
Board: 1	♠ AQ3	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ Q84	
HCP: 20+1	♣ AKJT4	

Board: 2	♠ AQ92	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: N-S	♦ Q87	
HCP: 15	♣ AJ6	

Board: 3	♠ KQ5	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ AQ54	
HCP: 20	♣ KQ85	

Board: 4	♠ Q962	Partner bids first.
Dealer: South	♥ T765	The opponents are silent.
Vul: Both	♦ K4	
HCP: 7	♣ QT6	

Board: 5	♠ AJ	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: N-S	♦ K987	
HCP: 20	♣ AQ85	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ JT62		2NT	Pass	3♣ ¹
Vul: None	♥ AT	♥ 6542	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ Q84	♦ AK6		All Pass		
South HCP: 8	♣ AKJT4	♣ 98				
Contract: 3NT South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ92	♠ K4				2NT
Vul: N-S	♥ Q83	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ Q87	♦ AK42	Pass	6NT	All Pass	
South HCP: 20	♣ AJ6	♣ Q532				
Contract: 6NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ J93		2NT	Pass	3♣ ¹
Vul: E-W	♥ A3	♥ K985	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ54	♦ 872		All Pass		
South HCP: 9	♣ KQ85	♣ AJT				
Contract: 3NT South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q962	♠ AJ3				2NT
Vul: Both	♥ T765	♥ KQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ K4	♦ AQ52	Pass	3NT	All Pass	
South HCP: 21	♣ QT6	♣ KJ8				
Contract: 3NT North			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KQ86		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQ9	♥ T752	Pass	3♦	Pass	4NT
North HCP: 20	♦ K987	♦ AJ		All Pass		
South HCP: 11	♣ AQ85	♣ J64				
Contract: 4NT South			1. Stayman			

South hands

2N_and_Balanced

Board: 1	♠ JT62	Partner bids first.
Dealer: North	♥ 6542	The opponents are silent.
Vul: None	♦ AK6	
HCP: 8	♣ 98	

Board: 2	♠ K4	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: N-S	♦ AK42	
HCP: 20	♣ Q532	

Board: 3	♠ J93	Partner bids first.
Dealer: North	♥ K985	The opponents are silent.
Vul: E-W	♦ 872	
HCP: 9	♣ AJT	

Board: 4	♠ AJ3	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: Both	♦ AQ52	
HCP: 21	♣ KJ8	

Board: 5	♠ KQ86	Partner bids first.
Dealer: North	♥ T752	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 11	♣ J64	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ JT62		2NT	Pass	3♣ ¹
Vul: None	♥ AT	♥ 6542	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ Q84	♦ AK6		All Pass		
South HCP: 8	♣ AKJT4	♣ 98				
Contract: 3NT South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ92	♠ K4				2NT
Vul: N-S	♥ Q83	♥ AKJ	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ Q87	♦ AK42	Pass	6NT	All Pass	
South HCP: 20	♣ AJ6	♣ Q532				
Contract: 6NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ J93		2NT	Pass	3♣ ¹
Vul: E-W	♥ A3	♥ K985	Pass	3♦	Pass	3NT
North HCP: 20	♦ AQ54	♦ 872		All Pass		
South HCP: 9	♣ KQ85	♣ AJT				
Contract: 3NT South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q962	♠ AJ3				2NT
Vul: Both	♥ T765	♥ KQJ	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ K4	♦ AQ52	Pass	3NT	All Pass	
South HCP: 21	♣ QT6	♣ KJ8				
Contract: 3NT North			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KQ86		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQ9	♥ T752	Pass	3♦	Pass	4NT
North HCP: 20	♦ K987	♦ AJ		All Pass		
South HCP: 11	♣ AQ85	♣ J64				
Contract: 4NT South			1. Stayman			

North hands

2N_and_Balanced

Board: 6	♠ T97	Partner bids first.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: E-W	♦ 6542	
HCP: 5	♣ 65	

Board: 7	♠ A6	You bid first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ AKT98	
HCP: 20+1	♣ A95	

Board: 8	♠ QJ7	Partner bids first.
Dealer: South	♥ KT82	The opponents are silent.
Vul: None	♦ 974	
HCP: 10	♣ AT9	

Board: 9	♠ K7	You bid first.
Dealer: North	♥ AK82	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 21+1	♣ AKQJ8	

Board: 10	♠ AK64	Partner bids first.
Dealer: South	♥ 876	The opponents are silent.
Vul: Both	♦ KQ97	
HCP: 12	♣ 85	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ AKQJ				2NT
Vul: E-W	♥ KQT7	♥ 84	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 6542	♦ AK8	Pass	3NT	All Pass	
South HCP: 20	♣ 65	♣ QJ98				1. Stayman
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ QT97		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ5	♥ T32	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ AKT98	♦ 52	All Pass			
South HCP: 5	♣ A95	♣ K874				1. Stayman
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AKT				2NT
Vul: None	♥ KT82	♥ AQ64	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ 974	♦ A52	Pass	3♠	Pass	3NT
South HCP: 20	♣ AT9	♣ K76	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			
			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ T98		2NT	Pass	3NT
Vul: E-W	♥ AK82	♥ 63	All Pass			
North HCP: 21+1	♦ J2	♦ KQ654				
South HCP: 5+1	♣ AKQJ8	♣ T74				
Contract: 3NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AK64	♠ J87				2NT
Vul: Both	♥ 876	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ KQ97	♦ AJ2	Pass	6NT	All Pass	
South HCP: 20	♣ 85	♣ AK73				1. Stayman
Contract: 6NT North						

Board: 6 ♠ AKQJ You bid first.

Dealer: South ♥ 84 The opponents are silent.

Vul: E-W ♦ AK8

HCP: 20 ♣ QJ98

Board: 7 ♠ QT97 Partner bids first.

