

<b>Board: 1</b>	♠ J8753	Partner bids first.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: None	♦ 75	
HCP: 9+1	♣ A6	

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<b>Board: 2</b>	♠ K93	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 15	♣ Q863	

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<b>Board: 3</b>	♠ J85	You bid first.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 15	♣ A982	

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<b>Board: 4</b>	♠ A53	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ T763	
HCP: 15	♣ KJ82	

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<b>Board: 5</b>	♠ AJT87	Partner bids first.
Dealer: South	♥ 9852	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 8+1	♣ T	

## Both hands (Answers Page)

### Board: 1

Dealer: South  
 Vul: None  
 North HCP: 9+1  
 South HCP: 16  
 Contract: 3 ♠ South

### North:

♠ J8753  
 ♥ KJT4  
 ♦ 75  
 ♣ A6

### South:

♠ AK4  
 ♥ 965  
 ♦ AK82  
 ♣ Q75

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

1. Stayman

### Board: 2

Dealer: North  
 Vul: N-S  
 North HCP: 15  
 South HCP: 8+1  
 Contract: 4 ♠ South

### North:

♠ K93  
 ♥ AK8  
 ♦ QJ5  
 ♣ Q863

### South:

♠ QT762  
 ♥ Q432  
 ♦ 32  
 ♣ AT

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

1. Stayman

### Board: 3

Dealer: North  
 Vul: E-W  
 North HCP: 15  
 South HCP: 9+1  
 Contract: 4 ♥ South

### North:

♠ J85  
 ♥ K84  
 ♦ AQJ  
 ♣ A982

### South:

♠ K642  
 ♥ AQ653  
 ♦ 75  
 ♣ 76

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

### Board: 4

Dealer: North  
 Vul: Both  
 North HCP: 15  
 South HCP: 9+1  
 Contract: 2 ♠ South

### North:

♠ A53  
 ♥ AK  
 ♦ T763  
 ♣ KJ82

### South:

♠ 8742  
 ♥ QT876  
 ♦ QJ9  
 ♣ A

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	2 ♠
All Pass			

### Board: 5

Dealer: South  
 Vul: N-S  
 North HCP: 8+1  
 South HCP: 16+1  
 Contract: 4 ♠ South

### North:

♠ AJT87  
 ♥ 9852  
 ♦ K64  
 ♣ T

### South:

♠ K93  
 ♥ K3  
 ♦ AQJ  
 ♣ K8753

W	N	E	S
			1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	2 ♠	Pass	4 ♠
All Pass			

1. Stayman

<b>Board: 1</b>	♠ AK4	You bid first.
Dealer: South	♥ 965	The opponents are silent.
Vul: None	♦ AK82	
HCP: 16	♣ Q75	

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<b>Board: 2</b>	♠ QT762	Partner bids first.
Dealer: North	♥ Q432	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 8+1	♣ AT	

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<b>Board: 3</b>	♠ K642	Partner bids first.
Dealer: North	♥ AQ653	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 9+1	♣ 76	

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<b>Board: 4</b>	♠ 8742	Partner bids first.
Dealer: North	♥ QT876	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 9+1	♣ A	

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<b>Board: 5</b>	♠ K93	You bid first.
Dealer: South	♥ K3	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 16+1	♣ K8753	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16

Contract: 3 ♠ South

North:

♠ J8753

♥ KJT4

♦ 75

♣ A6

South:

♠ AK4

♥ 965

♦ AK82

♣ Q75

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

1. Stayman

### Board: 2

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 4 ♠ South

North:

♠ K93

♥ AK8

♦ QJ5

♣ Q863

South:

♠ QT762

♥ Q432

♦ 32

♣ AT

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

1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ J85

♥ K84

♦ AQJ

♣ A982

South:

♠ K642

♥ AQ653

♦ 75

♣ 76

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

### Board: 4

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ A53

♥ AK

♦ T763

♣ KJ82

South:

♠ 8742

♥ QT876

♦ QJ9

♣ A

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	2 ♠
All Pass			

### Board: 5

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AJT87

♥ 9852

♦ K64

♣ T

South:

♠ K93

♥ K3

♦ AQJ

♣ K8753

W	N	E	S
			1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	2 ♠	Pass	4 ♠
All Pass			

1. Stayman

<b>Board: 6</b>	♠ A74	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: None	♦ Q976	
HCP: 17	♣ AK9	

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<b>Board: 7</b>	♠ J4	You bid first.
Dealer: North	♥ T83	The opponents are silent.
Vul: E-W	♦ AQJ3	
HCP: 15	♣ AKT5	

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<b>Board: 8</b>	♠ AJ764	Partner bids first.
Dealer: South	♥ QT92	The opponents are silent.
Vul: Both	♦ 98	
HCP: 8+1	♣ J3	

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<b>Board: 9</b>	♠ K96	You bid first.
Dealer: North	♥ 542	The opponents are silent.
Vul: None	♦ A742	
HCP: 15	♣ AKJ	

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<b>Board: 10</b>	♠ A872	Partner bids first.
Dealer: South	♥ JT874	The opponents are silent.
Vul: Both	♦ 432	
HCP: 8+1	♣ K	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ JT953		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A74	♥ KQ96	Pass	2♦	Pass	2♠
North HCP: 17	♦ Q976	♦ K84	Pass	4♠	All Pass	
South HCP: 9+1	♣ AK9	♣ T				
Contract: 4♠ North						1. Stayman

