

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 1	♠ A107	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: None	♦ A62	You bid first.
HCP: 17	♣ A94	
Board: 2	♠ K10	The opponents are silent.
Dealer: S	♥ K1096	
Vul: NS	♦ 8432	Partner bids first.
HCP: 9	♣ K84	
Board: 3	♠ AK9	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ AQ984	You bid first.
HCP: 16	♣ 62	
Board: 4	♠ K1098	East Doubles 2♣ if possible.
Dealer: S	♥ KQ	
Vul: Both	♦ 1095	Partner bids first.
HCP: 8	♣ 10743	
Board: 5	♠ AK5	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ AQ93	You bid first.
HCP: 17	♣ A742	
Board: 6	♠ Q106	The opponents are silent.
Dealer: S	♥ J74	
Vul: EW	♦ A72	Partner bids first.
HCP: 8	♣ J865	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ K62		1NT	Pass	2NT
Vul: None	♥ KQ86	♥ A10	Pass	3NT	AP	
North HCP: 17	♦ A62	♦ J1073				
South HCP: 8	♣ A94	♣ 10863				
Contract: 3N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J87				1NT
Vul: NS	♥ K1096	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 8432	♦ AQ5	Pass	2NT	AP	
South HCP: 16	♣ K84	♣ QJ976	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q1065		1NT	Pass	2♣ ¹
Vul: EW	♥ K53	♥ Q104	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQ984	♦ J10	AP			
South HCP: 9	♣ 62	♣ KJ84	1. Stayman			
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ AJ53				1NT
Vul: Both	♥ KQ	♥ 865	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 1095	♦ AQJ8	AP			
South HCP: 15	♣ 10743	♣ QJ	1. Stayman			
Contract: 2♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 632		1NT	Pass	2♣ ¹
Vul: NS	♥ 106	♥ A875	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ93	♦ 1076	AP			
South HCP: 8	♣ A742	♣ KJ9	1. Stayman			
Contract: 2N N						

Board: 6

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 2N S

North:

♠ Q106

♥ J74

♦ A72

♣ J865

South:

♠ AJ92

♥ AKQ

♦ K10

♣ 7432

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 1	♠ K62	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ J1073	Partner bids first.
HCP: 8	♣ 10863	
Board: 2	♠ J87	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ AQ5	You bid first.
HCP: 16	♣ QJ976	
Board: 3	♠ Q1065	The opponents are silent.
Dealer: N	♥ Q104	
Vul: EW	♦ J10	Partner bids first.
HCP: 9	♣ KJ84	
Board: 4	♠ AJ53	East Doubles 2♣ if possible.
Dealer: S	♥ 865	
Vul: Both	♦ AQJ8	You bid first.
HCP: 15	♣ QJ	
Board: 5	♠ 632	The opponents are silent.
Dealer: N	♥ A875	
Vul: NS	♦ 1076	Partner bids first.
HCP: 8	♣ KJ9	
Board: 6	♠ AJ92	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ K10	You bid first.
HCP: 17	♣ 7432	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ K62		1NT	Pass	2NT
Vul: None	♥ KQ86	♥ A10	Pass	3NT	AP	
North HCP: 17	♦ A62	♦ J1073				
South HCP: 8	♣ A94	♣ 10863				
Contract: 3N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ J87				1NT
Vul: NS	♥ K1096	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 8432	♦ AQ5	Pass	2NT	AP	
South HCP: 16	♣ K84	♣ QJ976	1. Stayman			
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q1065		1NT	Pass	2♣ ¹
Vul: EW	♥ K53	♥ Q104	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQ984	♦ J10	AP			
South HCP: 9	♣ 62	♣ KJ84	1. Stayman			
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ AJ53				1NT
Vul: Both	♥ KQ	♥ 865	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 1095	♦ AQJ8	AP			
South HCP: 15	♣ 10743	♣ QJ	1. Stayman			
Contract: 2♠ S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 632		1NT	Pass	2♣ ¹
Vul: NS	♥ 106	♥ A875	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ93	♦ 1076	AP			
South HCP: 8	♣ A742	♣ KJ9	1. Stayman			
Contract: 2N N						

Board: 6

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 2N S

North:

♠ Q106

♥ J74

♦ A72

♣ J865

South:

♠ AJ92

♥ AKQ

♦ K10

♣ 7432

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 7	♠ Q4	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ AK52	You bid first.
HCP: 17	♣ AJ98	

Board: 8	♠ J1095	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ A954	Partner bids first.
HCP: 9	♣ K64	

Board: 9	♠ AK76	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ K8543	You bid first.
HCP: 15	♣ Q3	

Board: 10	♠ Q54	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ A8763	Partner bids first.
HCP: 9	♣ J2	

Board: 11	♠ AK107	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ A654	You bid first.
HCP: 15	♣ A52	

Board: 12	♠ J62	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: NS	♦ K10	Partner bids first.
HCP: 8	♣ Q953	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ A87		1NT	Pass	2♣ ¹
Vul: Both	♥ K52	♥ J1083	Pass	2♦	Pass	2NT
North HCP: 17	♦ AK52	♦ J9	AP			
South HCP: 8	♣ AJ98	♣ Q743	1. Stayman			
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ J1095	♠ AKQ				1NT
Vul: None	♥ J9	♥ Q874	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A954	♦ QJ3	Pass	2NT	AP	
South HCP: 16	♣ K64	♣ Q32	1. Stayman			
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 1083		1NT	Pass	2NT
Vul: EW	♥ QJ	♥ 73	AP			
North HCP: 15	♦ K8543	♦ Q106				
South HCP: 9	♣ Q3	♣ AK964				
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ AK				1NT
Vul: Both	♥ Q74	♥ KJ6	Pass	2NT	AP	
North HCP: 9	♦ A8763	♦ J109				
South HCP: 15	♣ J2	♣ K9754				
Contract: 2N S						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ J65		1NT	Pass	2NT
Vul: None	♥ 32	♥ KJ10	AP			
North HCP: 15	♦ A654	♦ J10				
South HCP: 9	♣ A52	♣ K7643				
Contract: 2N N						

Board: 12

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ J62

♥ Q1032

♦ K10

♣ Q953

South:

♠ K73

♥ 875

♦ AQ92

♣ AK4

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 7	♠ A87	The opponents are silent.
Dealer: N	♥ J1083	
Vul: Both	♦ J9	Partner bids first.
HCP: 8	♣ Q743	

Board: 8	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q874	
Vul: None	♦ QJ3	You bid first.
HCP: 16	♣ Q32	

Board: 9	♠ 1083	The opponents are silent.
Dealer: N	♥ 73	
Vul: EW	♦ Q106	Partner bids first.
HCP: 9	♣ AK964	

Board: 10	♠ AK	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ J109	You bid first.
HCP: 15	♣ K9754	

Board: 11	♠ J65	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ J10	Partner bids first.
HCP: 9	♣ K7643	

Board: 12	♠ K73	The opponents are silent.
Dealer: S	♥ 875	
Vul: NS	♦ AQ92	You bid first.
HCP: 16	♣ AK4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ A87		1NT	Pass	2♣ ¹
Vul: Both	♥ K52	♥ J1083	Pass	2♦	Pass	2NT
North HCP: 17	♦ AK52	♦ J9	AP			
South HCP: 8	♣ AJ98	♣ Q743	1. Stayman			
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ J1095	♠ AKQ				1NT
Vul: None	♥ J9	♥ Q874	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A954	♦ QJ3	Pass	2NT	AP	
South HCP: 16	♣ K64	♣ Q32	1. Stayman			
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ 1083		1NT	Pass	2NT
Vul: EW	♥ QJ	♥ 73	AP			
North HCP: 15	♦ K8543	♦ Q106				
South HCP: 9	♣ Q3	♣ AK964				
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ AK				1NT
Vul: Both	♥ Q74	♥ KJ6	Pass	2NT	AP	
North HCP: 9	♦ A8763	♦ J109				
South HCP: 15	♣ J2	♣ K9754				
Contract: 2N S						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ J65		1NT	Pass	2NT
Vul: None	♥ 32	♥ KJ10	AP			
North HCP: 15	♦ A654	♦ J10				
South HCP: 9	♣ A52	♣ K7643				
Contract: 2N N						

Board: 12

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ J62

♥ Q1032

♦ K10

♣ Q953

South:

♠ K73

♥ 875

♦ AQ92

♣ AK4

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 13	♠ Q6	The opponents are silent.
Dealer: N	♥ A843	
Vul: Both	♦ AQ4	You bid first.
HCP: 16	♣ KJ74	

Board: 14	♠ J7	The opponents are silent.
Dealer: S	♥ K97	
Vul: None	♦ A10873	Partner bids first.
HCP: 8	♣ 863	

Board: 15	♠ AK9	The opponents are silent.
Dealer: N	♥ KJ1096	
Vul: NS	♦ A64	You bid first.
HCP: 15	♣ 104	

Board: 16	♠ QJ9	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ KJ965	Partner bids first.
HCP: 8	♣ J94	

Board: 17	♠ Q5	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ AQ54	You bid first.
HCP: 17	♣ A943	

Board: 18	♠ KJ	The opponents are silent.
Dealer: S	♥ 1074	
Vul: NS	♦ A832	Partner bids first.
HCP: 8	♣ 8653	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ K74		1NT	Pass	2NT
Vul: Both	♥ A843	♥ K76				
North HCP: 16	♦ AQ4	♦ 82	AP			
South HCP: 8	♣ KJ74	♣ Q10853				
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ5				1NT
Vul: None	♥ K97	♥ AJ103				
North HCP: 8	♦ A10873	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ 863	♣ J42				
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 842		1NT	Pass	2NT
Vul: NS	♥ KJ1096	♥ Q83				
North HCP: 15	♦ A64	♦ K102	AP			
South HCP: 9	♣ 104	♣ A762				
Contract: 2N N						

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A84				1NT
Vul: EW	♥ 82	♥ A107				
North HCP: 8	♦ KJ965	♦ 742	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ AK76				
Contract: 2N S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K432		1NT	Pass	2♣ ¹
Vul: None	♥ KQ6	♥ AJ104	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ54	♦ J73	AP			
South HCP: 9	♣ A943	♣ 106	1. Stayman			
Contract: 2N N						

Board: 18

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ KJ

♥ 1074

♦ A832

♣ 8653

South:

♠ A82

♥ KQ92

♦ KQJ

♣ J94

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 13	♠ K74	The opponents are silent.
Dealer: N	♥ K76	
Vul: Both	♦ 82	Partner bids first.
HCP: 8	♣ Q10853	

Board: 14	♠ AKQ5	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: None	♦ 62	You bid first.
HCP: 15	♣ J42	

Board: 15	♠ 842	The opponents are silent.
Dealer: N	♥ Q83	
Vul: NS	♦ K102	Partner bids first.
HCP: 9	♣ A762	

Board: 16	♠ A84	The opponents are silent.
Dealer: S	♥ A107	
Vul: EW	♦ 742	You bid first.
HCP: 15	♣ AK76	

Board: 17	♠ K432	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: None	♦ J73	Partner bids first.
HCP: 9	♣ 106	

Board: 18	♠ A82	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: NS	♦ KQJ	You bid first.
HCP: 16	♣ J94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ K74		1NT	Pass	2NT
Vul: Both	♥ A843	♥ K76				
North HCP: 16	♦ AQ4	♦ 82	AP			
South HCP: 8	♣ KJ74	♣ Q10853				
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ5				1NT
Vul: None	♥ K97	♥ AJ103				
North HCP: 8	♦ A10873	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ 863	♣ J42				
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 842		1NT	Pass	2NT
Vul: NS	♥ KJ1096	♥ Q83				
North HCP: 15	♦ A64	♦ K102	AP			
South HCP: 9	♣ 104	♣ A762				
Contract: 2N N						

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A84				1NT
Vul: EW	♥ 82	♥ A107				
North HCP: 8	♦ KJ965	♦ 742	Pass	2NT	AP	
South HCP: 15	♣ J94	♣ AK76				
Contract: 2N S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ K432		1NT	Pass	2♣ ¹
Vul: None	♥ KQ6	♥ AJ104	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ54	♦ J73	AP			
South HCP: 9	♣ A943	♣ 106	1. Stayman			
Contract: 2N N						

Board: 18

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ KJ

♥ 1074

♦ A832

♣ 8653

South:

♠ A82

♥ KQ92

♦ KQJ

♣ J94

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 19	♠ J74	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ K5	You bid first.
HCP: 15	♣ A10542	

Board: 20	♠ K843	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ 543	Partner bids first.
HCP: 9	♣ AJ32	

Board: 21	♠ AJ4	The opponents are silent.
Dealer: N	♥ 1085	
Vul: NS	♦ AK7	You bid first.
HCP: 15	♣ K982	

Board: 22	♠ A52	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ J1074	Partner bids first.
HCP: 9	♣ A1032	

Board: 23	♠ AK	The opponents are silent.
Dealer: N	♥ KQ1073	
Vul: Both	♦ Q97	You bid first.
HCP: 15	♣ J106	

Board: 24	♠ K82	The opponents are silent.
Dealer: S	♥ J93	
Vul: None	♦ AJ943	Partner bids first.
HCP: 9	♣ 84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ K865		1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ	♥ K54	Pass	2♦	Pass	2NT
North HCP: 15	♦ K5	♦ 8642	AP			
South HCP: 9	♣ A10542	♣ QJ	1. Stayman			
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ K843	♠ A10				1NT
Vul: Both	♥ J10	♥ K96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 543	♦ KJ6	Pass	2NT	AP	
South HCP: 16	♣ AJ32	♣ KQ654	1. Stayman			
Contract: 2N S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q9		1NT	Pass	2♣ ¹
Vul: NS	♥ 1085	♥ Q632	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK7	♦ Q83	AP			
South HCP: 9	♣ K982	♣ QJ104	1. Stayman			
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ A52	♠ KQJ				1NT
Vul: EW	♥ 103	♥ J964	Pass	2NT	AP	
North HCP: 9	♦ J1074	♦ AK6				
South HCP: 15	♣ A1032	♣ J54				
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 7643		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ1073	♥ J8	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q97	♦ J108	AP			
South HCP: 9	♣ J106	♣ AK54	1. Stayman			
Contract: 2N N						

Board: 24

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ K82

♥ J93

♦ AJ943

♣ 84

South:

♠ Q75

♥ K8

♦ K65

♣ AKJ105

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	Pass	3♣
------	-----	------	----

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 19	♠ K865	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ 8642	Partner bids first.
HCP: 9	♣ QJ	

Board: 20	♠ A10	The opponents are silent.
Dealer: S	♥ K96	
Vul: Both	♦ KJ6	You bid first.
HCP: 16	♣ KQ654	

Board: 21	♠ Q9	The opponents are silent.
Dealer: N	♥ Q632	
Vul: NS	♦ Q83	Partner bids first.
HCP: 9	♣ QJ104	

Board: 22	♠ KQJ	The opponents are silent.
Dealer: S	♥ J964	
Vul: EW	♦ AK6	You bid first.
HCP: 15	♣ J54	

Board: 23	♠ 7643	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ J108	Partner bids first.
HCP: 9	♣ AK54	

Board: 24	♠ Q75	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ K65	You bid first.
HCP: 16	♣ AKJ105	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ J74	♠ K865		1NT	Pass	2♣ ¹
Vul: EW	♥ AQJ	♥ K54	Pass	2♦	Pass	2NT
North HCP: 15	♦ K5	♦ 8642	AP			
South HCP: 9	♣ A10542	♣ QJ	1. Stayman			
Contract: 2N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ K843	♠ A10				1NT
Vul: Both	♥ J10	♥ K96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 543	♦ KJ6	Pass	2NT	AP	
South HCP: 16	♣ AJ32	♣ KQ654	1. Stayman			
Contract: 2N S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q9		1NT	Pass	2♣ ¹
Vul: NS	♥ 1085	♥ Q632	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK7	♦ Q83	AP			
South HCP: 9	♣ K982	♣ QJ104	1. Stayman			
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ A52	♠ KQJ				1NT
Vul: EW	♥ 103	♥ J964	Pass	2NT	AP	
North HCP: 9	♦ J1074	♦ AK6				
South HCP: 15	♣ A1032	♣ J54				
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 7643		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ1073	♥ J8	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q97	♦ J108	AP			
South HCP: 9	♣ J106	♣ AK54	1. Stayman			
Contract: 2N N						

Board: 24

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ K82

♥ J93

♦ AJ943

♣ 84

South:

♠ Q75

♥ K8

♦ K65

♣ AKJ105

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	Pass	3♣
------	-----	------	----

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 25	♠ AKQ6	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ K876	You bid first.
HCP: 15	♣ 976	

Board: 26	♠ QJ65	The opponents are silent.
Dealer: S	♥ 1043	
Vul: Both	♦ Q107	Partner bids first.
HCP: 9	♣ A84	

Board: 27	♠ AJ93	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ AQ32	You bid first.
HCP: 16	♣ 864	

Board: 28	♠ KQ87	The opponents are silent.
Dealer: S	♥ Q92	
Vul: NS	♦ Q85	Partner bids first.
HCP: 9	♣ 1043	

Board: 29	♠ Q5	The opponents are silent.
Dealer: N	♥ A732	
Vul: Both	♦ Q87	You bid first.
HCP: 15	♣ AK92	

Board: 30	♠ 1043	The opponents are silent.
Dealer: S	♥ K73	
Vul: None	♦ KJ	Partner bids first.
HCP: 9	♣ Q10943	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 1053		1NT	Pass	3NT
Vul: EW	♥ K2	♥ A85				
North HCP: 15	♦ K876	♦ Q94	AP			
South HCP: 9	♣ 976	♣ QJ54				
Contract: 3N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ 1043				1NT
Vul: Both	♥ 1043	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q107	♦ AK2	Pass	2NT	Pass	3NT
South HCP: 17	♣ A84	♣ QJ10	AP			
Contract: 3N S			1. Stayman			

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ Q82				
Vul: None	♥ KQ	♥ J3		1NT	Pass	2NT
North HCP: 16	♦ AQ32	♦ 1054	AP			
South HCP: 8	♣ 864	♣ AJ953				
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ J1064				1NT
Vul: NS	♥ Q92	♥ 108	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q85	♦ AK3	Pass	4♠	AP	
South HCP: 15	♣ 1043	♣ AQJ7	1. Stayman			
Contract: 4♠ S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J1093		1NT	Pass	2♣ ¹
Vul: Both	♥ A732	♥ QJ104	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q87	♦ K42	AP			
South HCP: 9	♣ AK92	♣ Q4	1. Stayman			
Contract: 4♥ N						

Board: 30

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 1043

♥ K73

♦ KJ

♣ Q10943

South:

♠ J875

♥ A2

♦ A86

♣ AK72

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 25	♠ 1053	The opponents are silent.
Dealer: N	♥ A85	
Vul: EW	♦ Q94	Partner bids first.
HCP: 9	♣ QJ54	

Board: 26	♠ 1043	The opponents are silent.
Dealer: S	♥ AK72	
Vul: Both	♦ AK2	You bid first.
HCP: 17	♣ QJ10	

Board: 27	♠ Q82	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ 1054	Partner bids first.
HCP: 8	♣ AJ953	

Board: 28	♠ J1064	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ AQJ7	

Board: 29	♠ J1093	The opponents are silent.
Dealer: N	♥ QJ104	
Vul: Both	♦ K42	Partner bids first.
HCP: 9	♣ Q4	

Board: 30	♠ J875	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ A86	You bid first.
HCP: 16	♣ AK72	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 1053		1NT	Pass	3NT
Vul: EW	♥ K2	♥ A85				
North HCP: 15	♦ K876	♦ Q94	AP			
South HCP: 9	♣ 976	♣ QJ54				
Contract: 3N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ 1043				1NT
Vul: Both	♥ 1043	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q107	♦ AK2	Pass	2NT	Pass	3NT
South HCP: 17	♣ A84	♣ QJ10	AP			
Contract: 3N S			1. Stayman			

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ AJ93	♠ Q82				
Vul: None	♥ KQ	♥ J3		1NT	Pass	2NT
North HCP: 16	♦ AQ32	♦ 1054	AP			
South HCP: 8	♣ 864	♣ AJ953				
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ KQ87	♠ J1064				1NT
Vul: NS	♥ Q92	♥ 108	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q85	♦ AK3	Pass	4♠	AP	
South HCP: 15	♣ 1043	♣ AQJ7	1. Stayman			
Contract: 4♠ S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J1093		1NT	Pass	2♣ ¹
Vul: Both	♥ A732	♥ QJ104	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q87	♦ K42	AP			
South HCP: 9	♣ AK92	♣ Q4	1. Stayman			
Contract: 4♥ N						

Board: 30

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 1043

♥ K73

♦ KJ

♣ Q10943

South:

♠ J875

♥ A2

♦ A86

♣ AK72

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 31	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ KJ105	You bid first.
HCP: 16	♣ J974	

Board: 32	♠ Q874	The opponents are silent.
Dealer: S	♥ Q742	
Vul: EW	♦ 93	Partner bids first.
HCP: 8	♣ A95	

Board: 33	♠ QJ6	The opponents are silent.
Dealer: N	♥ KJ94	
Vul: None	♦ AKQ4	You bid first.
HCP: 16	♣ 74	

Board: 34	♠ K82	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: NS	♦ Q97	Partner bids first.
HCP: 9	♣ J84	

Board: 35	♠ KJ865	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ K103	You bid first.
HCP: 15	♣ A5	

Board: 36	♠ KQ103	The opponents are silent.
Dealer: S	♥ Q63	
Vul: Both	♦ 65	Partner bids first.
HCP: 9	♣ Q1073	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A742		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ2	♥ 1093	Pass	2♦	Pass	2NT
North HCP: 16	♦ KJ105	♦ 74	AP			
South HCP: 9	♣ J974	♣ KQ82	1. Stayman			
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ Q874	♠ A9				1NT
Vul: EW	♥ Q742	♥ AK3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 93	♦ 108652	Pass	2NT	AP	
South HCP: 16	♣ A95	♣ KQ4	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ A1094		1NT	Pass	2♣ ¹
Vul: None	♥ KJ94	♥ A32	Pass	2♥	Pass	2NT
North HCP: 16	♦ AKQ4	♦ 62	AP			
South HCP: 8	♣ 74	♣ 9852	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ J65				1NT
Vul: NS	♥ QJ93	♥ AK7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q97	♦ AK85	Pass	2NT	Pass	3NT
South HCP: 17	♣ J84	♣ Q95	AP			
Contract: 3N S			1. Stayman			

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ KJ865	♠ 1094				
Vul: EW	♥ A82	♥ K4		1NT	Pass	2NT
North HCP: 15	♦ K103	♦ A954	AP			
South HCP: 9	♣ A5	♣ Q964				
Contract: 2N N						

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ KQ103

♥ Q63

♦ 65

♣ Q1073

South:

♠ A4

♥ 842

♦ KQ1032

♣ AK4

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 31	♠ A742	The opponents are silent.
Dealer: N	♥ 1093	
Vul: NS	♦ 74	Partner bids first.
HCP: 9	♣ KQ82	

Board: 32	♠ A9	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ 108652	You bid first.
HCP: 16	♣ KQ4	

Board: 33	♠ A1094	The opponents are silent.
Dealer: N	♥ A32	
Vul: None	♦ 62	Partner bids first.
HCP: 8	♣ 9852	

Board: 34	♠ J65	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ AK85	You bid first.
HCP: 17	♣ Q95	

Board: 35	♠ 1094	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ A954	Partner bids first.
HCP: 9	♣ Q964	

Board: 36	♠ A4	The opponents are silent.
Dealer: S	♥ 842	
Vul: Both	♦ KQ1032	You bid first.
HCP: 16	♣ AK4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A742		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ2	♥ 1093	Pass	2♦	Pass	2NT
North HCP: 16	♦ KJ105	♦ 74	AP			
South HCP: 9	♣ J974	♣ KQ82	1. Stayman			
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ Q874	♠ A9				1NT
Vul: EW	♥ Q742	♥ AK3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 93	♦ 108652	Pass	2NT	AP	
South HCP: 16	♣ A95	♣ KQ4	1. Stayman			
Contract: 2N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ A1094		1NT	Pass	2♣ ¹
Vul: None	♥ KJ94	♥ A32	Pass	2♥	Pass	2NT
North HCP: 16	♦ AKQ4	♦ 62	AP			
South HCP: 8	♣ 74	♣ 9852	1. Stayman			
Contract: 2N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ J65				1NT
Vul: NS	♥ QJ93	♥ AK7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q97	♦ AK85	Pass	2NT	Pass	3NT
South HCP: 17	♣ J84	♣ Q95	AP			
Contract: 3N S			1. Stayman			

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ KJ865	♠ 1094				
Vul: EW	♥ A82	♥ K4		1NT	Pass	2NT
North HCP: 15	♦ K103	♦ A954	AP			
South HCP: 9	♣ A5	♣ Q964				
Contract: 2N N						

Board: 36

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ KQ103

♥ Q63

♦ 65

♣ Q1073

South:

♠ A4

♥ 842

♦ KQ1032

♣ AK4

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 37	♠ KQ7	The opponents are silent.
Dealer: N	♥ A94	
Vul: NS	♦ K2	You bid first.
HCP: 15	♣ K8642	

Board: 38	♠ 763	The opponents are silent.
Dealer: S	♥ J87	
Vul: EW	♦ AJ973	Partner bids first.
HCP: 9	♣ K7	

Board: 39	♠ KQJ106	West Bids 3♦ if possible.
Dealer: N	♥ A98	
Vul: Both	♦ K5	You bid first.
HCP: 16	♣ K43	

Board: 40	♠ K54	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ 10865	Partner bids first.
HCP: 9	♣ Q632	

Board: 41	♠ J5	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ AJ97	You bid first.
HCP: 16	♣ AK632	

Board: 42	♠ 10943	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ AQ83	Partner bids first.
HCP: 9	♣ 964	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J542		1NT	Pass	2♣ ¹
Vul: NS	♥ A94	♥ K103	Pass	2♦	Pass	2NT
North HCP: 15	♦ K2	♦ 1073	AP			
South HCP: 8	♣ K8642	♣ A93				
Contract: 2N N			1. Stayman			

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ 95				1NT
Vul: EW	♥ J87	♥ AKQ5	Pass	2NT	AP	
North HCP: 9	♦ AJ973	♦ KQ4				
South HCP: 16	♣ K7	♣ Q1054				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ KQJ106	♠ 874		1NT	Pass	2NT
Vul: Both	♥ A98	♥ J75	3♦	3♠	AP	
North HCP: 16	♦ K5	♦ Q94				
South HCP: 8	♣ K43	♣ AJ76				
Contract: 3♠ N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ J62				1NT
Vul: None	♥ A4	♥ J73	Pass	2NT	AP	
North HCP: 9	♦ 10865	♦ AQ4				
South HCP: 15	♣ Q632	♣ AK84				
Contract: 2N S						

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ Q1042		1NT	Pass	2♣ ¹
Vul: EW	♥ K6	♥ QJ98	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ97	♦ Q5	AP			
South HCP: 8	♣ AK632	♣ J74				
Contract: 2N N			1. Stayman			

Board: 42

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 10943

♥ K7

♦ AQ83

♣ 964

South:

♠ A8

♥ Q2

♦ J765

♣ AKQ83

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 37	♠ J542	The opponents are silent.
Dealer: N	♥ K103	
Vul: NS	♦ 1073	Partner bids first.
HCP: 8	♣ A93	

Board: 38	♠ 95	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ KQ4	You bid first.
HCP: 16	♣ Q1054	

Board: 39	♠ 874	West Bids 3♦ if possible.
Dealer: N	♥ J75	
Vul: Both	♦ Q94	Partner bids first.
HCP: 8	♣ AJ76	

Board: 40	♠ J62	The opponents are silent.
Dealer: S	♥ J73	
Vul: None	♦ AQ4	You bid first.
HCP: 15	♣ AK84	

Board: 41	♠ Q1042	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: EW	♦ Q5	Partner bids first.
HCP: 8	♣ J74	

Board: 42	♠ A8	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ J765	You bid first.
HCP: 16	♣ AKQ83	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J542		1NT	Pass	2♣ ¹
Vul: NS	♥ A94	♥ K103	Pass	2♦	Pass	2NT
North HCP: 15	♦ K2	♦ 1073	AP			
South HCP: 8	♣ K8642	♣ A93				
Contract: 2N N						

1. Stayman

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ 95				1NT
Vul: EW	♥ J87	♥ AKQ5	Pass	2NT	AP	
North HCP: 9	♦ AJ973	♦ KQ4				
South HCP: 16	♣ K7	♣ Q1054				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ KQJ106	♠ 874		1NT	Pass	2NT
Vul: Both	♥ A98	♥ J75	3♦	3♠	AP	
North HCP: 16	♦ K5	♦ Q94				
South HCP: 8	♣ K43	♣ AJ76				
Contract: 3♠ N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ J62				1NT
Vul: None	♥ A4	♥ J73	Pass	2NT	AP	
North HCP: 9	♦ 10865	♦ AQ4				
South HCP: 15	♣ Q632	♣ AK84				
Contract: 2N S						

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ Q1042		1NT	Pass	2♣ ¹
Vul: EW	♥ K6	♥ QJ98	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ97	♦ Q5	AP			
South HCP: 8	♣ AK632	♣ J74				
Contract: 2N N						

1. Stayman

Board: 42

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 10943

♥ K7

♦ AQ83

♣ 964

South:

♠ A8

♥ Q2

♦ J765

♣ AKQ83

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 43	♠ A9	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ J982	You bid first.
HCP: 16	♣ KQ84	

Board: 44	♠ KJ62	The opponents are silent.
Dealer: S	♥ 1094	
Vul: NS	♦ J10	Partner bids first.
HCP: 9	♣ A1074	

Board: 45	♠ A6	West Bids 2♠ if possible.
Dealer: N	♥ Q1073	
Vul: Both	♦ AJ6	You bid first.
HCP: 17	♣ AQ42	

Board: 46	♠ 1075	The opponents are silent.
Dealer: S	♥ A75	
Vul: None	♦ 873	Partner bids first.
HCP: 8	♣ A1097	

Board: 47	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q94	
Vul: NS	♦ J95	You bid first.
HCP: 15	♣ K95	

Board: 48	♠ Q53	The opponents are silent.
Dealer: S	♥ K54	
Vul: EW	♦ A942	Partner bids first.
HCP: 9	♣ 875	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q642		1NT	Pass	2♣ ¹
Vul: None	♥ AQ2	♥ K975	Pass	2♦	Pass	2NT
North HCP: 16	♦ J982	♦ K6	AP			
South HCP: 8	♣ KQ84	♣ 1097	1. Stayman			
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ KJ62	♠ A5				1NT
Vul: NS	♥ 1094	♥ KQ53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J10	♦ Q764	Pass	2NT	AP	
South HCP: 16	♣ A1074	♣ KQ6	1. Stayman			
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q1074		1NT	Pass	2♣ ¹
Vul: Both	♥ Q1073	♥ K8	2♠	3NT	AP	
North HCP: 17	♦ AJ6	♦ K932	1. Stayman			
South HCP: 8	♣ AQ42	♣ 975				
Contract: 3N N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ Q98				1NT
Vul: None	♥ A75	♥ KQ832				
North HCP: 8	♦ 873	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ A1097	♣ Q43				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J10		1NT	Pass	2♣ ¹
Vul: NS	♥ Q94	♥ KJ62	Pass	2♠	Pass	2NT
North HCP: 15	♦ J95	♦ Q1063	AP			
South HCP: 9	♣ K95	♣ Q84	1. Stayman			
Contract: 2N N						

Board: 48

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ Q53

♥ K54

♦ A942

♣ 875

South:

♠ A2

♥ J108

♦ KQJ87

♣ AQ4

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 43	♠ Q642	The opponents are silent.
Dealer: N	♥ K975	
Vul: None	♦ K6	Partner bids first.
HCP: 8	♣ 1097	

Board: 44	♠ A5	The opponents are silent.
Dealer: S	♥ KQ53	
Vul: NS	♦ Q764	You bid first.
HCP: 16	♣ KQ6	

Board: 45	♠ Q1074	West Bids 2♠ if possible.
Dealer: N	♥ K8	
Vul: Both	♦ K932	Partner bids first.
HCP: 8	♣ 975	

Board: 46	♠ Q98	The opponents are silent.
Dealer: S	♥ KQ832	
Vul: None	♦ AQ	You bid first.
HCP: 15	♣ Q43	

Board: 47	♠ J10	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: NS	♦ Q1063	Partner bids first.
HCP: 9	♣ Q84	