Dealer: North ♥ T32 The opponents are silent.

Vul: Both ♦ 52

HCP: 5 ♣ K874

Board: 8 ♠ AKT You bid first.

Dealer: South ♥ AQ64 The opponents are silent.

Vul: None ♦ A52

HCP: 20 ♣ K76

Board: 9 ♠ T98 Partner bids first.

Dealer: North ♥ 63 The opponents are silent.

Vul: E-W ♦ KQ654

HCP: 5+1 ♣ T74

Board: 10 ♠ J87 You bid first.

Dealer: South ♥ AK4 The opponents are silent.

Vul: Both ♦ AJ2

HCP: 20 ♣ AK73

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ AKQJ				2NT
Vul: E-W	♥ KQT7	♥ 84	Pass	3♣ ¹	Pass	3♠
North HCP: 5	♦ 6542	♦ AK8	Pass	3NT	All Pass	
South HCP: 20	♣ 65	♣ QJ98				1. Stayman
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ QT97		2NT	Pass	3♣ ¹
Vul: Both	♥ AJ5	♥ T32	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ AKT98	♦ 52	All Pass			
South HCP: 5	♣ A95	♣ K874				1. Stayman
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AKT				2NT
Vul: None	♥ KT82	♥ AQ64	Pass	3♣ ¹	Pass	3♥
North HCP: 10	♦ 974	♦ A52	Pass	3♠	Pass	3NT
South HCP: 20	♣ AT9	♣ K76	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			
			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ T98		2NT	Pass	3NT
Vul: E-W	♥ AK82	♥ 63	All Pass			
North HCP: 21+1	♦ J2	♦ KQ654				
South HCP: 5+1	♣ AKQJ8	♣ T74				
Contract: 3NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AK64	♠ J87				2NT
Vul: Both	♥ 876	♥ AK4	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ KQ97	♦ AJ2	Pass	6NT	All Pass	
South HCP: 20	♣ 85	♣ AK73				1. Stayman
Contract: 6NT North						

Board: 11 ♠ KQ97 You bid first.

Dealer: North ♥ 874 The opponents are silent.

Vul: None ♦ AKQ5

HCP: 20 ♣ AQ

Board: 12 ♠ K632 Partner bids first.

Dealer: South ♥ JT53 The opponents are silent.

Vul: N-S ♦ 97

HCP: 8 ♣ AT9

Board: 13 ♠ AKT You bid first.

Dealer: North ♥ AJ94 The opponents are silent.

Vul: Both ♦ QT

HCP: 20 ♣ KQJ3

Board: 14 ♠ Q854 Partner bids first.

Dealer: South ♥ 8642 The opponents are silent.

Vul: None ♦ QT8

HCP: 6 ♣ Q6

Board: 15 ♠ KQ You bid first.

Dealer: North ♥ AKQ4 The opponents are silent.

Vul: N-S ♦ QT

HCP: 20+1 ♣ KJT85

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQ97	♠ AJ4		2NT	Pass	4♣
Vul: None	♥ 874	♥ A5	Pass	4♦ ¹	Pass	6NT
North HCP: 20	♦ AKQ5	♦ T9874	All Pass			
South HCP: 13+1	♣ AQ	♣ KJ5				
Contract: 6NT South			1. A=2 out of 4			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ K632	♠ AQJ				2NT
Vul: N-S	♥ JT53	♥ KQ94	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ 97	♦ A532	Pass	4♥	All Pass	
South HCP: 20	♣ AT9	♣ KJ				
Contract: 4♥ North			1. Stayman			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q97		2NT	Pass	4♣
Vul: Both	♥ AJ94	♥ K6	Pass	4♦ ¹	Pass	6NT
North HCP: 20	♦ QT	♦ K942	All Pass			
South HCP: 12	♣ KQJ3	♣ A876				
Contract: 6NT South			1. A=2 out of 4			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ Q854	♠ A92				2NT
Vul: None	♥ 8642	♥ AKQ7	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ QT8	♦ KJ9	Pass	4♥	All Pass	
South HCP: 20	♣ Q6	♣ K43				
Contract: 4♥ North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AT8		2NT	Pass	4♣
Vul: N-S	♥ AKQ4	♥ 632	Pass	4♦ ¹	Pass	6NT
North HCP: 20+1	♦ QT	♦ KJ63	All Pass			
South HCP: 14	♣ KJT85	♣ AQ4				
Contract: 6NT South			1. A=1/4			

Board: 11	♠ AJ4	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ T9874	
HCP: 13+1	♣ KJ5	

Board: 12	♠ AQJ	You bid first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: N-S	♦ A532	
HCP: 20	♣ KJ	

Board: 13	♠ Q97	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ K942	
HCP: 12	♣ A876	

Board: 14	♠ A92	You bid first.
Dealer: South	♥ AKQ7	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 20	♣ K43	

Board: 15	♠ AT8	Partner bids first.
Dealer: North	♥ 632	The opponents are silent.
Vul: N-S	♦ KJ63	
HCP: 14	♣ AQ4	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQ97	♠ AJ4		2NT	Pass	4♣
Vul: None	♥ 874	♥ A5	Pass	4♦ ¹	Pass	6NT
North HCP: 20	♦ AKQ5	♦ T9874	All Pass			
South HCP: 13+1	♣ AQ	♣ KJ5				
Contract: 6NT South			1. A=2 out of 4			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ K632	♠ AQJ				2NT
Vul: N-S	♥ JT53	♥ KQ94	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ 97	♦ A532	Pass	4♥	All Pass	
South HCP: 20	♣ AT9	♣ KJ				
Contract: 4♥ North			1. Stayman			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q97		2NT	Pass	4♣
Vul: Both	♥ AJ94	♥ K6	Pass	4♦ ¹	Pass	6NT
North HCP: 20	♦ QT	♦ K942	All Pass			
South HCP: 12	♣ KQJ3	♣ A876				
Contract: 6NT South			1. A=2 out of 4			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ Q854	♠ A92				2NT
Vul: None	♥ 8642	♥ AKQ7	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ QT8	♦ KJ9	Pass	4♥	All Pass	
South HCP: 20	♣ Q6	♣ K43				
Contract: 4♥ North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AT8		2NT	Pass	4♣
Vul: N-S	♥ AKQ4	♥ 632	Pass	4♦ ¹	Pass	6NT
North HCP: 20+1	♦ QT	♦ KJ63	All Pass			
South HCP: 14	♣ KJT85	♣ AQ4				
Contract: 6NT South			1. A=1/4			

