><li>◆ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: None HCP: 6	<ul><li>★ K764</li><li>▼ 852</li><li>★ K95</li><li>★ 1074</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
Board: 285 Dealer: S	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♥
Vul: EW	<b>★</b> K862	♠ AQJ10	Pass	3NT	Pass	4♠
North HCP: 9	♥ 643	<b>♥</b> KQJ9	Pass	$4NT^2$	Pass	5 <b>♠</b> <sup>3</sup>
South HCP: 20	♦ K1073 ♣ K3	<b>♦</b> Q4 <b>♣</b> AJ6	AP			
Contract: 5♠ S	¥ IX3	£ 1150	1. Stay		0014	<b>c</b>
				kwood (		
			3. A-2.	/5 or 5/5	), Q(S	<i>)</i> —1
Board: 286			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: None	<b>♠</b> Q73 <b>♥</b> AQ1094	<b>♠</b> AJ95 <b>♥</b> J872	Pass	3♥	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	◆ AJ	<ul><li>V 3672</li><li>♦ K96</li></ul>	Pass	<b>5</b> ♥	AP	
South HCP: 11	♣ AK7	<b>♣</b> Q9	1. Stay	man		
Contract: 5♥ N		-	2. artific	cial		
Board: 287 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> —	<b>♦</b> AKQ4	D	- 1	ъ	2NT
North HCP: 5	▼ K1054 ◆ 10853	♥ 873 ♦ AK4	Pass	3♣¹	Pass	3♠
South HCP: 21	◆ Q7543	<ul><li>AK4</li><li>AJ10</li></ul>	Pass	3NT	AP	
Contract: 3N S	2 4/6 .6	21210	1. Stay	man		
_			West	North	East	South
Board: 288	North:	South:		2NT	Pass	
Dealer: N Vul: None	♠ AQ	<b>♦</b> K764	Pass	3♦		3NT
North HCP: 21	<b>♥</b> AJ <b>♦</b> AQ43	♥ 852				
South HCP: 6	◆ KJ983	♦ K95	AP			
Contract: 3N N	110,00	<b>♣</b> 1074	1. Stay	man		

Board: 289 Dealer: S Vul: None HCP: 12	<b>★</b> K9853 <b>♥</b> AQ52 <b>♦</b> K104 <b>♣</b> 2	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A95</li><li>♥ AK</li><li>◆ KQ43</li><li>◆ KJ86</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: EW HCP: 8	<ul><li>▲ AJ72</li><li>♥ Q862</li><li>◆ 85</li><li>▲ J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: Both HCP: 20	<ul><li>AK</li><li>✓ AK1064</li><li>✓ Q854</li><li>✓ A5</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	3♦
Board: 289	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Dealer: S	• K9853	<b>♦</b> AQ4	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
Vul: None North HCP: 12	<b>♥</b> AQ52	<b>♥</b> 74	Pass	<b>5♦</b>	Pass	6 <b>♣</b> <sup>5</sup>
South HCP: 20	◆ K104	♦ AQJ3	Pass	7♠	AP	
Contract: 7♠ S	<b>♣</b> 2	<b>♣</b> AK73	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
			3. Blackwood 0314, for ♠ 4. A=0/5 or 3/5			
			<ul><li>4. A=0/3 of 3/3</li><li>5. ♠ queen and ♠ king</li></ul>			
Board: 290	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> A95	<b>♦</b> Q762		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20	<b>♥</b> AK	<b>♥</b> J3	Pass	3♦	Pass	3NT
South HCP: 9	<b>♦</b> KQ43 <b>♣</b> KJ86	♦ 9765 ♣ AQ3	AP			
Contract: 3N N	<b>₹</b> NJ00		1. Stayman			
Board: 291	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> AJ72	<b>♠</b> KQ53				2NT
North HCP: 8	♥ Q862	<b>♥</b> A43	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 20	♦ 85 <b>♣</b> J97	◆ AK3 ◆ A63	Pass	4♠	AP	
Contract: 4♠ S	<b>₩</b> 397	<b>4</b> A03	1. Stay	man		
Board: 292	X . 4	South:	West	North	East	South
Dealer: N	North: ♠ AK	.souii. • Q974		2NT	Pass	2.1
Vul: Both	♥ AK 1064	<b>▼</b> 7	Pass	21 <b>\ 1</b> 3 <b>♥</b>		3 <b>N</b> T
North HCP: 20 South HCP: 5	◆ Q854	♦ K63	AP	<i>5</i> 🔻	1 033	J1 <b>\ 1</b>
South HCP: 5 Contract: 3N N	♣ A5	<b>♣</b> 98643	1. Stayman			

Board: 289 Dealer: S Vul: None HCP: 20	<ul><li>AQ4</li><li>74</li><li>AQJ3</li><li>AK73</li></ul>	The opponents are silent.  You bid first.
Board: 290 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q762</li><li>♥ J3</li><li>◆ 9765</li><li>♣ AQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 291 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ53</li><li>★ A43</li><li>◆ AK3</li><li>◆ A63</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 5	<ul><li>◆ Q974</li><li>▼ 7</li><li>◆ K63</li><li>◆ 98643</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	3♦
Board: 289	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Dealer: S	• K9853	<b>♦</b> AQ4	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
Vul: None North HCP: 12	<b>♥</b> AQ52	<b>♥</b> 74	Pass	<b>5♦</b>	Pass	6 <b>♣</b> <sup>5</sup>
South HCP: 20	◆ K104	♦ AQJ3	Pass	7♠	AP	
Contract: 7♠ S	<b>♣</b> 2	<b>♣</b> AK73	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
			3. Blackwood 0314, for ♠ 4. A=0/5 or 3/5			
			<ul><li>4. A=0/3 of 3/3</li><li>5. ♠ queen and ♠ king</li></ul>			
Board: 290	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> A95	<b>♦</b> Q762		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20	<b>♥</b> AK	<b>♥</b> J3	Pass	3♦	Pass	3NT
South HCP: 9	<b>♦</b> KQ43 <b>♣</b> KJ86	♦ 9765 ♣ AQ3	AP			
Contract: 3N N	<b>₹</b> NJ00		1. Stayman			
Board: 291	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> AJ72	<b>♠</b> KQ53				2NT
North HCP: 8	♥ Q862	<b>♥</b> A43	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 20	♦ 85 <b>♣</b> J97	◆ AK3 ◆ A63	Pass	4♠	AP	
Contract: 4♠ S	<b>₩</b> 397	<b>4</b> A03	1. Stay	man		
Board: 292	X . 4	South:	West	North	East	South
Dealer: N	North: ♠ AK	.souii. • Q974		2NT	Pass	2.1
Vul: Both	♥ AK 1064	<b>▼</b> 7	Pass	21 <b>\ 1</b> 3 <b>♥</b>		3 <b>N</b> T
North HCP: 20 South HCP: 5	◆ Q854	♦ K63	AP	<i>5</i> 🔻	1 033	J1 <b>\ 1</b>
South HCP: 5 Contract: 3N N	♣ A5	<b>♣</b> 98643	1. Stayman			

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 295 ♠ KQ84 The opponents are silent.

Vul: Both HCP: 7 ♣ Q8543 Partner bids first.

Board: 296 ◆ J9
Dealer: N ▼ AQ95 The opponents are silent.

Board: 293 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ92  ♥ AJ  ♠ AJ3  ♣ A1084	Pass Pass 1. Stayı	3NT	East Pass AP	2NT
Board: 294 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ KQ94  ♥ K7  ◆ QJ  ♣ AKQ83	South:  ♠ AJ1072  ♥ AJ95  ♠ 7  ♣ J107	Pass Pass Pass 1. Stayr 2. artific 3. Black	4NT <sup>3</sup> 6♠ man	Pass Pass Pass AP	3♣¹ 4♥² 5♥⁴
Board: 295 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ KQ84  ♥ 8752  ♦ —  ♠ Q8543	South:  ♠ AJ6  ♥ A3  ♠ AK764  ♣ AJ9		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 296 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6 N	North:	South:  ♠ Q1075  ♥ KJ64  ♠ 4  ♠ KQ64	Pass Pass Pass AP 1. Stayr 2. artific 3. Black	man	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥

Board: 293 Dealer: S Vul: NS HCP: 20	<ul><li>AQ92</li><li>AJ</li><li>AJ3</li><li>A1084</li></ul>	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: EW HCP: 11	<ul><li>AJ1072</li><li>✓ AJ95</li><li>✓ 7</li><li>✓ J107</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: Both HCP: 21	<ul><li>▲ AJ6</li><li>✓ A3</li><li>◆ AK764</li><li>▲ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q1075</li><li>♥ KJ64</li><li>♦ 4</li><li>♣ KQ64</li></ul>	The opponents are silent.  Partner bids first.