Board: 48	♠ A2	The opponents are silent.
Dealer: S	♥ J108	
Vul: EW	♦ KQJ87	You bid first.
HCP: 17	♣ AQ4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q642		1NT	Pass	2♣ ¹
Vul: None	♥ AQ2	♥ K975	Pass	2♦	Pass	2NT
North HCP: 16	♦ J982	♦ K6	AP			
South HCP: 8	♣ KQ84	♣ 1097	1. Stayman			
Contract: 2N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ KJ62	♠ A5				1NT
Vul: NS	♥ 1094	♥ KQ53	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J10	♦ Q764	Pass	2NT	AP	
South HCP: 16	♣ A1074	♣ KQ6	1. Stayman			
Contract: 2N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q1074		1NT	Pass	2♣ ¹
Vul: Both	♥ Q1073	♥ K8	2♠	3NT	AP	
North HCP: 17	♦ AJ6	♦ K932	1. Stayman			
South HCP: 8	♣ AQ42	♣ 975				
Contract: 3N N						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ Q98				1NT
Vul: None	♥ A75	♥ KQ832				
North HCP: 8	♦ 873	♦ AQ	Pass	2NT	AP	
South HCP: 15	♣ A1097	♣ Q43				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J10		1NT	Pass	2♣ ¹
Vul: NS	♥ Q94	♥ KJ62	Pass	2♠	Pass	2NT
North HCP: 15	♦ J95	♦ Q1063	AP			
South HCP: 9	♣ K95	♣ Q84	1. Stayman			
Contract: 2N N						

Board: 48

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ Q53

♥ K54

♦ A942

♣ 875

South:

♠ A2

♥ J108

♦ KQJ87

♣ AQ4

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 49	♠ A63	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: None	♦ AKQ8	You bid first.
HCP: 17	♣ 104	

Board: 50	♠ A64	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ Q43	Partner bids first.
HCP: 8	♣ Q1085	

Board: 51	♠ Q7	The opponents are silent.
Dealer: N	♥ 653	
Vul: EW	♦ AQJ	You bid first.
HCP: 16	♣ AQJ75	

Board: 52	♠ Q32	The opponents are silent.
Dealer: S	♥ J95	
Vul: Both	♦ Q85	Partner bids first.
HCP: 8	♣ QJ63	

Board: 53	♠ AK762	West Doubles 2♣ if possible.
Dealer: N	♥ K104	
Vul: NS	♦ AQ9	You bid first.
HCP: 16	♣ 42	

Board: 54	♠ Q1043	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: EW	♦ 74	Partner bids first.
HCP: 8	♣ J86	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ QJ2		1NT	Pass	2♣ ¹
Vul: None	♥ KJ85	♥ Q1064				
North HCP: 17	♦ AKQ8	♦ 542	Pass	2♥	AP	
South HCP: 8	♣ 104	♣ QJ3	1. Stayman			
Contract: 2♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ Q9				1NT
Vul: NS	♥ 1083	♥ AJ				
North HCP: 8	♦ Q43	♦ AJ1076	Pass	2NT	AP	
South HCP: 15	♣ Q1085	♣ K964				
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ J83		1NT	Pass	2NT
Vul: EW	♥ 653	♥ A10				
North HCP: 16	♦ AQJ	♦ K1095	AP			
South HCP: 8	♣ AQJ75	♣ 9843				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 987				1NT
Vul: Both	♥ J95	♥ AQ8				
North HCP: 8	♦ Q85	♦ KJ6	AP			
South HCP: 17	♣ QJ63	♣ AK42				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AK762	♠ 84		1NT	Pass	2♣ ¹
Vul: NS	♥ K104	♥ AJ73	X	2♠	Pass	2NT
North HCP: 16	♦ AQ9	♦ 8732	AP			
South HCP: 8	♣ 42	♣ QJ7	1. Stayman			
Contract: 2N N						

Board: 54

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♠ S

North:

♠ Q1043

♥ KQ86

♦ 74

♣ J86

South:

♠ AJ85

♥ J5

♦ AJ10

♣ A742

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♠	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 49	♠ QJ2	The opponents are silent.
Dealer: N	♥ Q1064	
Vul: None	♦ 542	Partner bids first.
HCP: 8	♣ QJ3	

Board: 50	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AJ1076	You bid first.
HCP: 15	♣ K964	

Board: 51	♠ J83	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ K1095	Partner bids first.
HCP: 8	♣ 9843	

Board: 52	♠ 987	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: Both	♦ KJ6	You bid first.
HCP: 17	♣ AK42	

Board: 53	♠ 84	West Doubles 2♣ if possible.
Dealer: N	♥ AJ73	
Vul: NS	♦ 8732	Partner bids first.
HCP: 8	♣ QJ7	

Board: 54	♠ AJ85	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ AJ10	You bid first.
HCP: 15	♣ A742	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ QJ2		1NT	Pass	2♣ ¹
Vul: None	♥ KJ85	♥ Q1064				
North HCP: 17	♦ AKQ8	♦ 542	Pass	2♥	AP	
South HCP: 8	♣ 104	♣ QJ3	1. Stayman			
Contract: 2♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ Q9				1NT
Vul: NS	♥ 1083	♥ AJ				
North HCP: 8	♦ Q43	♦ AJ1076	Pass	2NT	AP	
South HCP: 15	♣ Q1085	♣ K964				
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ J83		1NT	Pass	2NT
Vul: EW	♥ 653	♥ A10				
North HCP: 16	♦ AQJ	♦ K1095	AP			
South HCP: 8	♣ AQJ75	♣ 9843				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 987				1NT
Vul: Both	♥ J95	♥ AQ8				
North HCP: 8	♦ Q85	♦ KJ6	AP			
South HCP: 17	♣ QJ63	♣ AK42				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ AK762	♠ 84		1NT	Pass	2♣ ¹
Vul: NS	♥ K104	♥ AJ73	X	2♠	Pass	2NT
North HCP: 16	♦ AQ9	♦ 8732	AP			
South HCP: 8	♣ 42	♣ QJ7	1. Stayman			
Contract: 2N N						

Board: 54

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♠ S

North:

♠ Q1043

♥ KQ86

♦ 74

♣ J86

South:

♠ AJ85

♥ J5

♦ AJ10

♣ A742

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3♠	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 55	♠ K2	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: Both	♦ 876	You bid first.
HCP: 15	♣ A842	

Board: 56	♠ AJ84	The opponents are silent.
Dealer: S	♥ J1042	
Vul: None	♦ 1072	Partner bids first.
HCP: 8	♣ Q6	

Board: 57	♠ A32	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ 65	You bid first.
HCP: 16	♣ AKJ73	

Board: 58	♠ K8	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ 98753	Partner bids first.
HCP: 9	♣ 984	

Board: 59	♠ 8642	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ AJ5	

Board: 60	♠ Q543	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ J5	Partner bids first.
HCP: 8	♣ J852	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 1064		1NT	Pass	2NT
Vul: Both	♥ AKJ3	♥ 42				
North HCP: 15	♦ 876	♦ KQ2	AP			
South HCP: 9	♣ A842	♣ KJ1053				
Contract: 2N N						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ K10				1NT
Vul: None	♥ J1042	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1072	♦ KQJ4	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q6	♣ KJ84	AP			
Contract: 3N S			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KQ97		1NT	Pass	2♣ ¹
Vul: EW	♥ A84	♥ J95	Pass	2♦	Pass	2NT
North HCP: 16	♦ 65	♦ Q1072	AP			
South HCP: 8	♣ AKJ73	♣ 104	1. Stayman			
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AJ94				1NT
Vul: Both	♥ AQ5	♥ 876				
North HCP: 9	♦ 98753	♦ AQ	Pass	2NT	AP	
South HCP: 16	♣ 984	♣ AJ63				
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ 8642	♠ K7		1NT	Pass	2NT
Vul: None	♥ KQJ3	♥ A94				
North HCP: 15	♦ A2	♦ Q10875	AP			
South HCP: 9	♣ AJ5	♣ 943				
Contract: 2N N						

Board: 60

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q543

♥ A95

♦ J5

♣ J852

South:

♠ A62

♥ QJ

♦ KQ83

♣ K643

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 55	♠ 1064	The opponents are silent.
Dealer: N	♥ 42	
Vul: Both	♦ KQ2	Partner bids first.
HCP: 9	♣ KJ1053	

Board: 56	♠ K10	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ KQJ4	You bid first.
HCP: 17	♣ KJ84	

Board: 57	♠ KQ97	The opponents are silent.
Dealer: N	♥ J95	
Vul: EW	♦ Q1072	Partner bids first.
HCP: 8	♣ 104	

Board: 58	♠ AJ94	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ AQ	You bid first.
HCP: 16	♣ AJ63	

Board: 59	♠ K7	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ Q10875	Partner bids first.
HCP: 9	♣ 943	

Board: 60	♠ A62	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ KQ83	You bid first.
HCP: 15	♣ K643	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 1064		1NT	Pass	2NT
Vul: Both	♥ AKJ3	♥ 42				
North HCP: 15	♦ 876	♦ KQ2	AP			
South HCP: 9	♣ A842	♣ KJ1053				
Contract: 2N N						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ AJ84	♠ K10				1NT
Vul: None	♥ J1042	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1072	♦ KQJ4	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q6	♣ KJ84	AP			
Contract: 3N S			1. Stayman			

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KQ97		1NT	Pass	2♣ ¹
Vul: EW	♥ A84	♥ J95	Pass	2♦	Pass	2NT
North HCP: 16	♦ 65	♦ Q1072	AP			
South HCP: 8	♣ AKJ73	♣ 104	1. Stayman			
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ AJ94				1NT
Vul: Both	♥ AQ5	♥ 876				
North HCP: 9	♦ 98753	♦ AQ	Pass	2NT	AP	
South HCP: 16	♣ 984	♣ AJ63				
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ 8642	♠ K7		1NT	Pass	2NT
Vul: None	♥ KQJ3	♥ A94				
North HCP: 15	♦ A2	♦ Q10875	AP			
South HCP: 9	♣ AJ5	♣ 943				
Contract: 2N N						

Board: 60

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ Q543

♥ A95

♦ J5

♣ J852

South:

♠ A62

♥ QJ

♦ KQ83

♣ K643

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 61	♠ 53	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ AQ102	You bid first.
HCP: 15	♣ AK843	

Board: 62	♠ AQJ5	The opponents are silent.
Dealer: S	♥ 654	
Vul: NS	♦ Q92	Partner bids first.
HCP: 9	♣ 1094	

Board: 63	♠ 864	The opponents are silent.
Dealer: N	♥ A43	
Vul: EW	♦ AJ8	You bid first.
HCP: 16	♣ AK73	

Board: 64	♠ J4	The opponents are silent.
Dealer: S	♥ J982	
Vul: None	♦ A863	Partner bids first.
HCP: 9	♣ K54	

Board: 65	♠ A86	The opponents are silent.
Dealer: N	♥ A86	
Vul: NS	♦ AK106	You bid first.
HCP: 15	♣ 752	

Board: 66	♠ 8743	The opponents are silent.
Dealer: S	♥ A93	
Vul: EW	♦ A963	Partner bids first.
HCP: 9	♣ J7	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ Q982		1NT	Pass	2♣ ¹
Vul: Both	♥ Q4	♥ AJ86	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ102	♦ 74	AP			
South HCP: 8	♣ AK843	♣ J75				
Contract: 2N N				1. Stayman		

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ AQJ5	♠ 73				1NT
Vul: NS	♥ 654	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q92	♦ AK843	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ KQ5				
Contract: 2N S				1. Stayman		

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ KQ10		1NT	Pass	2NT
Vul: EW	♥ A43	♥ Q2				
North HCP: 16	♦ AJ8	♦ Q42	AP			
South HCP: 9	♣ AK73	♣ 109864				
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ 95				1NT
Vul: None	♥ J982	♥ AK7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A863	♦ Q754	Pass	2NT	AP	
South HCP: 15	♣ K54	♣ AQ62				
Contract: 2N S				1. Stayman		

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ QJ10		1NT	Pass	2♣ ¹
Vul: NS	♥ A86	♥ QJ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK106	♦ Q73	AP			
South HCP: 9	♣ 752	♣ J84				
Contract: 2N N				1. Stayman		

Board: 66

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 4♠ S

North:

♠ 8743

♥ A93

♦ A963

♣ J7

South:

♠ AQJ102

♥ 1064

♦ K10

♣ AQ4

West	North	East	South
------	-------	------	-------

1NT

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 61	♠ Q982	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: Both	♦ 74	Partner bids first.
HCP: 8	♣ J75	

Board: 62	♠ 73	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ AK843	You bid first.
HCP: 15	♣ KQ5	

Board: 63	♠ KQ10	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ Q42	Partner bids first.
HCP: 9	♣ 109864	

Board: 64	♠ 95	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ Q754	You bid first.
HCP: 15	♣ AQ62	

Board: 65	♠ QJ10	The opponents are silent.
Dealer: N	♥ QJ43	
Vul: NS	♦ Q73	Partner bids first.
HCP: 9	♣ J84	

Board: 66	♠ AQJ102	The opponents are silent.
Dealer: S	♥ 1064	
Vul: EW	♦ K10	You bid first.
HCP: 16	♣ AQ4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ Q982		1NT	Pass	2♣ ¹
Vul: Both	♥ Q4	♥ AJ86	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ102	♦ 74	AP			
South HCP: 8	♣ AK843	♣ J75				
Contract: 2N N				1. Stayman		

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ AQJ5	♠ 73				1NT
Vul: NS	♥ 654	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q92	♦ AK843	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ KQ5				
Contract: 2N S				1. Stayman		

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ KQ10		1NT	Pass	2NT
Vul: EW	♥ A43	♥ Q2				
North HCP: 16	♦ AJ8	♦ Q42	AP			
South HCP: 9	♣ AK73	♣ 109864				
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ 95				1NT
Vul: None	♥ J982	♥ AK7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A863	♦ Q754	Pass	2NT	AP	
South HCP: 15	♣ K54	♣ AQ62				
Contract: 2N S				1. Stayman		

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ QJ10		1NT	Pass	2♣ ¹
Vul: NS	♥ A86	♥ QJ43	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK106	♦ Q73	AP			
South HCP: 9	♣ 752	♣ J84				
Contract: 2N N				1. Stayman		

Board: 66

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 4♠ S

North:

♠ 8743

♥ A93

♦ A963

♣ J7

South:

♠ AQJ102

♥ 1064

♦ K10

♣ AQ4

West	North	East	South
------	-------	------	-------

1NT

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 67	♠ A74	The opponents are silent.
Dealer: N	♥ J42	
Vul: Both	♦ AK63	You bid first.
HCP: 17	♣ KQ4	

Board: 68	♠ KJ84	The opponents are silent.
Dealer: S	♥ 8632	
Vul: NS	♦ J83	Partner bids first.
HCP: 9	♣ A4	

Board: 69	♠ J5	The opponents are silent.
Dealer: N	♥ AK95	
Vul: EW	♦ AJ108	You bid first.
HCP: 15	♣ Q54	

Board: 70	♠ Q103	The opponents are silent.
Dealer: S	♥ J852	
Vul: Both	♦ A83	Partner bids first.
HCP: 8	♣ J84	

Board: 71	♠ K102	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ Q84	You bid first.
HCP: 16	♣ AK94	

Board: 72	♠ 943	The opponents are silent.
Dealer: S	♥ K964	
Vul: EW	♦ K1063	Partner bids first.
HCP: 8	♣ Q2	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ 986		1NT	Pass	2NT
Vul: Both	♥ J42	♥ AK3				
North HCP: 17	♦ AK63	♦ Q742	Pass	3NT	AP	
South HCP: 9	♣ KQ4	♣ 732				
Contract: 3N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ KJ84	♠ 1075				1NT
Vul: NS	♥ 8632	♥ AJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J83	♦ KQ	Pass	4♥	AP	
South HCP: 15	♣ A4	♣ KQ108				
Contract: 4♥ S			1. Stayman			

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ AQ108		1NT	Pass	2♣ ¹
Vul: EW	♥ AK95	♥ Q732	Pass	2♥	Pass	4♥
North HCP: 15	♦ AJ108	♦ 954	AP			
South HCP: 8	♣ Q54	♣ 93				
Contract: 4♥ N			1. Stayman			

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ K96				1NT
Vul: Both	♥ J852	♥ AKQ10	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A83	♦ QJ	AP			
South HCP: 17	♣ J84	♣ Q1073				
Contract: 2♥ S			1. Stayman			

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ AQ73		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ K873	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q84	♦ 93	AP			
South HCP: 9	♣ AK94	♣ 1063				
Contract: 2N N			1. Stayman			

Board: 72

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ 943

♥ K964

♦ K1063

♣ Q2

South:

♠ K75

♥ AQ3

♦ A8

♣ KJ943

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 67	♠ 986	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ Q742	Partner bids first.
HCP: 9	♣ 732	

Board: 68	♠ 1075	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: NS	♦ KQ	You bid first.
HCP: 15	♣ KQ108	

Board: 69	♠ AQ108	The opponents are silent.
Dealer: N	♥ Q732	
Vul: EW	♦ 954	Partner bids first.
HCP: 8	♣ 93	

Board: 70	♠ K96	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: Both	♦ QJ	You bid first.
HCP: 17	♣ Q1073	

Board: 71	♠ AQ73	The opponents are silent.
Dealer: N	♥ K873	
Vul: None	♦ 93	Partner bids first.
HCP: 9	♣ 1063	

Board: 72	♠ K75	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ A8	You bid first.
HCP: 17	♣ KJ943	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ 986		1NT	Pass	2NT
Vul: Both	♥ J42	♥ AK3				
North HCP: 17	♦ AK63	♦ Q742	Pass	3NT	AP	
South HCP: 9	♣ KQ4	♣ 732				
Contract: 3N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ KJ84	♠ 1075				1NT
Vul: NS	♥ 8632	♥ AJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J83	♦ KQ	Pass	4♥	AP	
South HCP: 15	♣ A4	♣ KQ108				
Contract: 4♥ S			1. Stayman			

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ AQ108		1NT	Pass	2♣ ¹
Vul: EW	♥ AK95	♥ Q732	Pass	2♥	Pass	4♥
North HCP: 15	♦ AJ108	♦ 954	AP			
South HCP: 8	♣ Q54	♣ 93				
Contract: 4♥ N			1. Stayman			

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ K96				1NT
Vul: Both	♥ J852	♥ AKQ10	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A83	♦ QJ	AP			
South HCP: 17	♣ J84	♣ Q1073				
Contract: 2♥ S			1. Stayman			

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ K102	♠ AQ73		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ K873	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q84	♦ 93	AP			
South HCP: 9	♣ AK94	♣ 1063				
Contract: 2N N			1. Stayman			

Board: 72

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ 943

♥ K964

♦ K1063

♣ Q2

South:

♠ K75

♥ AQ3

♦ A8

♣ KJ943

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 73	♠ K2	The opponents are silent.
Dealer: N	♥ Q108	
Vul: Both	♦ QJ985	You bid first.
HCP: 15	♣ AK7	

Board: 74	♠ 10962	The opponents are silent.
Dealer: S	♥ J1083	
Vul: None	♦ KJ5	Partner bids first.
HCP: 8	♣ K4	

Board: 75	♠ AQ7	The opponents are silent.
Dealer: N	♥ 10963	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ A104	

Board: 76	♠ 85	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: Both	♦ AJ109	Partner bids first.
HCP: 9	♣ 9854	

Board: 77	♠ K873	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ AJ83	You bid first.
HCP: 15	♣ A43	

Board: 78	♠ J103	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ KQ652	Partner bids first.
HCP: 8	♣ 95	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J943		1NT	Pass	2♣ ¹
Vul: Both	♥ Q108	♥ 97	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ985	♦ AK102	AP			
South HCP: 9	♣ AK7	♣ J54	1. Stayman			
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ K75				1NT
Vul: None	♥ J1083	♥ AK942	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ5	♦ A62	Pass	3♥	Pass	4♥
South HCP: 16	♣ K4	♣ Q6	AP			
Contract: 4♥ S			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 654		1NT	Pass	2♣ ¹
Vul: NS	♥ 10963	♥ KQ54	Pass	2♥	AP	
North HCP: 15	♦ KQ6	♦ 975	1. Stayman			
South HCP: 8	♣ A104	♣ K98				
Contract: 2♥ N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AKJ62				1NT
Vul: Both	♥ KJ2	♥ 953				
North HCP: 9	♦ AJ109	♦ K6	Pass	2NT	AP	
South HCP: 16	♣ 9854	♣ KQ2				
Contract: 2N S						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ A5		1NT	Pass	2♣ ¹
Vul: None	♥ K5	♥ QJ74	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ83	♦ 542	AP			
South HCP: 8	♣ A43	♣ J1087	1. Stayman			
Contract: 2N N						

Board: 78

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J103

♥ Q107

♦ KQ652

♣ 95

South:

♠ A2

♥ K8

♦ AJ109

♣ K10742

West	North	East	South
------	-------	------	-------

Pass	2NT	AP	1NT
------	-----	----	-----

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 73	♠ J943	The opponents are silent.
Dealer: N	♥ 97	
Vul: Both	♦ AK102	Partner bids first.
HCP: 9	♣ J54	

Board: 74	♠ K75	The opponents are silent.
Dealer: S	♥ AK942	
Vul: None	♦ A62	You bid first.
HCP: 16	♣ Q6	

Board: 75	♠ 654	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: NS	♦ 975	Partner bids first.
HCP: 8	♣ K98	

Board: 76	♠ AKJ62	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ K6	You bid first.
HCP: 16	♣ KQ2	

Board: 77	♠ A5	The opponents are silent.
Dealer: N	♥ QJ74	
Vul: None	♦ 542	Partner bids first.
HCP: 8	♣ J1087	

Board: 78	♠ A2	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ AJ109	You bid first.
HCP: 15	♣ K10742	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ J943		1NT	Pass	2♣ ¹
Vul: Both	♥ Q108	♥ 97	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ985	♦ AK102	AP			
South HCP: 9	♣ AK7	♣ J54	1. Stayman			
Contract: 2N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ 10962	♠ K75				1NT
Vul: None	♥ J1083	♥ AK942	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KJ5	♦ A62	Pass	3♥	Pass	4♥
South HCP: 16	♣ K4	♣ Q6	AP			
Contract: 4♥ S			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 654		1NT	Pass	2♣ ¹
Vul: NS	♥ 10963	♥ KQ54	Pass	2♥	AP	
North HCP: 15	♦ KQ6	♦ 975	1. Stayman			
South HCP: 8	♣ A104	♣ K98				
Contract: 2♥ N						

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AKJ62				1NT
Vul: Both	♥ KJ2	♥ 953				
North HCP: 9	♦ AJ109	♦ K6	Pass	2NT	AP	
South HCP: 16	♣ 9854	♣ KQ2				
Contract: 2N S						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ A5		1NT	Pass	2♣ ¹
Vul: None	♥ K5	♥ QJ74	Pass	2♠	Pass	2NT
North HCP: 15	♦ AJ83	♦ 542	AP			
South HCP: 8	♣ A43	♣ J1087	1. Stayman			
Contract: 2N N						

Board: 78

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J103

♥ Q107

♦ KQ652

♣ 95

South:

♠ A2

♥ K8

♦ AJ109

♣ K10742

West	North	East	South
------	-------	------	-------

Pass	2NT	AP	
------	-----	----	--

1NT

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 79	♠ AKQ9	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: EW	♦ 52	You bid first.
HCP: 17	♣ 942	

Board: 80	♠ KQJ10	The opponents are silent.
Dealer: S	♥ 82	
Vul: None	♦ K763	Partner bids first.
HCP: 9	♣ 1042	

Board: 81	♠ Q75	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ A4	You bid first.
HCP: 16	♣ AKJ93	

Board: 82	♠ KQ103	The opponents are silent.
Dealer: S	♥ 1064	
Vul: EW	♦ 742	Partner bids first.
HCP: 8	♣ K83	

Board: 83	♠ AK4	The opponents are silent.
Dealer: N	♥ A105	
Vul: Both	♦ AQ7	You bid first.
HCP: 17	♣ 5432	

Board: 84	♠ Q42	The opponents are silent.
Dealer: S	♥ Q83	
Vul: NS	♦ 8653	Partner bids first.
HCP: 8	♣ A108	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J652		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ7	♥ 54	Pass	2♥	Pass	2NT
North HCP: 17	♦ 52	♦ KQ8	Pass	4♠	AP	
South HCP: 8	♣ 942	♣ Q1065	1. Stayman			
Contract: 4♠ N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10	♠ 9842				1NT
Vul: None	♥ 82	♥ AK5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K763	♦ Q8	Pass	4♠	AP	
South HCP: 15	♣ 1042	♣ AQ97	1. Stayman			
Contract: 4♠ S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ AJ102		1NT	Pass	2♣ ¹
Vul: NS	♥ Q102	♥ J7	Pass	2♦	Pass	2NT
North HCP: 16	♦ A4	♦ Q1085	AP			
South HCP: 8	♣ AKJ93	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ KQ103	♠ 64				1NT
Vul: EW	♥ 1064	♥ AKQ9	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 742	♦ Q93	Pass	2NT	AP	
South HCP: 15	♣ K83	♣ A1042	1. Stayman			
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 753		1NT	Pass	2NT
Vul: Both	♥ A105	♥ 42				
North HCP: 17	♦ AQ7	♦ K1082	Pass	3NT	AP	
South HCP: 8	♣ 5432	♣ AJ87				
Contract: 3N N						

Board: 84

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ Q42

♥ Q83

♦ 8653

♣ A108

South:

♠ J5

♥ A65

♦ AKJ7

♣ K643

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 79	♠ J652	The opponents are silent.
Dealer: N	♥ 54	
Vul: EW	♦ KQ8	Partner bids first.
HCP: 8	♣ Q1065	

Board: 80	♠ 9842	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ Q8	You bid first.
HCP: 15	♣ AQ97	

Board: 81	♠ AJ102	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ Q1085	Partner bids first.
HCP: 8	♣ 1084	

Board: 82	♠ 64	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: EW	♦ Q93	You bid first.
HCP: 15	♣ A1042	

Board: 83	♠ 753	The opponents are silent.
Dealer: N	♥ 42	
Vul: Both	♦ K1082	Partner bids first.
HCP: 8	♣ AJ87	

Board: 84	♠ J5	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ AKJ7	You bid first.
HCP: 16	♣ K643	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ J652		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ7	♥ 54	Pass	2♥	Pass	2NT
North HCP: 17	♦ 52	♦ KQ8	Pass	4♠	AP	
South HCP: 8	♣ 942	♣ Q1065	1. Stayman			
Contract: 4♠ N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ KQJ10	♠ 9842				1NT
Vul: None	♥ 82	♥ AK5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K763	♦ Q8	Pass	4♠	AP	
South HCP: 15	♣ 1042	♣ AQ97	1. Stayman			
Contract: 4♠ S						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ AJ102		1NT	Pass	2♣ ¹
Vul: NS	♥ Q102	♥ J7	Pass	2♦	Pass	2NT
North HCP: 16	♦ A4	♦ Q1085	AP			
South HCP: 8	♣ AKJ93	♣ 1084	1. Stayman			
Contract: 2N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ KQ103	♠ 64				1NT
Vul: EW	♥ 1064	♥ AKQ9	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 742	♦ Q93	Pass	2NT	AP	
South HCP: 15	♣ K83	♣ A1042	1. Stayman			
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 753		1NT	Pass	2NT
Vul: Both	♥ A105	♥ 42				
North HCP: 17	♦ AQ7	♦ K1082	Pass	3NT	AP	
South HCP: 8	♣ 5432	♣ AJ87				
Contract: 3N N						

Board: 84

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ Q42

♥ Q83

♦ 8653

♣ A108

South:

♠ J5

♥ A65

♦ AKJ7

♣ K643

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 85	♠ K8	The opponents are silent.
Dealer: N	♥ KJ42	
Vul: EW	♦ AJ8	You bid first.
HCP: 15	♣ QJ65	

Board: 86	♠ 10872	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 9	♣ KJ54	

Board: 87	♠ J3	The opponents are silent.
Dealer: N	♥ Q43	
Vul: None	♦ AQ62	You bid first.
HCP: 16	♣ AK64	

Board: 88	♠ J973	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ A986	Partner bids first.
HCP: 9	♣ 943	

Board: 89	♠ AK53	The opponents are silent.
Dealer: N	♥ K853	
Vul: Both	♦ J5	You bid first.
HCP: 16	♣ KQ2	

Board: 90	♠ 54	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: None	♦ Q1062	Partner bids first.
HCP: 9	♣ K53	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 76		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ42	♥ Q986	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ8	♦ Q1096	AP			
South HCP: 8	♣ QJ65	♣ A104				
Contract: 3♥ N				1. Stayman		

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ Q964				1NT
Vul: Both	♥ Q9	♥ AK43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ7	♦ A52	Pass	2NT	Pass	3♠
South HCP: 15	♣ KJ54	♣ Q2	AP			
Contract: 3♠ S				1. Stayman		

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K754		1NT	Pass	2♣ ¹
Vul: None	♥ Q43	♥ A852	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQ62	♦ 53	AP			
South HCP: 9	♣ AK64	♣ Q107				
Contract: 2N N				1. Stayman		

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ J973	♠ K62				1NT
Vul: EW	♥ KJ	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A986	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ 943	♣ AQ1082				
Contract: 2N S				1. Stayman		

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ J8		1NT	Pass	2♣ ¹
Vul: Both	♥ K853	♥ AQJ10	Pass	2♥	Pass	3♥
North HCP: 16	♦ J5	♦ 843	Pass	4♥	AP	
South HCP: 9	♣ KQ2	♣ J743				
Contract: 4♥ N				1. Stayman		

Board: 90

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 54

♥ KJ106

♦ Q1062

♣ K53

South:

♠ AQ97

♥ A53

♦ AJ

♣ 10764

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 85	♠ 76	The opponents are silent.
Dealer: N	♥ Q986	
Vul: EW	♦ Q1096	Partner bids first.
HCP: 8	♣ A104	

Board: 86	♠ Q964	The opponents are silent.
Dealer: S	♥ AK43	
Vul: Both	♦ A52	You bid first.
HCP: 15	♣ Q2	

Board: 87	♠ K754	The opponents are silent.
Dealer: N	♥ A852	
Vul: None	♦ 53	Partner bids first.
HCP: 9	♣ Q107	

Board: 88	♠ K62	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ Q43	You bid first.
HCP: 15	♣ AQ1082	

Board: 89	♠ J8	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: Both	♦ 843	Partner bids first.
HCP: 9	♣ J743	

Board: 90	♠ AQ97	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ 10764	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 76		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ42	♥ Q986	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ8	♦ Q1096	AP			
South HCP: 8	♣ QJ65	♣ A104				
Contract: 3♥ N				1. Stayman		

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ Q964				1NT
Vul: Both	♥ Q9	♥ AK43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ7	♦ A52	Pass	2NT	Pass	3♠
South HCP: 15	♣ KJ54	♣ Q2	AP			
Contract: 3♠ S				1. Stayman		

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ K754		1NT	Pass	2♣ ¹
Vul: None	♥ Q43	♥ A852	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQ62	♦ 53	AP			
South HCP: 9	♣ AK64	♣ Q107				
Contract: 2N N				1. Stayman		

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ J973	♠ K62				1NT
Vul: EW	♥ KJ	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A986	♦ Q43	Pass	2NT	AP	
South HCP: 15	♣ 943	♣ AQ1082				
Contract: 2N S				1. Stayman		

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ J8		1NT	Pass	2♣ ¹
Vul: Both	♥ K853	♥ AQJ10	Pass	2♥	Pass	3♥
North HCP: 16	♦ J5	♦ 843	Pass	4♥	AP	
South HCP: 9	♣ KQ2	♣ J743				
Contract: 4♥ N				1. Stayman		

Board: 90

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 54

♥ KJ106

♦ Q1062

♣ K53

South:

♠ AQ97

♥ A53

♦ AJ

♣ 10764

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 91	♠ 73	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ KJ6	You bid first.
HCP: 17	♣ AKQ109	

Board: 92	♠ Q982	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ 652	Partner bids first.
HCP: 9	♣ 984	

Board: 93	♠ A94	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ AJ1064	You bid first.
HCP: 16	♣ K109	

Board: 94	♠ KJ2	The opponents are silent.
Dealer: S	♥ 73	
Vul: NS	♦ A984	Partner bids first.
HCP: 9	♣ J1084	

Board: 95	♠ K54	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ Q52	You bid first.
HCP: 15	♣ AK65	

Board: 96	♠ 962	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ J1095	Partner bids first.
HCP: 9	♣ KJ104	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 91
Dealer: N
Vul: NS
North HCP: 17
South HCP: 8
Contract: 3N N

North:
♠ 73
♥ KJ6
♦ KJ6
♣ AKQ109

South:
♠ J95
♥ AQ9
♦ 94
♣ J8432

West	North	East	South
	1NT	Pass	2NT
Pass	3NT	AP	

Board: 92
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 4♠ S

North:
♠ Q982
♥ AK9
♦ 652
♣ 984

South:
♠ AKJ7
♥ 1082
♦ K4
♣ KQJ3

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♠
Pass	4♠	AP	

1. Stayman

Board: 93
Dealer: N
Vul: None
North HCP: 16
South HCP: 9
Contract: 2N N

North:
♠ A94
♥ A5
♦ AJ1064
♣ K109

South:
♠ J2
♥ Q1087
♦ 987
♣ AQ43

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	2NT
AP			

1. Stayman

Board: 94
Dealer: S
Vul: NS
North HCP: 9
South HCP: 16
Contract: 2N S

North:
♠ KJ2
♥ 73
♦ A984
♣ J1084

South:
♠ A1086
♥ QJ10
♦ KQJ6
♣ K6

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 95
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 2N N