Board: 16	♠ T96	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: E-W	♦ J9542	
HCP: 4+1	♣ J6	

Board: 17	♠ J2	You bid first.
Dealer: North	♥ KJT4	The opponents are silent.
Vul: None	♦ AJ	
HCP: 20+1	♣ AKQJT	

Board: 18	♠ Q93	Partner bids first.
Dealer: South	♥ T72	The opponents are silent.
Vul: N-S	♦ AT84	
HCP: 10	♣ KJ7	

Board: 19	♠ KQ4	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ A86	
HCP: 21	♣ AJ84	

Board: 20	♠ Q8	Partner bids first.
Dealer: South	♥ KJ73	The opponents are silent.
Vul: Both	♦ KQJ8	
HCP: 12	♣ 762	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ KQ2				2NT
Vul: E-W	♥ Q98	♥ KJ6		All Pass		
North HCP: 4+1	♦ J9542	♦ AT3				
South HCP: 20	♣ J6	♣ AKT4				
Contract: 2NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ 43		2NT	Pass	3NT
Vul: None	♥ KJT4	♥ A32		All Pass		
North HCP: 20+1	♦ AJ	♦ KQ95				
South HCP: 9	♣ AKQJT	♣ 9854				
Contract: 3NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AK7				2NT
Vul: N-S	♥ T72	♥ AK9	Pass	3NT	All Pass	
North HCP: 10	♦ AT84	♦ 75				
South HCP: 20+1	♣ KJ7	♣ AQ965				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ J75		2NT	Pass	3NT
Vul: E-W	♥ AK6	♥ J73		All Pass		
North HCP: 21	♦ A86	♦ 974				
South HCP: 7	♣ AJ84	♣ KQ63				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ K93				2NT
Vul: Both	♥ KJ73	♥ AT6	Pass	3♣ ¹	Pass	3♦
North HCP: 12	♦ KQJ8	♦ A9	Pass	4NT	Pass	6NT
South HCP: 20+1	♣ 762	♣ AKQ54	All Pass			
Contract: 6NT South						

1. Stayman

Board: 16 ♠ KQ2 You bid first.

Dealer: South ♥ KJ6 The opponents are silent.

Vul: E-W ♦ AT3

HCP: 20 ♣ AKT4

Board: 17 ♠ 43 Partner bids first.

Dealer: North ♥ A32 The opponents are silent.

Vul: None ♦ KQ95

HCP: 9 ♣ 9854

Board: 18 ♠ AK7 You bid first.

Dealer: South ♥ AK9 The opponents are silent.

Vul: N-S ♦ 75

HCP: 20+1 ♣ AQ965

Board: 19 ♠ J75 Partner bids first.

Dealer: North ♥ J73 The opponents are silent.

Vul: E-W ♦ 974

HCP: 7 ♣ KQ63

Board: 20 ♠ K93 You bid first.

Dealer: South ♥ AT6 The opponents are silent.

Vul: Both ♦ A9

HCP: 20+1 ♣ AKQ54

Both hands (Answers Page)

Board: 16

Dealer: South

North:

♠ T96

South:

♠ KQ2

W N E S

2NT

Vul: E-W

♥ Q98

♥ KJ6

All Pass

North HCP: 4+1

♦ J9542

♦ AT3

South HCP: 20

♣ J6

♣ AKT4

Contract: 2NT South

Board: 17

Dealer: North

North:

♠ J2

South:

♠ 43

W N E S

2NT Pass 3NT

Vul: None

♥ KJT4

♥ A32

All Pass

North HCP: 20+1

♦ AJ

♦ KQ95

South HCP: 9

♣ AKQJT

♣ 9854

Contract: 3NT South

Board: 18

Dealer: South

North:

♠ Q93

South:

♠ AK7

W N E S

2NT

Vul: N-S

♥ T72

♥ AK9

Pass 3NT All Pass

North HCP: 10

♦ AT84

♦ 75

South HCP: 20+1

♣ KJ7

♣ AQ965

Contract: 3NT North

Board: 19

Dealer: North

North:

♠ KQ4

South:

♠ J75

W N E S

2NT Pass 3NT

Vul: E-W

♥ AK6

♥ J73

All Pass

North HCP: 21

♦ A86

♦ 974

South HCP: 7

♣ AJ84

♣ KQ63

Contract: 3NT South

Board: 20

Dealer: South

North:

♠ Q8

South:

♠ K93

W N E S

2NT

Vul: Both

♥ KJ73

♥ AT6

 Pass 3♣¹ Pass 3♦

North HCP: 12

♦ KQJ8

♦ A9

Pass 4NT Pass 6NT

South HCP: 20+1

♣ 762

♣ AKQ54

All Pass

Contract: 6NT South

1. Stayman

Board: 21 ♠ AK72 You bid first.

Dealer: North ♥ AJ The opponents are silent.

Vul: N-S ♦ J97

HCP: 20 ♣ AQJT

Board: 22 ♠ QJT7 Partner bids first.

Dealer: South ♥ J85 The opponents are silent.

Vul: E-W ♦ JT8

HCP: 9 ♣ AT8

Board: 23 ♠ A2 You bid first.