Board: 293 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ92  ♥ AJ  ♠ AJ3  ♣ A1084	Pass Pass 1. Stayı	3NT	East Pass AP	2NT
Board: 294 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ KQ94  ♥ K7  ◆ QJ  ♣ AKQ83	South:  ♠ AJ1072  ♥ AJ95  ♠ 7  ♣ J107	Pass Pass Pass 1. Stayr 2. artific 3. Black	4NT <sup>3</sup> 6♠ man	Pass Pass Pass AP	3♣¹ 4♥² 5♥⁴
Board: 295 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ KQ84  ♥ 8752  ♦ —  ♠ Q8543	South:  ♠ AJ6  ♥ A3  ♠ AK764  ♣ AJ9		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 296 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6 N	North:	South:  ♠ Q1075  ♥ KJ64  ♠ 4  ♠ KQ64	Pass Pass Pass AP 1. Stayı 2. artific 3. Black	man	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥

Vul: Both

HCP: 20

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

You bid first.

Board: 297 **♠** Q The opponents are silent. **y** 9542 Dealer: S Vul: EW **♦** J Partner bids first. HCP: 10 ♣ AQJ8532 Board: 298 **♠** AKQ2 The opponents are silent. Dealer: N **♥** KQ Vul: None **♦** K98 You bid first. HCP: 20 **♣** QJ87 Board: 299 **★** K973 The opponents are silent. Dealer: S **♥** Q3 **♦** 10743 Vul: NS Partner bids first. HCP: 5 **♣** 543 Board: 300 **♠** AQ The opponents are silent. Dealer: N **♥** A94

♦ K1074

**♣** AK63

			West	North	East	South 2NT
Board: 297			Pass	<b>3♣</b> ¹	Pass	3♥
Dealer: S	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Vul: EW	<b>♠</b> Q	<b>♦</b> AK5	Pass	$4NT^4$	Pass	5 <b>♣</b> <sup>5</sup>
North HCP: 10	♥ 9542 ♦ J	<b>♥</b> AJ83 <b>♦</b> AKQ3	Pass	<b>6</b> ♥	AP	
South HCP: 21 Contract: 6♥ S	♣ AQJ8532	<b>♣</b> 106	<ol> <li>Stay</li> <li>artification</li> </ol>	cial		
				bid, a ♦		
				kwood ( /5 or 3/5		tor 🔻
			2.11 0	,5 01 5/5	-	
Board: 298	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AKQ2	<b>♦</b> 9843		2NT	Pass	<b>3♣</b> ¹
North HCP: 20	<b>♥</b> KQ	<b>♥</b> AJ1053	Pass	3♠	Pass	4♠
South HCP: 6	♦ K98	◆ J107	AP			
Contract: 4♠ N	<b>♣</b> QJ87	<b>₹</b> 10	<b>♣</b> 10 1. Stayman			
Board: 299	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>★</b> K973	<b>♦</b> A62				2NT
North HCP: 5	<b>♥</b> Q3	♥ AK4	Pass	<b>3♣</b> ¹	Pass	3♦
South HCP: 21	◆ 10743 ◆ 543	◆ AJ85	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 543	<b>♣</b> AJ7	1. Stay	man		
Board: 300	N. 4		West	North	Fast	South
Dealer: N	North:	South:	***************************************	2NT	Pass	
Vul: Both	<b>♠</b> AQ <b>♥</b> A94	<b>★</b> 1074	Pass	3		3NT
North HCP: 20	◆ K1074	<b>∨</b> K876 <b>♦</b> J963	AP	<b></b>	1 400	2111
South HCP: 6	<b>♣</b> AK63	<b>♦</b> Q7	1. Stay	man		
Contract: 3N N		,	.,			

Board: 297 Dealer: S Vul: EW HCP: 21	<ul><li>♠ AK5</li><li>♥ AJ83</li><li>♠ AKQ3</li><li>♠ 106</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: None HCP: 6	<ul><li>◆ 9843</li><li>♥ AJ1053</li><li>◆ J107</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: NS HCP: 21	<ul><li>▲ A62</li><li>✓ AK4</li><li>◆ AJ85</li><li>◆ AJ7</li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: Both HCP: 6	<ul><li>1074</li><li>✓ K876</li><li>✓ J963</li><li>✓ Q7</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
Board: 297			Pass	<b>3♣</b> ¹	Pass	3♥
Dealer: S	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Vul: EW	<b>♠</b> Q	<b>♦</b> AK5	Pass	$4NT^4$	Pass	5 <b>♣</b> <sup>5</sup>
North HCP: 10	♥ 9542 ♦ J	<b>♥</b> AJ83 <b>♦</b> AKQ3	Pass	<b>6</b> ♥	AP	
South HCP: 21 Contract: 6♥ S	♣ AQJ8532	<b>♣</b> 106	<ol> <li>Stay</li> <li>artification</li> </ol>	cial		
				bid, a ♦		
				kwood ( /5 or 3/5		tor 🔻
			2.11 0	,5 01 5/5	-	
Board: 298	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AKQ2	<b>♦</b> 9843		2NT	Pass	<b>3♣</b> ¹
North HCP: 20	<b>♥</b> KQ	<b>♥</b> AJ1053	Pass	3♠	Pass	4♠
South HCP: 6	♦ K98	◆ J107	AP			
Contract: 4♠ N	<b>♣</b> QJ87	<b>₹</b> 10	<b>♣</b> 10 1. Stayman			
Board: 299	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>★</b> K973	<b>♦</b> A62				2NT
North HCP: 5	<b>♥</b> Q3	♥ AK4	Pass	<b>3♣</b> ¹	Pass	3♦
South HCP: 21	◆ 10743 ◆ 543	◆ AJ85	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 543	<b>♣</b> AJ7	1. Stay	man		
Board: 300	N. 4		West	North	Fast	South
Dealer: N	North:	South:	***************************************	2NT	Pass	
Vul: Both	<b>♠</b> AQ <b>♥</b> A94	<b>★</b> 1074	Pass	3		3NT
North HCP: 20	◆ K1074	<b>∨</b> K876 <b>♦</b> J963	AP	<b></b>	1 400	2111
South HCP: 6	<b>♣</b> AK63	<b>♦</b> Q7	1. Stay	man		
Contract: 3N N		,	.,			

HCP: 20

**♣** 108

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

**★** K9753 Board: 301 East Doubles 3♣ if possible. Dealer: S **♥** AQ103 Vul: NS **♦** J73 Partner bids first. HCP: 10 **♣** 3 **AQ9** Board: 302 The opponents are silent. Dealer: N **♥** A2 ◆ AJ84 Vul: None You bid first. HCP: 20 **♣** KQ103 Board: 303 **♦**8 West Doubles Pass if possible. Dealer: S **♥** A1052 **♦** K1073 Vul: EW Partner bids first. HCP: 7 **♣** 7653 **♦** AKQ8 Board: 304 The opponents are silent. Dealer: N **♥** KJ Vul: Both ◆ AK763 You bid first.

			West	North	East	South 2NT	
			Pass	<b>3♣</b> ¹	X	3♥	
Board: 301	NI41	C41- ·	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT	
Dealer: S	North: <b>♠</b> K9753	South: ♠ AQ4	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥	
Vul: NS	♥ AQ103	♥ K542	Pass	4NT <sup>4</sup>	Pass	5 <b>♦</b> <sup>5</sup>	
North HCP: 10	<b>♦</b> J73	<b>♦</b> AK5	Pass	<b>6</b> ♥	AP		
South HCP: 20 Contract: 6♥ S	<b>♣</b> 3	<b>♣</b> A84	1 400 0 1 11				
Board: 302 Dealer: N	North:	South:	West	North		_	
Vul: None	<b>♠</b> AQ9 <b>♥</b> A2	<b>♣</b> J1032 <b>♥</b> 1096	Pass	2NT 3♦	Pass	3 <b>♣</b> ¹ 3NT	
North HCP: 20	◆ AJ84	• K3	AP	<b>5</b>	1 ass	3111	
South HCP: 9 Contract: 3N N	<b>♣</b> KQ103	<b>♣</b> AJ86	1. Stayman				
Board: 303 Dealer: S	North:	South:	West	North	East	South 2NT	
Vul: EW	<b>♠</b> 8 <b>♥</b> A1052	<b>♠</b> Q654 <b>♥</b> KQJ4	Pass	<b>3</b> ♣¹	Pass	3♥	
North HCP: 7	◆ K1032	V KQJ4 ♦ AQ	Pass	<b>6</b> ♥	Pass	Pass	
South HCP: 20	<b>♣</b> 7653	♣ AQ4	X	AP			
Contract: 6♥X S			1. Stay	man			
Board: 304	North:	South:	West	North	East	South	
Dealer: N	<b>♠</b> AKQ8	<b>♦</b> 9752		2NT	Pass		
Vul: Both North HCP: 20	♥ KJ	<b>v</b> 1052	Pass	3♠	Pass	_	
South HCP: 7	◆ AK763 ◆ 108	<b>♦</b> QJ9	AP				
Contract: 4♠ N	<b>T</b> 100	♣ A76	1. Stay	man			