North:
♠ K54
♥ K65
♦ Q52
♣ AK65

South:
♠ A82
♥ 42
♦ AJ86
♣ 10943

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 96

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ 962

♥ A8

♦ J1095

♣ KJ104

South:

♠ KQJ

♥ KQJ109

♦ A84

♣ 87

West	North	East	South
			1NT
Pass	2NT	Pass	3♥
Pass	3NT	AP	

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 91	♠ J95	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ 94	Partner bids first.
HCP: 8	♣ J8432	

Board: 92	♠ AKJ7	The opponents are silent.
Dealer: S	♥ 1082	
Vul: Both	♦ K4	You bid first.
HCP: 17	♣ KQJ3	

Board: 93	♠ J2	The opponents are silent.
Dealer: N	♥ Q1087	
Vul: None	♦ 987	Partner bids first.
HCP: 9	♣ AQ43	

Board: 94	♠ A1086	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: NS	♦ KQJ6	You bid first.
HCP: 16	♣ K6	

Board: 95	♠ A82	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ AJ86	Partner bids first.
HCP: 9	♣ 10943	

Board: 96	♠ KQJ	The opponents are silent.
Dealer: S	♥ KQJ109	
Vul: None	♦ A84	You bid first.
HCP: 16	♣ 87	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 91
Dealer: N
Vul: NS
North HCP: 17
South HCP: 8
Contract: 3N N

North:
♠ 73
♥ KJ6
♦ KJ6
♣ AKQ109

South:
♠ J95
♥ AQ9
♦ 94
♣ J8432

West	North	East	South
	1NT	Pass	2NT
Pass	3NT	AP	

Board: 92
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 4♠ S

North:
♠ Q982
♥ AK9
♦ 652
♣ 984

South:
♠ AKJ7
♥ 1082
♦ K4
♣ KQJ3

West	North	East	South
			1NT
Pass	2♣ ¹	Pass	2♠
Pass	4♠	AP	

1. Stayman

Board: 93
Dealer: N
Vul: None
North HCP: 16
South HCP: 9
Contract: 2N N

North:
♠ A94
♥ A5
♦ AJ1064
♣ K109

South:
♠ J2
♥ Q1087
♦ 987
♣ AQ43

West	North	East	South
	1NT	Pass	2♣ ¹
Pass	2♦	Pass	2NT
AP			

1. Stayman

Board: 94
Dealer: S
Vul: NS
North HCP: 9
South HCP: 16
Contract: 2N S

North:
♠ KJ2
♥ 73
♦ A984
♣ J1084

South:
♠ A1086
♥ QJ10
♦ KQJ6
♣ K6

West	North	East	South
			1NT
Pass	2NT	AP	

Board: 95
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 2N N

North:
♠ K54
♥ K65
♦ Q52
♣ AK65

South:
♠ A82
♥ 42
♦ AJ86
♣ 10943

West	North	East	South
	1NT	Pass	2NT
AP			

Board: 96

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ 962

♥ A8

♦ J1095

♣ KJ104

South:

♠ KQJ

♥ KQJ109

♦ A84

♣ 87

West	North	East	South
			1NT
Pass	2NT	Pass	3♥
Pass	3NT	AP	

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 97	♠ Q6	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: NS	♦ K93	You bid first.
HCP: 17	♣ AK74	

Board: 98	♠ K94	The opponents are silent.
Dealer: S	♥ 1074	
Vul: EW	♦ K95	Partner bids first.
HCP: 8	♣ Q1062	

Board: 99	♠ K43	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ KQ92	You bid first.
HCP: 17	♣ KQ84	

Board: 100	♠ AK104	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ J86	Partner bids first.
HCP: 9	♣ J54	

Board: 101	♠ 75	The opponents are silent.
Dealer: N	♥ K1053	
Vul: EW	♦ AK6	You bid first.
HCP: 17	♣ AQJ4	

Board: 102	♠ K97	The opponents are silent.
Dealer: S	♥ 9742	
Vul: Both	♦ AJ87	Partner bids first.
HCP: 8	♣ 53	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ A1053		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ64	♥ 97	Pass	2♥	Pass	2NT
North HCP: 17	♦ K93	♦ J65	Pass	3NT	AP	
South HCP: 8	♣ AK74	♣ QJ96				
Contract: 3N N				1. Stayman		

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AQ				1NT
Vul: EW	♥ 1074	♥ AJ65				
North HCP: 8	♦ K95	♦ QJ73	Pass	2NT	AP	
South HCP: 15	♣ Q1062	♣ J84				
Contract: 2N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q102		1NT	Pass	2NT
Vul: Both	♥ A7	♥ J6				
North HCP: 17	♦ KQ92	♦ AJ54	Pass	3NT	AP	
South HCP: 9	♣ KQ84	♣ J753				
Contract: 3N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ AK104	♠ 973				1NT
Vul: NS	♥ 1083	♥ AK	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J86	♦ K52	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ KQ863				
Contract: 2N S				1. Stayman		

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ AQ62		1NT	Pass	2♣ ¹
Vul: EW	♥ K1053	♥ J82	Pass	2♥	Pass	2NT
North HCP: 17	♦ AK6	♦ J975	Pass	3NT	AP	
South HCP: 8	♣ AQJ4	♣ 65				
Contract: 3N N				1. Stayman		

Board: 102

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K97

♥ 9742

♦ AJ87

♣ 53

South:

♠ A103

♥ AK5

♦ 102

♣ KJ864

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 97	♠ A1053	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ J65	Partner bids first.
HCP: 8	♣ QJ96	

Board: 98	♠ AQ	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: EW	♦ QJ73	You bid first.
HCP: 15	♣ J84	

Board: 99	♠ Q102	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ AJ54	Partner bids first.
HCP: 9	♣ J753	

Board: 100	♠ 973	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ K52	You bid first.
HCP: 15	♣ KQ863	

Board: 101	♠ AQ62	The opponents are silent.
Dealer: N	♥ J82	
Vul: EW	♦ J975	Partner bids first.
HCP: 8	♣ 65	

Board: 102	♠ A103	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ 102	You bid first.
HCP: 15	♣ KJ864	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ A1053		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ64	♥ 97	Pass	2♥	Pass	2NT
North HCP: 17	♦ K93	♦ J65	Pass	3NT	AP	
South HCP: 8	♣ AK74	♣ QJ96	1. Stayman			
Contract: 3N N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ AQ				1NT
Vul: EW	♥ 1074	♥ AJ65	Pass	2NT	AP	
North HCP: 8	♦ K95	♦ QJ73				
South HCP: 15	♣ Q1062	♣ J84				
Contract: 2N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ Q102		1NT	Pass	2NT
Vul: Both	♥ A7	♥ J6	Pass	3NT	AP	
North HCP: 17	♦ KQ92	♦ AJ54				
South HCP: 9	♣ KQ84	♣ J753				
Contract: 3N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ AK104	♠ 973				1NT
Vul: NS	♥ 1083	♥ AK	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J86	♦ K52	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ KQ863	1. Stayman			
Contract: 2N S						

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ AQ62		1NT	Pass	2♣ ¹
Vul: EW	♥ K1053	♥ J82	Pass	2♥	Pass	2NT
North HCP: 17	♦ AK6	♦ J975	Pass	3NT	AP	
South HCP: 8	♣ AQJ4	♣ 65	1. Stayman			
Contract: 3N N						

Board: 102

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K97

♥ 9742

♦ AJ87

♣ 53

South:

♠ A103

♥ AK5

♦ 102

♣ KJ864

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 103	♠ AK9	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ J1074	You bid first.
HCP: 16	♣ QJ62	

Board: 104	♠ 108	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: EW	♦ 10932	Partner bids first.
HCP: 9	♣ AQ4	

Board: 105	♠ QJ42	The opponents are silent.
Dealer: N	♥ A65	
Vul: Both	♦ Q104	You bid first.
HCP: 15	♣ AQ6	

Board: 106	♠ A1073	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ QJ8	Partner bids first.
HCP: 9	♣ J1094	

Board: 107	♠ J5	West Bids 4♠ if possible.
Dealer: N	♥ AK7	
Vul: NS	♦ 632	You bid first.
HCP: 15	♣ AK864	

Board: 108	♠ Q98	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ J10	Partner bids first.
HCP: 9	♣ QJ654	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J10		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ J1043	Pass	2♦	Pass	2NT
North HCP: 16	♦ J1074	♦ Q83	AP			
South HCP: 8	♣ QJ62	♣ A1074	1. Stayman			
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AK72				1NT
Vul: EW	♥ QJ73	♥ 1085	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 10932	♦ AKQ5	Pass	2NT	AP	
South HCP: 16	♣ AQ4	♣ 63	1. Stayman			
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ QJ42	♠ 975		1NT	Pass	2NT
Vul: Both	♥ A65	♥ QJ10				
North HCP: 15	♦ Q104	♦ A9865	AP			
South HCP: 8	♣ AQ6	♣ J4				
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ J982				1NT
Vul: None	♥ J2	♥ A76	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QJ8	♦ A3	Pass	3♠	AP	
South HCP: 15	♣ J1094	♣ AQ72	1. Stayman			
Contract: 3♠ S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ 72		1NT	Pass	2♣ ¹
Vul: NS	♥ AK7	♥ QJ105	4♠	X	AP	
North HCP: 15	♦ 632	♦ QJ87	1. Stayman			
South HCP: 8	♣ AK864	♣ Q73				
Contract: 4♠X W						

Board: 108

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q98

♥ K93

♦ J10

♣ QJ654

South:

♠ AJ10

♥ J85

♦ KQ652

♣ A3

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 103	♠ J10	The opponents are silent.
Dealer: N	♥ J1043	
Vul: None	♦ Q83	Partner bids first.
HCP: 8	♣ A1074	

Board: 104	♠ AK72	The opponents are silent.
Dealer: S	♥ 1085	
Vul: EW	♦ AKQ5	You bid first.
HCP: 16	♣ 63	

Board: 105	♠ 975	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ A9865	Partner bids first.
HCP: 8	♣ J4	

Board: 106	♠ J982	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ A3	You bid first.
HCP: 15	♣ AQ72	

Board: 107	♠ 72	West Bids 4♠ if possible.
Dealer: N	♥ QJ105	
Vul: NS	♦ QJ87	Partner bids first.
HCP: 8	♣ Q73	

Board: 108	♠ AJ10	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ KQ652	You bid first.
HCP: 15	♣ A3	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J10		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ J1043	Pass	2♦	Pass	2NT
North HCP: 16	♦ J1074	♦ Q83	AP			
South HCP: 8	♣ QJ62	♣ A1074	1. Stayman			
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AK72				1NT
Vul: EW	♥ QJ73	♥ 1085	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 10932	♦ AKQ5	Pass	2NT	AP	
South HCP: 16	♣ AQ4	♣ 63	1. Stayman			
Contract: 2N S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ QJ42	♠ 975		1NT	Pass	2NT
Vul: Both	♥ A65	♥ QJ10				
North HCP: 15	♦ Q104	♦ A9865	AP			
South HCP: 8	♣ AQ6	♣ J4				
Contract: 2N N						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ J982				1NT
Vul: None	♥ J2	♥ A76	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QJ8	♦ A3	Pass	3♠	AP	
South HCP: 15	♣ J1094	♣ AQ72	1. Stayman			
Contract: 3♠ S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ 72		1NT	Pass	2♣ ¹
Vul: NS	♥ AK7	♥ QJ105	4♠	X	AP	
North HCP: 15	♦ 632	♦ QJ87	1. Stayman			
South HCP: 8	♣ AK864	♣ Q73				
Contract: 4♠X W						

Board: 108

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q98

♥ K93

♦ J10

♣ QJ654

South:

♠ AJ10

♥ J85

♦ KQ652

♣ A3

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 109	♠ K865	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ K72	You bid first.
HCP: 16	♣ K87	

Board: 110	♠ K643	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: NS	♦ K94	Partner bids first.
HCP: 9	♣ 102	

Board: 111	♠ A1065	The opponents are silent.
Dealer: N	♥ A1094	
Vul: EW	♦ 43	You bid first.
HCP: 15	♣ AK5	

Board: 112	♠ K93	The opponents are silent.
Dealer: S	♥ A1075	
Vul: None	♦ 8652	Partner bids first.
HCP: 8	♣ J8	

Board: 113	♠ A987	The opponents are silent.
Dealer: N	♥ A754	
Vul: NS	♦ 103	You bid first.
HCP: 15	♣ AK10	

Board: 114	♠ J10	The opponents are silent.
Dealer: S	♥ 952	
Vul: EW	♦ AKJ63	Partner bids first.
HCP: 9	♣ 954	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ K865	♠ AJ10		1NT	Pass	2NT
Vul: None	♥ AK2	♥ J84				
North HCP: 16	♦ K72	♦ 83	AP			
South HCP: 8	♣ K87	♣ Q10964				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ K643	♠ A7				1NT
Vul: NS	♥ QJ64	♥ K108	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K94	♦ AQ1072	Pass	2NT	AP	
South HCP: 16	♣ 102	♣ K74	1. Stayman			
Contract: 2N S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ A1065	♠ J72		1NT	Pass	2NT
Vul: EW	♥ A1094	♥ 72				
North HCP: 15	♦ 43	♦ KQ8	AP			
South HCP: 9	♣ AK5	♣ QJ1084				
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ Q82				1NT
Vul: None	♥ A1075	♥ K63	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 8652	♦ AQ10	Pass	2NT	AP	
South HCP: 15	♣ J8	♣ A432	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A987	♠ J105		1NT	Pass	2NT
Vul: NS	♥ A754	♥ 98				
North HCP: 15	♦ 103	♦ AKJ72	AP			
South HCP: 9	♣ AK10	♣ 842				
Contract: 2N N						

Board: 114

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J10

♥ 952

♦ AKJ63

♣ 954

South:

♠ A96

♥ AK8

♦ 852

♣ KQ102

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 109	♠ AJ10	The opponents are silent.
Dealer: N	♥ J84	
Vul: None	♦ 83	Partner bids first.
HCP: 8	♣ Q10964	

Board: 110	♠ A7	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ AQ1072	You bid first.
HCP: 16	♣ K74	

Board: 111	♠ J72	The opponents are silent.
Dealer: N	♥ 72	
Vul: EW	♦ KQ8	Partner bids first.
HCP: 9	♣ QJ1084	

Board: 112	♠ Q82	The opponents are silent.
Dealer: S	♥ K63	
Vul: None	♦ AQ10	You bid first.
HCP: 15	♣ A432	

Board: 113	♠ J105	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ AKJ72	Partner bids first.
HCP: 9	♣ 842	

Board: 114	♠ A96	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ 852	You bid first.
HCP: 16	♣ KQ102	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ K865	♠ AJ10		1NT	Pass	2NT
Vul: None	♥ AK2	♥ J84				
North HCP: 16	♦ K72	♦ 83	AP			
South HCP: 8	♣ K87	♣ Q10964				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ K643	♠ A7				1NT
Vul: NS	♥ QJ64	♥ K108	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K94	♦ AQ1072	Pass	2NT	AP	
South HCP: 16	♣ 102	♣ K74	1. Stayman			
Contract: 2N S						

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ A1065	♠ J72		1NT	Pass	2NT
Vul: EW	♥ A1094	♥ 72				
North HCP: 15	♦ 43	♦ KQ8	AP			
South HCP: 9	♣ AK5	♣ QJ1084				
Contract: 2N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ Q82				1NT
Vul: None	♥ A1075	♥ K63	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 8652	♦ AQ10	Pass	2NT	AP	
South HCP: 15	♣ J8	♣ A432	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ A987	♠ J105		1NT	Pass	2NT
Vul: NS	♥ A754	♥ 98				
North HCP: 15	♦ 103	♦ AKJ72	AP			
South HCP: 9	♣ AK10	♣ 842				
Contract: 2N N						

Board: 114

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J10

♥ 952

♦ AKJ63

♣ 954

South:

♠ A96

♥ AK8

♦ 852

♣ KQ102

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 115	♠ AKQJ2	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ J92	You bid first.
HCP: 15	♣ J96	

Board: 116	♠ J104	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: NS	♦ Q83	Partner bids first.
HCP: 9	♣ K74	

Board: 117	♠ AQ64	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ A92	You bid first.
HCP: 17	♣ 8653	

Board: 118	♠ Q96	East Bids 3♠ if possible.
Dealer: S	♥ 43	
Vul: Both	♦ QJ752	Partner bids first.
HCP: 8	♣ QJ8	

Board: 119	♠ K9	The opponents are silent.
Dealer: N	♥ K94	
Vul: None	♦ K75	You bid first.
HCP: 15	♣ AQ986	

Board: 120	♠ KQ86	The opponents are silent.
Dealer: S	♥ K1097	
Vul: EW	♦ 84	Partner bids first.
HCP: 8	♣ 874	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ2	♠ 10954		1NT	Pass	2♣ ¹
Vul: Both	♥ K10	♥ 82	Pass	2♠	Pass	4♠
North HCP: 15	♦ J92	♦ KQ10	AP			
South HCP: 9	♣ J96	♣ A754				
Contract: 4♠ N				1. Stayman		

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AK7				1NT
Vul: NS	♥ QJ98	♥ K53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q83	♦ A1094	Pass	2NT	AP	
South HCP: 15	♣ K74	♣ J102				
Contract: 2N S				1. Stayman		

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ KJ97		1NT	Pass	2♣ ¹
Vul: EW	♥ AK	♥ 942	Pass	2♠	Pass	3♠
North HCP: 17	♦ A92	♦ 108	Pass	4♠	AP	
South HCP: 8	♣ 8653	♣ A1074				
Contract: 4♠ N				1. Stayman		

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ A42				1NT
Vul: Both	♥ 43	♥ 852	Pass	2NT	3♠	3NT
North HCP: 8	♦ QJ752	♦ A9	AP			
South HCP: 15	♣ QJ8	♣ AK432				
Contract: 3N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ A1087		1NT	Pass	2♣ ¹
Vul: None	♥ K94	♥ 1065	Pass	2♦	Pass	2NT
North HCP: 15	♦ K75	♦ Q82	AP			
South HCP: 9	♣ AQ986	♣ K43				
Contract: 2N N				1. Stayman		

Board: 120

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ KQ86

♥ K1097

♦ 84

♣ 874

South:

♠ A2

♥ AJ4

♦ Q1062

♣ A963

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 115	♠ 10954	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 9	♣ A754	

Board: 116	♠ AK7	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ A1094	You bid first.
HCP: 15	♣ J102	

Board: 117	♠ KJ97	The opponents are silent.
Dealer: N	♥ 942	
Vul: EW	♦ 108	Partner bids first.
HCP: 8	♣ A1074	

Board: 118	♠ A42	East Bids 3♠ if possible.
Dealer: S	♥ 852	
Vul: Both	♦ A9	You bid first.
HCP: 15	♣ AK432	

Board: 119	♠ A1087	The opponents are silent.
Dealer: N	♥ 1065	
Vul: None	♦ Q82	Partner bids first.
HCP: 9	♣ K43	

Board: 120	♠ A2	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ Q1062	You bid first.
HCP: 15	♣ A963	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ2	♠ 10954		1NT	Pass	2♣ ¹
Vul: Both	♥ K10	♥ 82	Pass	2♠	Pass	4♠
North HCP: 15	♦ J92	♦ KQ10	AP			
South HCP: 9	♣ J96	♣ A754				
Contract: 4♠ N				1. Stayman		

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AK7				1NT
Vul: NS	♥ QJ98	♥ K53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q83	♦ A1094	Pass	2NT	AP	
South HCP: 15	♣ K74	♣ J102				
Contract: 2N S				1. Stayman		

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ KJ97		1NT	Pass	2♣ ¹
Vul: EW	♥ AK	♥ 942	Pass	2♠	Pass	3♠
North HCP: 17	♦ A92	♦ 108	Pass	4♠	AP	
South HCP: 8	♣ 8653	♣ A1074				
Contract: 4♠ N				1. Stayman		

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ A42				1NT
Vul: Both	♥ 43	♥ 852	Pass	2NT	3♠	3NT
North HCP: 8	♦ QJ752	♦ A9	AP			
South HCP: 15	♣ QJ8	♣ AK432				
Contract: 3N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ A1087		1NT	Pass	2♣ ¹
Vul: None	♥ K94	♥ 1065	Pass	2♦	Pass	2NT
North HCP: 15	♦ K75	♦ Q82	AP			
South HCP: 9	♣ AQ986	♣ K43				
Contract: 2N N				1. Stayman		

Board: 120

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ KQ86

♥ K1097

♦ 84

♣ 874

South:

♠ A2

♥ AJ4

♦ Q1062

♣ A963

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 121	♠ A654	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ KJ5	You bid first.
HCP: 17	♣ KQ74	

Board: 122	♠ 732	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ A853	Partner bids first.
HCP: 9	♣ J103	

Board: 123	♠ J863	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ AK53	You bid first.
HCP: 16	♣ K4	

Board: 124	♠ 743	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ A94	Partner bids first.
HCP: 8	♣ KJ97	

Board: 125	♠ KQ95	The opponents are silent.
Dealer: N	♥ K863	
Vul: None	♦ A4	You bid first.
HCP: 17	♣ AJ3	

Board: 126	♠ J1095	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: NS	♦ 102	Partner bids first.
HCP: 9	♣ Q42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ K7		1NT	Pass	2♣ ¹
Vul: Both	♥ A10	♥ QJ73	Pass	2♠	Pass	2NT
North HCP: 17	♦ KJ5	♦ Q1072	Pass	3NT	AP	
South HCP: 8	♣ KQ74	♣ 983				
Contract: 3N N			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ KJ5				1NT
Vul: None	♥ A74	♥ K6	Pass	2NT	AP	
North HCP: 9	♦ A853	♦ KQ64				
South HCP: 16	♣ J103	♣ A754				
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ J863	♠ K95		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ3	♥ A1072	Pass	2♠	Pass	2NT
North HCP: 16	♦ AK53	♦ J84	AP			
South HCP: 8	♣ K4	♣ 732				
Contract: 2N N			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AK95				1NT
Vul: Both	♥ 865	♥ KQ				
North HCP: 8	♦ A94	♦ KQ32	AP			
South HCP: 17	♣ KJ97	♣ 1084				
Contract: 1N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ A873		1NT	Pass	2♣ ¹
Vul: None	♥ K863	♥ Q109	Pass	2♥	Pass	2NT
North HCP: 17	♦ A4	♦ K3	Pass	4♠	AP	
South HCP: 9	♣ AJ3	♣ 8654				
Contract: 4♠ N			1. Stayman			

Board: 126

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ J1095

♥ KQJ8

♦ 102

♣ Q42

South:

♠ K63

♥ 42

♦ AKQJ7

♣ A106

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3♦

Pass 3NT AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 121	♠ K7	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: Both	♦ Q1072	Partner bids first.
HCP: 8	♣ 983	

Board: 122	♠ KJ5	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ KQ64	You bid first.
HCP: 16	♣ A754	

Board: 123	♠ K95	The opponents are silent.
Dealer: N	♥ A1072	
Vul: NS	♦ J84	Partner bids first.
HCP: 8	♣ 732	

Board: 124	♠ AK95	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ KQ32	You bid first.
HCP: 17	♣ 1084	

Board: 125	♠ A873	The opponents are silent.
Dealer: N	♥ Q109	
Vul: None	♦ K3	Partner bids first.
HCP: 9	♣ 8654	

Board: 126	♠ K63	The opponents are silent.
Dealer: S	♥ 42	
Vul: NS	♦ AKQJ7	You bid first.
HCP: 17	♣ A106	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ K7		1NT	Pass	2♣ ¹
Vul: Both	♥ A10	♥ QJ73	Pass	2♠	Pass	2NT
North HCP: 17	♦ KJ5	♦ Q1072	Pass	3NT	AP	
South HCP: 8	♣ KQ74	♣ 983				
Contract: 3N N			1. Stayman			

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ KJ5				1NT
Vul: None	♥ A74	♥ K6				
North HCP: 9	♦ A853	♦ KQ64	Pass	2NT	AP	
South HCP: 16	♣ J103	♣ A754				
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ J863	♠ K95		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ3	♥ A1072	Pass	2♠	Pass	2NT
North HCP: 16	♦ AK53	♦ J84	AP			
South HCP: 8	♣ K4	♣ 732				
Contract: 2N N			1. Stayman			

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AK95				1NT
Vul: Both	♥ 865	♥ KQ				
North HCP: 8	♦ A94	♦ KQ32	AP			
South HCP: 17	♣ KJ97	♣ 1084				
Contract: 1N S						

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ A873		1NT	Pass	2♣ ¹
Vul: None	♥ K863	♥ Q109	Pass	2♥	Pass	2NT
North HCP: 17	♦ A4	♦ K3	Pass	4♠	AP	
South HCP: 9	♣ AJ3	♣ 8654				
Contract: 4♠ N			1. Stayman			

Board: 126

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ J1095

♥ KQJ8

♦ 102

♣ Q42

South:

♠ K63

♥ 42

♦ AKQJ7

♣ A106

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3♦

Pass 3NT AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 127	♠ Q1076	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ A72	You bid first.
HCP: 17	♣ AK43	

Board: 128	♠ J854	The opponents are silent.
Dealer: S	♥ A972	
Vul: None	♦ A4	Partner bids first.
HCP: 9	♣ 872	

Board: 129	♠ 972	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ AJ98	You bid first.
HCP: 16	♣ AK102	

Board: 130	♠ J832	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ 763	Partner bids first.
HCP: 8	♣ KJ10	

Board: 131	♠ K763	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ A3	You bid first.
HCP: 16	♣ AJ72	

Board: 132	♠ K98	The opponents are silent.
Dealer: S	♥ J86	
Vul: NS	♦ AJ43	Partner bids first.
HCP: 9	♣ 843	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ Q1076	♠ AJ53		1NT	Pass	2♣ ¹
Vul: EW	♥ A10	♥ J962	Pass	2♠	Pass	4♠
North HCP: 17	♦ A72	♦ 1053	AP			
South HCP: 8	♣ AK43	♣ Q9	1. Stayman			
Contract: 4♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ J854	♠ KQ32				1NT
Vul: None	♥ A972	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A4	♦ J72	Pass	4♠	AP	
South HCP: 17	♣ 872	♣ AKJ4	1. Stayman			
Contract: 4♠ S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ 105		1NT	Pass	2♣ ¹
Vul: NS	♥ A5	♥ KQ109	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ98	♦ Q1076	AP			
South HCP: 9	♣ AK102	♣ Q43	1. Stayman			
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ Q74				1NT
Vul: EW	♥ K103	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 763	♦ AJ2	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ10	♣ AQ84	AP			
Contract: 3N S			1. Stayman			

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ A102				
Vul: Both	♥ A32	♥ 1094		1NT	Pass	2NT
North HCP: 16	♦ A3	♦ Q942	AP			
South HCP: 9	♣ AJ72	♣ K94				
Contract: 2N N						

Board: 132

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K98

♥ J86

♦ AJ43

♣ 843

South:

♠ AQ3

♥ AK1043

♦ Q87

♣ 97

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 127	♠ AJ53	The opponents are silent.
Dealer: N	♥ J962	
Vul: EW	♦ 1053	Partner bids first.
HCP: 8	♣ Q9	

Board: 128	♠ KQ32	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ J72	You bid first.
HCP: 17	♣ AKJ4	

Board: 129	♠ 105	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: NS	♦ Q1076	Partner bids first.
HCP: 9	♣ Q43	

Board: 130	♠ Q74	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ AJ2	You bid first.
HCP: 17	♣ AQ84	

Board: 131	♠ A102	The opponents are silent.
Dealer: N	♥ 1094	
Vul: Both	♦ Q942	Partner bids first.
HCP: 9	♣ K94	

Board: 132	♠ AQ3	The opponents are silent.
Dealer: S	♥ AK1043	
Vul: NS	♦ Q87	You bid first.
HCP: 15	♣ 97	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ Q1076	♠ AJ53		1NT	Pass	2♣ ¹
Vul: EW	♥ A10	♥ J962	Pass	2♠	Pass	4♠
North HCP: 17	♦ A72	♦ 1053	AP			
South HCP: 8	♣ AK43	♣ Q9	1. Stayman			
Contract: 4♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ J854	♠ KQ32				1NT
Vul: None	♥ A972	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A4	♦ J72	Pass	4♠	AP	
South HCP: 17	♣ 872	♣ AKJ4	1. Stayman			
Contract: 4♠ S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ 105		1NT	Pass	2♣ ¹
Vul: NS	♥ A5	♥ KQ109	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ98	♦ Q1076	AP			
South HCP: 9	♣ AK102	♣ Q43	1. Stayman			
Contract: 2N N						

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ Q74				1NT
Vul: EW	♥ K103	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 763	♦ AJ2	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ10	♣ AQ84	AP			
Contract: 3N S			1. Stayman			

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ A102				
Vul: Both	♥ A32	♥ 1094		1NT	Pass	2NT
North HCP: 16	♦ A3	♦ Q942	AP			
South HCP: 9	♣ AJ72	♣ K94				
Contract: 2N N						

Board: 132

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K98

♥ J86

♦ AJ43

♣ 843

South:

♠ AQ3

♥ AK1043

♦ Q87

♣ 97

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 133 ♠ KQJ6
Dealer: N ♥ 862
Vul: EW ♦ AQ
HCP: 15 ♣ K643

The opponents are silent.

You bid first.

Board: 134 ♠ AJ43
Dealer: S ♥ J6
Vul: Both ♦ K1075
HCP: 9 ♣ 752

East Doubles 2♣ if possible.

Partner bids first.

Board: 135 ♠ K6
Dealer: N ♥ KJ
Vul: None ♦ KJ42
HCP: 15 ♣ A10876

The opponents are silent.

You bid first.

Board: 136 ♠ 107
Dealer: S ♥ Q93
Vul: EW ♦ AQ74
HCP: 8 ♣ 9853

The opponents are silent.

Partner bids first.

Board: 137 ♠ 103
Dealer: N ♥ AK4
Vul: Both ♦ AKQ2
HCP: 16 ♣ 9852

The opponents are silent.

You bid first.

Board: 138 ♠ QJ6
Dealer: S ♥ 1092
Vul: None ♦ KJ
HCP: 9 ♣ Q10543

The opponents are silent.

Partner bids first.

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ A854		1NT	Pass	2♣ ¹
Vul: EW	♥ 862	♥ 943	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ	♦ J65	AP			
South HCP: 9	♣ K643	♣ A87	1. Stayman			
Contract: 3♠ N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ AJ43	♠ Q6				1NT
Vul: Both	♥ J6	♥ A73	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K1075	♦ QJ83	Pass	3♦	AP	
South HCP: 15	♣ 752	♣ AQ64	1. Stayman			
Contract: 3♦ S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A854		1NT	Pass	2♣ ¹
Vul: None	♥ KJ	♥ 1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ42	♦ A86	AP			
South HCP: 9	♣ A10876	♣ J43	1. Stayman			
Contract: 2N N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ A986				1NT
Vul: EW	♥ Q93	♥ AJ				
North HCP: 8	♦ AQ74	♦ 962	Pass	2NT	AP	
South HCP: 16	♣ 9853	♣ AQJ4				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ J95		1NT	Pass	2NT
Vul: Both	♥ AK4	♥ Q7				
North HCP: 16	♦ AKQ2	♦ J763	AP			
South HCP: 9	♣ 9852	♣ KQ104				
Contract: 2N N						

Board: 138

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ QJ6

♥ 1092

♦ KJ

♣ Q10543

South:

♠ AK74

♥ AJ6

♦ A62

♣ 962

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 133 ♠ A854
Dealer: N ♥ 943
Vul: EW ♦ J65
HCP: 9 ♣ A87

The opponents are silent.

Partner bids first.

Board: 134 ♠ Q6
Dealer: S ♥ A73
Vul: Both ♦ QJ83
HCP: 15 ♣ AQ64

East Doubles 2♣ if possible.

You bid first.

Board: 135 ♠ A854
Dealer: N ♥ 1098
Vul: None ♦ A86
HCP: 9 ♣ J43

The opponents are silent.

Partner bids first.

Board: 136 ♠ A986
Dealer: S ♥ AJ
Vul: EW ♦ 962
HCP: 16 ♣ AQJ4

The opponents are silent.

You bid first.

Board: 137 ♠ J95
Dealer: N ♥ Q7
Vul: Both ♦ J763
HCP: 9 ♣ KQ104

The opponents are silent.

Partner bids first.

Board: 138 ♠ AK74
Dealer: S ♥ AJ6
Vul: None ♦ A62
HCP: 16 ♣ 962

The opponents are silent.

You bid first.