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ Q965		1NT	Pass	2♦
Vul: E-W	♥ T83	♥ KJ542	Pass	2♥	Pass	2♠
North HCP: 15	♦ AQJ3	♦ 8	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ AKT5	♣ QJ9	All Pass			
Contract: 4♥ South						

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ AJ764	♠ KT				1NT
Vul: Both	♥ QT92	♥ AK5	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8+1	♦ 98	♦ KJ63	Pass	2♠	Pass	3NT
South HCP: 17	♣ J3	♣ K974	All Pass			
Contract: 3NT South						1. Stayman

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ QJ87		1NT	Pass	2♦
Vul: None	♥ 542	♥ KQJ86	Pass	2♥	Pass	2♠
North HCP: 15	♦ A742	♦ T5	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ AKJ	♣ 95	All Pass			
Contract: 4♥ South						

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ A872	♠ Q9				1NT
Vul: Both	♥ JT874	♥ A65	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 432	♦ AKQT9	Pass	2♠	Pass	3♥
South HCP: 16+1	♣ K	♣ J82	All Pass			
Contract: 3♥ South						

<b>Board: 6</b>	♠ JT953	Partner bids first.
Dealer: North	♥ KQ96	The opponents are silent.
Vul: None	♦ K84	
HCP: 9+1	♣ T	

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<b>Board: 7</b>	♠ Q965	Partner bids first.
Dealer: North	♥ KJ542	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 9+1	♣ QJ9	

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<b>Board: 8</b>	♠ KT	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: Both	♦ KJ63	
HCP: 17	♣ K974	

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<b>Board: 9</b>	♠ QJ87	Partner bids first.
Dealer: North	♥ KQJ86	The opponents are silent.
Vul: None	♦ T5	
HCP: 9+1	♣ 95	

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<b>Board: 10</b>	♠ Q9	You bid first.
Dealer: South	♥ A65	The opponents are silent.
Vul: Both	♦ AKQT9	
HCP: 16+1	♣ J82	

## Both hands (Answers Page)

### Board: 6

Dealer: North  
Vul: None  
North HCP: 17  
South HCP: 9+1  
Contract: 4 ♠ North

#### North:

♠ A74  
♥ A74  
♦ Q976  
♣ AK9

#### South:

♠ JT953  
♥ KQ96  
♦ K84  
♣ T

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	2 ♠
Pass	4 ♠	All Pass	

1. Stayman

### Board: 7

Dealer: North  
Vul: E-W  
North HCP: 15  
South HCP: 9+1  
Contract: 4 ♥ South

#### North:

♠ J4  
♥ T83  
♦ AQJ3  
♣ AKT5

#### South:

♠ Q965  
♥ KJ542  
♦ 8  
♣ QJ9

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

### Board: 8

Dealer: South  
Vul: Both  
North HCP: 8+1  
South HCP: 17  
Contract: 3NT South

#### North:

♠ AJ764  
♥ QT92  
♦ 98  
♣ J3

#### South:

♠ KT  
♥ AK5  
♦ KJ63  
♣ K974

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

1. Stayman

### Board: 9

Dealer: North  
Vul: None  
North HCP: 15  
South HCP: 9+1  
Contract: 4 ♥ South

#### North:

♠ K96  
♥ 542  
♦ A742  
♣ AKJ

#### South:

♠ QJ87  
♥ KQJ86  
♦ T5  
♣ 95

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

### Board: 10

Dealer: South  
Vul: Both  
North HCP: 8+1  
South HCP: 16+1  
Contract: 3 ♥ South

#### North:

♠ A872  
♥ JT874  
♦ 432  
♣ K

#### South:

♠ Q9  
♥ A65  
♦ AKQT9  
♣ J82

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



<b>Board: 11</b>	♠ T62	You bid first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: None	♦ AK65	
HCP: 16	♣ KQ5	

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<b>Board: 12</b>	♠ AQ6	You bid first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: N-S	♦ K742	
HCP: 15	♣ KJ7	

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<b>Board: 13</b>	♠ KJT82	Partner bids first.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 9+1	♣ 54	

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<b>Board: 14</b>	♠ AJ98	Partner bids first.
Dealer: South	♥ 86542	The opponents are silent.
Vul: None	♦ QJ2	
HCP: 8+1	♣ 6	

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<b>Board: 15</b>	♠ A4	You bid first.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: E-W	♦ AKJ96	
HCP: 15+1	♣ 874	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ T62	♠ A543		1NT	Pass	2♦
Vul: None	♥ AT7	♥ KQ432	Pass	2♥	Pass	2♠
North HCP: 16	♦ AK65	♦ 842	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ KQ5	♣ T	All Pass			
Contract: 4♥ South						

### Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ K9432		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ QT2	♥ AJ86	Pass	2♦	Pass	2♠
North HCP: 15	♦ K742	♦ J6	Pass	3♠	Pass	4♠
South HCP: 9+1	♣ KJ7	♣ 42	All Pass			
Contract: 4♠ South						

1. Stayman

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ KJT82	♠ A65				1NT
Vul: E-W	♥ KQT7	♥ J63	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 42	♦ AKT	Pass	2♠	Pass	4♠
South HCP: 16	♣ 54	♣ A987	All Pass			
Contract: 4♠ South						