Board: 301 Dealer: S Vul: NS HCP: 20	<ul><li>AQ4</li><li>★ K542</li><li>AK5</li><li>A84</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 302 Dealer: N Vul: None HCP: 9	<ul><li>♣ J1032</li><li>♥ 1096</li><li>♦ K3</li><li>♣ AJ86</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: EW HCP: 20	<ul><li>♣ Q654</li><li>♥ KQJ4</li><li>◆ AQ</li><li>♣ AQ4</li></ul>	West Doubles Pass if possible. You bid first.
Board: 304 Dealer: N Vul: Both HCP: 7	<ul><li>◆ 9752</li><li>♥ 1052</li><li>◆ QJ9</li><li>◆ A76</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT	
			Pass	<b>3♣</b> ¹	X	3♥	
Board: 301	NI41	C41- ·	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT	
Dealer: S	North: <b>♠</b> K9753	South: ♠ AQ4	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥	
Vul: NS	♥ AQ103	♥ K542	Pass	4NT <sup>4</sup>	Pass	5 <b>♦</b> <sup>5</sup>	
North HCP: 10	<b>♦</b> J73	<b>♦</b> AK5	Pass	<b>6</b> ♥	AP		
South HCP: 20 Contract: 6♥ S	<b>♣</b> 3	<b>♣</b> A84	1 400 0 1 11				
Board: 302 Dealer: N	North:	South:	West	North		_	
Vul: None	<b>♠</b> AQ9 <b>♥</b> A2	<b>♣</b> J1032 <b>♥</b> 1096	Pass	2NT 3♦	Pass	3 <b>♣</b> ¹ 3NT	
North HCP: 20	◆ AJ84	• K3	AP	<b>5</b>	1 ass	3111	
South HCP: 9 Contract: 3N N	<b>♣</b> KQ103	<b>♣</b> AJ86	1. Stayman				
Board: 303 Dealer: S	North:	South:	West	North	East	South 2NT	
Vul: EW	<b>♠</b> 8 <b>♥</b> A1052	<b>♠</b> Q654 <b>♥</b> KQJ4	Pass	<b>3</b> ♣¹	Pass	3♥	
North HCP: 7	◆ K1032	V KQJ4 ♦ AQ	Pass	<b>6</b> ♥	Pass	Pass	
South HCP: 20	<b>♣</b> 7653	♣ AQ4	X	AP			
Contract: 6♥X S			1. Stay	man			
Board: 304	North:	South:	West	North	East	South	
Dealer: N	<b>♠</b> AKQ8	<b>♦</b> 9752		2NT	Pass		
Vul: Both North HCP: 20	♥ KJ	<b>v</b> 1052	Pass	3♠	Pass	_	
South HCP: 7	◆ AK763 ◆ 108	<b>♦</b> QJ9	AP				
Contract: 4♠ N	<b>T</b> 100	♣ A76	1. Stay	man			

Board: 305 Dealer: S Vul: NS HCP: 7	<ul><li>▲ J4</li><li>▼ 10653</li><li>◆ Q86</li><li>▲ A953</li></ul>	The opponents are silent.  Partner bids first.
Board: 306 Dealer: N Vul: EW HCP: 21	<ul><li>▲ A654</li><li>♥ AJ8</li><li>◆ KJ</li><li>◆ AKJ9</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: Both HCP: 6	<b>♦</b> QJ107 <b>♥</b> 62 <b>♦</b> QJ98 <b>♣</b> 643	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: None HCP: 21	<ul><li>★ AK62</li><li>♥ 83</li><li>◆ AK</li><li>★ AQJ104</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ93</li><li>♥ K2</li><li>◆ K975</li><li>♣ K105</li></ul>	The opponents are silent.  Partner bids first.

Board: 305 Dealer: S	North: ♠ J4	South: ♠ KQ2	West	North	East	South 2NT
Vul: NS	<b>♥</b> 10653	<b>▼</b> KJ82	Pass	<b>3</b> ♣¹	Pass	3♥
North HCP: 7 South HCP: 21	<b>♦</b> Q86	<b>♦</b> AK5	Pass		AP	
Contract: 4♥ S	♣ A953	♣ KQ6	1. Stay			
Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A654	<b>♦</b> K8		2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 21	<b>♥</b> AJ8	<b>♥</b> Q976	Pass	3♠	Pass	3NT
South HCP: 5	♦ KJ	<b>♦</b> 9865	AP			
Contract: 3N N	<b>♣</b> AKJ9	<b>♣</b> 653	1. Stay	man		
Board: 307 Dealer: S Vul: Both	North: ♠ QJ107	South: ♠ A93	West	North	East	South 2NT
North HCP: 6	<b>♥</b> 62	<b>♥</b> AQ985	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♥
South HCP: 20	♦ QJ98	<b>♦</b> K3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 643	♣ AK9	1. Stay	man		
Board: 308	X . 4	G . 1	West	North	East	South
Dealer: N	North: ♠ AK62	South: <b>♠</b> J1075		2NT	Pass	_
Vul: None	<b>♥</b> 83	♥ Q62	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK	♦ J876	AP			
South HCP: 7 Contract: 4♠ N	<b>♣</b> AQJ104	<b>♣</b> K6	1. Stay	man		
Conduct. 1211			j			
Board: 309	Nicoda	Co. 4h.	West	North	East	South 2NT
Dealer: S	North: ♠ QJ93	South: ♠ A5	Pass	<b>3♣</b> ¹	Pass	
Vul: Both	♥ K2	♥ AQ7	Pass	4NT <sup>2</sup>		
North HCP: 12 South HCP: 20	♦ K975	◆ AQ86	AP	71 <b>1</b> 1	1 400	0111
Contract: 6N S	♣ K105	♣ A974	1. Stay	man		
Commun. Of V D			2. Quantitative 4NT			

Board: 305	<b>★</b> KQ2	The opponents are silent.
Dealer: S	<b>♥</b> KJ82	11
Vul: NS HCP: 21	♦ AK5	You bid first.
HCP: 21	<b>♣</b> KQ6	
Board: 306	<b>♦</b> K8	The
Dealer: N	<b>♥</b> Q976	The opponents are silent.
Vul: EW	<b>♦</b> 9865	Partner bids first.
HCP: 5	<b>♣</b> 653	Tartifer ords first.
Board: 307	<b>♦</b> A93	
Dealer: S	♥ AQ985	The opponents are silent.
Vul: Both	• K3	
HCP: 20	♦ AK9	You bid first.
Board: 308	<b> J</b> 1075	The appropriate are silent
Dealer: N	<b>♥</b> Q62	The opponents are silent.
Vul: None	<b>♦</b> J876	Partner bids first.
HCP: 7	<b>♣</b> K6	i artifer ords mist.
Board: 309	<b>♦</b> A5	
Dealer: S	<b>¥</b> A3 <b>∀</b> AQ7	The opponents are silent.
Vul: Both	◆ AQ86	
HCP: 20	• A974	You bid first.
1101.20		

Board: 305 Dealer: S	North: ♠ J4	South: ♠ KQ2	West	North	East	South 2NT
Vul: NS	<b>♥</b> 10653	<b>▼</b> KJ82	Pass	<b>3</b> ♣¹	Pass	3♥
North HCP: 7 South HCP: 21	<b>♦</b> Q86	<b>♦</b> AK5	Pass		AP	
Contract: 4♥ S	♣ A953	♣ KQ6	1. Stay			
Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A654	<b>♦</b> K8		2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 21	<b>♥</b> AJ8	<b>♥</b> Q976	Pass	3♠	Pass	3NT
South HCP: 5	♦ KJ	<b>♦</b> 9865	AP			
Contract: 3N N	<b>♣</b> AKJ9	<b>♣</b> 653	1. Stay	man		
Board: 307 Dealer: S Vul: Both	North: ♠ QJ107	South: ♠ A93	West	North	East	South 2NT
North HCP: 6	<b>♥</b> 62	<b>♥</b> AQ985	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♥
South HCP: 20	♦ QJ98	<b>♦</b> K3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 643	♣ AK9	1. Stay	man		
Board: 308	X . 4	G . 1	West	North	East	South
Dealer: N	North: ♠ AK62	South: <b>♠</b> J1075		2NT	Pass	_
Vul: None	<b>♥</b> 83	♥ Q62	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK	♦ J876	AP			
South HCP: 7 Contract: 4♠ N	<b>♣</b> AQJ104	<b>♣</b> K6	1. Stay	man		
Conduct. 1211			j			
Board: 309	Nicoda	Co. 4h.	West	North	East	South 2NT
Dealer: S	North: ♠ QJ93	South: ♠ A5	Pass	<b>3♣</b> ¹	Pass	
Vul: Both	♥ K2	♥ AQ7	Pass	4NT <sup>2</sup>		
North HCP: 12 South HCP: 20	♦ K975	◆ AQ86	AP	71 <b>1</b> 1	1 400	0111
Contract: 6N S	♣ K105	♣ A974	1. Stay	man		
Commun. Of V D			2. Quantitative 4NT			