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ A854		1NT	Pass	2♣ ¹
Vul: EW	♥ 862	♥ 943	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ	♦ J65	AP			
South HCP: 9	♣ K643	♣ A87	1. Stayman			
Contract: 3♠ N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ AJ43	♠ Q6				1NT
Vul: Both	♥ J6	♥ A73	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ K1075	♦ QJ83	Pass	3♦	AP	
South HCP: 15	♣ 752	♣ AQ64	1. Stayman			
Contract: 3♦ S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ A854		1NT	Pass	2♣ ¹
Vul: None	♥ KJ	♥ 1098	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ42	♦ A86	AP			
South HCP: 9	♣ A10876	♣ J43	1. Stayman			
Contract: 2N N						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ A986				1NT
Vul: EW	♥ Q93	♥ AJ				
North HCP: 8	♦ AQ74	♦ 962	Pass	2NT	AP	
South HCP: 16	♣ 9853	♣ AQJ4				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ J95		1NT	Pass	2NT
Vul: Both	♥ AK4	♥ Q7				
North HCP: 16	♦ AKQ2	♦ J763	AP			
South HCP: 9	♣ 9852	♣ KQ104				
Contract: 2N N						

Board: 138

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ QJ6

♥ 1092

♦ KJ

♣ Q10543

South:

♠ AK74

♥ AJ6

♦ A62

♣ 962

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 139	♠ A98	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ QJ6	You bid first.
HCP: 17	♣ QJ94	

Board: 140	♠ Q94	The opponents are silent.
Dealer: S	♥ J973	
Vul: Both	♦ A72	Partner bids first.
HCP: 8	♣ J62	

Board: 141	♠ K82	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ KQ2	You bid first.
HCP: 17	♣ KJ73	

Board: 142	♠ QJ	The opponents are silent.
Dealer: S	♥ K1064	
Vul: EW	♦ Q92	Partner bids first.
HCP: 8	♣ 9632	

Board: 143	♠ 63	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ AK108	You bid first.
HCP: 16	♣ KQ62	

Board: 144	♠ 63	The opponents are silent.
Dealer: S	♥ J103	
Vul: NS	♦ J1082	Partner bids first.
HCP: 8	♣ AQ32	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KJ3		1NT	Pass	2NT
Vul: NS	♥ AK7	♥ 1084				
North HCP: 17	♦ QJ6	♦ A8542	Pass	3NT	AP	
South HCP: 8	♣ QJ94	♣ 53				
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ J1073				1NT
Vul: Both	♥ J973	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A72	♦ K65	Pass	2NT	AP	
South HCP: 15	♣ J62	♣ A43				
Contract: 2N S			1. Stayman			

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ J96		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ2	♥ J973	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ2	♦ A94	Pass	3NT	AP	
South HCP: 8	♣ KJ73	♣ Q94				
Contract: 3N N			1. Stayman			

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A765				1NT
Vul: EW	♥ K1064	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q92	♦ J3	Pass	2NT	Pass	3♣
South HCP: 16	♣ 9632	♣ AQJ84	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ Q84		1NT	Pass	2♣ ¹
Vul: None	♥ A72	♥ KQ84	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK108	♦ Q54	AP			
South HCP: 9	♣ KQ62	♣ 984				
Contract: 2N N			1. Stayman			

Board: 144

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 63

♥ J103

♦ J1082

♣ AQ32

South:

♠ AK10

♥ Q5

♦ AK654

♣ 864

West	North	East	South
------	-------	------	-------

Pass	2NT	AP	1NT
------	-----	----	-----

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 139	♠ KJ3	The opponents are silent.
Dealer: N	♥ 1084	
Vul: NS	♦ A8542	Partner bids first.
HCP: 8	♣ 53	

Board: 140	♠ J1073	The opponents are silent.
Dealer: S	♥ AK4	
Vul: Both	♦ K65	You bid first.
HCP: 15	♣ A43	

Board: 141	♠ J96	The opponents are silent.
Dealer: N	♥ J973	
Vul: NS	♦ A94	Partner bids first.
HCP: 8	♣ Q94	

Board: 142	♠ A765	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ J3	You bid first.
HCP: 16	♣ AQJ84	

Board: 143	♠ Q84	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: None	♦ Q54	Partner bids first.
HCP: 9	♣ 984	

Board: 144	♠ AK10	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ AK654	You bid first.
HCP: 16	♣ 864	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KJ3		1NT	Pass	2NT
Vul: NS	♥ AK7	♥ 1084				
North HCP: 17	♦ QJ6	♦ A8542	Pass	3NT	AP	
South HCP: 8	♣ QJ94	♣ 53				
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ J1073				1NT
Vul: Both	♥ J973	♥ AK4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A72	♦ K65	Pass	2NT	AP	
South HCP: 15	♣ J62	♣ A43				
Contract: 2N S			1. Stayman			

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ J96		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ2	♥ J973	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ2	♦ A94	Pass	3NT	AP	
South HCP: 8	♣ KJ73	♣ Q94				
Contract: 3N N			1. Stayman			

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ A765				1NT
Vul: EW	♥ K1064	♥ A9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q92	♦ J3	Pass	2NT	Pass	3♣
South HCP: 16	♣ 9632	♣ AQJ84	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ Q84		1NT	Pass	2♣ ¹
Vul: None	♥ A72	♥ KQ84	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK108	♦ Q54	AP			
South HCP: 9	♣ KQ62	♣ 984				
Contract: 2N N			1. Stayman			

Board: 144

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 63

♥ J103

♦ J1082

♣ AQ32

South:

♠ AK10

♥ Q5

♦ AK654

♣ 864

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 145	♠ A102	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ AK72	You bid first.
HCP: 16	♣ AJ74	

Board: 146	♠ 1064	The opponents are silent.
Dealer: S	♥ J1052	
Vul: Both	♦ KJ7	Partner bids first.
HCP: 8	♣ K65	

Board: 147	♠ AK1086	West Bids 3♦ if possible.
Dealer: N	♥ AKJ	
Vul: NS	♦ 54	You bid first.
HCP: 15	♣ 842	

Board: 148	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q73	
Vul: EW	♦ 109874	Partner bids first.
HCP: 9	♣ K4	

Board: 149	♠ A965	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AK102	You bid first.
HCP: 15	♣ 652	

Board: 150	♠ AK6	The opponents are silent.
Dealer: S	♥ Q62	
Vul: None	♦ 10965	Partner bids first.
HCP: 9	♣ 932	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ Q75		1NT	Pass	2NT
Vul: EW	♥ 82	♥ AQ				
North HCP: 16	♦ AK72	♦ 1083	AP			
South HCP: 8	♣ AJ74	♣ 96532				
Contract: 2N N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ AQ73				1NT
Vul: Both	♥ J1052	♥ A3	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ7	♦ Q643	Pass	2NT	AP	
South HCP: 15	♣ K65	♣ QJ4	1. Stayman			
Contract: 2N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ AK1086	♠ Q92		1NT	Pass	2NT
Vul: NS	♥ AKJ	♥ 743	3♦	Pass	Pass	XA♠♠
North HCP: 15	♦ 54	♦ 72	AP			
South HCP: 8	♣ 842	♣ KQJ97				
Contract: 3♦X W						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A5				1NT
Vul: EW	♥ Q73	♥ 109				
North HCP: 9	♦ 109874	♦ KQ62	Pass	2NT	AP	
South HCP: 15	♣ K4	♣ AQ876				
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ Q1032		1NT	Pass	2♣ ¹
Vul: Both	♥ A9	♥ K4	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK102	♦ J983	AP			
South HCP: 9	♣ 652	♣ K84	1. Stayman			
Contract: 3♠ N						

Board: 150

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AK6

♥ Q62

♦ 10965

♣ 932

South:

♠ J104

♥ AKJ

♦ K83

♣ K854

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 145	♠ Q75	The opponents are silent.
Dealer: N	♥ AQ	
Vul: EW	♦ 1083	Partner bids first.
HCP: 8	♣ 96532	

Board: 146	♠ AQ73	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ Q643	You bid first.
HCP: 15	♣ QJ4	

Board: 147	♠ Q92	West Bids 3♦ if possible.
Dealer: N	♥ 743	
Vul: NS	♦ 72	Partner bids first.
HCP: 8	♣ KQJ97	

Board: 148	♠ A5	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ KQ62	You bid first.
HCP: 15	♣ AQ876	

Board: 149	♠ Q1032	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ J983	Partner bids first.
HCP: 9	♣ K84	

Board: 150	♠ J104	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ K83	You bid first.
HCP: 15	♣ K854	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ Q75		1NT	Pass	2NT
Vul: EW	♥ 82	♥ AQ				
North HCP: 16	♦ AK72	♦ 1083	AP			
South HCP: 8	♣ AJ74	♣ 96532				
Contract: 2N N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ 1064	♠ AQ73				1NT
Vul: Both	♥ J1052	♥ A3	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ7	♦ Q643	Pass	2NT	AP	
South HCP: 15	♣ K65	♣ QJ4	1. Stayman			
Contract: 2N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ AK1086	♠ Q92		1NT	Pass	2NT
Vul: NS	♥ AKJ	♥ 743	3♦	Pass	Pass	XA♠♠
North HCP: 15	♦ 54	♦ 72	AP			
South HCP: 8	♣ 842	♣ KQJ97				
Contract: 3♦X W						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A5				1NT
Vul: EW	♥ Q73	♥ 109				
North HCP: 9	♦ 109874	♦ KQ62	Pass	2NT	AP	
South HCP: 15	♣ K4	♣ AQ876				
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ Q1032		1NT	Pass	2♣ ¹
Vul: Both	♥ A9	♥ K4	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK102	♦ J983	AP			
South HCP: 9	♣ 652	♣ K84	1. Stayman			
Contract: 3♠ N						

Board: 150

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ AK6

♥ Q62

♦ 10965

♣ 932

South:

♠ J104

♥ AKJ

♦ K83

♣ K854

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 151	♠ AJ752	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ Q10	You bid first.
HCP: 15	♣ Q86	

Board: 152	♠ 9832	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ J643	Partner bids first.
HCP: 9	♣ J84	

Board: 153	♠ AQ	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ A764	You bid first.
HCP: 17	♣ K874	

Board: 154	♠ A1087	The opponents are silent.
Dealer: S	♥ J5	
Vul: NS	♦ 864	Partner bids first.
HCP: 9	♣ A864	

Board: 155	♠ 43	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ AK7	You bid first.
HCP: 15	♣ A9762	

Board: 156	♠ AK6	The opponents are silent.
Dealer: S	♥ 10852	
Vul: None	♦ J103	Partner bids first.
HCP: 9	♣ J43	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AJ752	♠ KQ9		1NT	Pass	2NT
Vul: EW	♥ AQ5	♥ 104				
North HCP: 15	♦ Q10	♦ 873	AP			
South HCP: 9	♣ Q86	♣ KJ543				
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ 76				1NT
Vul: Both	♥ AK	♥ Q3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J643	♦ AK982	Pass	2NT	AP	
South HCP: 16	♣ J84	♣ AK107	1. Stayman			
Contract: 2N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ5		1NT	Pass	2♣ ¹
Vul: None	♥ A82	♥ KQ54	Pass	2♦	Pass	2NT
North HCP: 17	♦ A764	♦ 952	Pass	3NT	AP	
South HCP: 9	♣ K874	♣ 653	1. Stayman			
Contract: 3N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ A1087	♠ KJ93				1NT
Vul: NS	♥ J5	♥ KQ9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 864	♦ AJ	Pass	3♠	Pass	4♠
South HCP: 17	♣ A864	♣ QJ93	AP			
Contract: 4♠ S			1. Stayman			

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ A986		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ7	♥ Q95	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK7	♦ J104	AP			
South HCP: 9	♣ A9762	♣ Q43	1. Stayman			
Contract: 2N N						

Board: 156

Dealer: S

Vul: None

North HCP: 9

South HCP: 17

Contract: 4♥ S

North:

♠ AK6

♥ 10852

♦ J103

♣ J43

South:

♠ J1094

♥ AQ63

♦ AK

♣ K109

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 3♥ Pass 4♥

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 151	♠ KQ9	The opponents are silent.
Dealer: N	♥ 104	
Vul: EW	♦ 873	Partner bids first.
HCP: 9	♣ KJ543	

Board: 152	♠ 76	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ AK982	You bid first.
HCP: 16	♣ AK107	

Board: 153	♠ KJ5	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: None	♦ 952	Partner bids first.
HCP: 9	♣ 653	

Board: 154	♠ KJ93	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ AJ	You bid first.
HCP: 17	♣ QJ93	

Board: 155	♠ A986	The opponents are silent.
Dealer: N	♥ Q95	
Vul: Both	♦ J104	Partner bids first.
HCP: 9	♣ Q43	

Board: 156	♠ J1094	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: None	♦ AK	You bid first.
HCP: 17	♣ K109	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AJ752	♠ KQ9		1NT	Pass	2NT
Vul: EW	♥ AQ5	♥ 104				
North HCP: 15	♦ Q10	♦ 873	AP			
South HCP: 9	♣ Q86	♣ KJ543				
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ 76				1NT
Vul: Both	♥ AK	♥ Q3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J643	♦ AK982	Pass	2NT	AP	
South HCP: 16	♣ J84	♣ AK107	1. Stayman			
Contract: 2N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ5		1NT	Pass	2♣ ¹
Vul: None	♥ A82	♥ KQ54	Pass	2♦	Pass	2NT
North HCP: 17	♦ A764	♦ 952	Pass	3NT	AP	
South HCP: 9	♣ K874	♣ 653	1. Stayman			
Contract: 3N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ A1087	♠ KJ93				1NT
Vul: NS	♥ J5	♥ KQ9	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 864	♦ AJ	Pass	3♠	Pass	4♠
South HCP: 17	♣ A864	♣ QJ93	AP			
Contract: 4♠ S			1. Stayman			

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ 43	♠ A986		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ7	♥ Q95	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK7	♦ J104	AP			
South HCP: 9	♣ A9762	♣ Q43	1. Stayman			
Contract: 2N N						

Board: 156

Dealer: S

Vul: None

North HCP: 9

South HCP: 17

Contract: 4♥ S

North:

♠ AK6

♥ 10852

♦ J103

♣ J43

South:

♠ J1094

♥ AQ63

♦ AK

♣ K109

West North East South

1NT

Pass 2♣¹ Pass 2♥

Pass 3♥ Pass 4♥

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 157	♠ A9	The opponents are silent.
Dealer: N	♥ K1096	
Vul: NS	♦ KQ9	You bid first.
HCP: 15	♣ K863	

Board: 158	♠ A103	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ 53	Partner bids first.
HCP: 9	♣ KJ974	

Board: 159	♠ K87	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: None	♦ Q6	You bid first.
HCP: 16	♣ K532	

Board: 160	♠ A104	The opponents are silent.
Dealer: S	♥ Q983	
Vul: NS	♦ K108	Partner bids first.
HCP: 9	♣ 864	

Board: 161	♠ AJ9	West Bids 3♦ if possible.
Dealer: N	♥ Q65	
Vul: Both	♦ J64	You bid first.
HCP: 17	♣ AKQ7	

Board: 162	♠ AQ83	The opponents are silent.
Dealer: S	♥ 432	
Vul: NS	♦ 92	Partner bids first.
HCP: 8	♣ Q972	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J872		1NT	Pass	2♣ ¹
Vul: NS	♥ K1096	♥ J7	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ9	♦ A105	AP			
South HCP: 9	♣ K863	♣ QJ42	1. Stayman			
Contract: 2N N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ Q75				1NT
Vul: EW	♥ J109	♥ KQ8	Pass	2NT	AP	
North HCP: 9	♦ 53	♦ KQ962				
South HCP: 16	♣ KJ974	♣ A3				
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ A1065		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ2	♥ Q109	Pass	2♥	Pass	2NT
North HCP: 16	♦ Q6	♦ J953	AP			
South HCP: 8	♣ K532	♣ J4	1. Stayman			
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ J762				1NT
Vul: NS	♥ Q983	♥ A7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K108	♦ AQ52	Pass	2NT	AP	
South HCP: 15	♣ 864	♣ A109	1. Stayman			
Contract: 2N S						

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K85				
Vul: Both	♥ Q65	♥ K109		1NT	Pass	2NT
North HCP: 17	♦ J64	♦ Q9	3♦	AP		
South HCP: 9	♣ AKQ7	♣ J8642				
Contract: 3♦ W						

Board: 162

Dealer: S

Vul: NS

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ AQ83

♥ 432

♦ 92

♣ Q972

South:

♠ KJ10

♥ AKJ10

♦ Q54

♣ K84

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 157	♠ J872	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ A105	Partner bids first.
HCP: 9	♣ QJ42	

Board: 158	♠ Q75	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ KQ962	You bid first.
HCP: 16	♣ A3	

Board: 159	♠ A1065	The opponents are silent.
Dealer: N	♥ Q109	
Vul: None	♦ J953	Partner bids first.
HCP: 8	♣ J4	

Board: 160	♠ J762	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AQ52	You bid first.
HCP: 15	♣ A109	

Board: 161	♠ K85	West Bids 3♦ if possible.
Dealer: N	♥ K109	
Vul: Both	♦ Q9	Partner bids first.
HCP: 9	♣ J8642	

Board: 162	♠ KJ10	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: NS	♦ Q54	You bid first.
HCP: 17	♣ K84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J872		1NT	Pass	2♣ ¹
Vul: NS	♥ K1096	♥ J7	Pass	2♥	Pass	2NT
North HCP: 15	♦ KQ9	♦ A105	AP			
South HCP: 9	♣ K863	♣ QJ42	1. Stayman			
Contract: 2N N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ Q75				1NT
Vul: EW	♥ J109	♥ KQ8	Pass	2NT	AP	
North HCP: 9	♦ 53	♦ KQ962				
South HCP: 16	♣ KJ974	♣ A3				
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ A1065		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ2	♥ Q109	Pass	2♥	Pass	2NT
North HCP: 16	♦ Q6	♦ J953	AP			
South HCP: 8	♣ K532	♣ J4	1. Stayman			
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ J762				1NT
Vul: NS	♥ Q983	♥ A7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K108	♦ AQ52	Pass	2NT	AP	
South HCP: 15	♣ 864	♣ A109	1. Stayman			
Contract: 2N S						

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K85				
Vul: Both	♥ Q65	♥ K109		1NT	Pass	2NT
North HCP: 17	♦ J64	♦ Q9	3♦	AP		
South HCP: 9	♣ AKQ7	♣ J8642				
Contract: 3♦ W						

Board: 162

Dealer: S

Vul: NS

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ AQ83

♥ 432

♦ 92

♣ Q972

South:

♠ KJ10

♥ AKJ10

♦ Q54

♣ K84

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 163	♠ J2	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: EW	♦ AK106	You bid first.
HCP: 16	♣ A42	

Board: 164	♠ AK8	The opponents are silent.
Dealer: S	♥ 932	
Vul: Both	♦ J10732	Partner bids first.
HCP: 8	♣ 86	

Board: 165	♠ A1087	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ K96	You bid first.
HCP: 15	♣ AQ104	

Board: 166	♠ Q1042	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ J32	Partner bids first.
HCP: 9	♣ Q1074	

Board: 167	♠ J107	The opponents are silent.
Dealer: N	♥ A1082	
Vul: Both	♦ AK86	You bid first.
HCP: 15	♣ K10	

Board: 168	♠ AK42	The opponents are silent.
Dealer: S	♥ Q82	
Vul: None	♦ 974	Partner bids first.
HCP: 9	♣ 876	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ Q1075		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ87	♥ A52	Pass	2♥	Pass	2NT
North HCP: 16	♦ AK106	♦ Q754	AP			
South HCP: 9	♣ A42	♣ J5				
Contract: 2N N				1. Stayman		

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J109				1NT
Vul: Both	♥ 932	♥ Q74	Pass	2NT	AP	
North HCP: 8	♦ J10732	♦ KQ4				
South HCP: 15	♣ 86	♣ AK104				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ A1087	♠ K432		1NT	Pass	2♣ ¹
Vul: None	♥ Q5	♥ J64	Pass	2♠	Pass	4♠
North HCP: 15	♦ K96	♦ Q832	AP			
South HCP: 9	♣ AQ104	♣ K6				
Contract: 4♠ N				1. Stayman		

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q1042	♠ AJ93				1NT
Vul: EW	♥ KJ	♥ A106	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J32	♦ K986	Pass	3♠	Pass	4♠
South HCP: 16	♣ Q1074	♣ A8	AP			
Contract: 4♠ S				1. Stayman		

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ AQ				
Vul: Both	♥ A1082	♥ J53		1NT	Pass	2NT
North HCP: 15	♦ AK86	♦ 10942	AP			
South HCP: 9	♣ K10	♣ Q942				
Contract: 2N N						

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 4♠ S

North:

♠ AK42

♥ Q82

♦ 974

♣ 876

South:

♠ Q1087

♥ A97

♦ A10

♣ AQ42

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

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

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 163	♠ Q1075	The opponents are silent.
Dealer: N	♥ A52	
Vul: EW	♦ Q754	Partner bids first.
HCP: 9	♣ J5	

Board: 164	♠ J109	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ KQ4	You bid first.
HCP: 15	♣ AK104	

Board: 165	♠ K432	The opponents are silent.
Dealer: N	♥ J64	
Vul: None	♦ Q832	Partner bids first.
HCP: 9	♣ K6	

Board: 166	♠ AJ93	The opponents are silent.
Dealer: S	♥ A106	
Vul: EW	♦ K986	You bid first.
HCP: 16	♣ A8	

Board: 167	♠ AQ	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ 10942	Partner bids first.
HCP: 9	♣ Q942	

Board: 168	♠ Q1087	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ A10	You bid first.
HCP: 16	♣ AQ42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ Q1075		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ87	♥ A52	Pass	2♥	Pass	2NT
North HCP: 16	♦ AK106	♦ Q754	AP			
South HCP: 9	♣ A42	♣ J5				
Contract: 2N N				1. Stayman		

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ J109				1NT
Vul: Both	♥ 932	♥ Q74	Pass	2NT	AP	
North HCP: 8	♦ J10732	♦ KQ4				
South HCP: 15	♣ 86	♣ AK104				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ A1087	♠ K432		1NT	Pass	2♣ ¹
Vul: None	♥ Q5	♥ J64	Pass	2♠	Pass	4♠
North HCP: 15	♦ K96	♦ Q832	AP			
South HCP: 9	♣ AQ104	♣ K6				
Contract: 4♠ N				1. Stayman		

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q1042	♠ AJ93				1NT
Vul: EW	♥ KJ	♥ A106	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J32	♦ K986	Pass	3♠	Pass	4♠
South HCP: 16	♣ Q1074	♣ A8	AP			
Contract: 4♠ S				1. Stayman		

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ AQ				
Vul: Both	♥ A1082	♥ J53		1NT	Pass	2NT
North HCP: 15	♦ AK86	♦ 10942	AP			
South HCP: 9	♣ K10	♣ Q942				
Contract: 2N N						

Board: 168

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 4♠ S

North:

♠ AK42

♥ Q82

♦ 974

♣ 876

South:

♠ Q1087

♥ A97

♦ A10

♣ AQ42

West	North	East	South
------	-------	------	-------

1NT

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

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

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 169	♠ QJ6	The opponents are silent.
Dealer: N	♥ AK1075	
Vul: NS	♦ A72	You bid first.
HCP: 16	♣ Q6	

Board: 170	♠ 973	The opponents are silent.
Dealer: S	♥ A876	
Vul: Both	♦ J95	Partner bids first.
HCP: 9	♣ A76	

Board: 171	♠ A98	The opponents are silent.
Dealer: N	♥ J2	
Vul: None	♦ AJ8	You bid first.
HCP: 16	♣ AQ953	

Board: 172	♠ J73	The opponents are silent.
Dealer: S	♥ A1098	
Vul: NS	♦ Q7	Partner bids first.
HCP: 8	♣ J1084	

Board: 173	♠ Q9	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: EW	♦ KQ95	You bid first.
HCP: 16	♣ KQ83	

Board: 174	♠ KQ73	The opponents are silent.
Dealer: S	♥ 98	
Vul: None	♦ J107	Partner bids first.
HCP: 9	♣ QJ64	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ A98		1NT	Pass	2NT
Vul: NS	♥ AK1075	♥ Q64				
North HCP: 16	♦ A72	♦ 84	AP			
South HCP: 9	♣ Q6	♣ K10954				
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ 973	♠ AQ6				1NT
Vul: Both	♥ A876	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J95	♦ AQ1074	Pass	2NT	AP	
South HCP: 15	♣ A76	♣ 954	1. Stayman			
Contract: 2N S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KQJ4		1NT	Pass	2♣ ¹
Vul: None	♥ J2	♥ 864	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ8	♦ K1092	AP			
South HCP: 9	♣ AQ953	♣ 42	1. Stayman			
Contract: 2N N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AQ942				1NT
Vul: NS	♥ A1098	♥ K74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q7	♦ K6	Pass	2NT	AP	
South HCP: 16	♣ J1084	♣ A75	1. Stayman			
Contract: 2N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K86		1NT	Pass	2NT
Vul: EW	♥ KJ3	♥ Q85				
North HCP: 16	♦ KQ95	♦ A876	AP			
South HCP: 9	♣ KQ83	♣ 1074				
Contract: 2N N						

Board: 174

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ73

♥ 98

♦ J107

♣ QJ64

South:

♠ J10

♥ A72

♦ AQ54

♣ A532

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 169	♠ A98	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ 84	Partner bids first.
HCP: 9	♣ K10954	

Board: 170	♠ AQ6	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ AQ1074	You bid first.
HCP: 15	♣ 954	

Board: 171	♠ KQJ4	The opponents are silent.
Dealer: N	♥ 864	
Vul: None	♦ K1092	Partner bids first.
HCP: 9	♣ 42	

Board: 172	♠ AQ942	The opponents are silent.
Dealer: S	♥ K74	
Vul: NS	♦ K6	You bid first.
HCP: 16	♣ A75	

Board: 173	♠ K86	The opponents are silent.
Dealer: N	♥ Q85	
Vul: EW	♦ A876	Partner bids first.
HCP: 9	♣ 1074	

Board: 174	♠ J10	The opponents are silent.
Dealer: S	♥ A72	
Vul: None	♦ AQ54	You bid first.
HCP: 15	♣ A532	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ A98		1NT	Pass	2NT
Vul: NS	♥ AK1075	♥ Q64				
North HCP: 16	♦ A72	♦ 84	AP			
South HCP: 9	♣ Q6	♣ K10954				
Contract: 2N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ 973	♠ AQ6				1NT
Vul: Both	♥ A876	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J95	♦ AQ1074	Pass	2NT	AP	
South HCP: 15	♣ A76	♣ 954	1. Stayman			
Contract: 2N S						

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ KQJ4		1NT	Pass	2♣ ¹
Vul: None	♥ J2	♥ 864	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ8	♦ K1092	AP			
South HCP: 9	♣ AQ953	♣ 42	1. Stayman			
Contract: 2N N						

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AQ942				1NT
Vul: NS	♥ A1098	♥ K74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q7	♦ K6	Pass	2NT	AP	
South HCP: 16	♣ J1084	♣ A75	1. Stayman			
Contract: 2N S						

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K86		1NT	Pass	2NT
Vul: EW	♥ KJ3	♥ Q85				
North HCP: 16	♦ KQ95	♦ A876	AP			
South HCP: 9	♣ KQ83	♣ 1074				
Contract: 2N N						

Board: 174

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KQ73

♥ 98

♦ J107

♣ QJ64

South:

♠ J10

♥ A72

♦ AQ54

♣ A532

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 175	♠ AQ5	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ AQJ42	You bid first.
HCP: 16	♣ 873	

Board: 176	♠ 1094	The opponents are silent.
Dealer: S	♥ Q72	
Vul: Both	♦ 42	Partner bids first.
HCP: 9	♣ AQJ52	

Board: 177	♠ AK94	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ A9874	You bid first.
HCP: 15	♣ K4	

Board: 178	♠ K7	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: EW	♦ J8743	Partner bids first.
HCP: 9	♣ 1076	

Board: 179	♠ KQ104	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ 82	You bid first.
HCP: 15	♣ K743	

Board: 180	♠ 107	The opponents are silent.
Dealer: S	♥ J96	
Vul: None	♦ 965	Partner bids first.
HCP: 8	♣ AQJ84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ K6	♥ QJ4	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQJ42	♦ 73	AP			
South HCP: 8	♣ 873	♣ J964	1. Stayman			
Contract: 2N N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ KQ5				1NT
Vul: Both	♥ Q72	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ 42	♦ AQJ7				
South HCP: 16	♣ AQJ52	♣ 10643				
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ QJ73		1NT	Pass	2♣ ¹
Vul: NS	♥ J5	♥ Q642	Pass	2♠	Pass	3♠
North HCP: 15	♦ A9874	♦ Q65	Pass	4♠	AP	
South HCP: 9	♣ K4	♣ Q10	1. Stayman			
Contract: 4♠ N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ 1086				1NT
Vul: EW	♥ KQ3	♥ A7	Pass	2NT	AP	
North HCP: 9	♦ J8743	♦ A96				
South HCP: 16	♣ 1076	♣ AKJ42				
Contract: 2N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ KQ104	♠ A53		1NT	Pass	2NT
Vul: Both	♥ AK4	♥ 1062	AP			
North HCP: 15	♦ 82	♦ KJ1073				
South HCP: 9	♣ K743	♣ J6				
Contract: 2N N						

Board: 180

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 107

♥ J96

♦ 965

♣ AQJ84

South:

♠ Q3

♥ A83

♦ KQJ

♣ K6532

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 175	♠ KJ98	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: EW	♦ 73	Partner bids first.
HCP: 8	♣ J964	

Board: 176	♠ KQ5	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ AQJ7	You bid first.
HCP: 16	♣ 10643	

Board: 177	♠ QJ73	The opponents are silent.
Dealer: N	♥ Q642	
Vul: NS	♦ Q65	Partner bids first.
HCP: 9	♣ Q10	

Board: 178	♠ 1086	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ A96	You bid first.
HCP: 16	♣ AKJ42	

Board: 179	♠ A53	The opponents are silent.
Dealer: N	♥ 1062	
Vul: Both	♦ KJ1073	Partner bids first.
HCP: 9	♣ J6	

Board: 180	♠ Q3	The opponents are silent.
Dealer: S	♥ A83	
Vul: None	♦ KQJ	You bid first.
HCP: 15	♣ K6532	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ K6	♥ QJ4	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQJ42	♦ 73	AP			
South HCP: 8	♣ 873	♣ J964	1. Stayman			
Contract: 2N N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ KQ5				1NT
Vul: Both	♥ Q72	♥ A3	Pass	2NT	AP	
North HCP: 9	♦ 42	♦ AQJ7				
South HCP: 16	♣ AQJ52	♣ 10643				
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ QJ73		1NT	Pass	2♣ ¹
Vul: NS	♥ J5	♥ Q642	Pass	2♠	Pass	3♠
North HCP: 15	♦ A9874	♦ Q65	Pass	4♠	AP	
South HCP: 9	♣ K4	♣ Q10	1. Stayman			
Contract: 4♠ N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ 1086				1NT
Vul: EW	♥ KQ3	♥ A7	Pass	2NT	AP	
North HCP: 9	♦ J8743	♦ A96				
South HCP: 16	♣ 1076	♣ AKJ42				
Contract: 2N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ KQ104	♠ A53		1NT	Pass	2NT
Vul: Both	♥ AK4	♥ 1062	AP			
North HCP: 15	♦ 82	♦ KJ1073				
South HCP: 9	♣ K743	♣ J6				
Contract: 2N N						

Board: 180

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 107

♥ J96

♦ 965

♣ AQJ84

South:

♠ Q3

♥ A83

♦ KQJ

♣ K6532

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 181	♠ AJ	The opponents are silent.
Dealer: N	♥ J9765	
Vul: Both	♦ K62	You bid first.
HCP: 16	♣ AK9	

Board: 182	♠ A82	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ J983	Partner bids first.
HCP: 9	♣ 7542	

Board: 183	♠ AJ54	The opponents are silent.
Dealer: N	♥ A32	
Vul: NS	♦ 52	You bid first.
HCP: 15	♣ AQ109	

Board: 184	♠ KQ94	The opponents are silent.
Dealer: S	♥ Q85	
Vul: Both	♦ 42	Partner bids first.
HCP: 9	♣ Q762	

Board: 185	♠ Q865	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ K8	You bid first.
HCP: 17	♣ K1075	

Board: 186	♠ 1082	The opponents are silent.
Dealer: S	♥ J97	
Vul: EW	♦ KQ32	Partner bids first.
HCP: 9	♣ K94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K83		1NT	Pass	2NT
Vul: Both	♥ J9765	♥ Q32				
North HCP: 16	♦ K62	♦ A107	AP			
South HCP: 9	♣ AK9	♣ 10854				
Contract: 2N N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ QJ105				1NT
Vul: None	♥ A10	♥ J53				
North HCP: 9	♦ J983	♦ KQ76	Pass	2NT	AP	
South HCP: 15	♣ 7542	♣ AQ				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ K108		1NT	Pass	2NT
Vul: NS	♥ A32	♥ J84				
North HCP: 15	♦ 52	♦ KJ97	AP			
South HCP: 9	♣ AQ109	♣ J74				
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ KQ94	♠ 1073				1NT
Vul: Both	♥ Q85	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 42	♦ AKJ10				
South HCP: 16	♣ Q762	♣ A1043	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ Q865	♠ 1043		1NT	Pass	3NT
Vul: NS	♥ AKQ	♥ 983				
North HCP: 17	♦ K8	♦ AQ7	AP			
South HCP: 9	♣ K1075	♣ QJ84				
Contract: 3N N						