1. Stayman

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ AJ98	♠ Q7				1NT
Vul: None	♥ 86542	♥ QT9	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ QJ2	♦ A83	Pass	2♠	Pass	3♥
South HCP: 15+1	♣ 6	♣ AKT95	All Pass			
Contract: 3♥ South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KQ72		1NT	Pass	2♦
Vul: E-W	♥ QJ3	♥ K9654	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ AKJ96	♦ 43	Pass	3♥	Pass	4♥
South HCP: 8+1	♣ 874	♣ 53	All Pass			
Contract: 4♥ South						

<b>Board: 11</b>	♠ A543	Partner bids first.
Dealer: North	♥ KQ432	The opponents are silent.
Vul: None	♦ 842	
HCP: 9+1	♣ T	

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<b>Board: 12</b>	♠ K9432	Partner bids first.
Dealer: North	♥ AJ86	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 9+1	♣ 42	

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<b>Board: 13</b>	♠ A65	You bid first.
Dealer: South	♥ J63	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 16	♣ A987	

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<b>Board: 14</b>	♠ Q7	You bid first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: None	♦ A83	
HCP: 15+1	♣ AKT95	

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<b>Board: 15</b>	♠ KQ72	Partner bids first.
Dealer: North	♥ K9654	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 8+1	♣ 53	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ T62	♠ A543		1NT	Pass	2♦
Vul: None	♥ AT7	♥ KQ432	Pass	2♥	Pass	2♠
North HCP: 16	♦ AK65	♦ 842	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ KQ5	♣ T	All Pass			
Contract: 4♥ South						

### Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ K9432		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ QT2	♥ AJ86	Pass	2♦	Pass	2♠
North HCP: 15	♦ K742	♦ J6	Pass	3♠	Pass	4♠
South HCP: 9+1	♣ KJ7	♣ 42	All Pass			
Contract: 4♠ South						

1. Stayman

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ KJT82	♠ A65				1NT
Vul: E-W	♥ KQT7	♥ J63	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ 42	♦ AKT	Pass	2♠	Pass	4♠
South HCP: 16	♣ 54	♣ A987	All Pass			
Contract: 4♠ South						

1. Stayman

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ AJ98	♠ Q7				1NT
Vul: None	♥ 86542	♥ QT9	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ QJ2	♦ A83	Pass	2♠	Pass	3♥
South HCP: 15+1	♣ 6	♣ AKT95	All Pass			
Contract: 3♥ South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KQ72		1NT	Pass	2♦
Vul: E-W	♥ QJ3	♥ K9654	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ AKJ96	♦ 43	Pass	3♥	Pass	4♥
South HCP: 8+1	♣ 874	♣ 53	All Pass			
Contract: 4♥ South						

<b>Board: 16</b>	♠ AQ	You bid first.
Dealer: North	♥ A92	The opponents are silent.
Vul: Both	♦ K72	
HCP: 16+1	♣ QJ982	

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<b>Board: 17</b>	♠ AK9	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: N-S	♦ AQJT6	
HCP: 17+1	♣ 96	

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<b>Board: 18</b>	♠ KJ63	Partner bids first.
Dealer: South	♥ QT942	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 9+1	♣ KT5	

---

<b>Board: 19</b>	♠ 95	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 15+1	♣ KT762	

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<b>Board: 20</b>	♠ AK874	Partner bids first.
Dealer: South	♥ J974	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 8+1	♣ 6	

## Both hands (Answers Page)

### Board: 16

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+1

Contract: 2♠ South

North:

♠ AQ

♥ A92

♦ K72

♣ QJ982

South:

♠ KJT95

♥ JT65

♦ A94

♣ 3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2♠
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All Pass

1. Stayman

### Board: 17

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8+1

Contract: 4♥ North

North:

♠ AK9

♥ K98

♦ AQJT6

♣ 96

South:

♠ QT64

♥ AT742

♦ 72

♣ Q4

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	2♠
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Pass	4♥	All Pass	
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### Board: 18

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ KJ63

♥ QT942

♦ 8

♣ KT5

South:

♠ A8

♥ AJ3

♦ A7543

♣ Q87

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
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Pass	2♠	Pass	3♥
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Pass	4♥	All Pass	
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### Board: 19

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ 95

♥ AJT

♦ AK5

♣ KT762

South:

♠ AKT84

♥ 8762

♦ T62

♣ Q

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2♠
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Pass	2NT	Pass	3NT
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All Pass

1. Stayman

### Board: 20

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ AK874

♥ J974

♦ 852

♣ 6

South:

♠ QT

♥ A63

♦ J763

♣ AKQ4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	2♠	Pass	2NT
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All Pass

1. Stayman

<b>Board: 16</b>	♠ KJT95	Partner bids first.
Dealer: North	♥ JT65	The opponents are silent.
Vul: Both	♦ A94	
HCP: 9+1	♣ 3	

---

<b>Board: 17</b>	♠ QT64	Partner bids first.
Dealer: North	♥ AT742	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 8+1	♣ Q4	

---

<b>Board: 18</b>	♠ A8	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ A7543	
HCP: 15+1	♣ Q87	

---

<b>Board: 19</b>	♠ AKT84	Partner bids first.
Dealer: North	♥ 8762	The opponents are silent.
Vul: Both	♦ T62	
HCP: 9+1	♣ Q	

---

<b>Board: 20</b>	♠ QT	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: E-W	♦ J763	
HCP: 16	♣ AKQ4	

## Both hands (Answers Page)

### Board: 16

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+1

Contract: 2♠ South

North:

♠ AQ

♥ A92

♦ K72

♣ QJ982

South:

♠ KJT95

♥ JT65

♦ A94

♣ 3

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2♠

All Pass

1. Stayman

### Board: 17

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8+1

Contract: 4♥ North

North:

♠ AK9

♥ K98

♦ AQJT6

♣ 96

South:

♠ QT64

♥ AT742

♦ 72

♣ Q4

W N E S

1NT Pass 2♦

Pass 2♥ Pass 2♠

Pass 4♥ All Pass

### Board: 18

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ KJ63

♥ QT942

♦ 8

♣ KT5

South:

♠ A8

♥ AJ3

♦ A7543

♣ Q87

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 2♠ Pass 3♥

Pass 4♥ All Pass

### Board: 19

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ 95

♥ AJT

♦ AK5

♣ KT762

South:

♠ AKT84

♥ 8762

♦ T62

♣ Q

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 20

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 16

Contract: 2NT South

North:

♠ AK874

♥ J974

♦ 852

♣ 6

South:

♠ QT

♥ A63

♦ J763

♣ AKQ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2♠ Pass 2NT

All Pass

1. Stayman



<b>Board: 21</b>	♠ KJ	You bid first.
Dealer: North	♥ J62	The opponents are silent.
Vul: Both	♦ AJ82	
HCP: 17	♣ AK32	

---

<b>Board: 22</b>	♠ AT83	Partner bids first.
Dealer: South	♥ JT976	The opponents are silent.
Vul: None	♦ T2	
HCP: 9+1	♣ A2	

---

<b>Board: 23</b>	♠ J8432	Partner bids first.
Dealer: South	♥ AK75	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 8+1	♣ 84	

---

<b>Board: 24</b>	♠ AT4	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: Both	♦ AQJ3	
HCP: 16	♣ KQ85	

---

<b>Board: 25</b>	♠ J95	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ AQ92	
HCP: 15	♣ Q87	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AQ864		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J62	♥ QT97	Pass	2♦	Pass	2♠
North HCP: 17	♦ AJ82	♦ T4	Pass	3NT	All Pass	
South HCP: 8+1	♣ AK32	♣ 87				
Contract: 3NT North				1. Stayman		

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ K75				1NT
Vul: None	♥ JT976	♥ KQ4	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ T2	♦ QJ9	Pass	2♠	Pass	3♥
South HCP: 16	♣ A2	♣ KQ96	Pass	4♥	All Pass	
Contract: 4♥ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ J8432	♠ A75				1NT
Vul: N-S	♥ AK75	♥ 96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8+1	♦ 92	♦ AQT6	Pass	2♠	Pass	4♠
South HCP: 17	♣ 84	♣ AK72	All Pass			
Contract: 4♠ South				1. Stayman		

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ J976		1NT	Pass	2♦
Vul: Both	♥ 94	♥ AKJ52	Pass	2♥	Pass	2♠
North HCP: 16	♦ AQJ3	♦ T52	All Pass			
South HCP: 9+1	♣ KQ85	♣ 4				
Contract: 2♠ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ KQ83		1NT	Pass	2♦
Vul: None	♥ AQ2	♥ KT864	Pass	2♥	Pass	2♠
North HCP: 15	♦ AQ92	♦ 53	Pass	3♥	Pass	4♥
South HCP: 8+1	♣ Q87	♣ 63	All Pass			
Contract: 4♥ South						

## South hands

## Smolen\_Invitational

<b>Board: 21</b>	♠ AQ864	Partner bids first.
Dealer: North	♥ QT97	The opponents are silent.
Vul: Both	♦ T4	
HCP: 8+1	♣ 87	

---

<b>Board: 22</b>	♠ K75	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 16	♣ KQ96	

---

<b>Board: 23</b>	♠ A75	You bid first.
Dealer: South	♥ 96	The opponents are silent.
Vul: N-S	♦ AQT6	
HCP: 17	♣ AK72	

---

<b>Board: 24</b>	♠ J976	Partner bids first.
Dealer: North	♥ AKJ52	The opponents are silent.
Vul: Both	♦ T52	
HCP: 9+1	♣ 4	

---

<b>Board: 25</b>	♠ KQ83	Partner bids first.
Dealer: North	♥ KT864	The opponents are silent.
Vul: None	♦ 53	
HCP: 8+1	♣ 63	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AQ864		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J62	♥ QT97	Pass	2♦	Pass	2♠
North HCP: 17	♦ AJ82	♦ T4	Pass	3NT	All Pass	
South HCP: 8+1	♣ AK32	♣ 87				
Contract: 3NT North				1. Stayman		

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ K75				1NT
Vul: None	♥ JT976	♥ KQ4	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ T2	♦ QJ9	Pass	2♠	Pass	3♥
South HCP: 16	♣ A2	♣ KQ96	Pass	4♥	All Pass	
Contract: 4♥ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ J8432	♠ A75				1NT
Vul: N-S	♥ AK75	♥ 96	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8+1	♦ 92	♦ AQT6	Pass	2♠	Pass	4♠
South HCP: 17	♣ 84	♣ AK72	All Pass			
Contract: 4♠ South				1. Stayman		

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ J976		1NT	Pass	2♦
Vul: Both	♥ 94	♥ AKJ52	Pass	2♥	Pass	2♠
North HCP: 16	♦ AQJ3	♦ T52	All Pass			
South HCP: 9+1	♣ KQ85	♣ 4				
Contract: 2♠ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ KQ83		1NT	Pass	2♦
Vul: None	♥ AQ2	♥ KT864	Pass	2♥	Pass	2♠
North HCP: 15	♦ AQ92	♦ 53	Pass	3♥	Pass	4♥
South HCP: 8+1	♣ Q87	♣ 63	All Pass			
Contract: 4♥ South						