Dealer: North ♥ AK5 The opponents are silent.

Vul: Both ♦ K9862

HCP: 20+1 ♣ AQ3

Board: 24 ♠ JT63 Partner bids first.

Dealer: South ♥ A953 The opponents are silent.

Vul: None ♦ 94

HCP: 6 ♣ J97

Board: 25 ♠ AQ9 You bid first.

Dealer: North ♥ AK754 The opponents are silent.

Vul: E-W ♦ AK

HCP: 20+1 ♣ 752

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ 83		2NT	Pass	4♣
Vul: N-S	♥ AJ	♥ KQ4	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ J97	♦ A653		All Pass		
South HCP: 12	♣ AQJT	♣ K652				
Contract: 6NT South			1. A=3 out of 4			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QJT7	♠ AK5				2NT
Vul: E-W	♥ J85	♥ AQ2	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ JT8	♦ KQ752	Pass	3NT	All Pass	
South HCP: 20+1	♣ AT8	♣ Q7				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ QT87		2NT	Pass	3♣ ¹
Vul: Both	♥ AK5	♥ QJ4	Pass	3♦	Pass	6NT
North HCP: 20+1	♦ K9862	♦ AQT4		All Pass		
South HCP: 11	♣ AQ3	♣ T6				
Contract: 6NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ JT63	♠ AKQ				2NT
Vul: None	♥ A953	♥ KQ76	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 94	♦ J72	Pass	4♥	All Pass	
South HCP: 20	♣ J97	♣ KQT				
Contract: 4♥ North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ KJ4		2NT	Pass	4♣
Vul: E-W	♥ AK754	♥ QT3	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ AK	♦ Q84		All Pass		
South HCP: 14	♣ 752	♣ KQJT				
Contract: 6NT South			1. A=3 out of 4			

South hands

2N_and_Balanced

Board: 21	♠ 83	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: N-S	♦ A653	
HCP: 12	♣ K652	

Board: 22	♠ AK5	You bid first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: E-W	♦ KQ752	
HCP: 20+1	♣ Q7	

Board: 23	♠ QT87	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: Both	♦ AQT4	
HCP: 11	♣ T6	

Board: 24	♠ AKQ	You bid first.
Dealer: South	♥ KQ76	The opponents are silent.
Vul: None	♦ J72	
HCP: 20	♣ KQT	

Board: 25	♠ KJ4	Partner bids first.
Dealer: North	♥ QT3	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 14	♣ KQJT	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ 83		2NT	Pass	4♣
Vul: N-S	♥ AJ	♥ KQ4	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ J97	♦ A653		All Pass		
South HCP: 12	♣ AQJT	♣ K652				
Contract: 6NT South			1. A=3 out of 4			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QJT7	♠ AK5				2NT
Vul: E-W	♥ J85	♥ AQ2	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ JT8	♦ KQ752	Pass	3NT	All Pass	
South HCP: 20+1	♣ AT8	♣ Q7				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ QT87		2NT	Pass	3♣ ¹
Vul: Both	♥ AK5	♥ QJ4	Pass	3♦	Pass	6NT
North HCP: 20+1	♦ K9862	♦ AQT4		All Pass		
South HCP: 11	♣ AQ3	♣ T6				
Contract: 6NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ JT63	♠ AKQ				2NT
Vul: None	♥ A953	♥ KQ76	Pass	3♣ ¹	Pass	3♥
North HCP: 6	♦ 94	♦ J72	Pass	4♥	All Pass	
South HCP: 20	♣ J97	♣ KQT				
Contract: 4♥ North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ KJ4		2NT	Pass	4♣
Vul: E-W	♥ AK754	♥ QT3	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ AK	♦ Q84		All Pass		
South HCP: 14	♣ 752	♣ KQJT				
Contract: 6NT South			1. A=3 out of 4			

North hands

2N_and_Balanced

Board: 26	♠ AK52	Partner bids first.
Dealer: South	♥ 852	The opponents are silent.
Vul: Both	♦ T943	
HCP: 8	♣ J4	

Board: 27	♠ KQ6	You bid first.
Dealer: North	♥ AK97	The opponents are silent.
Vul: None	♦ AK95	
HCP: 20	♣ J5	

Board: 28	♠ A64	Partner bids first.
Dealer: South	♥ T863	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 7	♣ 8763	

Board: 29	♠ AQJ3	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ A2	
HCP: 21	♣ K864	

Board: 30	♠ QT6	Partner bids first.
Dealer: South	♥ KQ54	The opponents are silent.
Vul: None	♦ J75	
HCP: 12	♣ KJT	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AK52	♠ J84				2NT
Vul: Both	♥ 852	♥ AKQT	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ T943	♦ AK72	Pass	3NT	All Pass	
South HCP: 20	♣ J4	♣ K7				
Contract: 3NT North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ A43		2NT	Pass	4♣
Vul: None	♥ AK97	♥ T42	Pass	4♣ ¹	Pass	6NT
North HCP: 20	♦ AK95	♦ T3	All Pass			
South HCP: 11+1	♣ J5	♣ AKT86				1. A=2 out of 4
Contract: 6NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ KQ72				2NT
Vul: N-S	♥ T863	♥ AJQ2	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ K6	♦ A84	Pass	4♥	All Pass	
South HCP: 20	♣ 8763	♣ KJ				1. Stayman
Contract: 4♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AQJ3	♠ T96		2NT	Pass	3♣ ¹
Vul: Both	♥ AK4	♥ JT82	Pass	3♣	Pass	3NT
North HCP: 21	♦ A2	♦ K86	All Pass			
South HCP: 8	♣ K864	♣ A53				1. Stayman
Contract: 3NT South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ AJ98				2NT
Vul: None	♥ KQ54	♥ A93	Pass	3♣ ¹	Pass	3♣
North HCP: 12	♦ J75	♦ AKT	Pass	4NT	Pass	6NT
South HCP: 20	♣ KJT	♣ A95	All Pass			
Contract: 6NT South			1. Stayman			

South hands

2N_and_Balanced

Board: 26 ♠ J84 You bid first.