Board: 186

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ 1082

♥ J97

♦ KQ32

♣ K94

South:

♠ K4

♥ AK8

♦ AJ109

♣ Q876

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 181	♠ K83	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ A107	Partner bids first.
HCP: 9	♣ 10854	

Board: 182	♠ QJ105	The opponents are silent.
Dealer: S	♥ J53	
Vul: None	♦ KQ76	You bid first.
HCP: 15	♣ AQ	

Board: 183	♠ K108	The opponents are silent.
Dealer: N	♥ J84	
Vul: NS	♦ KJ97	Partner bids first.
HCP: 9	♣ J74	

Board: 184	♠ 1073	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ AKJ10	You bid first.
HCP: 16	♣ A1043	

Board: 185	♠ 1043	The opponents are silent.
Dealer: N	♥ 983	
Vul: NS	♦ AQ7	Partner bids first.
HCP: 9	♣ QJ84	

Board: 186	♠ K4	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ AJ109	You bid first.
HCP: 17	♣ Q876	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K83		1NT	Pass	2NT
Vul: Both	♥ J9765	♥ Q32				
North HCP: 16	♦ K62	♦ A107	AP			
South HCP: 9	♣ AK9	♣ 10854				
Contract: 2N N						

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ QJ105				1NT
Vul: None	♥ A10	♥ J53				
North HCP: 9	♦ J983	♦ KQ76	Pass	2NT	AP	
South HCP: 15	♣ 7542	♣ AQ				
Contract: 2N S						

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ K108		1NT	Pass	2NT
Vul: NS	♥ A32	♥ J84				
North HCP: 15	♦ 52	♦ KJ97	AP			
South HCP: 9	♣ AQ109	♣ J74				
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ KQ94	♠ 1073				1NT
Vul: Both	♥ Q85	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 42	♦ AKJ10				
South HCP: 16	♣ Q762	♣ A1043	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ Q865	♠ 1043		1NT	Pass	3NT
Vul: NS	♥ AKQ	♥ 983				
North HCP: 17	♦ K8	♦ AQ7	AP			
South HCP: 9	♣ K1075	♣ QJ84				
Contract: 3N N						

Board: 186

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ 1082

♥ J97

♦ KQ32

♣ K94

South:

♠ K4

♥ AK8

♦ AJ109

♣ Q876

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 187	♠ KJ96	The opponents are silent.
Dealer: N	♥ AK42	
Vul: None	♦ A7	You bid first.
HCP: 17	♣ Q42	

Board: 188	♠ K93	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: NS	♦ Q53	Partner bids first.
HCP: 9	♣ 10763	

Board: 189	♠ K109	The opponents are silent.
Dealer: N	♥ AK75	
Vul: EW	♦ AK6	You bid first.
HCP: 17	♣ 982	

Board: 190	♠ A5	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ 7642	Partner bids first.
HCP: 8	♣ Q983	

Board: 191	♠ AK73	The opponents are silent.
Dealer: N	♥ Q104	
Vul: NS	♦ A6	You bid first.
HCP: 17	♣ KJ42	

Board: 192	♠ KJ	The opponents are silent.
Dealer: S	♥ 1087	
Vul: EW	♦ 932	Partner bids first.
HCP: 8	♣ KJ1042	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ 53		1NT	Pass	2NT
Vul: None	♥ AK42	♥ Q63	Pass	3NT	AP	
North HCP: 17	♦ A7	♦ Q83				
South HCP: 8	♣ Q42	♣ A10953				
Contract: 3N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ AQ85				1NT
Vul: NS	♥ KJ3	♥ Q865	Pass	2NT	AP	
North HCP: 9	♦ Q53	♦ A8				
South HCP: 15	♣ 10763	♣ K42				
Contract: 2N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ J52		1NT	Pass	2♣ ¹
Vul: EW	♥ AK75	♥ QJ93	Pass	2♥	Pass	3♥
North HCP: 17	♦ AK6	♦ QJ7	Pass	3NT	AP	
South HCP: 9	♣ 982	♣ Q104	1. Stayman			
Contract: 3N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KQ109				1NT
Vul: Both	♥ Q98	♥ 103	Pass	2NT	Pass	3NT
North HCP: 8	♦ 7642	♦ AKJ10	AP			
South HCP: 17	♣ Q983	♣ A54				
Contract: 3N S						

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ J98		1NT	Pass	2NT
Vul: NS	♥ Q104	♥ 72	Pass	3NT	AP	
North HCP: 17	♦ A6	♦ K73				
South HCP: 8	♣ KJ42	♣ A10965				
Contract: 3N N						

Board: 192

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ KJ

♥ 1087

♦ 932

♣ KJ1042

South:

♠ Q753

♥ AQ

♦ AKQ8

♣ 876

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 187	♠ 53	The opponents are silent.
Dealer: N	♥ Q63	
Vul: None	♦ Q83	Partner bids first.
HCP: 8	♣ A10953	

Board: 188	♠ AQ85	The opponents are silent.
Dealer: S	♥ Q865	
Vul: NS	♦ A8	You bid first.
HCP: 15	♣ K42	

Board: 189	♠ J52	The opponents are silent.
Dealer: N	♥ QJ93	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 9	♣ Q104	

Board: 190	♠ KQ109	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ AKJ10	You bid first.
HCP: 17	♣ A54	

Board: 191	♠ J98	The opponents are silent.
Dealer: N	♥ 72	
Vul: NS	♦ K73	Partner bids first.
HCP: 8	♣ A10965	

Board: 192	♠ Q753	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AKQ8	You bid first.
HCP: 17	♣ 876	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ 53		1NT	Pass	2NT
Vul: None	♥ AK42	♥ Q63		3NT	AP	
North HCP: 17	♦ A7	♦ Q83	Pass			
South HCP: 8	♣ Q42	♣ A10953				
Contract: 3N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ AQ85				1NT
Vul: NS	♥ KJ3	♥ Q865				
North HCP: 9	♦ Q53	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ 10763	♣ K42				
Contract: 2N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ J52		1NT	Pass	2♣ ¹
Vul: EW	♥ AK75	♥ QJ93	Pass	2♥	Pass	3♥
North HCP: 17	♦ AK6	♦ QJ7	Pass	3NT	AP	
South HCP: 9	♣ 982	♣ Q104				
Contract: 3N N						

1. Stayman

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ KQ109				1NT
Vul: Both	♥ Q98	♥ 103				
North HCP: 8	♦ 7642	♦ AKJ10	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q983	♣ A54	AP			
Contract: 3N S						

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AK73	♠ J98		1NT	Pass	2NT
Vul: NS	♥ Q104	♥ 72				
North HCP: 17	♦ A6	♦ K73	Pass	3NT	AP	
South HCP: 8	♣ KJ42	♣ A10965				
Contract: 3N N						

Board: 192

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ KJ

♥ 1087

♦ 932

♣ KJ1042

South:

♠ Q753

♥ AQ

♦ AKQ8

♣ 876

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 193	♠ A3	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ 875	You bid first.
HCP: 15	♣ AKQ102	

Board: 194	♠ J103	The opponents are silent.
Dealer: S	♥ K93	
Vul: None	♦ 732	Partner bids first.
HCP: 8	♣ A872	

Board: 195	♠ Q9	The opponents are silent.
Dealer: N	♥ 732	
Vul: EW	♦ AKQ8	You bid first.
HCP: 15	♣ KJ92	

Board: 196	♠ 107	The opponents are silent.
Dealer: S	♥ A83	
Vul: Both	♦ A108	Partner bids first.
HCP: 9	♣ J6432	

Board: 197	♠ AJ103	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ A3	You bid first.
HCP: 15	♣ AQ743	

Board: 198	♠ KJ84	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ Q985	Partner bids first.
HCP: 9	♣ 964	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ Q76	♥ 942	Pass	2♦	Pass	2NT
North HCP: 15	♦ 875	♦ AJ4	AP			
South HCP: 9	♣ AKQ102	♣ 843	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ A952				1NT
Vul: None	♥ K93	♥ AQ6	Pass	2NT	AP	
North HCP: 8	♦ 732	♦ A8				
South HCP: 16	♣ A872	♣ Q1043				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ 10864		1NT	Pass	2♣ ¹
Vul: EW	♥ 732	♥ AK9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 1074	AP			
South HCP: 9	♣ KJ92	♣ Q54	1. Stayman			
Contract: 2N N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ82				1NT
Vul: Both	♥ A83	♥ K97	Pass	2NT	AP	
North HCP: 9	♦ A108	♦ J92				
South HCP: 15	♣ J6432	♣ KQ8				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ Q842		1NT	Pass	2♣ ¹
Vul: None	♥ 95	♥ A2	Pass	2♠	Pass	4♠
North HCP: 15	♦ A3	♦ K1087	AP			
South HCP: 9	♣ AQ743	♣ 652	1. Stayman			
Contract: 4♠ N						

Board: 198

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ KJ84

♥ K3

♦ Q985

♣ 964

South:

♠ A53

♥ 102

♦ AKJ73

♣ AJ10

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3♦

Pass 3NT AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 193	♠ KJ86	The opponents are silent.
Dealer: N	♥ 942	
Vul: Both	♦ AJ4	Partner bids first.
HCP: 9	♣ 843	

Board: 194	♠ A952	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ A8	You bid first.
HCP: 16	♣ Q1043	

Board: 195	♠ 10864	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ 1074	Partner bids first.
HCP: 9	♣ Q54	

Board: 196	♠ AQ82	The opponents are silent.
Dealer: S	♥ K97	
Vul: Both	♦ J92	You bid first.
HCP: 15	♣ KQ8	

Board: 197	♠ Q842	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ K1087	Partner bids first.
HCP: 9	♣ 652	

Board: 198	♠ A53	The opponents are silent.
Dealer: S	♥ 102	
Vul: NS	♦ AKJ73	You bid first.
HCP: 17	♣ AJ10	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KJ86		1NT	Pass	2♣ ¹
Vul: Both	♥ Q76	♥ 942	Pass	2♦	Pass	2NT
North HCP: 15	♦ 875	♦ AJ4	AP			
South HCP: 9	♣ AKQ102	♣ 843	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ A952				1NT
Vul: None	♥ K93	♥ AQ6	Pass	2NT	AP	
North HCP: 8	♦ 732	♦ A8				
South HCP: 16	♣ A872	♣ Q1043				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ 10864		1NT	Pass	2♣ ¹
Vul: EW	♥ 732	♥ AK9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 1074	AP			
South HCP: 9	♣ KJ92	♣ Q54	1. Stayman			
Contract: 2N N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ82				1NT
Vul: Both	♥ A83	♥ K97	Pass	2NT	AP	
North HCP: 9	♦ A108	♦ J92				
South HCP: 15	♣ J6432	♣ KQ8				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AJ103	♠ Q842		1NT	Pass	2♣ ¹
Vul: None	♥ 95	♥ A2	Pass	2♠	Pass	4♠
North HCP: 15	♦ A3	♦ K1087	AP			
South HCP: 9	♣ AQ743	♣ 652	1. Stayman			
Contract: 4♠ N						

Board: 198

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ KJ84

♥ K3

♦ Q985

♣ 964

South:

♠ A53

♥ 102

♦ AKJ73

♣ AJ10

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3♦

Pass 3NT AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 199	♠ KQJ6	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ J6	You bid first.
HCP: 16	♣ Q9542	

Board: 200	♠ J5	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: None	♦ 983	Partner bids first.
HCP: 9	♣ K1042	

Board: 201	♠ AK5	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ 8653	You bid first.
HCP: 16	♣ AJ8	

Board: 202	♠ Q53	The opponents are silent.
Dealer: S	♥ A74	
Vul: EW	♦ K83	Partner bids first.
HCP: 9	♣ 9873	

Board: 203	♠ K72	The opponents are silent.
Dealer: N	♥ A64	
Vul: None	♦ AK1084	You bid first.
HCP: 16	♣ Q3	

Board: 204	♠ 10932	The opponents are silent.
Dealer: S	♥ 642	
Vul: NS	♦ A103	Partner bids first.
HCP: 8	♣ A97	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ A103		1NT	Pass	2NT
Vul: Both	♥ AK	♥ 82				
North HCP: 16	♦ J6	♦ 743	AP			
South HCP: 8	♣ Q9542	♣ A10863				
Contract: 2N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A873				1NT
Vul: None	♥ AJ83	♥ KQ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 983	♦ KQJ2	Pass	2NT	AP	
South HCP: 15	♣ K1042	♣ 53	1. Stayman			
Contract: 2N S						

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J8		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ10	♥ A984	Pass	2♦	Pass	2NT
North HCP: 16	♦ 8653	♦ 1092	AP			
South HCP: 8	♣ AJ8	♣ K432	1. Stayman			
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ 1098				1NT
Vul: EW	♥ A74	♥ KQ3	Pass	2NT	Pass	3NT
North HCP: 9	♦ K83	♦ A102				
South HCP: 17	♣ 9873	♣ AKJ4	AP			
Contract: 3N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ AJ10		1NT	Pass	2NT
Vul: None	♥ A64	♥ J103				
North HCP: 16	♦ AK1084	♦ 9632	AP			
South HCP: 9	♣ Q3	♣ K104				
Contract: 2N N						

Board: 204

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 10932

♥ 642

♦ A103

♣ A97

South:

♠ AK8

♥ AJ3

♦ J92

♣ K1064

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 199	♠ A103	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ 743	Partner bids first.
HCP: 8	♣ A10863	

Board: 200	♠ A873	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ KQJ2	You bid first.
HCP: 15	♣ 53	

Board: 201	♠ J8	The opponents are silent.
Dealer: N	♥ A984	
Vul: NS	♦ 1092	Partner bids first.
HCP: 8	♣ K432	

Board: 202	♠ 1098	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: EW	♦ A102	You bid first.
HCP: 17	♣ AKJ4	

Board: 203	♠ AJ10	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ 9632	Partner bids first.
HCP: 9	♣ K104	

Board: 204	♠ AK8	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ J92	You bid first.
HCP: 16	♣ K1064	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ A103		1NT	Pass	2NT
Vul: Both	♥ AK	♥ 82				
North HCP: 16	♦ J6	♦ 743	AP			
South HCP: 8	♣ Q9542	♣ A10863				
Contract: 2N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A873				1NT
Vul: None	♥ AJ83	♥ KQ5	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 983	♦ KQJ2	Pass	2NT	AP	
South HCP: 15	♣ K1042	♣ 53	1. Stayman			
Contract: 2N S						

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J8		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ10	♥ A984	Pass	2♦	Pass	2NT
North HCP: 16	♦ 8653	♦ 1092	AP			
South HCP: 8	♣ AJ8	♣ K432	1. Stayman			
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ 1098				1NT
Vul: EW	♥ A74	♥ KQ3	Pass	2NT	Pass	3NT
North HCP: 9	♦ K83	♦ A102				
South HCP: 17	♣ 9873	♣ AKJ4	AP			
Contract: 3N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ AJ10		1NT	Pass	2NT
Vul: None	♥ A64	♥ J103				
North HCP: 16	♦ AK1084	♦ 9632	AP			
South HCP: 9	♣ Q3	♣ K104				
Contract: 2N N						

Board: 204

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 10932

♥ 642

♦ A103

♣ A97

South:

♠ AK8

♥ AJ3

♦ J92

♣ K1064

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 205	♠ AQ5	The opponents are silent.
Dealer: N	♥ KQ82	
Vul: EW	♦ 92	You bid first.
HCP: 15	♣ A1073	

Board: 206	♠ AK54	The opponents are silent.
Dealer: S	♥ Q87	
Vul: Both	♦ 874	Partner bids first.
HCP: 9	♣ 863	

Board: 207	♠ KJ6	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ K984	You bid first.
HCP: 15	♣ 94	

Board: 208	♠ A987	East Doubles 2♣ if possible.
Dealer: S	♥ 1083	
Vul: EW	♦ A982	Partner bids first.
HCP: 8	♣ 94	

Board: 209	♠ AK95	The opponents are silent.
Dealer: N	♥ A1042	
Vul: Both	♦ A10	You bid first.
HCP: 15	♣ 753	

Board: 210	♠ Q743	The opponents are silent.
Dealer: S	♥ Q97	
Vul: None	♦ A5	Partner bids first.
HCP: 8	♣ 9876	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J984		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ82	♥ A64	Pass	2♥	Pass	2NT
North HCP: 15	♦ 92	♦ J107	AP			
South HCP: 9	♣ A1073	♣ QJ4	1. Stayman			
Contract: 2N N						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ AK54	♠ J9				1NT
Vul: Both	♥ Q87	♥ J96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 874	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ 863	♣ KQJ54	1. Stayman			
Contract: 2N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 85		1NT	Pass	2NT
Vul: NS	♥ AKJ5	♥ Q87	AP			
North HCP: 15	♦ K984	♦ A762				
South HCP: 9	♣ 94	♣ K1063				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ Q104				1NT
Vul: EW	♥ 1083	♥ AJ95	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ A982	♦ KQ10	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ K63	1. Stayman			
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 7432		1NT	Pass	2♣ ¹
Vul: Both	♥ A1042	♥ J96	Pass	2♥	Pass	2NT
North HCP: 15	♦ A10	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ 753	♣ KQ84	1. Stayman			
Contract: 4♠ N						

Board: 210

Dealer: S

Vul: None

North HCP: 8

South HCP: 17

Contract: 2♥ S

North:

♠ Q743

♥ Q97

♦ A5

♣ 9876

South:

♠ A85

♥ AK102

♦ K1084

♣ K4

West North East South

1NT

Pass 2♣¹ Pass 2♥

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 205 ♠ J984
Dealer: N ♥ A64
Vul: EW ♦ J107
HCP: 9 ♣ QJ4

The opponents are silent.

Partner bids first.

Board: 206 ♠ J9
Dealer: S ♥ J96
Vul: Both ♦ AK2
HCP: 15 ♣ KQJ54

The opponents are silent.

You bid first.

Board: 207 ♠ 85
Dealer: N ♥ Q87
Vul: NS ♦ A762
HCP: 9 ♣ K1063

The opponents are silent.

Partner bids first.

Board: 208 ♠ Q104
Dealer: S ♥ AJ95
Vul: EW ♦ KQ10
HCP: 15 ♣ K63

East Doubles 2♣ if possible.

You bid first.

Board: 209 ♠ 7432
Dealer: N ♥ J96
Vul: Both ♦ QJ
HCP: 9 ♣ KQ84

The opponents are silent.

Partner bids first.

Board: 210 ♠ A85
Dealer: S ♥ AK102
Vul: None ♦ K1084
HCP: 17 ♣ K4

The opponents are silent.

You bid first.

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ J984		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ82	♥ A64	Pass	2♥	Pass	2NT
North HCP: 15	♦ 92	♦ J107	AP			
South HCP: 9	♣ A1073	♣ QJ4	1. Stayman			
Contract: 2N N						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ AK54	♠ J9				1NT
Vul: Both	♥ Q87	♥ J96	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 874	♦ AK2	Pass	2NT	AP	
South HCP: 15	♣ 863	♣ KQJ54	1. Stayman			
Contract: 2N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 85		1NT	Pass	2NT
Vul: NS	♥ AKJ5	♥ Q87	AP			
North HCP: 15	♦ K984	♦ A762				
South HCP: 9	♣ 94	♣ K1063				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ A987	♠ Q104				1NT
Vul: EW	♥ 1083	♥ AJ95	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ A982	♦ KQ10	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ K63	1. Stayman			
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 7432		1NT	Pass	2♣ ¹
Vul: Both	♥ A1042	♥ J96	Pass	2♥	Pass	2NT
North HCP: 15	♦ A10	♦ QJ	Pass	4♠	AP	
South HCP: 9	♣ 753	♣ KQ84	1. Stayman			
Contract: 4♠ N						

Board: 210

Dealer: S

Vul: None

North HCP: 8

South HCP: 17

Contract: 2♥ S

North:

♠ Q743

♥ Q97

♦ A5

♣ 9876

South:

♠ A85

♥ AK102

♦ K1084

♣ K4

West North East South

1NT

Pass 2♣¹ Pass 2♥

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 211	♠ 95	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ AQ73	You bid first.
HCP: 16	♣ AJ87	

Board: 212	♠ KJ97	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ J1032	Partner bids first.
HCP: 9	♣ 84	

Board: 213	♠ QJ9	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ K87	You bid first.
HCP: 15	♣ 743	

Board: 214	♠ A983	The opponents are silent.
Dealer: S	♥ Q52	
Vul: NS	♦ K1065	Partner bids first.
HCP: 9	♣ 84	

Board: 215	♠ AK65	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ K7	You bid first.
HCP: 17	♣ K1096	

Board: 216	♠ K92	The opponents are silent.
Dealer: S	♥ J986	
Vul: None	♦ K8	Partner bids first.
HCP: 8	♣ J742	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ K84		1NT	Pass	2NT
Vul: EW	♥ AJ9	♥ 76				
North HCP: 16	♦ AQ73	♦ K109	AP			
South HCP: 9	♣ AJ87	♣ K10964				
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ KJ97	♠ 6542				1NT
Vul: Both	♥ KJ9	♥ A6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J1032	♦ AK84	Pass	4♠	AP	
South HCP: 15	♣ 84	♣ KJ2	1. Stayman			
Contract: 4♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ K64				
Vul: None	♥ AKQ4	♥ 962		1NT	Pass	2NT
North HCP: 15	♦ K87	♦ Q642	AP			
South HCP: 8	♣ 743	♣ QJ10				
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ A983	♠ 75				1NT
Vul: NS	♥ Q52	♥ A873	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K1065	♦ AQ8	Pass	2NT	Pass	3NT
South HCP: 17	♣ 84	♣ AQJ5	AP			
Contract: 3N S			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J1084				
Vul: Both	♥ A83	♥ K42		1NT	Pass	2♣ ¹
North HCP: 17	♦ K7	♦ A1082	Pass	2♠	Pass	4♠
South HCP: 9	♣ K1096	♣ J4	AP			
Contract: 4♠ N			1. Stayman			

Board: 216

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ K92

♥ J986

♦ K8

♣ J742

South:

♠ Q85

♥ K742

♦ AJ10

♣ KQ3

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 211	♠ K84	The opponents are silent.
Dealer: N	♥ 76	
Vul: EW	♦ K109	Partner bids first.
HCP: 9	♣ K10964	

Board: 212	♠ 6542	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AK84	You bid first.
HCP: 15	♣ KJ2	

Board: 213	♠ K64	The opponents are silent.
Dealer: N	♥ 962	
Vul: None	♦ Q642	Partner bids first.
HCP: 8	♣ QJ10	

Board: 214	♠ 75	The opponents are silent.
Dealer: S	♥ A873	
Vul: NS	♦ AQ8	You bid first.
HCP: 17	♣ AQJ5	

Board: 215	♠ J1084	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ A1082	Partner bids first.
HCP: 9	♣ J4	

Board: 216	♠ Q85	The opponents are silent.
Dealer: S	♥ K742	
Vul: None	♦ AJ10	You bid first.
HCP: 15	♣ KQ3	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ 95	♠ K84		1NT	Pass	2NT
Vul: EW	♥ AJ9	♥ 76				
North HCP: 16	♦ AQ73	♦ K109	AP			
South HCP: 9	♣ AJ87	♣ K10964				
Contract: 2N N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ KJ97	♠ 6542				1NT
Vul: Both	♥ KJ9	♥ A6	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J1032	♦ AK84	Pass	4♠	AP	
South HCP: 15	♣ 84	♣ KJ2	1. Stayman			
Contract: 4♠ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ K64		1NT	Pass	2NT
Vul: None	♥ AKQ4	♥ 962				
North HCP: 15	♦ K87	♦ Q642	AP			
South HCP: 8	♣ 743	♣ QJ10				
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ A983	♠ 75				1NT
Vul: NS	♥ Q52	♥ A873	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K1065	♦ AQ8	Pass	2NT	Pass	3NT
South HCP: 17	♣ 84	♣ AQJ5	AP			
Contract: 3N S			1. Stayman			

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J1084		1NT	Pass	2♣ ¹
Vul: Both	♥ A83	♥ K42	Pass	2♠	Pass	4♠
North HCP: 17	♦ K7	♦ A1082	AP			
South HCP: 9	♣ K1096	♣ J4	1. Stayman			
Contract: 4♠ N						

Board: 216

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ K92

♥ J986

♦ K8

♣ J742

South:

♠ Q85

♥ K742

♦ AJ10

♣ KQ3

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 217	♠ AQ10	The opponents are silent.
Dealer: N	♥ A104	
Vul: NS	♦ KQ109	You bid first.
HCP: 16	♣ J105	

Board: 218	♠ A42	The opponents are silent.
Dealer: S	♥ K1042	
Vul: EW	♦ 93	Partner bids first.
HCP: 9	♣ Q862	

Board: 219	♠ Q97	The opponents are silent.
Dealer: N	♥ AQJ87	
Vul: None	♦ Q9	You bid first.
HCP: 15	♣ A42	

Board: 220	♠ Q976	East Bids 3♣ if possible.
Dealer: S	♥ J54	
Vul: NS	♦ Q1062	Partner bids first.
HCP: 8	♣ K3	

Board: 221	♠ AQJ9	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: EW	♦ 76	You bid first.
HCP: 17	♣ J104	

Board: 222	♠ 1054	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ A987	Partner bids first.
HCP: 8	♣ J954	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J953		1NT	Pass	2♣ ¹
Vul: NS	♥ A104	♥ J5	Pass	2♦	Pass	2NT
North HCP: 16	♦ KQ109	♦ 842	AP			
South HCP: 9	♣ J105	♣ AK94	1. Stayman			
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KJ10				1NT
Vul: EW	♥ K1042	♥ AQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 93	♦ 865	Pass	4♥	AP	
South HCP: 15	♣ Q862	♣ AJ4	1. Stayman			
Contract: 4♥ S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ J54		1NT	Pass	2NT
Vul: None	♥ AQJ87	♥ 65	AP			
North HCP: 15	♦ Q9	♦ A1062				
South HCP: 9	♣ A42	♣ KJ93				
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ Q976	♠ J83				1NT
Vul: NS	♥ J54	♥ AK872	Pass	2♣ ¹	3♣	AP
North HCP: 8	♦ Q1062	♦ AK3	1. Stayman			
South HCP: 15	♣ K3	♣ 74				
Contract: 3♣ E						

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ 754		1NT	Pass	2NT
Vul: EW	♥ AKQ2	♥ 984	Pass	3NT	AP	
North HCP: 17	♦ 76	♦ AK2				
South HCP: 9	♣ J104	♣ Q863				
Contract: 3N N						

Board: 222

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1054

♥ QJ

♦ A987

♣ J954

South:

♠ AK86

♥ K943

♦ 52

♣ KQ8

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 217	♠ J953	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ 842	Partner bids first.
HCP: 9	♣ AK94	

Board: 218	♠ KJ10	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: EW	♦ 865	You bid first.
HCP: 15	♣ AJ4	

Board: 219	♠ J54	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ A1062	Partner bids first.
HCP: 9	♣ KJ93	

Board: 220	♠ J83	East Bids 3♣ if possible.
Dealer: S	♥ AK872	
Vul: NS	♦ AK3	You bid first.
HCP: 15	♣ 74	

Board: 221	♠ 754	The opponents are silent.
Dealer: N	♥ 984	
Vul: EW	♦ AK2	Partner bids first.
HCP: 9	♣ Q863	

Board: 222	♠ AK86	The opponents are silent.
Dealer: S	♥ K943	
Vul: Both	♦ 52	You bid first.
HCP: 15	♣ KQ8	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J953		1NT	Pass	2♣ ¹
Vul: NS	♥ A104	♥ J5	Pass	2♦	Pass	2NT
North HCP: 16	♦ KQ109	♦ 842	AP			
South HCP: 9	♣ J105	♣ AK94	1. Stayman			
Contract: 2N N						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KJ10				1NT
Vul: EW	♥ K1042	♥ AQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 93	♦ 865	Pass	4♥	AP	
South HCP: 15	♣ Q862	♣ AJ4	1. Stayman			
Contract: 4♥ S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ J54		1NT	Pass	2NT
Vul: None	♥ AQJ87	♥ 65	AP			
North HCP: 15	♦ Q9	♦ A1062				
South HCP: 9	♣ A42	♣ KJ93				
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ Q976	♠ J83				1NT
Vul: NS	♥ J54	♥ AK872	Pass	2♣ ¹	3♣	AP
North HCP: 8	♦ Q1062	♦ AK3	1. Stayman			
South HCP: 15	♣ K3	♣ 74				
Contract: 3♣ E						

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ 754		1NT	Pass	2NT
Vul: EW	♥ AKQ2	♥ 984	Pass	3NT	AP	
North HCP: 17	♦ 76	♦ AK2				
South HCP: 9	♣ J104	♣ Q863				
Contract: 3N N						

Board: 222

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 1054

♥ QJ

♦ A987

♣ J954

South:

♠ AK86

♥ K943

♦ 52

♣ KQ8

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 223	♠ QJ10	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ KJ74	You bid first.
HCP: 16	♣ KQ95	

Board: 224	♠ AJ5	The opponents are silent.
Dealer: S	♥ 974	
Vul: EW	♦ J86	Partner bids first.
HCP: 9	♣ QJ84	

Board: 225	♠ Q1062	West Bids 3♦ if possible.
Dealer: N	♥ AK9	
Vul: Both	♦ A94	You bid first.
HCP: 17	♣ KJ6	

Board: 226	♠ J85	The opponents are silent.
Dealer: S	♥ AK87	
Vul: None	♦ J98	Partner bids first.
HCP: 9	♣ 943	

Board: 227	♠ AK9	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ K975	You bid first.
HCP: 17	♣ A1042	

Board: 228	♠ J93	The opponents are silent.
Dealer: S	♥ J32	
Vul: Both	♦ K94	Partner bids first.
HCP: 9	♣ A943	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K86		1NT	Pass	2NT
Vul: NS	♥ A10	♥ Q52				
North HCP: 16	♦ KJ74	♦ 9832	AP			
South HCP: 9	♣ KQ95	♣ A104				
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 876				1NT
Vul: EW	♥ 974	♥ K5				
North HCP: 9	♦ J86	♦ AQ9	Pass	2NT	AP	
South HCP: 16	♣ QJ84	♣ AK653				
Contract: 2N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ Q1062	♠ 98		1NT	Pass	2NT
Vul: Both	♥ AK9	♥ QJ4				
North HCP: 17	♦ A94	♦ 1053	3♦	3NT	AP	
South HCP: 9	♣ KJ6	♣ AQ1043				
Contract: 3N N						

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ 42				1NT
Vul: None	♥ AK87	♥ 102	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J98	♦ AK752	Pass	2NT	AP	
South HCP: 16	♣ 943	♣ AKQ6				
Contract: 2N S			1. Stayman			

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J752		1NT	Pass	2♣ ¹
Vul: EW	♥ K10	♥ J72	Pass	2♦	Pass	2NT
North HCP: 17	♦ K975	♦ AQ82	Pass	3NT	AP	
South HCP: 9	♣ A1042	♣ J3				
Contract: 3N N			1. Stayman			

Board: 228

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J93

♥ J32

♦ K94

♣ A943

South:

♠ KQ862

♥ Q95

♦ AQ2

♣ K5

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 223	♠ K86	The opponents are silent.
Dealer: N	♥ Q52	
Vul: NS	♦ 9832	Partner bids first.
HCP: 9	♣ A104	

Board: 224	♠ 876	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ AQ9	You bid first.
HCP: 16	♣ AK653	

Board: 225	♠ 98	West Bids 3♦ if possible.
Dealer: N	♥ QJ4	
Vul: Both	♦ 1053	Partner bids first.
HCP: 9	♣ AQ1043	

Board: 226	♠ 42	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ AK752	You bid first.
HCP: 16	♣ AKQ6	

Board: 227	♠ J752	The opponents are silent.
Dealer: N	♥ J72	
Vul: EW	♦ AQ82	Partner bids first.
HCP: 9	♣ J3	

Board: 228	♠ KQ862	The opponents are silent.
Dealer: S	♥ Q95	
Vul: Both	♦ AQ2	You bid first.
HCP: 16	♣ K5	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K86		1NT	Pass	2NT
Vul: NS	♥ A10	♥ Q52				
North HCP: 16	♦ KJ74	♦ 9832	AP			
South HCP: 9	♣ KQ95	♣ A104				
Contract: 2N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 876				1NT
Vul: EW	♥ 974	♥ K5				
North HCP: 9	♦ J86	♦ AQ9	Pass	2NT	AP	
South HCP: 16	♣ QJ84	♣ AK653				
Contract: 2N S						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ Q1062	♠ 98		1NT	Pass	2NT
Vul: Both	♥ AK9	♥ QJ4				
North HCP: 17	♦ A94	♦ 1053	3♦	3NT	AP	
South HCP: 9	♣ KJ6	♣ AQ1043				
Contract: 3N N						

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ 42				1NT
Vul: None	♥ AK87	♥ 102	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J98	♦ AK752	Pass	2NT	AP	
South HCP: 16	♣ 943	♣ AKQ6				
Contract: 2N S						