<b>Board: 26</b>	♠ AT5	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 17+1	♣ AJ432	

---

<b>Board: 27</b>	♠ Q7	You bid first.
Dealer: North	♥ K62	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 16+1	♣ AQT83	

---

<b>Board: 28</b>	♠ QT6	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ AKJT	
HCP: 17	♣ K742	

---

<b>Board: 29</b>	♠ QT62	Partner bids first.
Dealer: South	♥ KQT53	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 8+1	♣ 75	

---

<b>Board: 30</b>	♠ K954	Partner bids first.
Dealer: South	♥ KT987	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 8+1	♣ 86	

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ AT5

♥ A74

♦ A7

♣ AJ432

South:

♠ KJ763

♥ JT82

♦ T9

♣ K9

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	2 ♠
------	-----	------	-----

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

1. Stayman

### Board: 27

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8+1

Contract: 2NT North

North:

♠ Q7

♥ K62

♦ AJ6

♣ AQT83

South:

♠ KJ952

♥ A974

♦ 9832

♣ -

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	2 ♠
------	-----	------	-----

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

1. Stayman

### Board: 28

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ QT6

♥ KJ

♦ AKJT

♣ K742

South:

♠ AJ432

♥ 9642

♦ 2

♣ QJ3

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	2 ♠
------	-----	------	-----

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

1. Stayman

### Board: 29

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17+1

Contract: 2 ♠ North

North:

♠ QT62

♥ KQT53

♦ J5

♣ 75

South:

♠ AJ4

♥ J2

♦ KT8

♣ AKJ64

W	N	E	S
			1NT

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 30

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 4 ♥ North

North:

♠ K954

♥ KT987

♦ Q7

♣ 86

South:

♠ AT2

♥ AQ2

♦ T8653

♣ AJ

W	N	E	S
			1NT

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

Pass	2 ♠	Pass	3 ♥
------	-----	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

<b>Board: 26</b>	♠ KJ763	Partner bids first.
Dealer: North	♥ JT82	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 8+1	♣ K9	

---

<b>Board: 27</b>	♠ KJ952	Partner bids first.
Dealer: North	♥ A974	The opponents are silent.
Vul: E-W	♦ 9832	
HCP: 8+1	♣ -	

---

<b>Board: 28</b>	♠ AJ432	Partner bids first.
Dealer: North	♥ 9642	The opponents are silent.
Vul: None	♦ 2	
HCP: 8+1	♣ QJ3	

---

<b>Board: 29</b>	♠ AJ4	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 17+1	♣ AKJ64	

---

<b>Board: 30</b>	♠ AT2	You bid first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: Both	♦ T8653	
HCP: 15+1	♣ AJ	

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ AT5

♥ A74

♦ A7

♣ AJ432

South:

♠ KJ763

♥ JT82

♦ T9

♣ K9

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	2 ♠
------	-----	------	-----

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

1. Stayman

### Board: 27

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8+1

Contract: 2NT North

North:

♠ Q7

♥ K62

♦ AJ6

♣ AQT83

South:

♠ KJ952

♥ A974

♦ 9832

♣ -

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	2 ♠
------	-----	------	-----

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

1. Stayman

### Board: 28

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+1

Contract: 4 ♠ North

North:

♠ QT6

♥ KJ

♦ AKJT

♣ K742

South:

♠ AJ432

♥ 9642

♦ 2

♣ QJ3

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	2 ♠
------	-----	------	-----

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

1. Stayman

### Board: 29

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17+1

Contract: 2 ♠ North

North:

♠ QT62

♥ KQT53

♦ J5

♣ 75

South:

♠ AJ4

♥ J2

♦ KT8

♣ AKJ64

W	N	E	S
			1NT

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 30

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 4 ♥ North

North:

♠ K954

♥ KT987

♦ Q7

♣ 86

South:

♠ AT2

♥ AQ2

♦ T8653

♣ AJ

W	N	E	S
			1NT

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

Pass	2 ♠	Pass	3 ♥
------	-----	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--



<b>Board: 31</b>	♠ AJT84	Partner bids first.
Dealer: South	♥ QJ43	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 9+1	♣ J2	

---

<b>Board: 32</b>	♠ AQT2	Partner bids first.
Dealer: South	♥ 87542	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 9+1	♣ K5	

---

<b>Board: 33</b>	♠ K53	You bid first.
Dealer: North	♥ JT8	The opponents are silent.
Vul: None	♦ AK9	
HCP: 16	♣ KQ87	

---

<b>Board: 34</b>	♠ A982	Partner bids first.
Dealer: South	♥ KQT87	The opponents are silent.
Vul: E-W	♦ T	
HCP: 9+1	♣ 943	

---

<b>Board: 35</b>	♠ K9853	Partner bids first.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: None	♦ 874	
HCP: 8+1	♣ 3	

## Both hands (Answers Page)

### Board: 31

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ AJT84

♥ QJ43

♦ T5

♣ J2

South:

♠ K76

♥ KT6

♦ KJ6

♣ KQT5

W

N

E

S

1NT

Pass 2 ♣<sup>1</sup>

Pass 2 ♦

Pass 2 ♠

Pass 3 ♠

Pass 4 ♠

All Pass

1. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ AQT2

♥ 87542

♦ 94

♣ K5

South:

♠ K3

♥ AJ9

♦ AKJ7

♣ 9874

W

N

E

S

1NT

Pass 2 ♦

Pass 2 ♥

Pass 2 ♠

Pass 3 ♥

Pass 4 ♥

All Pass

### Board: 33

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 3 ♥ North

North:

♠ K53

♥ JT8

♦ AK9

♣ KQ87

South:

♠ A742

♥ K6432

♦ 3

♣ JT9

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥

Pass 2 ♠

Pass 3 ♥

All Pass

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ A982

♥ KQT87

♦ T

♣ 943

South:

♠ JT4

♥ A62

♦ A95

♣ AQ82

W

N

E

S

1NT

Pass 2 ♦

Pass 2 ♥

Pass 2 ♠

Pass 3 ♥

Pass 4 ♥

All Pass

### Board: 35

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ K9853

♥ KQT7

♦ 874

♣ 3

South:

♠ A72

♥ A9

♦ Q32

♣ AJ754

W

N

E

S

1NT

Pass 2 ♣<sup>1</sup>

Pass 2 ♦

Pass 2 ♠

Pass 3 ♠

Pass 4 ♠

All Pass

1. Stayman

<b>Board: 31</b>	♠ K76	You bid first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 15	♣ KQT5	

---

<b>Board: 32</b>	♠ K3	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ AKJ7	
HCP: 16	♣ 9874	

---

<b>Board: 33</b>	♠ A742	Partner bids first.
Dealer: North	♥ K6432	The opponents are silent.
Vul: None	♦ 3	
HCP: 8+1	♣ JT9	

---

<b>Board: 34</b>	♠ JT4	You bid first.
Dealer: South	♥ A62	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 15	♣ AQ82	

---

<b>Board: 35</b>	♠ A72	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ Q32	
HCP: 15+1	♣ AJ754	

## Both hands (Answers Page)

### Board: 31

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ AJT84

♥ QJ43

♦ T5

♣ J2

South:

♠ K76

♥ KT6

♦ KJ6

♣ KQT5

W

N

E

S

1NT

Pass 2 ♣<sup>1</sup>

Pass 2 ♦

Pass 2 ♠

Pass 3 ♠

Pass 4 ♠

All Pass

1. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ AQT2

♥ 87542

♦ 94

♣ K5

South:

♠ K3

♥ AJ9

♦ AKJ7

♣ 9874

W

N

E

S

1NT

Pass 2 ♦

Pass 2 ♥

Pass 2 ♠

Pass 3 ♥

Pass 4 ♥

All Pass

### Board: 33

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+1

Contract: 3 ♥ North

North:

♠ K53

♥ JT8

♦ AK9

♣ KQ87

South:

♠ A742

♥ K6432

♦ 3

♣ JT9

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥

Pass 2 ♠

Pass 3 ♥

All Pass

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ A982

♥ KQT87

♦ T

♣ 943

South:

♠ JT4

♥ A62

♦ A95

♣ AQ82

W

N

E

S

1NT

Pass 2 ♦

Pass 2 ♥

Pass 2 ♠

Pass 3 ♥

Pass 4 ♥

All Pass

### Board: 35

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ K9853

♥ KQT7

♦ 874

♣ 3

South:

♠ A72

♥ A9

♦ Q32

♣ AJ754

W

N

E

S

1NT

Pass 2 ♣<sup>1</sup>

Pass 2 ♦

Pass 2 ♠

Pass 3 ♠

Pass 4 ♠

All Pass

1. Stayman

<b>Board: 36</b>	♠ K8653	Partner bids first.
Dealer: South	♥ AQ75	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 9+1	♣ 97	

---

<b>Board: 37</b>	♠ A9	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: None	♦ J543	
HCP: 15	♣ Q865	

---

<b>Board: 38</b>	♠ 765	You bid first.
Dealer: North	♥ A62	The opponents are silent.
Vul: N-S	♦ AKJ8	
HCP: 17	♣ AJ3	

---

<b>Board: 39</b>	♠ K5	You bid first.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 17+1	♣ A9874	

---

<b>Board: 40</b>	♠ KQ2	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ KT543	
HCP: 16+1	♣ KJ5	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ K8653

♥ AQ75

♦ T8

♣ 97

South:

♠ A9

♥ 983

♦ AQ75

♣ AK62

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

1. Stayman

### Board: 37

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3♥ North

North:

♠ A9

♥ AKJ

♦ J543

♣ Q865

South:

♠ J754

♥ T8764

♦ KT8

♣ A

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

### Board: 38

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 4♠ North

North:

♠ 765

♥ A62

♦ AKJ8

♣ AJ3

South:

♠ AT983

♥ KQT4

♦ T72

♣ 4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2♠
Pass	4♠	All Pass	

1. Stayman

### Board: 39

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 3NT North

North:

♠ K5

♥ KQ8

♦ AJ5

♣ A9874

South:

♠ QT972

♥ AJT7

♦ 64

♣ Q6

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

1. Stayman

### Board: 40

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ KQ2

♥ A7

♦ KT543

♣ KJ5

South:

♠ A864

♥ KJ954

♦ 92

♣ 94

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	2♠
All Pass			

<b>Board: 36</b>	♠ A9	You bid first.
Dealer: South	♥ 983	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 17	♣ AK62	