Board: 310 Dealer: N Vul: None HCP: 21	<ul><li>♠ AK75</li><li>♥ A10</li><li>♠ AK5</li><li>♠ K853</li></ul>	The opponents are silent. You bid first.
Board: 311 Dealer: S Vul: NS HCP: 6	♣ 742 ♥ Q864 ♦ A1095 ♣ 86	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N Vul: Both HCP: 21	<ul><li>★ K754</li><li>★ AKJ</li><li>★ AQ86</li><li>★ A8</li></ul>	The opponents are silent. You bid first.
Board: 313 Dealer: S Vul: None HCP: 6	<b>★</b> K763 <b>★</b> 1086 <b>♦</b> 87 <b>♣</b> K1053	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: NS HCP: 20	<ul><li>♠ A9</li><li>♥ J7</li><li>♦ AKQ109</li><li>♠ AQ43</li></ul>	The opponents are silent. You bid first.

Board: 310 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4♠ N	North:  ♠ AK75  ♥ A10  ♠ AK5  ♣ K853	South:  ◆ J632  ◆ J4  ◆ 1073  ◆ AJ106	Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 311 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 4♥ S	North:  ♣ 742  ♥ Q864  ♠ A1095  ♣ 86	South:  ♠ Q9  ♥ AJ1032  • KQ  ♣ AKQ7	West Pass Pass 1. Stay	North  3♣¹  4♥ man	East Pass AP	2NT
Board: 312 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4♠ N	North:  ♠ K754  ♥ AKJ  ♠ AQ86  ♠ A8	South:	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 <b>♣</b> ¹
Board: 313 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ K763  ♥ 1086  ♠ 87  ♠ K1053	South:  ♠ A9  ♥ AJ7  ♠ AKJ3  ♣ QJ64	Pass Pass 1. Stay	North  3♣¹  3NT  man	East Pass AP	2NT
Board: 314 Dealer: N Vul: NS North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A9  ♥ J7  ♠ AKQ109  ♣ AQ43	South:  ♠ KJ543  ♥ KQ92  ♦ 4  ♣ KJ7	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3♣</b> ¹

Board: 310 Dealer: N Vul: None HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 311 Dealer: S Vul: NS HCP: 21	<ul><li>♣ Q9</li><li>♥ AJ1032</li><li>♦ KQ</li><li>♣ AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: None HCP: 20	<ul><li>▲ A9</li><li>✔ AJ7</li><li>◆ AKJ3</li><li>▲ QJ64</li></ul>	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: NS HCP: 13	<ul><li>★ KJ543</li><li>★ KQ92</li><li>★ 4</li><li>★ KJ7</li></ul>	The opponents are silent.  Partner bids first.

Board: 310 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4♠ N	North:  ♠ AK75  ♥ A10  ♠ AK5  ♣ K853	South:  ◆ J632  ◆ J4  ◆ 1073  ◆ AJ106	Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 311 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 4♥ S	North:  ♣ 742  ♥ Q864  ♠ A1095  ♣ 86	South:  ♠ Q9  ♥ AJ1032  • KQ  ♣ AKQ7	West Pass Pass 1. Stay	North  3♣¹  4♥ man	East Pass AP	2NT
Board: 312 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4♠ N	North:  ♠ K754  ♥ AKJ  ♠ AQ86  ♠ A8	South:	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 <b>♣</b> ¹
Board: 313 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ K763  ♥ 1086  ♠ 87  ♠ K1053	South:  ♠ A9  ♥ AJ7  ♠ AKJ3  ♣ QJ64	Pass Pass 1. Stay	North  3♣¹  3NT  man	East Pass AP	2NT
Board: 314 Dealer: N Vul: NS North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A9  ♥ J7  ♠ AKQ109  ♣ AQ43	South:  ♠ KJ543  ♥ KQ92  ♦ 4  ♣ KJ7	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3♣</b> ¹

Board: 315 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 316 Dealer: N Vul: None HCP: 20	<ul><li>AQ92</li><li>AQJ</li><li>K105</li><li>A74</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: EW HCP: 10	<ul><li>♠ AQ63</li><li>♥ Q542</li><li>♦ 643</li><li>♠ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: Both HCP: 20	<ul><li>AK10</li><li>♥ Q64</li><li>AQ652</li><li>AJ</li></ul>	The opponents are silent. You bid first.

Board: 315 Dealer: S Vul: EW	North: <b>♣</b> J643 <b>♥</b> Q106	South: ♠ A10 ♥ A7		North 3♣¹	East Pass	2NT
North HCP: 8 South HCP: 20 Contract: 3N S	◆ KQ7 ◆ 1087	◆ AJ98 ◆ AK943	Pass 1. Stay	3NT	AP	
Board: 316 Dealer: N	North: ♠ AQ92	South: <b>♦</b> J753	West	North 2NT	East Pass	
Vul: None North HCP: 20	<b>♥</b> AQJ	<b>♥</b> K82	Pass	3 <b>♠</b>	Pass	<b>4</b> ♥ <sup>2</sup>
South HCP: 10 Contract: 4♠ N	1 HCP: 10	<ul><li>◆ AJ83</li><li>◆ J5</li></ul>	Pass 1. Stay 2. artific		AP	
Board: 317 Dealer: S	North: ♠ AQ63	South: ♠ 84	West	North	East	South 2NT
Vul: EW North HCP: 10	10 ♥ Q542	♥ Q542       ♥ AK10         • 643       • KQJ87         • Q10       • AKJ	Pass	3 <b>♣</b> ¹	Pass	3♦
South HCP: 21 Contract: 3N S			Pass 1. Stay	3NT man	AP	
			West	North 2NT	East Pass	
			Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Board: 318	Manda.	C4h	Pass	4♠	Pass	4NT <sup>3</sup>
Dealer: N Vul: Both	North: ♠ AK10	South: <b>♠</b> J9432	Pass	5 <b>\</b> 4	Pass	<b>5♥</b>
North HCP: 20	<b>♥</b> Q64	<b>♥</b> AK98	Pass	5 <b>♠</b> <sup>5</sup>	Pass	7NT
South HCP: 15	◆ AQ652	♦ KJ	AP			
Contract: 7N N	♣ AJ	<b>♣</b> K7		OLEN kwood ( /5 or 4/5		for <b>◆</b>

Board: 315 Dealer: S Vul: EW HCP: 20	<ul><li>▲ A10</li><li>✓ A7</li><li>◆ AJ98</li><li>▲ AK943</li></ul>	The opponents are silent. You bid first.
Board: 316 Dealer: N Vul: None HCP: 10	<ul><li>♣ J753</li><li>♥ K82</li><li>♦ AJ83</li><li>♣ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: EW HCP: 21	<ul><li>★84</li><li>✓ AK10</li><li>◆ KQJ87</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: Both HCP: 15	<ul><li>▶ J9432</li><li>♥ AK98</li><li>◆ KJ</li><li>♣ K7</li></ul>	The opponents are silent.  Partner bids first.