Dealer: South ♥ AKQT The opponents are silent.

Vul: Both ♦ AK72

HCP: 20 ♣ K7

Board: 27 ♠ A43 Partner bids first.

Dealer: North ♥ T42 The opponents are silent.

Vul: None ♦ T3

HCP: 11+1 ♣ AKT86

Board: 28 ♠ KQ72 You bid first.

Dealer: South ♥ AQJ2 The opponents are silent.

Vul: N-S ♦ A84

HCP: 20 ♣ KJ

Board: 29 ♠ T96 Partner bids first.

Dealer: North ♥ JT82 The opponents are silent.

Vul: Both ♦ K86

HCP: 8 ♣ A53

Board: 30 ♠ AJ98 You bid first.

Dealer: South ♥ A93 The opponents are silent.

Vul: None ♦ AKT

HCP: 20 ♣ A95

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AK52	♠ J84				2NT
Vul: Both	♥ 852	♥ AKQT	Pass	3♣ ¹	Pass	3♥
North HCP: 8	♦ T943	♦ AK72	Pass	3NT	All Pass	
South HCP: 20	♣ J4	♣ K7				
Contract: 3NT North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ A43		2NT	Pass	4♣
Vul: None	♥ AK97	♥ T42	Pass	4♣ ¹	Pass	6NT
North HCP: 20	♦ AK95	♦ T3	All Pass			
South HCP: 11+1	♣ J5	♣ AKT86				1. A=2 out of 4
Contract: 6NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ KQ72				2NT
Vul: N-S	♥ T863	♥ AJQ2	Pass	3♣ ¹	Pass	3♥
North HCP: 7	♦ K6	♦ A84	Pass	4♥	All Pass	
South HCP: 20	♣ 8763	♣ KJ				1. Stayman
Contract: 4♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AQJ3	♠ T96		2NT	Pass	3♣ ¹
Vul: Both	♥ AK4	♥ JT82	Pass	3♣	Pass	3NT
North HCP: 21	♦ A2	♦ K86	All Pass			
South HCP: 8	♣ K864	♣ A53				1. Stayman
Contract: 3NT South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ AJ98				2NT
Vul: None	♥ KQ54	♥ A93	Pass	3♣ ¹	Pass	3♣
North HCP: 12	♦ J75	♦ AKT	Pass	4NT	Pass	6NT
South HCP: 20	♣ KJT	♣ A95	All Pass			
Contract: 6NT South			1. Stayman			

Board: 31 ♠ A3 You bid first.

Dealer: North ♥ A83 The opponents are silent.

Vul: N-S ♦ AK2

HCP: 20+1 ♣ KQT97

Board: 32 ♠ T97 Partner bids first.

Dealer: South ♥ Q872 The opponents are silent.

Vul: E-W ♦ J86

HCP: 6 ♣ K95

Board: 33 ♠ A9 You bid first.

Dealer: North ♥ QJT8 The opponents are silent.

Vul: N-S ♦ AQ2

HCP: 20 ♣ AKT2

Board: 34 ♠ JT62 You bid first.

Dealer: North ♥ AK The opponents are silent.

Vul: E-W ♦ KQ9

HCP: 20 ♣ AKT8

Board: 35 ♠ AKQ You bid first.

Dealer: North ♥ AT5 The opponents are silent.

Vul: Both ♦ A7632

HCP: 21+1 ♣ AT

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KQ74		2NT	Pass	3♣ ¹
Vul: N-S	♥ A83	♥ KQT2	Pass	3♦	Pass	4NT
North HCP: 20+1	♦ AK2	♦ J4	Pass	6NT	All Pass	
South HCP: 11	♣ KQT97	♣ 653				
Contract: 6NT North			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ A2				2NT
Vul: E-W	♥ Q872	♥ K5	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J86	♦ AKT52	Pass	3NT	All Pass	
South HCP: 20+1	♣ K95	♣ AQT3				
Contract: 3NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K3		2NT	Pass	3♣ ¹
Vul: N-S	♥ QJT8	♥ A765	Pass	3♥	Pass	3♠
North HCP: 20	♦ AQ2	♦ K87	Pass	4NT	Pass	5♦ ²
South HCP: 13	♣ AKT2	♣ QJ84	Pass	5♥	All Pass	
Contract: 5♥ North			1. Stayman			
			2. A=1/5 or 4/5			

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ JT62	♠ KQ8		2NT	Pass	4♣
Vul: E-W	♥ AK	♥ 932	Pass	4♠ ¹	Pass	6♣
North HCP: 20	♦ KQ9	♦ A2		All Pass		
South HCP: 11+1	♣ AKT8	♣ Q9765				
Contract: 6♣ South			1. A=2 out of 4			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T843		2NT	Pass	3♣ ¹
Vul: Both	♥ AT5	♥ KJ86	Pass	3♦	Pass	3NT
North HCP: 21+1	♦ A7632	♦ J9		All Pass		
South HCP: 8	♣ AT	♣ QJ9				
Contract: 3NT South			1. Stayman			

South hands

2N_and_Balanced

Board: 31	♠ KQ74	Partner bids first.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 11	♣ 653	

Board: 32	♠ A2	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ AKT52	
HCP: 20+1	♣ AQT3	

Board: 33	♠ K3	Partner bids first.
Dealer: North	♥ A765	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 13	♣ QJ84	

Board: 34	♠ KQ8	Partner bids first.
Dealer: North	♥ 932	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 11+1	♣ Q9765	