1. Stayman

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J752		1NT	Pass	2♣ ¹
Vul: EW	♥ K10	♥ J72				
North HCP: 17	♦ K975	♦ AQ82	Pass	2♦	Pass	2NT
South HCP: 9	♣ A1042	♣ J3	Pass	3NT	AP	
Contract: 3N N						

1. Stayman

Board: 228

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J93

♥ J32

♦ K94

♣ A943

South:

♠ KQ862

♥ Q95

♦ AQ2

♣ K5

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 229	♠ Q3	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: None	♦ QJ93	You bid first.
HCP: 15	♣ Q82	

Board: 230	♠ QJ105	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ 93	Partner bids first.
HCP: 9	♣ J1094	

Board: 231	♠ A64	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ AQ1062	

Board: 232	♠ 96	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ 872	Partner bids first.
HCP: 9	♣ K7532	

Board: 233	♠ Q762	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ 75	You bid first.
HCP: 15	♣ AKQJ4	

Board: 234	♠ Q73	The opponents are silent.
Dealer: S	♥ QJ105	
Vul: EW	♦ 642	Partner bids first.
HCP: 8	♣ K93	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ 1054		1NT	Pass	2NT
Vul: None	♥ AKJ10	♥ Q9				
North HCP: 15	♦ QJ93	♦ A102	AP			
South HCP: 9	♣ Q82	♣ K9643				
Contract: 2N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ QJ105	♠ A93				1NT
Vul: NS	♥ AJ5	♥ Q8432	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 93	♦ AJ7	Pass	2NT	AP	
South HCP: 16	♣ J1094	♣ KQ	1. Stayman			
Contract: 2N S						

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ Q1053		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ5	♥ K83	Pass	2♦	Pass	2NT
North HCP: 15	♦ 73	♦ K109	AP			
South HCP: 8	♣ AQ1062	♣ 984	1. Stayman			
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ Q74				1NT
Vul: None	♥ KQJ	♥ A65				
North HCP: 9	♦ 872	♦ KJ10	Pass	2NT	AP	
South HCP: 15	♣ K7532	♣ AJ104				
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ Q762	♠ 43		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ	♥ K953	Pass	2♠	Pass	2NT
North HCP: 15	♦ 75	♦ AJ94	Pass	3♣	Pass	3NT
South HCP: 8	♣ AKQJ4	♣ 1083	AP			
Contract: 3N N			1. Stayman			

Board: 234

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2♥ S

North:

♠ Q73

♥ QJ105

♦ 642

♣ K93

South:

♠ AK9

♥ 8632

♦ AKJ9

♣ 42

West North East South

1NT

Pass 2♣¹ Pass 2♥

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 229	♠ 1054	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ A102	Partner bids first.
HCP: 9	♣ K9643	

Board: 230	♠ A93	The opponents are silent.
Dealer: S	♥ Q8432	
Vul: NS	♦ AJ7	You bid first.
HCP: 16	♣ KQ	

Board: 231	♠ Q1053	The opponents are silent.
Dealer: N	♥ K83	
Vul: Both	♦ K109	Partner bids first.
HCP: 8	♣ 984	

Board: 232	♠ Q74	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ KJ10	You bid first.
HCP: 15	♣ AJ104	

Board: 233	♠ 43	The opponents are silent.
Dealer: N	♥ K953	
Vul: NS	♦ AJ94	Partner bids first.
HCP: 8	♣ 1083	

Board: 234	♠ AK9	The opponents are silent.
Dealer: S	♥ 8632	
Vul: EW	♦ AKJ9	You bid first.
HCP: 15	♣ 42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ 1054		1NT	Pass	2NT
Vul: None	♥ AKJ10	♥ Q9				
North HCP: 15	♦ QJ93	♦ A102	AP			
South HCP: 9	♣ Q82	♣ K9643				
Contract: 2N N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ QJ105	♠ A93				1NT
Vul: NS	♥ AJ5	♥ Q8432	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 93	♦ AJ7	Pass	2NT	AP	
South HCP: 16	♣ J1094	♣ KQ	1. Stayman			
Contract: 2N S						

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ Q1053		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ5	♥ K83	Pass	2♦	Pass	2NT
North HCP: 15	♦ 73	♦ K109	AP			
South HCP: 8	♣ AQ1062	♣ 984	1. Stayman			
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ 96	♠ Q74				1NT
Vul: None	♥ KQJ	♥ A65				
North HCP: 9	♦ 872	♦ KJ10	Pass	2NT	AP	
South HCP: 15	♣ K7532	♣ AJ104				
Contract: 2N S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ Q762	♠ 43		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ	♥ K953	Pass	2♠	Pass	2NT
North HCP: 15	♦ 75	♦ AJ94	Pass	3♣	Pass	3NT
South HCP: 8	♣ AKQJ4	♣ 1083	AP			
Contract: 3N N			1. Stayman			

Board: 234

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2♥ S

North:

♠ Q73

♥ QJ105

♦ 642

♣ K93

South:

♠ AK9

♥ 8632

♦ AKJ9

♣ 42

West North East South

1NT

Pass 2♣¹ Pass 2♥

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 235	♠ A972	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ KJ10	You bid first.
HCP: 15	♣ A62	

Board: 236	♠ KJ82	East Bids 2♥ if possible.
Dealer: S	♥ Q1074	
Vul: NS	♦ K5	Partner bids first.
HCP: 9	♣ 984	

Board: 237	♠ A108	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: EW	♦ A8	You bid first.
HCP: 16	♣ K853	

Board: 238	♠ K82	The opponents are silent.
Dealer: S	♥ K1053	
Vul: Both	♦ 7654	Partner bids first.
HCP: 9	♣ K5	

Board: 239	♠ 108	The opponents are silent.
Dealer: N	♥ KQJ87	
Vul: NS	♦ Q75	You bid first.
HCP: 15	♣ AK7	

Board: 240	♠ AQ	The opponents are silent.
Dealer: S	♥ J76	
Vul: EW	♦ 108632	Partner bids first.
HCP: 8	♣ J62	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 235

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ A972

♥ K87

♦ KJ10

♣ A62

South:

♠ Q86

♥ J9

♦ A987

♣ Q743

West North East South

1NT Pass 2NT

AP

Board: 236

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ KJ82

♥ Q1074

♦ K5

♣ 984

South:

♠ A9654

♥ A8

♦ J92

♣ AQ10

West North East South

1NT

Pass 2♣¹ 2♥ 2♠

Pass 3♥² Pass 3♠

Pass 4♥³ Pass 4♠

AP

1. Stayman

2. strength cue bid

3. limit raise or better in ♠

Board: 237

Dealer: N

Vul: EW

North HCP: 16

South HCP: 9

Contract: 2N N

North:

♠ A108

♥ KQ97

♦ A8

♣ K853

South:

♠ J76

♥ AJ10

♦ QJ104

♣ 642

West North East South

1NT Pass 2NT

AP

Board: 238

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K82

♥ K1053

♦ 7654

♣ K5

South:

♠ Q95

♥ AJ6

♦ A102

♣ A1064

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

Board: 239

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ 108

♥ KQJ87

♦ Q75

♣ AK7

South:

♠ AJ54

♥ 105

♦ A86

♣ 10942

West North East South

1NT Pass 2♣¹

Pass 2♥ Pass 2NT

AP

1. Stayman

Board: 240

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ AQ

♥ J76

♦ 108632

♣ J62

South:

♠ 983

♥ AQ82

♦ A9

♣ AK54

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 235	♠ Q86	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ A987	Partner bids first.
HCP: 9	♣ Q743	

Board: 236	♠ A9654	East Bids 2♥ if possible.
Dealer: S	♥ A8	
Vul: NS	♦ J92	You bid first.
HCP: 15	♣ AQ10	

Board: 237	♠ J76	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ QJ104	Partner bids first.
HCP: 9	♣ 642	

Board: 238	♠ Q95	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ A102	You bid first.
HCP: 15	♣ A1064	

Board: 239	♠ AJ54	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ A86	Partner bids first.
HCP: 9	♣ 10942	

Board: 240	♠ 983	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ A9	You bid first.
HCP: 17	♣ AK54	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 235

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ A972

♥ K87

♦ KJ10

♣ A62

South:

♠ Q86

♥ J9

♦ A987

♣ Q743

West North East South

1NT Pass 2NT

AP

Board: 236

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ KJ82

♥ Q1074

♦ K5

♣ 984

South:

♠ A9654

♥ A8

♦ J92

♣ AQ10

West North East South

1NT

Pass 2♣¹ 2♥ 2♠

Pass 3♥² Pass 3♠

Pass 4♥³ Pass 4♠

AP

1. Stayman

2. strength cue bid

3. limit raise or better in ♠

Board: 237

Dealer: N

Vul: EW

North HCP: 16

South HCP: 9

Contract: 2N N

North:

♠ A108

♥ KQ97

♦ A8

♣ K853

South:

♠ J76

♥ AJ10

♦ QJ104

♣ 642

West North East South

1NT Pass 2NT

AP

Board: 238

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K82

♥ K1053

♦ 7654

♣ K5

South:

♠ Q95

♥ AJ6

♦ A102

♣ A1064

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

Board: 239

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ 108

♥ KQJ87

♦ Q75

♣ AK7

South:

♠ AJ54

♥ 105

♦ A86

♣ 10942

West North East South

1NT Pass 2♣¹

Pass 2♥ Pass 2NT

AP

1. Stayman

Board: 240

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ AQ

♥ J76

♦ 108632

♣ J62

South:

♠ 983

♥ AQ82

♦ A9

♣ AK54

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 241	♠ K10732	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ A104	You bid first.
HCP: 15	♣ A5	

Board: 242	♠ 762	The opponents are silent.
Dealer: S	♥ K653	
Vul: None	♦ K87	Partner bids first.
HCP: 9	♣ QJ2	

Board: 243	♠ K543	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ K6	You bid first.
HCP: 16	♣ QJ64	

Board: 244	♠ 75	The opponents are silent.
Dealer: S	♥ Q72	
Vul: Both	♦ 1096	Partner bids first.
HCP: 9	♣ AK753	

Board: 245	♠ Q9	The opponents are silent.
Dealer: N	♥ KQ432	
Vul: None	♦ AQ2	You bid first.
HCP: 16	♣ K54	

Board: 246	♠ A93	The opponents are silent.
Dealer: S	♥ 75	
Vul: NS	♦ 10854	Partner bids first.
HCP: 8	♣ A1065	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ K10732	♠ 85		1NT	Pass	2NT
Vul: Both	♥ KJ5	♥ A93				
North HCP: 15	♦ A104	♦ KQ85	AP			
South HCP: 9	♣ A5	♣ 10842				
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ AK93				1NT
Vul: None	♥ K653	♥ A1084	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K87	♦ 52	Pass	3♥	AP	
South HCP: 15	♣ QJ2	♣ A54	1. Stayman			
Contract: 3♥ S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ K543	♠ A7		1NT	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ 9832	Pass	2♠	Pass	2NT
North HCP: 16	♦ K6	♦ 953	AP			
South HCP: 8	♣ QJ64	♣ A983	1. Stayman			
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ K9				1NT
Vul: Both	♥ Q72	♥ K94	Pass	2NT	Pass	3NT
North HCP: 9	♦ 1096	♦ AKQ8	AP			
South HCP: 17	♣ AK753	♣ Q842				
Contract: 3N S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ A743		1NT	Pass	2♣ ¹
Vul: None	♥ KQ432	♥ J976	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ2	♦ KJ5	AP			
South HCP: 9	♣ K54	♣ 96	1. Stayman			
Contract: 4♥ N						

Board: 246

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A93

♥ 75

♦ 10854

♣ A1065

South:

♠ K74

♥ AJ864

♦ KJ

♣ K42

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 241	♠ 85	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ KQ85	Partner bids first.
HCP: 9	♣ 10842	

Board: 242	♠ AK93	The opponents are silent.
Dealer: S	♥ A1084	
Vul: None	♦ 52	You bid first.
HCP: 15	♣ A54	

Board: 243	♠ A7	The opponents are silent.
Dealer: N	♥ 9832	
Vul: EW	♦ 953	Partner bids first.
HCP: 8	♣ A983	

Board: 244	♠ K9	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ AKQ8	You bid first.
HCP: 17	♣ Q842	

Board: 245	♠ A743	The opponents are silent.
Dealer: N	♥ J976	
Vul: None	♦ KJ5	Partner bids first.
HCP: 9	♣ 96	

Board: 246	♠ K74	The opponents are silent.
Dealer: S	♥ AJ864	
Vul: NS	♦ KJ	You bid first.
HCP: 15	♣ K42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ K10732	♠ 85		1NT	Pass	2NT
Vul: Both	♥ KJ5	♥ A93				
North HCP: 15	♦ A104	♦ KQ85	AP			
South HCP: 9	♣ A5	♣ 10842				
Contract: 2N N						

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ AK93				1NT
Vul: None	♥ K653	♥ A1084	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K87	♦ 52	Pass	3♥	AP	
South HCP: 15	♣ QJ2	♣ A54	1. Stayman			
Contract: 3♥ S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ K543	♠ A7		1NT	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ 9832	Pass	2♠	Pass	2NT
North HCP: 16	♦ K6	♦ 953	AP			
South HCP: 8	♣ QJ64	♣ A983	1. Stayman			
Contract: 2N N						

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ K9				1NT
Vul: Both	♥ Q72	♥ K94	Pass	2NT	Pass	3NT
North HCP: 9	♦ 1096	♦ AKQ8	AP			
South HCP: 17	♣ AK753	♣ Q842				
Contract: 3N S						

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ A743		1NT	Pass	2♣ ¹
Vul: None	♥ KQ432	♥ J976	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQ2	♦ KJ5	AP			
South HCP: 9	♣ K54	♣ 96	1. Stayman			
Contract: 4♥ N						

Board: 246

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ A93

♥ 75

♦ 10854

♣ A1065

South:

♠ K74

♥ AJ864

♦ KJ

♣ K42

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 247	♠ J6	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ AKQ32	You bid first.
HCP: 16	♣ 743	

Board: 248	♠ J83	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: None	♦ 987	Partner bids first.
HCP: 9	♣ K64	

Board: 249	♠ AK82	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ 843	You bid first.
HCP: 17	♣ QJ4	

Board: 250	♠ K74	The opponents are silent.
Dealer: S	♥ K82	
Vul: EW	♦ 1072	Partner bids first.
HCP: 8	♣ Q1083	

Board: 251	♠ A72	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: None	♦ Q64	You bid first.
HCP: 17	♣ KQJ	

Board: 252	♠ QJ86	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ 1072	Partner bids first.
HCP: 9	♣ QJ42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ KQ72		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ3	♥ 52	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ32	♦ J95	AP			
South HCP: 8	♣ 743	♣ Q1062				
Contract: 2N N			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ Q1096				1NT
Vul: None	♥ AJ102	♥ 83	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 987	♦ AKQJ6	Pass	2NT	Pass	3♦
South HCP: 16	♣ K64	♣ A7	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 95				
Vul: NS	♥ AK7	♥ Q52		1NT	Pass	2NT
North HCP: 17	♦ 843	♦ QJ965	Pass	3NT	AP	
South HCP: 9	♣ QJ4	♣ A76				
Contract: 3N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ AQ105				1NT
Vul: EW	♥ K82	♥ 103	Pass	2NT	Pass	3NT
North HCP: 8	♦ 1072	♦ AK54	AP			
South HCP: 17	♣ Q1083	♣ A64				
Contract: 3N S						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ J109				
Vul: None	♥ KQ95	♥ A4		1NT	Pass	2NT
North HCP: 17	♦ Q64	♦ A8532	Pass	3NT	AP	
South HCP: 9	♣ KQJ	♣ 1084				
Contract: 3N N						

Board: 252

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2♠ S

North:

♠ QJ86

♥ QJ

♦ 1072

♣ QJ42

South:

♠ K1093

♥ A84

♦ AKJ8

♣ 105

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 247	♠ KQ72	The opponents are silent.
Dealer: N	♥ 52	
Vul: Both	♦ J95	Partner bids first.
HCP: 8	♣ Q1062	

Board: 248	♠ Q1096	The opponents are silent.
Dealer: S	♥ 83	
Vul: None	♦ AKQJ6	You bid first.
HCP: 16	♣ A7	

Board: 249	♠ 95	The opponents are silent.
Dealer: N	♥ Q52	
Vul: NS	♦ QJ965	Partner bids first.
HCP: 9	♣ A76	

Board: 250	♠ AQ105	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ AK54	You bid first.
HCP: 17	♣ A64	

Board: 251	♠ J109	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ A8532	Partner bids first.
HCP: 9	♣ 1084	

Board: 252	♠ K1093	The opponents are silent.
Dealer: S	♥ A84	
Vul: NS	♦ AKJ8	You bid first.
HCP: 15	♣ 105	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ KQ72		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ3	♥ 52	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ32	♦ J95	AP			
South HCP: 8	♣ 743	♣ Q1062				
Contract: 2N N			1. Stayman			

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ Q1096				1NT
Vul: None	♥ AJ102	♥ 83	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 987	♦ AKQJ6	Pass	2NT	Pass	3♦
South HCP: 16	♣ K64	♣ A7	Pass	3NT	AP	
Contract: 3N S			1. Stayman			

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 95				
Vul: NS	♥ AK7	♥ Q52		1NT	Pass	2NT
North HCP: 17	♦ 843	♦ QJ965	Pass	3NT	AP	
South HCP: 9	♣ QJ4	♣ A76				
Contract: 3N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ AQ105				1NT
Vul: EW	♥ K82	♥ 103	Pass	2NT	Pass	3NT
North HCP: 8	♦ 1072	♦ AK54				
South HCP: 17	♣ Q1083	♣ A64	AP			
Contract: 3N S						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ J109				
Vul: None	♥ KQ95	♥ A4		1NT	Pass	2NT
North HCP: 17	♦ Q64	♦ A8532	Pass	3NT	AP	
South HCP: 9	♣ KQJ	♣ 1084				
Contract: 3N N						

Board: 252

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2♠ S

North:

♠ QJ86

♥ QJ

♦ 1072

♣ QJ42

South:

♠ K1093

♥ A84

♦ AKJ8

♣ 105

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 253	♠ AJ6	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ 962	You bid first.
HCP: 16	♣ KQ102	

Board: 254	♠ KJ93	The opponents are silent.
Dealer: S	♥ 973	
Vul: Both	♦ KQ94	Partner bids first.
HCP: 9	♣ 84	

Board: 255	♠ Q3	The opponents are silent.
Dealer: N	♥ A1087	
Vul: NS	♦ AKJ5	You bid first.
HCP: 17	♣ K42	

Board: 256	♠ QJ2	The opponents are silent.
Dealer: S	♥ 10753	
Vul: EW	♦ Q42	Partner bids first.
HCP: 8	♣ K93	

Board: 257	♠ K93	The opponents are silent.
Dealer: N	♥ Q84	
Vul: Both	♦ AQJ10	You bid first.
HCP: 16	♣ A42	

Board: 258	♠ 109	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ 10986	Partner bids first.
HCP: 8	♣ K874	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q82		1NT	Pass	2NT
Vul: EW	♥ AQ8	♥ J109				
North HCP: 16	♦ 962	♦ AJ10	AP			
South HCP: 8	♣ KQ102	♣ 8643				
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ 76				1NT
Vul: Both	♥ 973	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ94	♦ A75	Pass	2NT	AP	
South HCP: 16	♣ 84	♣ KQJ9	1. Stayman			
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A75		1NT	Pass	2♣ ¹
Vul: NS	♥ A1087	♥ KQ65	Pass	2♥	Pass	4♥
North HCP: 17	♦ AKJ5	♦ 92	AP			
South HCP: 9	♣ K42	♣ 9863	1. Stayman			
Contract: 4♥ N						

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ A73				1NT
Vul: EW	♥ 10753	♥ KQJ82	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q42	♦ 83	AP			
South HCP: 15	♣ K93	♣ AJ4	1. Stayman			
Contract: 2♥ S						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ82		1NT	Pass	2♣ ¹
Vul: Both	♥ Q84	♥ A53	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQJ10	♦ 53	AP			
South HCP: 8	♣ A42	♣ J976	1. Stayman			
Contract: 2N N						

Board: 258

Dealer: S

Vul: None

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 109

♥ AJ4

♦ 10986

♣ K874

South:

♠ K85

♥ KQ108

♦ A74

♣ A92

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 253	♠ Q82	The opponents are silent.
Dealer: N	♥ J109	
Vul: EW	♦ AJ10	Partner bids first.
HCP: 8	♣ 8643	

Board: 254	♠ 76	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: Both	♦ A75	You bid first.
HCP: 16	♣ KQJ9	

Board: 255	♠ A75	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: NS	♦ 92	Partner bids first.
HCP: 9	♣ 9863	

Board: 256	♠ A73	The opponents are silent.
Dealer: S	♥ KQJ82	
Vul: EW	♦ 83	You bid first.
HCP: 15	♣ AJ4	

Board: 257	♠ QJ82	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ 53	Partner bids first.
HCP: 8	♣ J976	

Board: 258	♠ K85	The opponents are silent.
Dealer: S	♥ KQ108	
Vul: None	♦ A74	You bid first.
HCP: 16	♣ A92	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ Q82		1NT	Pass	2NT
Vul: EW	♥ AQ8	♥ J109				
North HCP: 16	♦ 962	♦ AJ10	AP			
South HCP: 8	♣ KQ102	♣ 8643				
Contract: 2N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ 76				1NT
Vul: Both	♥ 973	♥ AQ65	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ94	♦ A75	Pass	2NT	AP	
South HCP: 16	♣ 84	♣ KQJ9	1. Stayman			
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A75		1NT	Pass	2♣ ¹
Vul: NS	♥ A1087	♥ KQ65	Pass	2♥	Pass	4♥
North HCP: 17	♦ AKJ5	♦ 92	AP			
South HCP: 9	♣ K42	♣ 9863	1. Stayman			
Contract: 4♥ N						

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ A73				1NT
Vul: EW	♥ 10753	♥ KQJ82	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q42	♦ 83	AP			
South HCP: 15	♣ K93	♣ AJ4	1. Stayman			
Contract: 2♥ S						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ82		1NT	Pass	2♣ ¹
Vul: Both	♥ Q84	♥ A53	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQJ10	♦ 53	AP			
South HCP: 8	♣ A42	♣ J976	1. Stayman			
Contract: 2N N						

Board: 258

Dealer: S

Vul: None

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 109

♥ AJ4

♦ 10986

♣ K874

South:

♠ K85

♥ KQ108

♦ A74

♣ A92

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 259	♠ AJ64	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ KJ7	You bid first.
HCP: 16	♣ AK104	

Board: 260	♠ K95	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ J95	Partner bids first.
HCP: 8	♣ A976	

Board: 261	♠ AQ3	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ AQJ4	You bid first.
HCP: 17	♣ J94	

Board: 262	♠ K7	The opponents are silent.
Dealer: S	♥ J109	
Vul: NS	♦ QJ1052	Partner bids first.
HCP: 9	♣ Q54	

Board: 263	♠ AK74	The opponents are silent.
Dealer: N	♥ 1065	
Vul: Both	♦ Q72	You bid first.
HCP: 15	♣ AQ8	

Board: 264	♠ K106	The opponents are silent.
Dealer: S	♥ Q942	
Vul: None	♦ 743	Partner bids first.
HCP: 8	♣ QJ5	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 1087		1NT	Pass	2NT
Vul: EW	♥ 82	♥ AQ3				
North HCP: 16	♦ KJ7	♦ 864	AP			
South HCP: 8	♣ AK104	♣ Q873				
Contract: 2N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AQJ				1NT
Vul: Both	♥ 953	♥ J108				
North HCP: 8	♦ J95	♦ A63	Pass	2NT	AP	
South HCP: 15	♣ A976	♣ K843				
Contract: 2N S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ106		1NT	Pass	2♣ ¹
Vul: None	♥ QJ10	♥ 532	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQJ4	♦ K53	Pass	3NT	AP	
South HCP: 9	♣ J94	♣ Q53	1. Stayman			
Contract: 3N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ96				1NT
Vul: NS	♥ J109	♥ 72				
North HCP: 9	♦ QJ1052	♦ AK94	Pass	2NT	AP	
South HCP: 15	♣ Q54	♣ K92				
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ Q10		1NT	Pass	2♣ ¹
Vul: Both	♥ 1065	♥ AQ32	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q72	♦ 1086	AP			
South HCP: 9	♣ AQ8	♣ J1064	1. Stayman			
Contract: 2N N						

Board: 264

Dealer: S

Vul: None

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ K106

♥ Q942

♦ 743

♣ QJ5

South:

♠ AJ

♥ A108

♦ AK1095

♣ 964

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 259	♠ 1087	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: EW	♦ 864	Partner bids first.
HCP: 8	♣ Q873	

Board: 260	♠ AQJ	The opponents are silent.
Dealer: S	♥ J108	
Vul: Both	♦ A63	You bid first.
HCP: 15	♣ K843	

Board: 261	♠ KJ106	The opponents are silent.
Dealer: N	♥ 532	
Vul: None	♦ K53	Partner bids first.
HCP: 9	♣ Q53	

Board: 262	♠ AJ96	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ AK94	You bid first.
HCP: 15	♣ K92	

Board: 263	♠ Q10	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: Both	♦ 1086	Partner bids first.
HCP: 9	♣ J1064	

Board: 264	♠ AJ	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ AK1095	You bid first.
HCP: 16	♣ 964	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 1087		1NT	Pass	2NT
Vul: EW	♥ 82	♥ AQ3				
North HCP: 16	♦ KJ7	♦ 864	AP			
South HCP: 8	♣ AK104	♣ Q873				
Contract: 2N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AQJ				1NT
Vul: Both	♥ 953	♥ J108				
North HCP: 8	♦ J95	♦ A63	Pass	2NT	AP	
South HCP: 15	♣ A976	♣ K843				
Contract: 2N S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ KJ106		1NT	Pass	2♣ ¹
Vul: None	♥ QJ10	♥ 532	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQJ4	♦ K53	Pass	3NT	AP	
South HCP: 9	♣ J94	♣ Q53	1. Stayman			
Contract: 3N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ AJ96				1NT
Vul: NS	♥ J109	♥ 72				
North HCP: 9	♦ QJ1052	♦ AK94	Pass	2NT	AP	
South HCP: 15	♣ Q54	♣ K92				
Contract: 2N S						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ Q10		1NT	Pass	2♣ ¹
Vul: Both	♥ 1065	♥ AQ32	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q72	♦ 1086	AP			
South HCP: 9	♣ AQ8	♣ J1064	1. Stayman			
Contract: 2N N						

Board: 264

Dealer: S

Vul: None

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ K106

♥ Q942

♦ 743

♣ QJ5

South:

♠ AJ

♥ A108

♦ AK1095

♣ 964

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 265	♠ AKJ8	The opponents are silent.
Dealer: N	♥ K10	
Vul: NS	♦ 1062	You bid first.
HCP: 16	♣ KQ54	

Board: 266	♠ Q96	The opponents are silent.
Dealer: S	♥ J854	
Vul: EW	♦ A94	Partner bids first.
HCP: 9	♣ Q54	

Board: 267	♠ Q842	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ A8	You bid first.
HCP: 15	♣ AK1094	

Board: 268	♠ J109	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: NS	♦ A93	Partner bids first.
HCP: 9	♣ 1074	

Board: 269	♠ AK85	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ 94	You bid first.
HCP: 15	♣ J984	

Board: 270	♠ J94	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ K65	Partner bids first.
HCP: 9	♣ Q1084	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 975		1NT	Pass	2♣ ¹
Vul: NS	♥ K10	♥ 9873	Pass	2♠	Pass	2NT
North HCP: 16	♦ 1062	♦ K4	AP			
South HCP: 8	♣ KQ54	♣ AJ83	1. Stayman			
Contract: 2N N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ KJ3				1NT
Vul: EW	♥ J854	♥ AQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A94	♦ QJ53	Pass	3♥	Pass	4♥
South HCP: 16	♣ Q54	♣ K3	AP			
Contract: 4♥ S			1. Stayman			

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ Q842	♠ J65				
Vul: None	♥ Q5	♥ K43		1NT	Pass	2NT
North HCP: 15	♦ A8	♦ Q96	AP			
South HCP: 8	♣ AK1094	♣ Q853				
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ A7				1NT
Vul: NS	♥ KJ42	♥ 976	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A93	♦ QJ85	Pass	2NT	AP	
South HCP: 17	♣ 1074	♣ AKQJ	1. Stayman			
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ QJ				
Vul: EW	♥ AK8	♥ Q43		1NT	Pass	2NT
North HCP: 15	♦ 94	♦ A86	AP			
South HCP: 9	♣ J984	♣ 106532				
Contract: 2N N						

Board: 270

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ J94

♥ K109

♦ K65

♣ Q1084

South:

♠ Q52

♥ A743

♦ A4

♣ AK53

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 265	♠ 975	The opponents are silent.
Dealer: N	♥ 9873	
Vul: NS	♦ K4	Partner bids first.
HCP: 8	♣ AJ83	

Board: 266	♠ KJ3	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: EW	♦ QJ53	You bid first.
HCP: 16	♣ K3	

Board: 267	♠ J65	The opponents are silent.
Dealer: N	♥ K43	
Vul: None	♦ Q96	Partner bids first.
HCP: 8	♣ Q853	

Board: 268	♠ A7	The opponents are silent.
Dealer: S	♥ 976	
Vul: NS	♦ QJ85	You bid first.
HCP: 17	♣ AKQJ	

Board: 269	♠ QJ	The opponents are silent.
Dealer: N	♥ Q43	
Vul: EW	♦ A86	Partner bids first.
HCP: 9	♣ 106532	

Board: 270	♠ Q52	The opponents are silent.
Dealer: S	♥ A743	
Vul: Both	♦ A4	You bid first.
HCP: 17	♣ AK53	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 975		1NT	Pass	2♣ ¹
Vul: NS	♥ K10	♥ 9873	Pass	2♠	Pass	2NT
North HCP: 16	♦ 1062	♦ K4	AP			
South HCP: 8	♣ KQ54	♣ AJ83	1. Stayman			
Contract: 2N N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ KJ3				1NT
Vul: EW	♥ J854	♥ AQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ A94	♦ QJ53	Pass	3♥	Pass	4♥
South HCP: 16	♣ Q54	♣ K3	AP			
Contract: 4♥ S			1. Stayman			

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ Q842	♠ J65				
Vul: None	♥ Q5	♥ K43		1NT	Pass	2NT
North HCP: 15	♦ A8	♦ Q96	AP			
South HCP: 8	♣ AK1094	♣ Q853				
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ A7				1NT
Vul: NS	♥ KJ42	♥ 976	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A93	♦ QJ85	Pass	2NT	AP	
South HCP: 17	♣ 1074	♣ AKQJ	1. Stayman			
Contract: 2N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ QJ				
Vul: EW	♥ AK8	♥ Q43		1NT	Pass	2NT
North HCP: 15	♦ 94	♦ A86	AP			
South HCP: 9	♣ J984	♣ 106532				
Contract: 2N N						

Board: 270

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ J94

♥ K109

♦ K65

♣ Q1084

South:

♠ Q52

♥ A743

♦ A4

♣ AK53

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 271	♠ K764	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ A107	You bid first.
HCP: 17	♣ AQ107	

Board: 272	♠ Q95	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ 10532	Partner bids first.
HCP: 9	♣ Q1042	

Board: 273	♠ K62	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: Both	♦ AK3	You bid first.
HCP: 15	♣ 543	

Board: 274	♠ 1075	The opponents are silent.
Dealer: S	♥ 943	
Vul: None	♦ 63	Partner bids first.
HCP: 9	♣ AKQ72	

Board: 275	♠ A974	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: EW	♦ K65	You bid first.
HCP: 15	♣ K7	

Board: 276	♠ Q43	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ 1093	Partner bids first.
HCP: 9	♣ Q743	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ AQ9		1NT	Pass	2NT
Vul: NS	♥ A3	♥ 82				
North HCP: 17	♦ A107	♦ 9654	Pass	3NT	AP	
South HCP: 9	♣ AQ107	♣ K942				
Contract: 3N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ A6				1NT
Vul: EW	♥ KQ	♥ 10983	Pass	2NT	Pass	3NT
North HCP: 9	♦ 10532	♦ KQ86	AP			
South HCP: 17	♣ Q1042	♣ AKJ				
Contract: 3N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 1074		1NT	Pass	2NT
Vul: Both	♥ AJ72	♥ KQ4				
North HCP: 15	♦ AK3	♦ 9872	AP			
South HCP: 8	♣ 543	♣ K92				
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ A62				1NT
Vul: None	♥ 943	♥ KJ852	Pass	3NT	AP	
North HCP: 9	♦ 63	♦ AK10				
South HCP: 15	♣ AKQ72	♣ 104				
Contract: 3N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A974	♠ 108		1NT	Pass	2NT
Vul: EW	♥ KQ75	♥ A83				
North HCP: 15	♦ K65	♦ J9843	AP			
South HCP: 9	♣ K7	♣ A104				
Contract: 2N N						