---

<b>Board: 37</b>	♠ J754	Partner bids first.
Dealer: North	♥ T8764	The opponents are silent.
Vul: None	♦ KT8	
HCP: 8+1	♣ A	

---

<b>Board: 38</b>	♠ AT983	Partner bids first.
Dealer: North	♥ KQT4	The opponents are silent.
Vul: N-S	♦ T72	
HCP: 9+1	♣ 4	

---

<b>Board: 39</b>	♠ QT972	Partner bids first.
Dealer: North	♥ AJT7	The opponents are silent.
Vul: E-W	♦ 64	
HCP: 9+1	♣ Q6	

---

<b>Board: 40</b>	♠ A864	Partner bids first.
Dealer: North	♥ KJ954	The opponents are silent.
Vul: None	♦ 92	
HCP: 8+1	♣ 94	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ K8653

♥ AQ75

♦ T8

♣ 97

South:

♠ A9

♥ 983

♦ AQ75

♣ AK62

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

1. Stayman

### Board: 37

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3♥ North

North:

♠ A9

♥ AKJ

♦ J543

♣ Q865

South:

♠ J754

♥ T8764

♦ KT8

♣ A

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

### Board: 38

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 4♠ North

North:

♠ 765

♥ A62

♦ AKJ8

♣ AJ3

South:

♠ AT983

♥ KQT4

♦ T72

♣ 4

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2♠
Pass	4♠	All Pass	

1. Stayman

### Board: 39

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 3NT North

North:

♠ K5

♥ KQ8

♦ AJ5

♣ A9874

South:

♠ QT972

♥ AJT7

♦ 64

♣ Q6

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

1. Stayman

### Board: 40

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ KQ2

♥ A7

♦ KT543

♣ KJ5

South:

♠ A864

♥ KJ954

♦ 92

♣ 94

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	2♠
All Pass			



<b>Board: 41</b>	♠ K3	You bid first.
Dealer: North	♥ A94	The opponents are silent.
Vul: E-W	♦ AQ974	
HCP: 17+1	♣ A63	

---

<b>Board: 42</b>	♠ J842	Partner bids first.
Dealer: South	♥ AKT85	The opponents are silent.
Vul: N-S	♦ 862	
HCP: 8+1	♣ 2	

---

<b>Board: 43</b>	♠ KJ432	Partner bids first.
Dealer: South	♥ K643	The opponents are silent.
Vul: Both	♦ 3	
HCP: 8+1	♣ J75	

---

<b>Board: 44</b>	♠ AT8	You bid first.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ A9763	
HCP: 15+1	♣ AK7	

---

<b>Board: 45</b>	♠ A9832	Partner bids first.
Dealer: South	♥ KT52	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 9+1	♣ J	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ T876		1NT	Pass	2♦
Vul: E-W	♥ A94	♥ KQT83	Pass	2♥	Pass	2♠
North HCP: 17+1	♦ AQ974	♦ 2	Pass	4♥	All Pass	
South HCP: 8+1	♣ A63	♣ KT9				
Contract: 4♥ North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ J842	♠ Q3				1NT
Vul: N-S	♥ AKT85	♥ Q72	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 862	♦ K95	Pass	2♠	Pass	3♥
South HCP: 16+1	♣ 2	♣ AKQ63	All Pass			
Contract: 3♥ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ KJ432	♠ AQ6				1NT
Vul: Both	♥ K643	♥ T85	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8+1	♦ 3	♦ KQ82	Pass	2♠	Pass	3♠
South HCP: 16	♣ J75	♣ KQ9	Pass	4♠	All Pass	
Contract: 4♠ North						

1. Stayman

### Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ QJ932		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ 93	♥ AQ84	Pass	2♦	Pass	2♠
North HCP: 15+1	♦ A9763	♦ 2	Pass	3♠	Pass	4♠
South HCP: 9+1	♣ AK7	♣ 653	All Pass			
Contract: 4♠ South						

1. Stayman

### Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ A9832	♠ KJ6				1NT
Vul: E-W	♥ KT52	♥ Q6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ J65	♦ AK84	Pass	2♠	Pass	4♠
South HCP: 17	♣ J	♣ A952	All Pass			
Contract: 4♠ South						

1. Stayman

<b>Board: 41</b>	♠ T876	Partner bids first.
Dealer: North	♥ KQT83	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 8+1	♣ KT9	

---

<b>Board: 42</b>	♠ Q3	You bid first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 16+1	♣ AKQ63	

---

<b>Board: 43</b>	♠ AQ6	You bid first.
Dealer: South	♥ T85	The opponents are silent.
Vul: Both	♦ KQ82	
HCP: 16	♣ KQ9	

---

<b>Board: 44</b>	♠ QJ932	Partner bids first.
Dealer: North	♥ AQ84	The opponents are silent.
Vul: None	♦ 2	
HCP: 9+1	♣ 653	

---

<b>Board: 45</b>	♠ KJ6	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: E-W	♦ AK84	
HCP: 17	♣ A952	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ T876		1NT	Pass	2♦
Vul: E-W	♥ A94	♥ KQT83	Pass	2♥	Pass	2♠
North HCP: 17+1	♦ AQ974	♦ 2	Pass	4♥	All Pass	
South HCP: 8+1	♣ A63	♣ KT9				
Contract: 4♥ North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ J842	♠ Q3				1NT
Vul: N-S	♥ AKT85	♥ Q72	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ 862	♦ K95	Pass	2♠	Pass	3♥
South HCP: 16+1	♣ 2	♣ AKQ63	All Pass			
Contract: 3♥ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ KJ432	♠ AQ6				1NT
Vul: Both	♥ K643	♥ T85	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8+1	♦ 3	♦ KQ82	Pass	2♠	Pass	3♠
South HCP: 16	♣ J75	♣ KQ9	Pass	4♠	All Pass	
Contract: 4♠ North						