Board: 35	♠ T843	Partner bids first.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: Both	♦ J9	
HCP: 8	♣ QJ9	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KQ74		2NT	Pass	3♣ ¹
Vul: N-S	♥ A83	♥ KQT2	Pass	3♦	Pass	4NT
North HCP: 20+1	♦ AK2	♦ J4	Pass	6NT	All Pass	
South HCP: 11	♣ KQT97	♣ 653				
Contract: 6NT North			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ A2				2NT
Vul: E-W	♥ Q872	♥ K5	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ J86	♦ AKT52	Pass	3NT	All Pass	
South HCP: 20+1	♣ K95	♣ AQT3				
Contract: 3NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K3		2NT	Pass	3♣ ¹
Vul: N-S	♥ QJT8	♥ A765	Pass	3♥	Pass	3♠
North HCP: 20	♦ AQ2	♦ K87	Pass	4NT	Pass	5♦ ²
South HCP: 13	♣ AKT2	♣ QJ84	Pass	5♥	All Pass	
Contract: 5♥ North			1. Stayman			
			2. A=1/5 or 4/5			

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ JT62	♠ KQ8		2NT	Pass	4♣
Vul: E-W	♥ AK	♥ 932	Pass	4♠ ¹	Pass	6♣
North HCP: 20	♦ KQ9	♦ A2		All Pass		
South HCP: 11+1	♣ AKT8	♣ Q9765				
Contract: 6♣ South			1. A=2 out of 4			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T843		2NT	Pass	3♣ ¹
Vul: Both	♥ AT5	♥ KJ86	Pass	3♦	Pass	3NT
North HCP: 21+1	♦ A7632	♦ J9		All Pass		
South HCP: 8	♣ AT	♣ QJ9				
Contract: 3NT South			1. Stayman			

Board: 36	♠ K93	Partner bids first.
Dealer: South	♥ J865	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 12	♣ A965	

Board: 37	♠ Q864	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 20	♣ AQ2	

Board: 38	♠ JT85	Partner bids first.
Dealer: South	♥ K5	The opponents are silent.
Vul: Both	♦ K83	
HCP: 12	♣ KQT9	

Board: 39	♠ AKT4	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ AKJT	
HCP: 21	♣ KJT	

Both hands (Answers Page)

Board: 36

Dealer: South

North:

♠ K93

South:

♠ AQJT7

W N E S

2NT

Vul: N-S

♥ J865

♥ A94

 Pass 3♣¹ Pass 3♠

North HCP: 12

♦ A6

♦ KQ7

Pass 6NT All Pass

South HCP: 21+1

♣ A965

♣ KQ

1. Stayman

Contract: 6NT North

Board: 37

Dealer: North

North:

♠ Q864

South:

♠ AK5

W N E S

2NT Pass 4♣

Vul: E-W

♥ AQ3

♥ KT2

 Pass 4NT¹ Pass 6NT

North HCP: 20

♦ AQ5

♦ KJ3

All Pass

South HCP: 14

♣ AQ2

♣ 9653

1. A=3 out of 4

Contract: 6NT South

Board: 38

Dealer: South

North:

♠ JT85

South:

♠ AK93

W N E S

2NT

Vul: Both

♥ K5

♥ AJ2

 Pass 3♣¹ Pass 3♠

North HCP: 12

♦ K83

♦ AT5

Pass 4♥ Pass 4NT

South HCP: 21

♣ KQT9

♣ AJ2

 Pass 5♣² Pass 6♠

Contract: 6♠ South

All Pass

1. Stayman

2. A=0/5 or 3/5

Board: 39

Dealer: North

North:

♠ AKT4

South:

♠ 872

W N E S

2NT Pass 3NT

Vul: None

♥ Q8

♥ K94

All Pass

North HCP: 21

♦ AKJT

♦ 9542

South HCP: 7

♣ KJT

♣ A76

Contract: 3NT South

Board: 36 ♠ AQJT7 You bid first.

Dealer: South ♥ A94 The opponents are silent.

Vul: N-S ♦ KQ7

HCP: 21+1 ♣ KQ

Board: 37 ♠ AK5 Partner bids first.

Dealer: North ♥ KT2 The opponents are silent.

Vul: E-W ♦ KJ3

HCP: 14 ♣ 9653

Board: 38 ♠ AK93 You bid first.

Dealer: South ♥ AJ2 The opponents are silent.

Vul: Both ♦ AT5

HCP: 21 ♣ AJ2

Board: 39 ♠ 872 Partner bids first.

Dealer: North ♥ K94 The opponents are silent.

Vul: None ♦ 9542

HCP: 7 ♣ A76

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ AQJT7				2NT
Vul: N-S	♥ J865	♥ A94	Pass	3♣ ¹	Pass	3♠
North HCP: 12	♦ A6	♦ KQ7	Pass	6NT	All Pass	
South HCP: 21+1	♣ A965	♣ KQ				1. Stayman
Contract: 6NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q864	♠ AK5		2NT	Pass	4♣
Vul: E-W	♥ AQ3	♥ KT2	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AQ5	♦ KJ3		All Pass		
South HCP: 14	♣ AQ2	♣ 9653				1. A=3 out of 4
Contract: 6NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ JT85	♠ AK93				2NT
Vul: Both	♥ K5	♥ AJ2	Pass	3♣ ¹	Pass	3♠
North HCP: 12	♦ K83	♦ AT5	Pass	4♥	Pass	4NT
South HCP: 21	♣ KQT9	♣ AJ2	Pass	5♣ ²	Pass	6♠
Contract: 6♠ South				All Pass		
						1. Stayman
						2. A=0/5 or 3/5

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ 872		2NT	Pass	3NT
Vul: None	♥ Q8	♥ K94		All Pass		
North HCP: 21	♦ AKJT	♦ 9542				
South HCP: 7	♣ KJT	♣ A76				
Contract: 3NT South						