Board: 276

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ Q43

♥ KQ9

♦ 1093

♣ Q743

South:

♠ AJ52

♥ AJ106

♦ Q2

♣ A82

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 271	♠ AQ9	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ 9654	Partner bids first.
HCP: 9	♣ K942	

Board: 272	♠ A6	The opponents are silent.
Dealer: S	♥ 10983	
Vul: EW	♦ KQ86	You bid first.
HCP: 17	♣ AKJ	

Board: 273	♠ 1074	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ 9872	Partner bids first.
HCP: 8	♣ K92	

Board: 274	♠ A62	The opponents are silent.
Dealer: S	♥ KJ852	
Vul: None	♦ AK10	You bid first.
HCP: 15	♣ 104	

Board: 275	♠ 108	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ J9843	Partner bids first.
HCP: 9	♣ A104	

Board: 276	♠ AJ52	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: Both	♦ Q2	You bid first.
HCP: 16	♣ A82	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ AQ9		1NT	Pass	2NT
Vul: NS	♥ A3	♥ 82				
North HCP: 17	♦ A107	♦ 9654	Pass	3NT	AP	
South HCP: 9	♣ AQ107	♣ K942				
Contract: 3N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ A6				1NT
Vul: EW	♥ KQ	♥ 10983	Pass	2NT	Pass	3NT
North HCP: 9	♦ 10532	♦ KQ86	AP			
South HCP: 17	♣ Q1042	♣ AKJ				
Contract: 3N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 1074		1NT	Pass	2NT
Vul: Both	♥ AJ72	♥ KQ4				
North HCP: 15	♦ AK3	♦ 9872	AP			
South HCP: 8	♣ 543	♣ K92				
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ A62				1NT
Vul: None	♥ 943	♥ KJ852	Pass	3NT	AP	
North HCP: 9	♦ 63	♦ AK10				
South HCP: 15	♣ AKQ72	♣ 104				
Contract: 3N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A974	♠ 108		1NT	Pass	2NT
Vul: EW	♥ KQ75	♥ A83				
North HCP: 15	♦ K65	♦ J9843	AP			
South HCP: 9	♣ K7	♣ A104				
Contract: 2N N						

Board: 276

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ Q43

♥ KQ9

♦ 1093

♣ Q743

South:

♠ AJ52

♥ AJ106

♦ Q2

♣ A82

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 277	♠ AK74	The opponents are silent.
Dealer: N	♥ K754	
Vul: None	♦ KQ10	You bid first.
HCP: 17	♣ Q4	

Board: 278	♠ 9765	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ A98	Partner bids first.
HCP: 8	♣ 864	

Board: 279	♠ J6	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ AQ962	You bid first.
HCP: 15	♣ AKJ8	

Board: 280	♠ 1076	The opponents are silent.
Dealer: S	♥ A102	
Vul: None	♦ Q9743	Partner bids first.
HCP: 8	♣ Q9	

Board: 281	♠ J9	The opponents are silent.
Dealer: N	♥ KJ982	
Vul: NS	♦ KJ8	You bid first.
HCP: 16	♣ AK4	

Board: 282	♠ QJ	The opponents are silent.
Dealer: S	♥ J106	
Vul: EW	♦ 984	Partner bids first.
HCP: 8	♣ KJ864	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ 653		1NT	Pass	2♣ ¹
Vul: None	♥ K754	♥ A1086	Pass	2♥	Pass	3♥
North HCP: 17	♦ KQ10	♦ A53	Pass	4♥	AP	
South HCP: 9	♣ Q4	♣ J65				
Contract: 4♥ N			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ 9765	♠ A103				1NT
Vul: NS	♥ KJ10	♥ Q97	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A98	♦ Q3	Pass	2NT	AP	
South HCP: 15	♣ 864	♣ AK1093				
Contract: 2N S			1. Stayman			

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q87				
Vul: Both	♥ 94	♥ K108		1NT	Pass	2NT
North HCP: 15	♦ AQ962	♦ J87	AP			
South HCP: 8	♣ AKJ8	♣ Q1042				
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ KQ82				1NT
Vul: None	♥ A102	♥ 853				
North HCP: 8	♦ Q9743	♦ AK	Pass	2NT	AP	
South HCP: 16	♣ Q9	♣ A642				
Contract: 2N S						

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q86		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ982	♥ AQ76	Pass	2♥	AP	
North HCP: 16	♦ KJ8	♦ 653				
South HCP: 8	♣ AK4	♣ 1082				
Contract: 2♥ N			1. Stayman			

Board: 282

Dealer: S

Vul: EW

North HCP: 8

South HCP: 16

Contract: 1N S

North:

♠ QJ

♥ J106

♦ 984

♣ KJ864

South:

♠ K102

♥ Q95

♦ AKQ53

♣ Q7

West North East South

1NT

AP

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 277	♠ 653	The opponents are silent.
Dealer: N	♥ A1086	
Vul: None	♦ A53	Partner bids first.
HCP: 9	♣ J65	

Board: 278	♠ A103	The opponents are silent.
Dealer: S	♥ Q97	
Vul: NS	♦ Q3	You bid first.
HCP: 15	♣ AK1093	

Board: 279	♠ Q87	The opponents are silent.
Dealer: N	♥ K108	
Vul: Both	♦ J87	Partner bids first.
HCP: 8	♣ Q1042	

Board: 280	♠ KQ82	The opponents are silent.
Dealer: S	♥ 853	
Vul: None	♦ AK	You bid first.
HCP: 16	♣ A642	

Board: 281	♠ Q86	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: NS	♦ 653	Partner bids first.
HCP: 8	♣ 1082	

Board: 282	♠ K102	The opponents are silent.
Dealer: S	♥ Q95	
Vul: EW	♦ AKQ53	You bid first.
HCP: 16	♣ Q7	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ 653		1NT	Pass	2♣ ¹
Vul: None	♥ K754	♥ A1086	Pass	2♥	Pass	3♥
North HCP: 17	♦ KQ10	♦ A53	Pass	4♥	AP	
South HCP: 9	♣ Q4	♣ J65				
Contract: 4♥ N			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ 9765	♠ A103				1NT
Vul: NS	♥ KJ10	♥ Q97	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A98	♦ Q3	Pass	2NT	AP	
South HCP: 15	♣ 864	♣ AK1093				
Contract: 2N S			1. Stayman			

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q87		1NT	Pass	2NT
Vul: Both	♥ 94	♥ K108				
North HCP: 15	♦ AQ962	♦ J87	AP			
South HCP: 8	♣ AKJ8	♣ Q1042				
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ KQ82				1NT
Vul: None	♥ A102	♥ 853				
North HCP: 8	♦ Q9743	♦ AK	Pass	2NT	AP	
South HCP: 16	♣ Q9	♣ A642				
Contract: 2N S						

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q86		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ982	♥ AQ76	Pass	2♥	AP	
North HCP: 16	♦ KJ8	♦ 653	1. Stayman			
South HCP: 8	♣ AK4	♣ 1082				
Contract: 2♥ N						

Board: 282

Dealer: S

Vul: EW

North HCP: 8

South HCP: 16

Contract: 1N S

North:

♠ QJ

♥ J106

♦ 984

♣ KJ864

South:

♠ K102

♥ Q95

♦ AKQ53

♣ Q7

West North East South

1NT

AP

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 283	♠ A863	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ AJ9	You bid first.
HCP: 15	♣ KQJ4	

Board: 284	♠ 753	The opponents are silent.
Dealer: S	♥ A986	
Vul: NS	♦ 853	Partner bids first.
HCP: 8	♣ A83	

Board: 285	♠ KQ82	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ KJ6	You bid first.
HCP: 16	♣ K64	

Board: 286	♠ J97	The opponents are silent.
Dealer: S	♥ J9	
Vul: Both	♦ KJ75	Partner bids first.
HCP: 9	♣ K1043	

Board: 287	♠ AK842	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ K94	You bid first.
HCP: 16	♣ 103	

Board: 288	♠ J872	The opponents are silent.
Dealer: S	♥ J1085	
Vul: EW	♦ AK	Partner bids first.
HCP: 9	♣ 943	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ A863	♠ KJ74		1NT	Pass	2♣ ¹
Vul: None	♥ 83	♥ J109	Pass	2♠	Pass	3♠
North HCP: 15	♦ AJ9	♦ K5	AP			
South HCP: 8	♣ KQJ4	♣ 8532				
Contract: 3♠ N				1. Stayman		

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQ				1NT
Vul: NS	♥ A986	♥ QJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 853	♦ AK1092	Pass	2NT	AP	
South HCP: 16	♣ A83	♣ 1042				
Contract: 2N S				1. Stayman		

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ A74		1NT	Pass	2NT
Vul: EW	♥ A42	♥ K63				
North HCP: 16	♦ KJ6	♦ Q752	AP			
South HCP: 9	♣ K64	♣ 1085				
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ A1042				1NT
Vul: Both	♥ J9	♥ AK43				
North HCP: 9	♦ KJ75	♦ A8	Pass	2NT	AP	
South HCP: 16	♣ K1043	♣ J85				
Contract: 2N S						

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ AK842	♠ QJ3		1NT	Pass	2NT
Vul: NS	♥ AQ3	♥ J105				
North HCP: 16	♦ K94	♦ Q2	AP			
South HCP: 9	♣ 103	♣ QJ964				
Contract: 2N N						

Board: 288

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♥ S

North:

♠ J872

♥ J1085

♦ AK

♣ 943

South:

♠ A65

♥ AK97

♦ J72

♣ AJ8

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	4♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 283	♠ KJ74	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ K5	Partner bids first.
HCP: 8	♣ 8532	

Board: 284	♠ AQ	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: NS	♦ AK1092	You bid first.
HCP: 16	♣ 1042	

Board: 285	♠ A74	The opponents are silent.
Dealer: N	♥ K63	
Vul: EW	♦ Q752	Partner bids first.
HCP: 9	♣ 1085	

Board: 286	♠ A1042	The opponents are silent.
Dealer: S	♥ AK43	
Vul: Both	♦ A8	You bid first.
HCP: 16	♣ J85	

Board: 287	♠ QJ3	The opponents are silent.
Dealer: N	♥ J105	
Vul: NS	♦ Q2	Partner bids first.
HCP: 9	♣ QJ964	

Board: 288	♠ A65	The opponents are silent.
Dealer: S	♥ AK97	
Vul: EW	♦ J72	You bid first.
HCP: 17	♣ AJ8	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ A863	♠ KJ74		1NT	Pass	2♣ ¹
Vul: None	♥ 83	♥ J109	Pass	2♠	Pass	3♠
North HCP: 15	♦ AJ9	♦ K5	AP			
South HCP: 8	♣ KQJ4	♣ 8532				
Contract: 3♠ N				1. Stayman		

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AQ				1NT
Vul: NS	♥ A986	♥ QJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 853	♦ AK1092	Pass	2NT	AP	
South HCP: 16	♣ A83	♣ 1042				
Contract: 2N S				1. Stayman		

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ A74		1NT	Pass	2NT
Vul: EW	♥ A42	♥ K63				
North HCP: 16	♦ KJ6	♦ Q752	AP			
South HCP: 9	♣ K64	♣ 1085				
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ A1042				1NT
Vul: Both	♥ J9	♥ AK43				
North HCP: 9	♦ KJ75	♦ A8	Pass	2NT	AP	
South HCP: 16	♣ K1043	♣ J85				
Contract: 2N S						

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ AK842	♠ QJ3		1NT	Pass	2NT
Vul: NS	♥ AQ3	♥ J105				
North HCP: 16	♦ K94	♦ Q2	AP			
South HCP: 9	♣ 103	♣ QJ964				
Contract: 2N N						

Board: 288

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♥ S

North:

♠ J872

♥ J1085

♦ AK

♣ 943

South:

♠ A65

♥ AK97

♦ J72

♣ AJ8

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	4♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 289	♠ QJ73	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ Q5	You bid first.
HCP: 15	♣ AQ853	

Board: 290	♠ AK43	The opponents are silent.
Dealer: S	♥ 9542	
Vul: None	♦ 104	Partner bids first.
HCP: 8	♣ J97	

Board: 291	♠ K543	The opponents are silent.
Dealer: N	♥ J943	
Vul: EW	♦ A10	You bid first.
HCP: 15	♣ AK4	

Board: 292	♠ J93	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ KQ763	Partner bids first.
HCP: 9	♣ 85	

Board: 293	♠ Q987	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ AQJ7	You bid first.
HCP: 16	♣ A6	

Board: 294	♠ QJ5	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ J8	Partner bids first.
HCP: 9	♣ Q8543	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 289

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ QJ73

♥ A5

♦ Q5

♣ AQ853

South:

♠ K6

♥ 982

♦ J1062

♣ KJ94

West North East South

1NT Pass 2NT

AP

Board: 290

Dealer: S

Vul: None

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ AK43

♥ 9542

♦ 104

♣ J97

South:

♠ 1092

♥ A6

♦ AKQ52

♣ A43

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

AP

1. Stayman

Board: 291

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ K543

♥ J943

♦ A10

♣ AK4

South:

♠ 62

♥ Q86

♦ QJ652

♣ QJ9

West North East South

1NT Pass 2NT

AP

Board: 292

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J93

♥ K42

♦ KQ763

♣ 85

South:

♠ 87

♥ Q98

♦ AJ9

♣ AKQ43

West North East South

1NT

Pass 2NT AP

Board: 293

Dealer: N

Vul: None

North HCP: 16

South HCP: 9

Contract: 2N N

North:

♠ Q987

♥ K65

♦ AQJ7

♣ A6

South:

♠ KJ10

♥ Q104

♦ 109

♣ K8542

West North East South

1NT Pass 2NT

AP

Board: 294

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ5

♥ K85

♦ J8

♣ Q8543

South:

♠ AK3

♥ J1076

♦ AK10

♣ 972

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 289	♠ K6	The opponents are silent.
Dealer: N	♥ 982	
Vul: Both	♦ J1062	Partner bids first.
HCP: 8	♣ KJ94	

Board: 290	♠ 1092	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AKQ52	You bid first.
HCP: 17	♣ A43	

Board: 291	♠ 62	The opponents are silent.
Dealer: N	♥ Q86	
Vul: EW	♦ QJ652	Partner bids first.
HCP: 8	♣ QJ9	

Board: 292	♠ 87	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ AJ9	You bid first.
HCP: 16	♣ AKQ43	

Board: 293	♠ KJ10	The opponents are silent.
Dealer: N	♥ Q104	
Vul: None	♦ 109	Partner bids first.
HCP: 9	♣ K8542	

Board: 294	♠ AK3	The opponents are silent.
Dealer: S	♥ J1076	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ 972	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 289

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ QJ73

♥ A5

♦ Q5

♣ AQ853

South:

♠ K6

♥ 982

♦ J1062

♣ KJ94

West North East South

1NT Pass 2NT

AP

Board: 290

Dealer: S

Vul: None

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ AK43

♥ 9542

♦ 104

♣ J97

South:

♠ 1092

♥ A6

♦ AKQ52

♣ A43

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

AP

1. Stayman

Board: 291

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ K543

♥ J943

♦ A10

♣ AK4

South:

♠ 62

♥ Q86

♦ QJ652

♣ QJ9

West North East South

1NT Pass 2NT

AP

Board: 292

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J93

♥ K42

♦ KQ763

♣ 85

South:

♠ 87

♥ Q98

♦ AJ9

♣ AKQ43

West North East South

1NT

Pass 2NT AP

Board: 293

Dealer: N

Vul: None

North HCP: 16

South HCP: 9

Contract: 2N N

North:

♠ Q987

♥ K65

♦ AQJ7

♣ A6

South:

♠ KJ10

♥ Q104

♦ 109

♣ K8542

West North East South

1NT Pass 2NT

AP

Board: 294

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ5

♥ K85

♦ J8

♣ Q8543

South:

♠ AK3

♥ J1076

♦ AK10

♣ 972

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 295	♠ AKQ9	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ A52	You bid first.
HCP: 17	♣ A954	

Board: 296	♠ A743	The opponents are silent.
Dealer: S	♥ 10943	
Vul: None	♦ K9	Partner bids first.
HCP: 9	♣ Q84	

Board: 297	♠ Q85	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ KQ8	You bid first.
HCP: 16	♣ 10742	

Board: 298	♠ 107	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ KQJ53	Partner bids first.
HCP: 8	♣ 1084	

Board: 299	♠ K9	The opponents are silent.
Dealer: N	♥ KQ103	
Vul: None	♦ AKJ76	You bid first.
HCP: 16	♣ 54	

Board: 300	♠ Q74	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ J1087	Partner bids first.
HCP: 9	♣ Q1094	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 853		1NT	Pass	2♣ ¹
Vul: Both	♥ 64	♥ AJ52	Pass	2♠	Pass	2NT
North HCP: 17	♦ A52	♦ 1063	Pass	3NT	AP	
South HCP: 8	♣ A954	♣ K108				
Contract: 3N N						

1. Stayman

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ KQ10				1NT
Vul: None	♥ 10943	♥ Q8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K9	♦ A10854	Pass	2NT	AP	
South HCP: 16	♣ Q84	♣ AJ3				
Contract: 2N S						

1. Stayman

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ KJ92		1NT	Pass	2♣ ¹
Vul: NS	♥ AKQ	♥ 1063	Pass	2♦	Pass	2NT
North HCP: 16	♦ KQ8	♦ 762	AP			
South HCP: 9	♣ 10742	♣ KQ3				
Contract: 2N N						

1. Stayman

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ A53				1NT
Vul: EW	♥ Q86	♥ AKJ	Pass	2NT	Pass	3NT
North HCP: 8	♦ KQJ53	♦ 972				
South HCP: 17	♣ 1084	♣ KQ62	AP			
Contract: 3N S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q72				
Vul: None	♥ KQ103	♥ A72		1♦	Pass	1NT
North HCP: 16	♦ AKJ76	♦ 1052	Pass	2♦	AP	
South HCP: 9	♣ 54	♣ K873				
Contract: 2♦ N						

Board: 300

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q74

♥ A5

♦ J1087

♣ Q1094

South:

♠ A1082

♥ 8764

♦ A9

♣ AK8

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 295	♠ 853	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: Both	♦ 1063	Partner bids first.
HCP: 8	♣ K108	

Board: 296	♠ KQ10	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ A10854	You bid first.
HCP: 16	♣ AJ3	

Board: 297	♠ KJ92	The opponents are silent.
Dealer: N	♥ 1063	
Vul: NS	♦ 762	Partner bids first.
HCP: 9	♣ KQ3	

Board: 298	♠ A53	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ 972	You bid first.
HCP: 17	♣ KQ62	

Board: 299	♠ Q72	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ 1052	Partner bids first.
HCP: 9	♣ K873	

Board: 300	♠ A1082	The opponents are silent.
Dealer: S	♥ 8764	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ AK8	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 853		1NT	Pass	2♣ ¹
Vul: Both	♥ 64	♥ AJ52	Pass	2♠	Pass	2NT
North HCP: 17	♦ A52	♦ 1063	Pass	3NT	AP	
South HCP: 8	♣ A954	♣ K108				
Contract: 3N N						

1. Stayman

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ A743	♠ KQ10				1NT
Vul: None	♥ 10943	♥ Q8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K9	♦ A10854	Pass	2NT	AP	
South HCP: 16	♣ Q84	♣ AJ3				
Contract: 2N S						

1. Stayman

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ KJ92		1NT	Pass	2♣ ¹
Vul: NS	♥ AKQ	♥ 1063	Pass	2♦	Pass	2NT
North HCP: 16	♦ KQ8	♦ 762	AP			
South HCP: 9	♣ 10742	♣ KQ3				
Contract: 2N N						

1. Stayman

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ A53				1NT
Vul: EW	♥ Q86	♥ AKJ	Pass	2NT	Pass	3NT
North HCP: 8	♦ KQJ53	♦ 972				
South HCP: 17	♣ 1084	♣ KQ62	AP			
Contract: 3N S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q72				
Vul: None	♥ KQ103	♥ A72		1♦	Pass	1NT
North HCP: 16	♦ AKJ76	♦ 1052	Pass	2♦	AP	
South HCP: 9	♣ 54	♣ K873				
Contract: 2♦ N						

Board: 300

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q74

♥ A5

♦ J1087

♣ Q1094

South:

♠ A1082

♥ 8764

♦ A9

♣ AK8

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 301	♠ A3	The opponents are silent.
Dealer: N	♥ AK1087	
Vul: EW	♦ Q97	You bid first.
HCP: 15	♣ Q94	

Board: 302	♠ AJ86	The opponents are silent.
Dealer: S	♥ 8762	
Vul: Both	♦ 64	Partner bids first.
HCP: 9	♣ A76	

Board: 303	♠ 105	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ AQ103	You bid first.
HCP: 17	♣ AK65	

Board: 304	♠ QJ2	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: EW	♦ J3	Partner bids first.
HCP: 9	♣ 109764	

Board: 305	♠ 65	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AK652	You bid first.
HCP: 16	♣ AJ42	

Board: 306	♠ Q92	The opponents are silent.
Dealer: S	♥ K6	
Vul: None	♦ 953	Partner bids first.
HCP: 9	♣ KJ942	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J752		1NT	Pass	2♣ ¹
Vul: EW	♥ AK1087	♥ Q96	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q97	♦ K1062	AP			
South HCP: 9	♣ Q94	♣ K3	1. Stayman			
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ AJ86	♠ K94				1NT
Vul: Both	♥ 8762	♥ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 64	♦ KQ1082	Pass	2NT	AP	
South HCP: 15	♣ A76	♣ K4	1. Stayman			
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ A872		1NT	Pass	2♣ ¹
Vul: NS	♥ A102	♥ J93	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ103	♦ K82	AP			
South HCP: 9	♣ AK65	♣ J94	1. Stayman			
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ A6				1NT
Vul: EW	♥ KQ3	♥ AJ1094	Pass	2NT	AP	
North HCP: 9	♦ J3	♦ K109				
South HCP: 15	♣ 109764	♣ K52				
Contract: 2N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ K1074		1NT	Pass	2♣ ¹
Vul: Both	♥ A9	♥ J64	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK652	♦ J104	AP			
South HCP: 8	♣ AJ42	♣ K105	1. Stayman			
Contract: 2N N						

Board: 306

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q92

♥ K6

♦ 953

♣ KJ942

South:

♠ A86

♥ Q10953

♦ AJ10

♣ A7

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 301	♠ J752	The opponents are silent.
Dealer: N	♥ Q96	
Vul: EW	♦ K1062	Partner bids first.
HCP: 9	♣ K3	

Board: 302	♠ K94	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ KQ1082	You bid first.
HCP: 15	♣ K4	

Board: 303	♠ A872	The opponents are silent.
Dealer: N	♥ J93	
Vul: NS	♦ K82	Partner bids first.
HCP: 9	♣ J94	

Board: 304	♠ A6	The opponents are silent.
Dealer: S	♥ AJ1094	
Vul: EW	♦ K109	You bid first.
HCP: 15	♣ K52	

Board: 305	♠ K1074	The opponents are silent.
Dealer: N	♥ J64	
Vul: Both	♦ J104	Partner bids first.
HCP: 8	♣ K105	

Board: 306	♠ A86	The opponents are silent.
Dealer: S	♥ Q10953	
Vul: None	♦ AJ10	You bid first.
HCP: 15	♣ A7	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J752		1NT	Pass	2♣ ¹
Vul: EW	♥ AK1087	♥ Q96	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q97	♦ K1062	AP			
South HCP: 9	♣ Q94	♣ K3	1. Stayman			
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ AJ86	♠ K94				1NT
Vul: Both	♥ 8762	♥ A54	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 64	♦ KQ1082	Pass	2NT	AP	
South HCP: 15	♣ A76	♣ K4	1. Stayman			
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ 105	♠ A872		1NT	Pass	2♣ ¹
Vul: NS	♥ A102	♥ J93	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ103	♦ K82	AP			
South HCP: 9	♣ AK65	♣ J94	1. Stayman			
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ A6				1NT
Vul: EW	♥ KQ3	♥ AJ1094	Pass	2NT	AP	
North HCP: 9	♦ J3	♦ K109				
South HCP: 15	♣ 109764	♣ K52				
Contract: 2N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ K1074		1NT	Pass	2♣ ¹
Vul: Both	♥ A9	♥ J64	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK652	♦ J104	AP			
South HCP: 8	♣ AJ42	♣ K105	1. Stayman			
Contract: 2N N						

Board: 306

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ Q92

♥ K6

♦ 953

♣ KJ942

South:

♠ A86

♥ Q10953

♦ AJ10

♣ A7

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 307	♠ J82	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ AQ53	You bid first.
HCP: 15	♣ Q106	

Board: 308	♠ Q103	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: Both	♦ Q97	Partner bids first.
HCP: 9	♣ 1043	

Board: 309	♠ A983	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ 76	You bid first.
HCP: 16	♣ KQ54	

Board: 310	♠ 95	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: NS	♦ KJ10	Partner bids first.
HCP: 9	♣ 6542	

Board: 311	♠ AKQ6	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ J3	You bid first.
HCP: 15	♣ J10432	

Board: 312	♠ A3	The opponents are silent.
Dealer: S	♥ J1063	
Vul: None	♦ 8763	Partner bids first.
HCP: 8	♣ QJ8	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ A107		1NT	Pass	2NT
Vul: EW	♥ AQ5	♥ J97				
North HCP: 15	♦ AQ53	♦ KJ986	AP			
South HCP: 9	♣ Q106	♣ 84				
Contract: 2N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ K84				1NT
Vul: Both	♥ AJ84	♥ Q73	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q97	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ KQJ2	1. Stayman			
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ 106		1NT	Pass	2NT
Vul: None	♥ AK9	♥ Q32				
North HCP: 16	♦ 76	♦ KQ43	AP			
South HCP: 8	♣ KQ54	♣ J873				
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ KQ86				1NT
Vul: NS	♥ KQ106	♥ J92	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ10	♦ AQ9	Pass	2NT	Pass	3NT
South HCP: 17	♣ 6542	♣ KQ3	AP			
Contract: 3N S			1. Stayman			

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J94		1NT	Pass	2♣ ¹
Vul: Both	♥ A9	♥ QJ32	Pass	2♠	Pass	2NT
North HCP: 15	♦ J3	♦ A862	AP			
South HCP: 8	♣ J10432	♣ 85	1. Stayman			
Contract: 2N N						

Board: 312

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ A3

♥ J1063

♦ 8763

♣ QJ8

South:

♠ K8

♥ Q742

♦ K94

♣ AK74

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 307	♠ A107	The opponents are silent.
Dealer: N	♥ J97	
Vul: EW	♦ KJ986	Partner bids first.
HCP: 9	♣ 84	

Board: 308	♠ K84	The opponents are silent.
Dealer: S	♥ Q73	
Vul: Both	♦ A65	You bid first.
HCP: 15	♣ KQJ2	

Board: 309	♠ 106	The opponents are silent.
Dealer: N	♥ Q32	
Vul: None	♦ KQ43	Partner bids first.
HCP: 8	♣ J873	

Board: 310	♠ KQ86	The opponents are silent.
Dealer: S	♥ J92	
Vul: NS	♦ AQ9	You bid first.
HCP: 17	♣ KQ3	

Board: 311	♠ J94	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: Both	♦ A862	Partner bids first.
HCP: 8	♣ 85	

Board: 312	♠ K8	The opponents are silent.
Dealer: S	♥ Q742	
Vul: None	♦ K94	You bid first.
HCP: 15	♣ AK74	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ A107		1NT	Pass	2NT
Vul: EW	♥ AQ5	♥ J97				
North HCP: 15	♦ AQ53	♦ KJ986	AP			
South HCP: 9	♣ Q106	♣ 84				
Contract: 2N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ K84				1NT
Vul: Both	♥ AJ84	♥ Q73	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q97	♦ A65	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ KQJ2	1. Stayman			
Contract: 2N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ 106		1NT	Pass	2NT
Vul: None	♥ AK9	♥ Q32				
North HCP: 16	♦ 76	♦ KQ43	AP			
South HCP: 8	♣ KQ54	♣ J873				
Contract: 2N N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ KQ86				1NT
Vul: NS	♥ KQ106	♥ J92	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ10	♦ AQ9	Pass	2NT	Pass	3NT
South HCP: 17	♣ 6542	♣ KQ3	AP			
Contract: 3N S			1. Stayman			

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J94		1NT	Pass	2♣ ¹
Vul: Both	♥ A9	♥ QJ32	Pass	2♠	Pass	2NT
North HCP: 15	♦ J3	♦ A862	AP			
South HCP: 8	♣ J10432	♣ 85	1. Stayman			
Contract: 2N N						

Board: 312

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♥ S

North:

♠ A3

♥ J1063

♦ 8763

♣ QJ8

South:

♠ K8

♥ Q742

♦ K94

♣ AK74

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	3♥	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 313	♠ A52	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ KQ4	You bid first.
HCP: 16	♣ KJ1083	
Board: 314	♠ J7	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: EW	♦ KJ53	Partner bids first.
HCP: 8	♣ 943	
Board: 315	♠ Q103	West Doubles 2♣ if possible.
Dealer: N	♥ AQ6	
Vul: None	♦ KQ654	You bid first.
HCP: 15	♣ Q8	
Board: 316	♠ 85	The opponents are silent.
Dealer: S	♥ KJ72	
Vul: NS	♦ KJ62	Partner bids first.
HCP: 8	♣ 1062	
Board: 317	♠ AJ2	The opponents are silent.
Dealer: N	♥ KQ75	
Vul: EW	♦ K87	You bid first.
HCP: 17	♣ A94	
Board: 318	♠ QJ84	The opponents are silent.
Dealer: S	♥ QJ42	
Vul: Both	♦ K5	Partner bids first.
HCP: 9	♣ 765	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 109		1NT	Pass	2NT
Vul: NS	♥ K5	♥ J106				
North HCP: 16	♦ KQ4	♦ A1076	AP			
South HCP: 9	♣ KJ1083	♣ A542				
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ Q10				1NT
Vul: EW	♥ QJ98	♥ K103	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ53	♦ A10964	Pass	2NT	AP	
South HCP: 16	♣ 943	♣ AK10	1. Stayman			
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♠ KJ85		1NT	Pass	2♣ ¹
Vul: None	♥ AQ6	♥ 52	X	2♦	Pass	2NT
North HCP: 15	♦ KQ654	♦ 982	AP			
South HCP: 9	♣ Q8	♣ AJ54	1. Stayman			
Contract: 2N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ 32				1NT
Vul: NS	♥ KJ72	♥ A98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ62	♦ A1087	Pass	2NT	AP	
South HCP: 15	♣ 1062	♣ AK84	1. Stayman			
Contract: 2N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q94		1NT	Pass	2NT
Vul: EW	♥ KQ75	♥ 82				
North HCP: 17	♦ K87	♦ AJ2	Pass	3NT	AP	
South HCP: 8	♣ A94	♣ J8732				
Contract: 3N N						

Board: 318

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ84

♥ QJ42

♦ K5

♣ 765

South:

♠ 103

♥ AK8

♦ AQJ109

♣ J43

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 313	♠ 109	The opponents are silent.
Dealer: N	♥ J106	
Vul: NS	♦ A1076	Partner bids first.
HCP: 9	♣ A542	
Board: 314	♠ Q10	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ A10964	You bid first.
HCP: 16	♣ AK10	
Board: 315	♠ KJ85	West Doubles 2♣ if possible.
Dealer: N	♥ 52	
Vul: None	♦ 982	Partner bids first.
HCP: 9	♣ AJ54	
Board: 316	♠ 32	The opponents are silent.
Dealer: S	♥ A98	
Vul: NS	♦ A1087	You bid first.
HCP: 15	♣ AK84	
Board: 317	♠ Q94	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ AJ2	Partner bids first.
HCP: 8	♣ J8732	
Board: 318	♠ 103	The opponents are silent.
Dealer: S	♥ AK8	
Vul: Both	♦ AQJ109	You bid first.
HCP: 15	♣ J43	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 109		1NT	Pass	2NT
Vul: NS	♥ K5	♥ J106				
North HCP: 16	♦ KQ4	♦ A1076	AP			
South HCP: 9	♣ KJ1083	♣ A542				
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ Q10				1NT
Vul: EW	♥ QJ98	♥ K103	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ53	♦ A10964	Pass	2NT	AP	
South HCP: 16	♣ 943	♣ AK10	1. Stayman			
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♠ KJ85		1NT	Pass	2♣ ¹
Vul: None	♥ AQ6	♥ 52	X	2♦	Pass	2NT
North HCP: 15	♦ KQ654	♦ 982	AP			
South HCP: 9	♣ Q8	♣ AJ54	1. Stayman			
Contract: 2N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ 32				1NT
Vul: NS	♥ KJ72	♥ A98	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ62	♦ A1087	Pass	2NT	AP	
South HCP: 15	♣ 1062	♣ AK84	1. Stayman			
Contract: 2N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q94		1NT	Pass	2NT
Vul: EW	♥ KQ75	♥ 82				
North HCP: 17	♦ K87	♦ AJ2	Pass	3NT	AP	
South HCP: 8	♣ A94	♣ J8732				
Contract: 3N N						