Board: 315 Dealer: S Vul: EW	North: <b>♣</b> J643 <b>♥</b> Q106	South: ♠ A10 ♥ A7		North 3♣¹	East Pass	2NT
North HCP: 8 South HCP: 20 Contract: 3N S	◆ KQ7 ◆ 1087	◆ AJ98 ◆ AK943	Pass 1. Stay	3NT	AP	
Board: 316 Dealer: N	North: ♠ AQ92	South: <b>♦</b> J753	West	North 2NT	East Pass	
Vul: None North HCP: 20	<b>♥</b> AQJ	<b>♥</b> K82	Pass	3 <b>♠</b>	Pass	<b>4</b> ♥ <sup>2</sup>
South HCP: 10 Contract: 4♠ N	1 HCP: 10	<ul><li>◆ AJ83</li><li>◆ J5</li></ul>	Pass 1. Stay 2. artific		AP	
Board: 317 Dealer: S	North: ♠ AQ63	South: ♠ 84	West	North	East	South 2NT
Vul: EW North HCP: 10	10 ♥ Q542	♥ Q542       ♥ AK10         • 643       • KQJ87         • Q10       • AKJ	Pass	3 <b>♣</b> ¹	Pass	3♦
South HCP: 21 Contract: 3N S			Pass 1. Stay	3NT man	AP	
			West	North 2NT	East Pass	
			Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Board: 318	Manda.	C4h	Pass	4♠	Pass	4NT <sup>3</sup>
Dealer: N Vul: Both	North: ♠ AK10	South: <b>♠</b> J9432	Pass	5 <b>\</b> 4	Pass	<b>5♥</b>
North HCP: 20	<b>♥</b> Q64	<b>♥</b> AK98	Pass	5 <b>♠</b> <sup>5</sup>	Pass	7NT
South HCP: 15	◆ AQ652	♦ KJ	AP			
Contract: 7N N	♣ AJ	<b>♣</b> K7		OLEN kwood ( /5 or 4/5		for <b>◆</b>

Board: 319 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q1052</li><li>♥ A2</li><li>◆ 964</li><li>♣ KJ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 320 Dealer: N Vul: EW HCP: 21	<ul><li>★ KJ8</li><li>▼ 72</li><li>◆ AKQ7</li><li>◆ AKJ10</li></ul>	The opponents are silent. You bid first.
Board: 321 Dealer: S Vul: Both HCP: 9	<ul><li>J5</li><li>★ K642</li><li>◆ Q9875</li><li>★ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: None HCP: 20	<ul><li>AKQ4</li><li>✓ AQ72</li><li>✓ KQ3</li><li>✓ 106</li></ul>	The opponents are silent. You bid first.
Board: 323 Dealer: S Vul: Both HCP: 12	<ul><li>AJ7</li><li>♥ Q1075</li><li>◆ Q53</li><li>◆ K107</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
Board: 319	North:	South:	Pass	<b>3♣</b> ¹	Pass	3♥
Dealer: S Vul: NS	♠ Q1052	♠ AKJ6	Pass	3NT	Pass	4♠
North HCP: 10	<b>♥</b> A2	<b>♥</b> K643	Pass	$4NT^2$	Pass	<b>5</b> ♦ <sup>3</sup>
South HCP: 21	♦ 964 • 1/107	♦ AQ	Pass	6 <b>♠</b>	AP	
Contract: 6♠ S	<b>♣</b> KJ87	♣ A54	1. Stay			
				kwood		for <b>♠</b>
			3. A=1	/5 or 4/5	•	
			West	North	Foot	South
D 1.220			West	2NT	Pass	
Board: 320 Dealer: N	North:	South:	Pass	3 <b>\(\)</b>	Pass	
Vul: EW	<b>♠</b> KJ8	<b>♦</b> A642	Pass	3NT		3 <b>₹</b> 4NT <sup>3</sup>
North HCP: 21	<b>♥</b> 72 <b>♦</b> AKQ7	<b>♥</b> KQ1085 <b>•</b> 108	Pass	6NT	AP	4N I
South HCP: 11	◆ AKQ / ◆ AKJ10	▼ 108 ♣ Q3	1. Stay		Λu	
Contract: 6N N	2111110	- 40	2. SMC			
			3. Quai	ntitative	4NT	
Board: 321	NI A	C 4	West	North	Fact	South
Dealer: S	North: ♠ J5	South: ♠ AK964	WCSt	Notui	Lasi	2NT
Vul: Both	<b>¥</b> J3 <b>♥</b> K642	♥ A8	Pass	<b>3</b> ♣¹	Pass	3 <b>♠</b>
North HCP: 9 South HCP: 21	◆ Q9875	♦ K3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K9	♣ AQJ8	1. Stay			
D 1005			West	North	East	South
Board: 322	North:	South:		2NT	Pass	
Dealer: N Vul: None	♠ AKQ4	<b>♦</b> J765	Pass	3♥	Pass	
North HCP: 20	<b>♥</b> AQ72	<b>▼</b> 103 <b>→</b> —				
South HCP: 10	◆ KQ3 ◆ 106	♣ AKQ9752	AP			
	Z 100	•	1. Stay	mon		

West North East South Board: 323 North: South: 2NT Dealer: S ♠ AJ7 **♦** Q105 Pass 3♣¹ Pass 3♦ Vul: Both **♥** Q1075 **♥** A3 North HCP: 12 Pass 4NT<sup>2</sup> AP **♦** Q53 ♦ AKJ10 South HCP: 20 1. Stayman **♣** K107 **♣** AQ98 Contract: 4N S 2. Quantitative 4NT

Board: 319 Dealer: S Vul: NS HCP: 21	<ul><li>★ AKJ6</li><li>★ K643</li><li>★ AQ</li><li>★ A54</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: EW HCP: 11	<ul><li>★ A642</li><li>★ KQ1085</li><li>★ 108</li><li>★ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 321 Dealer: S Vul: Both HCP: 21	<ul><li>★ AK964</li><li>★ A8</li><li>★ K3</li><li>★ AQJ8</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: None HCP: 10	<ul><li>♣ J765</li><li>♥ 103</li><li>♦ —</li><li>♣ AKQ9752</li></ul>	The opponents are silent.  Partner bids first.
Board: 323 Dealer: S Vul: Both HCP: 20	<ul><li>♣ Q105</li><li>★ A3</li><li>◆ AKJ10</li><li>♣ AQ98</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 2NT
Board: 319	North:	South:	Pass	<b>3♣</b> ¹	Pass	3♥
Dealer: S Vul: NS	♠ Q1052	♠ AKJ6	Pass	3NT	Pass	4♠
North HCP: 10	<b>♥</b> A2	<b>♥</b> K643	Pass	$4NT^2$	Pass	<b>5</b> ♦ <sup>3</sup>
South HCP: 21	♦ 964 • 1/107	♦ AQ	Pass	6 <b>♠</b>	AP	
Contract: 6♠ S	<b>♣</b> KJ87	♣ A54	1. Stay			
				kwood		for <b>♠</b>
			3. A=1	/5 or 4/5	•	
			West	North	Foot	South
D 1.220			West	2NT	Pass	
Board: 320 Dealer: N	North:	South:	Pass	3 <b>\(\)</b>	Pass	
Vul: EW	<b>♠</b> KJ8	<b>♦</b> A642	Pass	3NT		3 <b>₹</b> 4NT <sup>3</sup>
North HCP: 21	<b>♥</b> 72 <b>♦</b> AKQ7	<b>♥</b> KQ1085 <b>•</b> 108	Pass	6NT	AP	4N I
South HCP: 11	◆ AKQ / ◆ AKJ10	▼ 108 ♣ Q3	1. Stay		Λu	
Contract: 6N N	2111110	- 40	2. SMC			
			3. Quai	ntitative	4NT	
Board: 321	NI A	C 4	West	North	Fact	South
Dealer: S	North: ♠ J5	South: ♠ AK964	WCSt	Notui	Lasi	2NT
Vul: Both	<b>¥</b> J3 <b>♥</b> K642	♥ A8	Pass	<b>3</b> ♣¹	Pass	3 <b>♠</b>
North HCP: 9 South HCP: 21	◆ Q9875	♦ K3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K9	♣ AQJ8	1. Stay			
D 1005			West	North	East	South
Board: 322	North:	South:		2NT	Pass	
Dealer: N Vul: None	♠ AKQ4	<b>♦</b> J765	Pass	3♥	Pass	
North HCP: 20	<b>♥</b> AQ72	<b>▼</b> 103 <b>→</b> —				
South HCP: 10	◆ KQ3 ◆ 106	♣ AKQ9752	AP			
	Z 100	•	1. Stay	mon		

West North East South Board: 323 North: South: 2NT Dealer: S ♠ AJ7 **♦** Q105 Pass 3♣¹ Pass 3♦ Vul: Both **♥** Q1075 **♥** A3 North HCP: 12 Pass 4NT<sup>2</sup> AP **♦** Q53 ♦ AKJ10 South HCP: 20 1. Stayman **♣** K107 **♣** AQ98 Contract: 4N S 2. Quantitative 4NT

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 324

**★**43

Dealer: N

**♥** A83

◆ AKJ105

Vul: None HCP: 20

**♣** AKJ

You bid first.

Board: 325

**♠** K2

Dealer: S

**v** 10873

The opponents are silent.