1. Stayman

### Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ QJ932		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ 93	♥ AQ84	Pass	2♦	Pass	2♠
North HCP: 15+1	♦ A9763	♦ 2	Pass	3♠	Pass	4♠
South HCP: 9+1	♣ AK7	♣ 653	All Pass			
Contract: 4♠ South						

1. Stayman

### Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ A9832	♠ KJ6				1NT
Vul: E-W	♥ KT52	♥ Q6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9+1	♦ J65	♦ AK84	Pass	2♠	Pass	4♠
South HCP: 17	♣ J	♣ A952	All Pass			
Contract: 4♠ South						

1. Stayman

<b>Board: 46</b>	♠ J52	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ AQ73	
HCP: 16	♣ AK43	

---

<b>Board: 47</b>	♠ A3	You bid first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 15+1	♣ KT652	

---

<b>Board: 48</b>	♠ QT52	Partner bids first.
Dealer: South	♥ QT985	The opponents are silent.
Vul: Both	♦ 4	
HCP: 9+1	♣ KQ9	

---

<b>Board: 49</b>	♠ A52	You bid first.
Dealer: North	♥ Q54	The opponents are silent.
Vul: None	♦ Q63	
HCP: 15	♣ AK96	

---

<b>Board: 50</b>	♠ T875	Partner bids first.
Dealer: South	♥ AK964	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 8+1	♣ T3	

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ Q863		1NT	Pass	2♦
Vul: None	♥ Q5	♥ KT943	Pass	2♥	Pass	2♠
North HCP: 16	♦ AQ73	♦ J	All Pass			
South HCP: 8+1	♣ AK43	♣ Q98				
Contract: 2♠ South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ 9862		1NT	Pass	2♦
Vul: N-S	♥ Q93	♥ KJ654	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ AQ5	♦ KJ6	Pass	3♥	All Pass	
South HCP: 8+1	♣ KT652	♣ 4				
Contract: 3♥ North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ QT52	♠ A9				1NT
Vul: Both	♥ QT985	♥ KJ7	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 4	♦ AQJT3	Pass	2♠	Pass	3♥
South HCP: 15+1	♣ KQ9	♣ T75	Pass	4♥	All Pass	
Contract: 4♥ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KQ74		1NT	Pass	2♦
Vul: None	♥ Q54	♥ KJT96	Pass	2♥	Pass	2♠
North HCP: 15	♦ Q63	♦ T9	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ AK96	♣ 32	All Pass			
Contract: 4♥ South						

### Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ T875	♠ A64				1NT
Vul: N-S	♥ AK964	♥ QT2	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ J5	♦ KQ983	Pass	2♠	Pass	4♥
South HCP: 16+1	♣ T3	♣ AJ	All Pass			
Contract: 4♥ South						

<b>Board: 46</b>	♠ Q863	Partner bids first.
Dealer: North	♥ KT943	The opponents are silent.
Vul: None	♦ J	
HCP: 8+1	♣ Q98	

---

<b>Board: 47</b>	♠ 9862	Partner bids first.
Dealer: North	♥ KJ654	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 8+1	♣ 4	

---

<b>Board: 48</b>	♠ A9	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ AQJT3	
HCP: 15+1	♣ T75	

---

<b>Board: 49</b>	♠ KQ74	Partner bids first.
Dealer: North	♥ KJT96	The opponents are silent.
Vul: None	♦ T9	
HCP: 9+1	♣ 32	

---

<b>Board: 50</b>	♠ A64	You bid first.
Dealer: South	♥ QT2	The opponents are silent.
Vul: N-S	♦ KQ983	
HCP: 16+1	♣ AJ	

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ Q863		1NT	Pass	2♦
Vul: None	♥ Q5	♥ KT943	Pass	2♥	Pass	2♠
North HCP: 16	♦ AQ73	♦ J	All Pass			
South HCP: 8+1	♣ AK43	♣ Q98				
Contract: 2♠ South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ 9862		1NT	Pass	2♦
Vul: N-S	♥ Q93	♥ KJ654	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ AQ5	♦ KJ6	Pass	3♥	All Pass	
South HCP: 8+1	♣ KT652	♣ 4				
Contract: 3♥ North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ QT52	♠ A9				1NT
Vul: Both	♥ QT985	♥ KJ7	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 4	♦ AQJT3	Pass	2♠	Pass	3♥
South HCP: 15+1	♣ KQ9	♣ T75	Pass	4♥	All Pass	
Contract: 4♥ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KQ74		1NT	Pass	2♦
Vul: None	♥ Q54	♥ KJT96	Pass	2♥	Pass	2♠
North HCP: 15	♦ Q63	♦ T9	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ AK96	♣ 32	All Pass			
Contract: 4♥ South						

### Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ T875	♠ A64				1NT
Vul: N-S	♥ AK964	♥ QT2	Pass	2♦	Pass	2♥
North HCP: 8+1	♦ J5	♦ KQ983	Pass	2♠	Pass	4♥
South HCP: 16+1	♣ T3	♣ AJ	All Pass			
Contract: 4♥ South						