Board: 40	♠ T5	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: Both	♦ T9872	
HCP: 6+1	♣ AT6	

Board: 41	♠ AQ83	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ KJ73	
HCP: 20	♣ KJ	

Board: 42	♠ K654	Partner bids first.
Dealer: South	♥ Q964	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 15	♣ A2	

Board: 43	♠ AQT7	You bid first.
Dealer: North	♥ AJ82	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 21	♣ A7	

Board: 44	♠ A82	Partner bids first.
Dealer: South	♥ J765	The opponents are silent.
Vul: None	♦ KQ62	
HCP: 10	♣ 84	

Both hands (Answers Page)

Board: 40

Dealer: South

North:

♠ T5

South:

♠ AK3

W N E S

2NT

Vul: Both

♥ QT7

♥ A2

Pass 3NT All Pass

North HCP: 6+1

♦ T9872

♦ QJ5

South HCP: 20+1

♣ AT6

♣ KQJ97

Contract: 3NT North

Board: 41

Dealer: North

North:

♠ AQ83

South:

♠ 95

W N E S

 2NT Pass 3♣¹

Vul: None

♥ AQ9

♥ T642

Pass 3♠ Pass 3NT

North HCP: 20

♦ KJ73

♦ A864

All Pass

South HCP: 6

♣ KJ

♣ Q97

1. Stayman

Contract: 3NT South

Board: 42

Dealer: South

North:

♠ K654

South:

♠ AJQ

W N E S

2NT

Vul: N-S

♥ Q964

♥ KJT

 Pass 3♣¹ Pass 3♦

North HCP: 15

♦ AQ6

♦ KJ8

Pass 6NT All Pass

South HCP: 20

♣ A2

♣ KQ75

1. Stayman

Contract: 6NT North

Board: 43

Dealer: North

North:

♠ AQT7

South:

♠ 864

W N E S

2NT Pass 3NT

Vul: Both

♥ AJ82

♥ T63

All Pass

North HCP: 21

♦ AQ3

♦ K92

South HCP: 7

♣ A7

♣ KJ85

Contract: 3NT South

Board: 44

Dealer: South

North:

♠ A82

South:

♠ QJ54

W N E S

2NT

Vul: None

♥ J765

♥ AK3

 Pass 3♣¹ Pass 3♠

North HCP: 10

♦ KQ62

♦ AT97

Pass 3NT All Pass

South HCP: 20

♣ 84

♣ AQ

1. Stayman

Contract: 3NT North

South hands

2N_and_Balanced

Board: 40	♠ AK3	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 20+1	♣ KQJ97	

Board: 41	♠ 95	Partner bids first.
Dealer: North	♥ T642	The opponents are silent.
Vul: None	♦ A864	
HCP: 6	♣ Q97	

Board: 42	♠ AQJ	You bid first.
Dealer: South	♥ KJT	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 20	♣ KQ75	

Board: 43	♠ 864	Partner bids first.
Dealer: North	♥ T63	The opponents are silent.
Vul: Both	♦ K92	
HCP: 7	♣ KJ85	

Board: 44	♠ QJ54	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ AT97	
HCP: 20	♣ AQ	

Both hands (Answers Page)

Board: 40

Dealer: South

North:

♠ T5

South:

♠ AK3

W N E S

2NT

Vul: Both

♥ QT7

♥ A2

Pass 3NT All Pass

North HCP: 6+1

♦ T9872

♦ QJ5

South HCP: 20+1

♣ AT6

♣ KQJ97

Contract: 3NT North

Board: 41

Dealer: North

North:

♠ AQ83

South:

♠ 95

W N E S

 2NT Pass 3♣¹

Vul: None

♥ AQ9

♥ T642

Pass 3♠ Pass 3NT

North HCP: 20

♦ KJ73

♦ A864

All Pass

South HCP: 6

♣ KJ

♣ Q97

1. Stayman

Contract: 3NT South

Board: 42

Dealer: South

North:

♠ K654

South:

♠ AJQ

W N E S

2NT

Vul: N-S

♥ Q964

♥ KJT

 Pass 3♣¹ Pass 3♦

North HCP: 15

♦ AQ6

♦ KJ8

Pass 6NT All Pass

South HCP: 20

♣ A2

♣ KQ75

1. Stayman

Contract: 6NT North

Board: 43

Dealer: North

North:

♠ AQT7

South:

♠ 864

W N E S

2NT Pass 3NT

Vul: Both

♥ AJ82

♥ T63

All Pass

North HCP: 21

♦ AQ3

♦ K92

South HCP: 7

♣ A7

♣ KJ85

Contract: 3NT South

Board: 44

Dealer: South

North:

♠ A82

South:

♠ QJ54

W N E S

2NT

Vul: None

♥ J765

♥ AK3

 Pass 3♣¹ Pass 3♠

North HCP: 10

♦ KQ62

♦ AT97

Pass 3NT All Pass

South HCP: 20

♣ 84

♣ AQ

1. Stayman

Contract: 3NT North

North hands

2N_and_Balanced

Board: 45 ♠ AKQ5 You bid first.

Dealer: North ♥ K876 The opponents are silent.

Vul: N-S ♦ A7

HCP: 21 ♣ KQT

Board: 46 ♠ QT7 Partner bids first.

Dealer: South ♥ AK86 The opponents are silent.

Vul: E-W ♦ T6

HCP: 12 ♣ QJ42

Board: 47 ♠ K8 You bid first.

Dealer: North ♥ AT8 The opponents are silent.

Vul: None ♦ KQ97

HCP: 20 ♣ AKJ3

Board: 48 ♠ KJT2 Partner bids first.

Dealer: South ♥ KQ62 The opponents are silent.