Vul: NS HCP: 9

**♦** —

♣ AQ108543

Partner bids first.

Board: 326

**♦** AKJ9

The opponents are silent.

The opponents are silent.

Dealer: N Vul: None

HCP: 20

★ A8★ A963

**♣** KJ6

You bid first.

Board: 327

**♦** KJ83

**y** J9863

Dealer: S Vul: NS

**♦** J7

HCP: 7 ♣ J6

The opponents are silent.

Partner bids first.

Board: 324 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♥ N	North:	South:  ♠ AK75  ♥ Q10964  ♠ Q2  ♣ 92	Pass Pass Pass AP 1. Stay 2. SMC 3. Black		Pass Pass Pass Pass	3♣¹ 3♠² 4NT³ 6♥
Board: 325 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 5▼ S	North:  ♠ K2  ▼ 10873  ←—  ♣ AQ108543	South:  ♠ A9  ♥ AQJ2  ♠ KQ1074  ♣ KJ	Pass Pass Pass AP 1. Stay 2. artific 3. Black		Pass Pass Pass	2NT 3♥ 4NT <sup>3</sup> 5♥
Board: 326 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ9  ♥ A8  ♠ A963  ♠ KJ6	South:  ♠ Q10765  ♥ J1094  ♠ 87  ♠ Q4	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 327 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ KJ83  ♥ J9863  ♦ J7  ♣ J6	South:  ♠ A107  ♥ K1052  ♠ AQ93  ♣ AK	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT

HCP: 20

**♣** AK

Board: 324 Dealer: N Vul: None HCP: 11	<ul><li>★ AK75</li><li>♥ Q10964</li><li>◆ Q2</li><li>◆ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 20	<ul><li>♠ A9</li><li>♥ AQJ2</li><li>♠ KQ1074</li><li>♠ KJ</li></ul>	The opponents are silent. You bid first.
Board: 326 Dealer: N Vul: None HCP: 5	<ul><li>♣ Q10765</li><li>♥ J1094</li><li>◆ 87</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: NS	<ul><li>★ A107</li><li>★ K1052</li><li>★ AQ93</li><li>★ AK</li></ul>	The opponents are silent.  You bid first.

Board: 324 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♥ N	North:	South:  ♠ AK75  ♥ Q10964  ♦ Q2  ♣ 92	Pass Pass Pass AP 1. Stay 2. SMC 3. Black		Pass Pass Pass Pass	3♣¹ 3♠² 4NT³ 6♥
Board: 325 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 5▼ S	North:  ♠ K2  ♥ 10873  ←—  ♣ AQ108543	South:  ♠ A9  ♥ AQJ2  ♠ KQ1074  ♣ KJ	Pass Pass Pass AP 1. Stay 2. artific 3. Black		Pass Pass Pass	2NT 3♥ 4NT <sup>3</sup> 5♥
Board: 326 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ9  ♥ A8  ♠ A963  ♠ KJ6	South:  ♠ Q10765  ♥ J1094  ♠ 87  ♠ Q4	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 327 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ KJ83  ♥ J9863  ♦ J7  ♣ J6	South:  ♠ A107  ♥ K1052  ♠ AQ93  ♣ AK	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT

Board: 328 Dealer: N Vul: None HCP: 20	<ul><li>★ AKQ6</li><li>▼ AJ107</li><li>◆ QJ7</li><li>★ K9</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: EW HCP: 11	<ul><li>★ KJ94</li><li>★ A32</li><li>★ 75</li><li>★ QJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 330 Dealer: N Vul: NS HCP: 21	<ul><li>♣ Q5</li><li>♥ KQ</li><li>◆ KQJ32</li><li>♣ AKJ8</li></ul>	The opponents are silent. You bid first.
Board: 331 Dealer: S Vul: EW HCP: 15	<ul><li>▲ J876</li><li>♥ AQ1086</li><li>◆ A5</li><li>♣ A5</li></ul>	The opponents are silent.  Partner bids first.

Board: 328 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6♥ N	North:  ♠ AKQ6  ♥ AJ107  ♠ QJ7  ♣ K9	South: ♠ 93 ♥ K983 ♦ AK3 ♣ Q1087	West North East So 2NT Pass 3.  Pass 3. Pass 3.  Pass 4. Pass 4.  Pass 5. Pass 6.  AP  1. Stayman 2. artificial 3. Blackwood 0314, for 4. A=2/5 or 5/5, Q(H)=0.	1 2 NT <sup>3</sup>
Board: 329 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ KJ94  ♥ A32  ♦ 75  ♣ QJ65	South:  ♠ Q653  ♥ KJ  ♠ AK10  ♠ AK43		4
Board: 330 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ Q5  ♥ KQ  ♠ KQJ32  ♠ AKJ8	South:  ♠ K1076  ♥ A10543  ♠ 765  ♣ 10	West North East So 2NT Pass 3.4 Pass 3.4 Pass 3.4 Pass 3NT AP 1. Stayman 2. SMOLEN	

Board: 331		G . 1	West	North	East	South 2NT
Dealer: S Vul: EW	North: <b>♦</b> J876	South: ♠ AK	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 15 South HCP: 21	♥ AQ1086 ♦ A5	<ul><li>✓ KJ</li><li>✓ KQ63</li><li>✓ KQ973</li></ul>	Pass Pass	3 <b>♠</b> <sup>2</sup> 6NT	Pass AP	3NT
Contract: 6N S	<b>♣</b> A5	I IQ575	<ol> <li>Stay</li> <li>SMO</li> </ol>			

Board: 328 Dealer: N Vul: None HCP: 12	<ul><li>♠ 93</li><li>♥ K983</li><li>♠ AK3</li><li>♠ Q1087</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: EW HCP: 20	<ul><li>♠ Q653</li><li>♥ KJ</li><li>♦ AK10</li><li>♠ AK43</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: NS HCP: 7	<ul><li>★ K1076</li><li>▼ A10543</li><li>◆ 765</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 331 Dealer: S Vul: EW HCP: 21	<ul><li>★ AK</li><li>▼ KJ</li><li>◆ KQ63</li><li>◆ KQ973</li></ul>	The opponents are silent. You bid first.

Board: 328 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6♥ N	North:  ♠ AKQ6  ♥ AJ107  ♠ QJ7  ♣ K9	South: ♠ 93 ♥ K983 ♦ AK3 ♣ Q1087	West North East So 2NT Pass 3.  Pass 3. Pass 3.  Pass 4. Pass 4.  Pass 5. Pass 6.  AP  1. Stayman 2. artificial 3. Blackwood 0314, for 4. A=2/5 or 5/5, Q(H)=0.	1 2 NT <sup>3</sup>
Board: 329 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ KJ94  ♥ A32  ♦ 75  ♣ QJ65	South:  ♠ Q653  ♥ KJ  ♠ AK10  ♠ AK43		4
Board: 330 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ Q5  ♥ KQ  ♠ KQJ32  ♠ AKJ8	South:  ♠ K1076  ♥ A10543  ♠ 765  ♣ 10	West North East So 2NT Pass 3.4 Pass 3.4 Pass 3.4 Pass 3NT AP 1. Stayman 2. SMOLEN	

Board: 331		G . 1	West	North	East	South 2NT
Dealer: S Vul: EW	North: <b>♦</b> J876	South: ♠ AK	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 15 South HCP: 21	♥ AQ1086 ♦ A5	<ul><li>✓ KJ</li><li>✓ KQ63</li><li>✓ KQ973</li></ul>	Pass Pass	3 <b>♠</b> <sup>2</sup> 6NT	Pass AP	3NT
Contract: 6N S	<b>♣</b> A5	I IQ575	<ol> <li>Stay</li> <li>SMO</li> </ol>			

Board: 332 Dealer: N Vul: Both HCP: 20	<ul><li>★ KJ102</li><li>♥ Q6</li><li>◆ AK104</li><li>◆ AK5</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: EW HCP: 9	<ul><li>★ A4</li><li>▼ K975</li><li>← —</li><li>◆ Q1097654</li></ul>	The opponents are silent.  Partner bids first.
Board: 334 Dealer: N Vul: Both HCP: 20	<ul><li>★ K82</li><li>♥ AJ</li><li>◆ AKQJ8</li><li>◆ Q75</li></ul>	The opponents are silent. You bid first.
Board: 335 Dealer: S Vul: Both HCP: 8	<ul><li>★ K4</li><li>▼ J865</li><li>◆ 543</li><li>◆ A853</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: N Vul: None HCP: 21	<ul><li>▲ AJ96</li><li>✔ AQ5</li><li>◆ A3</li><li>▲ AQ73</li></ul>	The opponents are silent. You bid first.

Board: 332	N. 4	0 1		North 2NT	Pass	3 <b>♣</b> ¹
Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6♠ N	North:  ♠ KJ102  ♥ Q6  ♠ AK104  ♣ AK5	South:  ♠ AQ74  ♥ A10873  • Q8  ♣ 108			AP 0314, 1	5 <b>♠</b> <sup>4</sup> for <b>♠</b>
Board: 333 Dealer: S	North: ♠ A4	South: ♠ QJ3	West	North	East	South 2NT
Vul: EW North HCP: 9 South HCP: 21 Contract: 6♣ N	<ul><li>★ K975</li><li>← —</li><li>♣ Q1097654</li></ul>	<ul><li>★ AQ</li><li>◆ AJ854</li><li>◆ AK3</li></ul>	Pass Pass 1. Stay	3♣¹ 6♣ man	Pass AP	3♦
Board: 334 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ K82  ♥ AJ  ♠ AKQJ8  ♣ Q75	South:  • 1064  • KQ86  • 9753  • K3	Pass AP 1. Stay	North 2NT 3 man	East Pass Pass	3 <b>♣</b> ¹
Board: 335 Dealer: S	North: ♠ K4	South: ♠ A95	West	North	East	South 2NT
Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	<ul><li>▼ J865</li><li>◆ 543</li><li>◆ A853</li></ul>	✓ AK102 ◆ A108 <b>♣</b> KQ6	Pass Pass 1. Stay	4♥	Pass AP	3♥
Board: 336 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AJ96  ♥ AQ5  ♠ A3  ♠ AQ73	South:  ♠ K54  ♥ J432  ♦ K10984  ♣ 5	West Pass AP 1. Stay	North 2NT 3♠	Pass	

Board: 332 Dealer: N Vul: Both	◆ AQ74 ♥ A10873 ◆ Q8	The opponents are silent.  Partner bids first.
HCP: 12  Board: 333  Dealer: S  Vul: EW	<ul><li>♣ 108</li><li>♠ QJ3</li><li>♥ AQ</li><li>♦ AJ854</li></ul>	The opponents are silent.  You bid first.
HCP: 21  Board: 334  Dealer: N  Vul: Both	<ul><li>♠ AK3</li><li>♠ 1064</li><li>♥ KQ86</li><li>♠ 9753</li></ul>	The opponents are silent.
HCP: 8  Board: 335 Dealer: S	<ul><li>★ K3</li><li>★ A95</li><li>▼ AK102</li></ul>	Partner bids first.  The opponents are silent.
Vul: Both HCP: 20 Board: 336	<ul><li>◆ A108</li><li>◆ KQ6</li></ul>	You bid first.  The opponents are silent.
Dealer: N Vul: None HCP: 7	<ul><li>▼ J432</li><li>◆ K10984</li><li>◆ 5</li></ul>	Partner bids first.

Board: 332	N. 4	0 1		North 2NT	Pass	3 <b>♣</b> ¹
Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6♠ N	North:  ♠ KJ102  ♥ Q6  ♠ AK104  ♣ AK5	South:  ♠ AQ74  ♥ A10873  • Q8  ♣ 108			AP 0314, 1	5 <b>♠</b> <sup>4</sup> for <b>♠</b>
Board: 333 Dealer: S	North: ♠ A4	South: ♠ QJ3	West	North	East	South 2NT
Vul: EW North HCP: 9 South HCP: 21 Contract: 6♣ N	<ul><li>★ K975</li><li>← —</li><li>♣ Q1097654</li></ul>	<ul><li>★ AQ</li><li>◆ AJ854</li><li>◆ AK3</li></ul>	Pass Pass 1. Stay	3♣¹ 6♣ man	Pass AP	3♦
Board: 334 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ K82  ♥ AJ  ♠ AKQJ8  ♣ Q75	South:  • 1064  • KQ86  • 9753  • K3	Pass AP 1. Stay	North 2NT 3 man	East Pass Pass	3 <b>♣</b> ¹
Board: 335 Dealer: S	North: ♠ K4	South: ♠ A95	West	North	East	South 2NT
Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	<ul><li>▼ J865</li><li>◆ 543</li><li>◆ A853</li></ul>	✓ AK102 ◆ A108 <b>♣</b> KQ6	Pass Pass 1. Stay	4♥	Pass AP	3♥
Board: 336 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AJ96  ♥ AQ5  ♠ A3  ♠ AQ73	South:  ♠ K54  ♥ J432  ♦ K10984  ♣ 5	West Pass AP 1. Stay	North 2NT 3♠	Pass	

Board: 337 Dealer: S Vul: NS HCP: 8	<ul><li>★ KQ832</li><li>▼ J1092</li><li>◆ Q43</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: EW HCP: 21	<ul><li>▲ A9</li><li>▼ A98</li><li>◆ AQJ82</li><li>▲ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: NS HCP: 6	<b>★</b> 3 <b>★</b> KJ76 <b>★</b> 10653 <b>♣</b> Q986	The opponents are silent.  Partner bids first.
Board: 340 Dealer: N Vul: NS HCP: 20	<ul><li>♣ AQ</li><li>♥ AK10</li><li>◆ J962</li><li>♣ AQ54</li></ul>	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: EW HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 337 Dealer: S Vul: NS North HCP: 8 South HCP: 20	North:  ★ KQ832  ▼ J1092  ◆ Q43  ♣ 9	South:  ♠ AJ6  ♥ AK874  ♠ K105  ♣ AJ	Pass Pass		East Pass AP	2NT
Contract: 6♥ S  Board: 338  Dealer: N  Vul: EW  North HCP: 21  South HCP: 7  Contract: 4♥ N	North:  ♠ A9  ♥ A98  ♠ AQJ82  ♣ AQ3	South:  ♠ K742  ♥ J10754  ←—  ♠ K754	1. Stay	North 2NT 3♦ 4♥	East Pass Pass AP	<b>3♣</b> ¹
Board: 339 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ◆ 3  ▼ KJ76  ◆ 10653  ◆ Q986	South:  ♠ K84  ♥ AQ  ♠ A87  ♣ AK1053	2. SMC West Pass Pass 1. Stay	North 3♣¹ 3NT	East Pass AP	2NT
Board: 340 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ  ♥ AK10  ♦ J962  ♣ AQ54	South:  ♠ K7652  ♥ 8764  ♠ Q  ♠ KJ6	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 341 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♣ J6  ♥ K542  ♣ J754  ♣ J109	South:  ♠ AK72  ♥ A3  ♠ 63  ♣ AKQ83	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 337 Dealer: S Vul: NS HCP: 20	<ul><li>▲ AJ6</li><li>♥ AK874</li><li>◆ K105</li><li>▲ AJ</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: EW HCP: 7	<ul><li>★ K742</li><li>▼ J10754</li><li>◆ —</li><li>★ K754</li></ul>	The opponents are silent.  Partner bids first.
Board: 339 Dealer: S Vul: NS HCP: 20	<ul><li>★ K84</li><li>✓ AQ</li><li>◆ A87</li><li>◆ AK1053</li></ul>	The opponents are silent. You bid first.
Board: 340 Dealer: N Vul: NS HCP: 9	<ul><li>★ K7652</li><li>★ 8764</li><li>◆ Q</li><li>★ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 341 Dealer: S Vul: EW HCP: 20	<ul><li>★ AK72</li><li>★ A3</li><li>★ 63</li><li>★ AKQ83</li></ul>	The opponents are silent. You bid first.

Board: 337 Dealer: S Vul: NS North HCP: 8 South HCP: 20	North:  ★ KQ832  ▼ J1092  ◆ Q43  ♣ 9	South:  ♠ AJ6  ♥ AK874  ♠ K105  ♣ AJ	Pass Pass		East Pass AP	2NT
Contract: 6♥ S  Board: 338  Dealer: N  Vul: EW  North HCP: 21  South HCP: 7  Contract: 4♥ N	North:  ♠ A9  ♥ A98  ♠ AQJ82  ♣ AQ3	South:  ♠ K742  ♥ J10754  ←—  ♠ K754	1. Stay	North 2NT 3♦ 4♥	East Pass Pass AP	<b>3♣</b> ¹
Board: 339 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ◆ 3  ▼ KJ76  ◆ 10653  ◆ Q986	South:  ♠ K84  ♥ AQ  ♠ A87  ♣ AK1053	2. SMC West Pass Pass 1. Stay	North 3♣¹ 3NT	East Pass AP	2NT
Board: 340 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ AQ  ♥ AK10  ♦ J962  ♣ AQ54	South:  ♠ K7652  ♥ 8764  ♠ Q  ♠ KJ6	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 341 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♣ J6  ♥ K542  ♣ J754  ♣ J109	South:  ♠ AK72  ♥ A3  ♠ 63  ♣ AKQ83	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 342 Dealer: N	<b>♠</b> AKQ <b>♥</b> K106	The opponents are silent.
Vul: Both HCP: 20	◆ A973 ◆ A103	You bid first.
Board: 343 Dealer: S	<b>♣</b> J852 <b>▼</b> 7532	The opponents are silent.
Vul: EW HCP: 5	◆ 93 ◆ A53	Partner bids first.
Board: 344 Dealer: N	<b>♦</b> AQ3 <b>▼</b> 1075	The opponents are silent.
Vul: Both HCP: 20	◆ AQJ4 ◆ AK3	You bid first.
Board: 345 Dealer: S	<b>♣</b> J1095 <b>♥</b> K74	The opponents are silent.
Vul: None HCP: 5	<ul><li>◆ J1083</li><li>◆ 107</li></ul>	Partner bids first.