Vul: N-S ♦ AQ5

HCP: 15 ♣ 63

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ T983		2NT	Pass	3♣ ¹
Vul: N-S	♥ K876	♥ AQ3	Pass	3♥	Pass	3NT
North HCP: 21	♦ A7	♦ 8652	Pass	4♠	All Pass	
South HCP: 6	♣ KQT	♣ 95				
Contract: 4♠ North			1. Stayman			

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A93				2NT
Vul: E-W	♥ AK86	♥ QJT5	Pass	3♣ ¹	Pass	3♥
North HCP: 12	♦ T6	♦ AK43	Pass	3♠	Pass	4♣
South HCP: 21	♣ QJ42	♣ AK	Pass	4♦	Pass	4NT
Contract: 6♥ South			Pass	5♥ ²	Pass	5NT ³
			Pass	6♣ ⁴	Pass	6♥
			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(H)=0			
			3. King ask by 5NT			
			4. K=0			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ AJ62		2NT	Pass	3♣ ¹
Vul: None	♥ AT8	♥ Q93	Pass	3♦	Pass	4NT
North HCP: 20	♦ KQ97	♦ AT5	All Pass			
South HCP: 11	♣ AKJ3	♣ 987				
Contract: 4NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KJT2	♠ AQ8				2NT
Vul: N-S	♥ KQ62	♥ A84	Pass	3♣ ¹	Pass	3♦
North HCP: 15	♦ AQ5	♦ KJ	Pass	6NT	All Pass	
South HCP: 20+1	♣ 63	♣ AQ952				
Contract: 6NT North			1. Stayman			

South hands

2N_and_Balanced

Board: 45	♠ T983	Partner bids first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ 8652	
HCP: 6	♣ 95	

Board: 46	♠ A93	You bid first.
Dealer: South	♥ QJT5	The opponents are silent.
Vul: E-W	♦ AK43	
HCP: 21	♣ AK	

Board: 47	♠ AJ62	Partner bids first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: None	♦ AT5	
HCP: 11	♣ 987	

Board: 48	♠ AQ8	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 20+1	♣ AQ952	

Both hands (Answers Page)

Board: 45

Dealer: North
Vul: N-S
North HCP: 21
South HCP: 6
Contract: 4♠ North

North:

♠ AKQ5
♥ K876
♦ A7
♣ KQT

South:

♠ T983
♥ AQ3
♦ 8652
♣ 95

W N E S

2NT Pass 3♣¹

Pass 3♥ Pass 3NT

Pass 4♠ All Pass

1. Stayman

Board: 46

Dealer: South
Vul: E-W
North HCP: 12
South HCP: 21
Contract: 6♥ South

North:

♠ QT7
♥ AK86
♦ T6
♣ QJ42

South:

♠ A93
♥ QJT5
♦ AK43
♣ AK

W N E S

2NT

Pass 3♣¹ Pass 3♥

Pass 3♠ Pass 4♣

Pass 4♦ Pass 4NT

Pass 5♥² Pass 5NT³

Pass 6♣⁴ Pass 6♥

All Pass

1. Stayman

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

3. King ask by 5NT

4. K=0

Board: 47

Dealer: North
Vul: None
North HCP: 20
South HCP: 11
Contract: 4NT South

North:

♠ K8
♥ AT8
♦ KQ97
♣ AKJ3

South:

♠ AJ62
♥ Q93
♦ AT5
♣ 987

W N E S

2NT Pass 3♣¹

Pass 3♦ Pass 4NT

All Pass

1. Stayman

Board: 48

Dealer: South
Vul: N-S
North HCP: 15
South HCP: 20+1
Contract: 6NT North

North:

♠ KJT2
♥ KQ62
♦ AQ5
♣ 63

South:

♠ AQ8
♥ A84
♦ KJ
♣ AQ952

W N E S

2NT

Pass 3♣¹ Pass 3♦

Pass 6NT All Pass

1. Stayman

North hands

2N_and_Balanced

Board: 49 ♠ QT63 You bid first.

Dealer: North ♥ Q8 The opponents are silent.

Vul: Both ♦ AKQJ

HCP: 21 ♣ AK7

Board: 50 ♠ AT Partner bids first.

Dealer: South ♥ K75 The opponents are silent.

Vul: N-S ♦ T964

HCP: 7 ♣ T753

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ QT63

South:

♠ A82

W N E S

2NT Pass 3♣¹

Vul: Both

♥ Q8

♥ K532

Pass 3♦ Pass 3NT

North HCP: 21

♦ AKQJ

♦ T985

All Pass

South HCP: 9

♣ AK7

♣ QT

1. Stayman

Contract: 3NT South

Board: 50

Dealer: South

North:

♠ AT

South:

♠ KJ63

W N E S

2NT

Vul: N-S

♥ K75

♥ AQJ8

Pass 3NT All Pass

North HCP: 7

♦ T964

♦ KQ

South HCP: 21

♣ T753

♣ KQ9

Contract: 3NT North

South hands

2N_and_Balanced

Board: 49	♠ A82	Partner bids first.
Dealer: North	♥ K532	The opponents are silent.
Vul: Both	♦ T985	
HCP: 9	♣ QT	

Board: 50	♠ KJ63	You bid first.
Dealer: South	♥ AQJ8	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 21	♣ KQ9	

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ QT63

South:

♠ A82

W N E S

2NT Pass 3♣¹

Vul: Both

♥ Q8

♥ K532

Pass 3♦ Pass 3NT

North HCP: 21

♦ AKQJ

♦ T985

All Pass

South HCP: 9

♣ AK7

♣ QT

1. Stayman

Contract: 3NT South

Board: 50

Dealer: South

North:

♠ AT

South:

♠ KJ63

W N E S

2NT

Vul: N-S

♥ K75

♥ AQJ8

Pass 3NT All Pass

North HCP: 7

♦ T964

♦ KQ

South HCP: 21

♣ T753

♣ KQ9

Contract: 3NT North