			West	North 2NT	East Pass	
Dagud, 242			Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Board: 342 Dealer: N	North:	South:	Pass	4♥	Pass	$4NT^3$
Vul: Both	<b>★</b> AKQ	<b>★</b> J752	Pass	5 <b>\</b> 4	Pass	5♠
North HCP: 20	<b>♥</b> K106 <b>♦</b> A973	<ul><li>★ A5432</li><li>★ KQ5</li></ul>	Pass	6 <b>♥</b> <sup>5</sup>	AP	
South HCP: 11 Contract: 6♥ N  A973 A103	• J	<ol> <li>Stayman</li> <li>SMOLEN</li> <li>Blackwood 0314, for ▼</li> <li>A=1/5 or 4/5</li> <li>no ▼ queen</li> </ol>			for ♥	
Board: 343 Dealer: S Vul: EW	North: <b>♠</b> J852	South: ♠ K10	West	North	East	South 2NT
North HCP: 5	<b>♥</b> 7532	♥ AK4		3 <b>♣</b> ¹	Pass	3♦
South HCP: 20 Contract: 3N S	◆ 93 ◆ A53		Pass 3NT AP 1. Stayman			
Board: 344 Dealer: N	North: ♠ AQ3	South: ♠ K97	West	North 2NT	East Pass	
Vul: Both North HCP: 20	<b>v</b> 1075	<b>♥</b> J642	Pass	3♦	Pass	3NT
South HCP: 8	♦ AQJ4	♦ K103	AP			
Contract: 3N N	♣ AK3	<b>♣</b> J94	1. Stay	man		
Board: 345 Dealer: S	North: <b>♠</b> J1095	South: ♠ A6	West	North	East	South 2NT
Vul: None North HCP: 5	<b>♥</b> K74	<b>♥</b> A106	Pass	<b>3♣</b> ¹	Pass	3♦
South HCP: 20	◆ J1083 <b>♣</b> 107	• AQ64	Pass	3NT	AP	
Contract: 3N S	<del>2</del> 10/	<b>♣</b> AQ43	1. Stay	man		

Board: 342 Dealer: N Vul: Both HCP: 11	<ul><li>♣ J752</li><li>♥ A5432</li><li>♦ KQ5</li><li>♣ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 343 Dealer: S Vul: EW HCP: 20	<b>★</b> K10 <b>♥</b> AK4 <b>♦</b> AJ8 <b>♣</b> KQ1064	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: Both HCP: 8	<ul><li>★ K97</li><li>▼ J642</li><li>◆ K103</li><li>◆ J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 345 Dealer: S Vul: None HCP: 20	<ul><li>A6</li><li>✓ A106</li><li>AQ64</li><li>AQ43</li></ul>	The opponents are silent. You bid first.

			West	North 2NT	East Pass	
Dagud, 242			Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Board: 342 Dealer: N	North:	South:	Pass	4♥	Pass	$4NT^3$
Vul: Both	<b>★</b> AKQ	<b>★</b> J752	Pass	5 <b>\</b> 4	Pass	5♠
North HCP: 20	<b>♥</b> K106 <b>♦</b> A973	<ul><li>★ A5432</li><li>★ KQ5</li></ul>	Pass	6 <b>♥</b> <sup>5</sup>	AP	
South HCP: 11 Contract: 6♥ N  A973 A103	• J	<ol> <li>Stayman</li> <li>SMOLEN</li> <li>Blackwood 0314, for ▼</li> <li>A=1/5 or 4/5</li> <li>no ▼ queen</li> </ol>			for ♥	
Board: 343 Dealer: S Vul: EW	North: <b>♠</b> J852	South: ♠ K10	West	North	East	South 2NT
North HCP: 5	<b>♥</b> 7532	♥ AK4		3 <b>♣</b> ¹	Pass	3♦
South HCP: 20 Contract: 3N S	◆ 93 ◆ A53		Pass 3NT AP  1. Stayman			
Board: 344 Dealer: N	North: ♠ AQ3	South: ♠ K97	West	North 2NT	East Pass	
Vul: Both North HCP: 20	<b>v</b> 1075	<b>♥</b> J642	Pass	3♦	Pass	3NT
South HCP: 8	♦ AQJ4	♦ K103	AP			
Contract: 3N N	♣ AK3	<b>♣</b> J94	1. Stay	man		
Board: 345 Dealer: S	North: <b>♠</b> J1095	South: ♠ A6	West	North	East	South 2NT
Vul: None North HCP: 5	<b>♥</b> K74	<b>♥</b> A106	Pass	<b>3♣</b> ¹	Pass	3♦
South HCP: 20	◆ J1083 <b>♣</b> 107	• AQ64	Pass	3NT	AP	
Contract: 3N S	<del>2</del> 10/	<b>♣</b> AQ43	1. Stay	man		

Board: 346 Dealer: N Vul: EW HCP: 21	<ul><li>J7</li><li>♥ Q105</li><li>◆ AKQ10</li><li>◆ AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: None HCP: 8	<ul><li>AQ52</li><li>♥ 943</li><li>♦ 109</li><li>♠ Q1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 348 Dealer: N Vul: EW HCP: 20	<ul><li>AQ8</li><li>AQ53</li><li>A93</li><li>A109</li></ul>	The opponents are silent. You bid first.

Board: 346 Dealer: N Vul: EW North HCP: 21 South HCP: 14 Contract: 6♥ N	North:  ♣ J7  ♥ Q105  • AKQ10  ♣ AKQ8	South:  ♠ KQ82  ♥ AK973  ♦ J83  ♣ J	Pass Pass Pass AP 1. Stay 2. SM0 3. Blace		Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥
Board: 347 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ AQ52  ♥ 943  ♦ 109  ♠ Q1074	South:  ♠ K9  ♥ AJ10  ♠ AKQ8  ♣ KJ83	West Pass Pass 1. Stay	North  3♣¹  3NT man		2NT
Board: 348 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N	North:	South:  ♠ KJ65  ♥ K10987  ♦ 52  ♣ KJ	Pass Pass Pass Pass 1. Stay 2. artific 3. Cue 4. Blac		Pass Pass Pass Pass AP	3♣¹ 3♣² 4♣³ 5♦⁵

### 20-21 Notrump and a Stayman or Puppet Stayman response. The responder's hand is leveled to

Board: 346 **♦** KQ82 The opponents are silent. **♥** AK973 Dealer: N Vul: EW **♦** J83 Partner bids first. HCP: 14 • J **♦** K9 Board: 347 The opponents are silent. Dealer: S **♥** AJ10 Vul: None ♦ AKQ8 You bid first. HCP: 21 **♣** KJ83 Board: 348 **★** KJ65 The opponents are silent. Dealer: N **♥** K10987 Vul: EW **♦** 52 Partner bids first. HCP: 11 **♣** KJ

Board: 346 Dealer: N Vul: EW North HCP: 21 South HCP: 14 Contract: 6♥ N	North:  ♣ J7  ♥ Q105  • AKQ10  ♣ AKQ8	South:  ♠ KQ82  ♥ AK973  ♦ J83  ♣ J	Pass Pass Pass AP 1. Stay 2. SM0 3. Blace		Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥
Board: 347 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ AQ52  ♥ 943  ♦ 109  ♠ Q1074	South:  ♠ K9  ♥ AJ10  ♠ AKQ8  ♣ KJ83	West Pass Pass 1. Stay	North  3♣¹  3NT man		2NT
Board: 348 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N	North:	South:  ♠ KJ65  ♥ K10987  ♦ 52  ♣ KJ	Pass Pass Pass Pass 1. Stay 2. artific 3. Cue 4. Blac		Pass Pass Pass Pass AP	3♣¹ 3♣² 4♣³ 5♦⁵