Board: 318

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ84

♥ QJ42

♦ K5

♣ 765

South:

♠ 103

♥ AK8

♦ AQJ109

♣ J43

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 319	♠ KJ3	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: NS	♦ K53	You bid first.
HCP: 17	♣ AQ62	

Board: 320	♠ Q97	The opponents are silent.
Dealer: S	♥ Q982	
Vul: EW	♦ Q62	Partner bids first.
HCP: 9	♣ QJ4	

Board: 321	♠ 97543	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AJ2	You bid first.
HCP: 16	♣ AK4	

Board: 322	♠ J96	The opponents are silent.
Dealer: S	♥ Q10	
Vul: None	♦ QJ92	Partner bids first.
HCP: 8	♣ Q843	

Board: 323	♠ K85	The opponents are silent.
Dealer: N	♥ KJ54	
Vul: EW	♦ KQ7	You bid first.
HCP: 16	♣ A43	

Board: 324	♠ 10964	East Bids 2♦ if possible.
Dealer: S	♥ J106	
Vul: Both	♦ Q7	Partner bids first.
HCP: 8	♣ AJ94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 1097		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ3	♥ 10876	Pass	2♦	Pass	2NT
North HCP: 17	♦ K53	♦ AJ2	Pass	3NT	AP	
South HCP: 8	♣ AQ62	♣ K94	1. Stayman			
Contract: 3N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ KJ3				1NT
Vul: EW	♥ Q982	♥ J1076	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q62	♦ A5	Pass	3♥	Pass	4♥
South HCP: 16	♣ QJ4	♣ AK82	AP			
Contract: 4♥ S			1. Stayman			

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ 97543	♠ AJ8				
Vul: Both	♥ KJ	♥ 542		1NT	Pass	2NT
North HCP: 16	♦ AJ2	♦ Q753	AP			
South HCP: 9	♣ AK4	♣ Q93				
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ Q1052				1NT
Vul: None	♥ Q10	♥ A3	AP			
North HCP: 8	♦ QJ92	♦ A864				
South HCP: 17	♣ Q843	♣ AK2				
Contract: 1N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ AJ7				
Vul: EW	♥ KJ54	♥ 1063		1NT	Pass	2NT
North HCP: 16	♦ KQ7	♦ 842	AP			
South HCP: 8	♣ A43	♣ K1095				
Contract: 2N N						

Board: 324

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 10964

♥ J106

♦ Q7

♣ AJ94

South:

♠ AKQ5

♥ AQ85

♦ 53

♣ 1073

West North East South

1NT

Pass 2♣¹ 2♦ Pass

Pass X Pass 2NT

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 319	♠ 1097	The opponents are silent.
Dealer: N	♥ 10876	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 8	♣ K94	

Board: 320	♠ KJ3	The opponents are silent.
Dealer: S	♥ J1076	
Vul: EW	♦ A5	You bid first.
HCP: 16	♣ AK82	

Board: 321	♠ AJ8	The opponents are silent.
Dealer: N	♥ 542	
Vul: Both	♦ Q753	Partner bids first.
HCP: 9	♣ Q93	

Board: 322	♠ Q1052	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ A864	You bid first.
HCP: 17	♣ AK2	

Board: 323	♠ AJ7	The opponents are silent.
Dealer: N	♥ 1063	
Vul: EW	♦ 842	Partner bids first.
HCP: 8	♣ K1095	

Board: 324	♠ AKQ5	East Bids 2♦ if possible.
Dealer: S	♥ AQ85	
Vul: Both	♦ 53	You bid first.
HCP: 15	♣ 1073	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 1097		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ3	♥ 10876	Pass	2♦	Pass	2NT
North HCP: 17	♦ K53	♦ AJ2	Pass	3NT	AP	
South HCP: 8	♣ AQ62	♣ K94				
Contract: 3N N			1. Stayman			

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ KJ3				1NT
Vul: EW	♥ Q982	♥ J1076	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q62	♦ A5	Pass	3♥	Pass	4♥
South HCP: 16	♣ QJ4	♣ AK82	AP			
Contract: 4♥ S			1. Stayman			

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ 97543	♠ AJ8				
Vul: Both	♥ KJ	♥ 542		1NT	Pass	2NT
North HCP: 16	♦ AJ2	♦ Q753	AP			
South HCP: 9	♣ AK4	♣ Q93				
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ Q1052				1NT
Vul: None	♥ Q10	♥ A3	AP			
North HCP: 8	♦ QJ92	♦ A864				
South HCP: 17	♣ Q843	♣ AK2				
Contract: 1N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ AJ7				
Vul: EW	♥ KJ54	♥ 1063		1NT	Pass	2NT
North HCP: 16	♦ KQ7	♦ 842	AP			
South HCP: 8	♣ A43	♣ K1095				
Contract: 2N N						

Board: 324

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 10964

♥ J106

♦ Q7

♣ AJ94

South:

♠ AKQ5

♥ AQ85

♦ 53

♣ 1073

West North East South

1NT

Pass 2♣¹ 2♦ Pass

Pass X Pass 2NT

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 325	♠ A62	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ KJ76	You bid first.
HCP: 15	♣ KJ7	
Board: 326	♠ A107	The opponents are silent.
Dealer: S	♥ KJ103	
Vul: NS	♦ 1087	Partner bids first.
HCP: 9	♣ J104	
Board: 327	♠ AJ8	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ J32	You bid first.
HCP: 15	♣ A1074	
Board: 328	♠ Q109	The opponents are silent.
Dealer: S	♥ 965	
Vul: None	♦ KQ54	Partner bids first.
HCP: 8	♣ J53	
Board: 329	♠ KQ65	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ A54	You bid first.
HCP: 17	♣ A84	
Board: 330	♠ K1064	East Doubles 2♣ if possible.
Dealer: S	♥ J105	
Vul: EW	♦ 653	Partner bids first.
HCP: 8	♣ A107	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ 97		1NT	Pass	2NT
Vul: None	♥ K82	♥ Q95				
North HCP: 15	♦ KJ76	♦ AQ98	AP			
South HCP: 8	♣ KJ7	♣ 9643				
Contract: 2N N						

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ K864				1NT
Vul: NS	♥ KJ103	♥ Q2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1087	♦ A62	Pass	2NT	AP	
South HCP: 16	♣ J104	♣ AK96	1. Stayman			
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K53		1NT	Pass	2NT
Vul: Both	♥ AJ7	♥ 983				
North HCP: 15	♦ J32	♦ A754	AP			
South HCP: 8	♣ A1074	♣ J92				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AK32				1NT
Vul: None	♥ 965	♥ QJ				
North HCP: 8	♦ KQ54	♦ 76	Pass	2NT	AP	
South HCP: 15	♣ J53	♣ KQ1084				
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ A92		1NT	Pass	2NT
Vul: NS	♥ A76	♥ J53				
North HCP: 17	♦ A54	♦ 32	Pass	3NT	AP	
South HCP: 8	♣ A84	♣ QJ1032				
Contract: 3N N						

Board: 330

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K1064

♥ J105

♦ 653

♣ A107

South:

♠ Q83

♥ KQ7

♦ AK10

♣ J642

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	X	2♦
------	-----------------	---	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 325	♠ 97	The opponents are silent.
Dealer: N	♥ Q95	
Vul: None	♦ AQ98	Partner bids first.
HCP: 8	♣ 9643	
Board: 326	♠ K864	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ A62	You bid first.
HCP: 16	♣ AK96	
Board: 327	♠ K53	The opponents are silent.
Dealer: N	♥ 983	
Vul: Both	♦ A754	Partner bids first.
HCP: 8	♣ J92	
Board: 328	♠ AK32	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ 76	You bid first.
HCP: 15	♣ KQ1084	
Board: 329	♠ A92	The opponents are silent.
Dealer: N	♥ J53	
Vul: NS	♦ 32	Partner bids first.
HCP: 8	♣ QJ1032	
Board: 330	♠ Q83	East Doubles 2♣ if possible.
Dealer: S	♥ KQ7	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ J642	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ 97		1NT	Pass	2NT
Vul: None	♥ K82	♥ Q95				
North HCP: 15	♦ KJ76	♦ AQ98	AP			
South HCP: 8	♣ KJ7	♣ 9643				
Contract: 2N N						

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ A107	♠ K864				1NT
Vul: NS	♥ KJ103	♥ Q2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1087	♦ A62	Pass	2NT	AP	
South HCP: 16	♣ J104	♣ AK96	1. Stayman			
Contract: 2N S						

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K53		1NT	Pass	2NT
Vul: Both	♥ AJ7	♥ 983				
North HCP: 15	♦ J32	♦ A754	AP			
South HCP: 8	♣ A1074	♣ J92				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ Q109	♠ AK32				1NT
Vul: None	♥ 965	♥ QJ				
North HCP: 8	♦ KQ54	♦ 76	Pass	2NT	AP	
South HCP: 15	♣ J53	♣ KQ1084				
Contract: 2N S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ A92		1NT	Pass	2NT
Vul: NS	♥ A76	♥ J53				
North HCP: 17	♦ A54	♦ 32	Pass	3NT	AP	
South HCP: 8	♣ A84	♣ QJ1032				
Contract: 3N N						

Board: 330

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K1064

♥ J105

♦ 653

♣ A107

South:

♠ Q83

♥ KQ7

♦ AK10

♣ J642

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	X	2♦
------	-----------------	---	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 331	♠ A42	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ K1073	You bid first.
HCP: 15	♣ KQJ10	

Board: 332	♠ AK92	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ 763	Partner bids first.
HCP: 9	♣ 9763	

Board: 333	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ 1095	You bid first.
HCP: 16	♣ 1043	

Board: 334	♠ KQ93	The opponents are silent.
Dealer: S	♥ KJ74	
Vul: Both	♦ 1092	Partner bids first.
HCP: 9	♣ 104	

Board: 335	♠ 73	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ AKQ7	You bid first.
HCP: 16	♣ AJ65	

Board: 336	♠ 973	The opponents are silent.
Dealer: S	♥ K1096	
Vul: EW	♦ KQJ5	Partner bids first.
HCP: 9	♣ 43	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K963		1NT	Pass	2♣ ¹
Vul: None	♥ Q2	♥ KJ8	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1073	♦ Q96	AP			
South HCP: 9	♣ KQJ10	♣ 764	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ AK92	♠ QJ8				1NT
Vul: NS	♥ Q6	♥ A1054	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 763	♦ K9	Pass	2NT	Pass	3NT
South HCP: 17	♣ 9763	♣ AK84	AP			
Contract: 3N S			1. Stayman			

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 84		1NT	Pass	2♣ ¹
Vul: EW	♥ AK7	♥ Q863	Pass	2♠	Pass	2NT
North HCP: 16	♦ 1095	♦ K74	AP			
South HCP: 8	♣ 1043	♣ K872	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ 642				1NT
Vul: Both	♥ KJ74	♥ 95	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1092	♦ AKQJ	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AJ73	1. Stayman			
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ 1085		1NT	Pass	2♣ ¹
Vul: NS	♥ Q98	♥ KJ102	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ7	♦ J6	AP			
South HCP: 8	♣ AJ65	♣ K1094	1. Stayman			
Contract: 2N N						

Board: 336

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 973

♥ K1096

♦ KQJ5

♣ 43

South:

♠ QJ2

♥ A743

♦ A83

♣ KJ10

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	4♥	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 331	♠ K963	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ Q96	Partner bids first.
HCP: 9	♣ 764	

Board: 332	♠ QJ8	The opponents are silent.
Dealer: S	♥ A1054	
Vul: NS	♦ K9	You bid first.
HCP: 17	♣ AK84	

Board: 333	♠ 84	The opponents are silent.
Dealer: N	♥ Q863	
Vul: EW	♦ K74	Partner bids first.
HCP: 8	♣ K872	

Board: 334	♠ 642	The opponents are silent.
Dealer: S	♥ 95	
Vul: Both	♦ AKQJ	You bid first.
HCP: 15	♣ AJ73	

Board: 335	♠ 1085	The opponents are silent.
Dealer: N	♥ KJ102	
Vul: NS	♦ J6	Partner bids first.
HCP: 8	♣ K1094	

Board: 336	♠ QJ2	The opponents are silent.
Dealer: S	♥ A743	
Vul: EW	♦ A83	You bid first.
HCP: 15	♣ KJ10	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K963		1NT	Pass	2♣ ¹
Vul: None	♥ Q2	♥ KJ8	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1073	♦ Q96	AP			
South HCP: 9	♣ KQJ10	♣ 764	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ AK92	♠ QJ8				1NT
Vul: NS	♥ Q6	♥ A1054	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 763	♦ K9	Pass	2NT	Pass	3NT
South HCP: 17	♣ 9763	♣ AK84	AP			
Contract: 3N S			1. Stayman			

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ 84		1NT	Pass	2♣ ¹
Vul: EW	♥ AK7	♥ Q863	Pass	2♠	Pass	2NT
North HCP: 16	♦ 1095	♦ K74	AP			
South HCP: 8	♣ 1043	♣ K872	1. Stayman			
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ 642				1NT
Vul: Both	♥ KJ74	♥ 95	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1092	♦ AKQJ	Pass	2NT	AP	
South HCP: 15	♣ 104	♣ AJ73	1. Stayman			
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ 1085		1NT	Pass	2♣ ¹
Vul: NS	♥ Q98	♥ KJ102	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ7	♦ J6	AP			
South HCP: 8	♣ AJ65	♣ K1094	1. Stayman			
Contract: 2N N						

Board: 336

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ 973

♥ K1096

♦ KQJ5

♣ 43

South:

♠ QJ2

♥ A743

♦ A83

♣ KJ10

West North East South

1NT

Pass 2♣¹

Pass 2♥

Pass 4♥

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 337	♠ K83	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ A842	You bid first.
HCP: 16	♣ KQ74	

Board: 338	♠ Q1076	The opponents are silent.
Dealer: S	♥ A83	
Vul: None	♦ K972	Partner bids first.
HCP: 9	♣ 63	

Board: 339	♠ A652	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AK108	You bid first.
HCP: 16	♣ J92	

Board: 340	♠ 875	The opponents are silent.
Dealer: S	♥ 1085	
Vul: Both	♦ A109	Partner bids first.
HCP: 8	♣ KJ74	

Board: 341	♠ QJ103	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ A42	You bid first.
HCP: 17	♣ AQJ4	

Board: 342	♠ KJ4	The opponents are silent.
Dealer: S	♥ 943	
Vul: NS	♦ K654	Partner bids first.
HCP: 8	♣ J86	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ Q642		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ K543	Pass	2♦	Pass	2NT
North HCP: 16	♦ A842	♦ 73	AP			
South HCP: 9	♣ KQ74	♣ A109				
Contract: 2N N				1. Stayman		

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ 953				1NT
Vul: None	♥ A83	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K972	♦ AJ64	Pass	2NT	AP	
South HCP: 16	♣ 63	♣ AK94				
Contract: 2N S				1. Stayman		

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ A652	♠ QJ8		1NT	Pass	2NT
Vul: EW	♥ A2	♥ K76				
North HCP: 16	♦ AK108	♦ QJ97	AP			
South HCP: 9	♣ J92	♣ 543				
Contract: 2N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ J4				1NT
Vul: Both	♥ 1085	♥ K43				
North HCP: 8	♦ A109	♦ KQ73	AP			
South HCP: 15	♣ KJ74	♣ AQ98				
Contract: 1N S						

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ QJ103	♠ 9752		1NT	Pass	2♣ ¹
Vul: None	♥ K2	♥ AQ	Pass	2♠	Pass	3♠
North HCP: 17	♦ A42	♦ Q763	Pass	4♠	AP	
South HCP: 8	♣ AQJ4	♣ 1087				
Contract: 4♠ N				1. Stayman		

Board: 342

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ KJ4

♥ 943

♦ K654

♣ J86

South:

♠ A6

♥ K87

♦ Q93

♣ AK1054

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 337	♠ Q642	The opponents are silent.
Dealer: N	♥ K543	
Vul: Both	♦ 73	Partner bids first.
HCP: 9	♣ A109	

Board: 338	♠ 953	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ AJ64	You bid first.
HCP: 16	♣ AK94	

Board: 339	♠ QJ8	The opponents are silent.
Dealer: N	♥ K76	
Vul: EW	♦ QJ97	Partner bids first.
HCP: 9	♣ 543	

Board: 340	♠ J4	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ KQ73	You bid first.
HCP: 15	♣ AQ98	

Board: 341	♠ 9752	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ Q763	Partner bids first.
HCP: 8	♣ 1087	

Board: 342	♠ A6	The opponents are silent.
Dealer: S	♥ K87	
Vul: NS	♦ Q93	You bid first.
HCP: 16	♣ AK1054	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ Q642		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ K543	Pass	2♦	Pass	2NT
North HCP: 16	♦ A842	♦ 73	AP			
South HCP: 9	♣ KQ74	♣ A109				
Contract: 2N N				1. Stayman		

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ Q1076	♠ 953				1NT
Vul: None	♥ A83	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K972	♦ AJ64	Pass	2NT	AP	
South HCP: 16	♣ 63	♣ AK94				
Contract: 2N S				1. Stayman		

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ A652	♠ QJ8		1NT	Pass	2NT
Vul: EW	♥ A2	♥ K76				
North HCP: 16	♦ AK108	♦ QJ97	AP			
South HCP: 9	♣ J92	♣ 543				
Contract: 2N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ J4				1NT
Vul: Both	♥ 1085	♥ K43				
North HCP: 8	♦ A109	♦ KQ73	AP			
South HCP: 15	♣ KJ74	♣ AQ98				
Contract: 1N S						

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ QJ103	♠ 9752		1NT	Pass	2♣ ¹
Vul: None	♥ K2	♥ AQ	Pass	2♠	Pass	3♠
North HCP: 17	♦ A42	♦ Q763	Pass	4♠	AP	
South HCP: 8	♣ AQJ4	♣ 1087				
Contract: 4♠ N				1. Stayman		

Board: 342

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ KJ4

♥ 943

♦ K654

♣ J86

South:

♠ A6

♥ K87

♦ Q93

♣ AK1054

West	North	East	South
------	-------	------	-------

Pass	2NT	AP	1NT
------	-----	----	-----

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 343	♠ AQ86	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: Both	♦ K10	You bid first.
HCP: 15	♣ J94	

Board: 344	♠ QJ4	The opponents are silent.
Dealer: S	♥ J1098	
Vul: None	♦ K2	Partner bids first.
HCP: 9	♣ Q854	

Board: 345	♠ K952	The opponents are silent.
Dealer: N	♥ Q87	
Vul: NS	♦ AQ2	You bid first.
HCP: 15	♣ A85	

Board: 346	♠ 654	The opponents are silent.
Dealer: S	♥ A97	
Vul: EW	♦ A876	Partner bids first.
HCP: 9	♣ J52	

Board: 347	♠ A7	The opponents are silent.
Dealer: N	♥ KQ65	
Vul: None	♦ Q62	You bid first.
HCP: 17	♣ AQ73	

Board: 348	♠ A863	The opponents are silent.
Dealer: S	♥ J982	
Vul: NS	♦ 653	Partner bids first.
HCP: 8	♣ K9	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ J754		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ54	♥ A76	Pass	2♥	Pass	2NT
North HCP: 15	♦ K10	♦ 873	Pass	3♠	AP	
South HCP: 9	♣ J94	♣ A87				
Contract: 3♠ N				1. Stayman		

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ A86				1NT
Vul: None	♥ J1098	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K2	♦ J865	Pass	2NT	AP	
South HCP: 16	♣ Q854	♣ AKJ6				
Contract: 2N S				1. Stayman		

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ K952	♠ Q107		1NT	Pass	2NT
Vul: NS	♥ Q87	♥ 105				
North HCP: 15	♦ AQ2	♦ KJ1093	AP			
South HCP: 9	♣ A85	♣ QJ4				
Contract: 2N N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ AK				1NT
Vul: EW	♥ A97	♥ 85				
North HCP: 9	♦ A876	♦ K942	Pass	2NT	AP	
South HCP: 16	♣ J52	♣ AQ864				
Contract: 2N S						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J108		1NT	Pass	2NT
Vul: None	♥ KQ65	♥ 732				
North HCP: 17	♦ Q62	♦ A97	Pass	3NT	AP	
South HCP: 8	♣ AQ73	♣ K984				
Contract: 3N N						

Board: 348

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 4♠ S

North:

♠ A863

♥ J982

♦ 653

♣ K9

South:

♠ QJ54

♥ Q74

♦ AK4

♣ A43

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 343	♠ J754	The opponents are silent.
Dealer: N	♥ A76	
Vul: Both	♦ 873	Partner bids first.
HCP: 9	♣ A87	

Board: 344	♠ A86	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ J865	You bid first.
HCP: 16	♣ AKJ6	

Board: 345	♠ Q107	The opponents are silent.
Dealer: N	♥ 105	
Vul: NS	♦ KJ1093	Partner bids first.
HCP: 9	♣ QJ4	

Board: 346	♠ AK	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ K942	You bid first.
HCP: 16	♣ AQ864	

Board: 347	♠ J108	The opponents are silent.
Dealer: N	♥ 732	
Vul: None	♦ A97	Partner bids first.
HCP: 8	♣ K984	

Board: 348	♠ QJ54	The opponents are silent.
Dealer: S	♥ Q74	
Vul: NS	♦ AK4	You bid first.
HCP: 16	♣ A43	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ J754		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ54	♥ A76	Pass	2♥	Pass	2NT
North HCP: 15	♦ K10	♦ 873	Pass	3♠	AP	
South HCP: 9	♣ J94	♣ A87				
Contract: 3♠ N				1. Stayman		

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ A86				1NT
Vul: None	♥ J1098	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K2	♦ J865	Pass	2NT	AP	
South HCP: 16	♣ Q854	♣ AKJ6				
Contract: 2N S				1. Stayman		

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ K952	♠ Q107		1NT	Pass	2NT
Vul: NS	♥ Q87	♥ 105				
North HCP: 15	♦ AQ2	♦ KJ1093	AP			
South HCP: 9	♣ A85	♣ QJ4				
Contract: 2N N						

Board: 346	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ AK				1NT
Vul: EW	♥ A97	♥ 85				
North HCP: 9	♦ A876	♦ K942	Pass	2NT	AP	
South HCP: 16	♣ J52	♣ AQ864				
Contract: 2N S						

Board: 347	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J108		1NT	Pass	2NT
Vul: None	♥ KQ65	♥ 732				
North HCP: 17	♦ Q62	♦ A97	Pass	3NT	AP	
South HCP: 8	♣ AQ73	♣ K984				
Contract: 3N N						

Board: 348

Dealer: S

Vul: NS

North HCP: 8

South HCP: 16

Contract: 4♠ S

North:

♠ A863

♥ J982

♦ 653

♣ K9

South:

♠ QJ54

♥ Q74

♦ AK4

♣ A43

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	4♠	AP	
------	----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 349	♠ A43	The opponents are silent.
Dealer: N	♥ A1084	
Vul: EW	♦ AJ	You bid first.
HCP: 17	♣ A752	

Board: 350	♠ Q76	The opponents are silent.
Dealer: S	♥ J107	
Vul: Both	♦ 109	Partner bids first.
HCP: 8	♣ KQ843	

Board: 351	♠ A1083	The opponents are silent.
Dealer: N	♥ K875	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ Q54	

Board: 352	♠ K9	The opponents are silent.
Dealer: S	♥ Q1082	
Vul: EW	♦ K85	Partner bids first.
HCP: 8	♣ 9542	

Board: 353	♠ AQ82	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ 1092	You bid first.
HCP: 15	♣ K102	

Board: 354	♠ J3	The opponents are silent.
Dealer: S	♥ 432	
Vul: None	♦ 9542	Partner bids first.
HCP: 9	♣ AKJ3	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KQ97		1NT	Pass	2♣ ¹
Vul: EW	♥ A1084	♥ J9	Pass	2♥	Pass	2NT
North HCP: 17	♦ AJ	♦ 1052	Pass	3NT	AP	
South HCP: 8	♣ A752	♣ Q943				
Contract: 3N N						1. Stayman

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ KJ3				1NT
Vul: Both	♥ J107	♥ A965				
North HCP: 8	♦ 109	♦ QJ43	Pass	2NT	AP	
South HCP: 15	♣ KQ843	♣ A9				
Contract: 2N S						

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ KJ65		1NT	Pass	2♣ ¹
Vul: NS	♥ K875	♥ 1032	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ	♦ KJ82	Pass	3♠	AP	
South HCP: 8	♣ Q54	♣ 93				
Contract: 3♠ N						1. Stayman

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A1042				1NT
Vul: EW	♥ Q1082	♥ K53	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K85	♦ AJ4	Pass	2NT	AP	
South HCP: 15	♣ 9542	♣ K63				
Contract: 2N S						1. Stayman

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ K106				
Vul: Both	♥ AQ5	♥ 763		1NT	Pass	2NT
North HCP: 15	♦ 1092	♦ KQ8	AP			
South HCP: 9	♣ K102	♣ J964				
Contract: 2N N						

Board: 354

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J3

♥ 432

♦ 9542

♣ AKJ3

South:

♠ Q102

♥ AK1095

♦ AQ6

♣ 104

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 349	♠ KQ97	The opponents are silent.
Dealer: N	♥ J9	
Vul: EW	♦ 1052	Partner bids first.
HCP: 8	♣ Q943	

Board: 350	♠ KJ3	The opponents are silent.
Dealer: S	♥ A965	
Vul: Both	♦ QJ43	You bid first.
HCP: 15	♣ A9	

Board: 351	♠ KJ65	The opponents are silent.
Dealer: N	♥ 1032	
Vul: NS	♦ KJ82	Partner bids first.
HCP: 8	♣ 93	

Board: 352	♠ A1042	The opponents are silent.
Dealer: S	♥ K53	
Vul: EW	♦ AJ4	You bid first.
HCP: 15	♣ K63	

Board: 353	♠ K106	The opponents are silent.
Dealer: N	♥ 763	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 9	♣ J964	

Board: 354	♠ Q102	The opponents are silent.
Dealer: S	♥ AK1095	
Vul: None	♦ AQ6	You bid first.
HCP: 15	♣ 104	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 349	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ KQ97		1NT	Pass	2♣ ¹
Vul: EW	♥ A1084	♥ J9	Pass	2♥	Pass	2NT
North HCP: 17	♦ AJ	♦ 1052	Pass	3NT	AP	
South HCP: 8	♣ A752	♣ Q943				
Contract: 3N N						

1. Stayman

Board: 350	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ KJ3				1NT
Vul: Both	♥ J107	♥ A965				
North HCP: 8	♦ 109	♦ QJ43	Pass	2NT	AP	
South HCP: 15	♣ KQ843	♣ A9				
Contract: 2N S						

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ KJ65		1NT	Pass	2♣ ¹
Vul: NS	♥ K875	♥ 1032	Pass	2♥	Pass	2NT
North HCP: 15	♦ AQ	♦ KJ82	Pass	3♠	AP	
South HCP: 8	♣ Q54	♣ 93				
Contract: 3♠ N						

1. Stayman

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A1042				1NT
Vul: EW	♥ Q1082	♥ K53	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K85	♦ AJ4	Pass	2NT	AP	
South HCP: 15	♣ 9542	♣ K63				
Contract: 2N S						

1. Stayman

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ K106				
Vul: Both	♥ AQ5	♥ 763		1NT	Pass	2NT
North HCP: 15	♦ 1092	♦ KQ8	AP			
South HCP: 9	♣ K102	♣ J964				
Contract: 2N N						

Board: 354

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J3

♥ 432

♦ 9542

♣ AKJ3

South:

♠ Q102

♥ AK1095

♦ AQ6

♣ 104

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 355	♠ K53	The opponents are silent.
Dealer: N	♥ 74	
Vul: EW	♦ K532	You bid first.
HCP: 15	♣ AKQ7	

Board: 356	♠ 103	The opponents are silent.
Dealer: S	♥ J64	
Vul: Both	♦ AQJ85	Partner bids first.
HCP: 8	♣ 1094	

Board: 357	♠ J3	The opponents are silent.
Dealer: N	♥ A1074	
Vul: None	♦ AKQ102	You bid first.
HCP: 16	♣ Q4	

Board: 358	♠ Q7	The opponents are silent.
Dealer: S	♥ J876	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 9	♣ 10842	

Board: 359	♠ AJ	The opponents are silent.
Dealer: N	♥ K932	
Vul: Both	♦ AK108	You bid first.
HCP: 15	♣ 1084	

Board: 360	♠ 986	The opponents are silent.
Dealer: S	♥ J7	
Vul: None	♦ A82	Partner bids first.
HCP: 9	♣ A10864	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ 1096		1NT	Pass	2NT
Vul: EW	♥ 74	♥ K52				
North HCP: 15	♦ K532	♦ A8	AP			
South HCP: 8	♣ AKQ7	♣ J10864				
Contract: 2N N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK952				1NT
Vul: Both	♥ J64	♥ K98				
North HCP: 8	♦ AQJ85	♦ K6	Pass	2NT	AP	
South HCP: 16	♣ 1094	♣ K75				
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ Q1074				
Vul: None	♥ A1074	♥ Q3		1♦	Pass	1♠
North HCP: 16	♦ AKQ102	♦ 985	Pass	1NT	AP	
South HCP: 8	♣ Q4	♣ A632				
Contract: 1N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK84				1NT
Vul: NS	♥ J876	♥ AK3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ8	♦ 732	Pass	3NT	AP	
South HCP: 17	♣ 10842	♣ QJ9				
Contract: 3N S						

1. Stayman

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K1092		1NT	Pass	2♣ ¹
Vul: Both	♥ K932	♥ 86	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK108	♦ J62	AP			
South HCP: 8	♣ 1084	♣ A632				
Contract: 2N N						

1. Stayman

Board: 360

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 986

♥ J7

♦ A82

♣ A10864

South:

♠ QJ4

♥ AQ1064

♦ KJ

♣ K72

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 355	♠ 1096	The opponents are silent.
Dealer: N	♥ K52	
Vul: EW	♦ A8	Partner bids first.
HCP: 8	♣ J10864	

Board: 356	♠ AK952	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ K6	You bid first.
HCP: 16	♣ K75	

Board: 357	♠ Q1074	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ 985	Partner bids first.
HCP: 8	♣ A632	

Board: 358	♠ AK84	The opponents are silent.
Dealer: S	♥ AK3	
Vul: NS	♦ 732	You bid first.
HCP: 17	♣ QJ9	

Board: 359	♠ K1092	The opponents are silent.
Dealer: N	♥ 86	
Vul: Both	♦ J62	Partner bids first.
HCP: 8	♣ A632	

Board: 360	♠ QJ4	The opponents are silent.
Dealer: S	♥ AQ1064	
Vul: None	♦ KJ	You bid first.
HCP: 16	♣ K72	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ 1096		1NT	Pass	2NT
Vul: EW	♥ 74	♥ K52				
North HCP: 15	♦ K532	♦ A8	AP			
South HCP: 8	♣ AKQ7	♣ J10864				
Contract: 2N N						

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AK952				1NT
Vul: Both	♥ J64	♥ K98				
North HCP: 8	♦ AQJ85	♦ K6	Pass	2NT	AP	
South HCP: 16	♣ 1094	♣ K75				
Contract: 2N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ Q1074				
Vul: None	♥ A1074	♥ Q3		1♦	Pass	1♠
North HCP: 16	♦ AKQ102	♦ 985	Pass	1NT	AP	
South HCP: 8	♣ Q4	♣ A632				
Contract: 1N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ AK84				1NT
Vul: NS	♥ J876	♥ AK3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ8	♦ 732	Pass	3NT	AP	
South HCP: 17	♣ 10842	♣ QJ9				
Contract: 3N S			1. Stayman			

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K1092		1NT	Pass	2♣ ¹
Vul: Both	♥ K932	♥ 86	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK108	♦ J62	AP			
South HCP: 8	♣ 1084	♣ A632	1. Stayman			
Contract: 2N N						

Board: 360

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 986

♥ J7

♦ A82

♣ A10864

South:

♠ QJ4

♥ AQ1064

♦ KJ

♣ K72

West	North	East	South
------	-------	------	-------

1NT

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 361	♠ Q643	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ K1095	You bid first.
HCP: 15	♣ AK3	

Board: 362	♠ A8	The opponents are silent.
Dealer: S	♥ J108	
Vul: EW	♦ 873	Partner bids first.
HCP: 9	♣ KJ743	

Board: 363	♠ 64	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: None	♦ J65	You bid first.
HCP: 16	♣ AKQJ7	

Board: 364	♠ 652	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ J9873	Partner bids first.
HCP: 8	♣ Q87	

Board: 365	♠ 103	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ AQJ3	You bid first.
HCP: 16	♣ AJ73	

Board: 366	♠ K64	The opponents are silent.
Dealer: S	♥ K102	
Vul: Both	♦ QJ1083	Partner bids first.
HCP: 9	♣ 94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ K109		1NT	Pass	2♣ ¹
Vul: NS	♥ K2	♥ Q1074	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1095	♦ Q8	AP			
South HCP: 8	♣ AK3	♣ J942	1. Stayman			
Contract: 2N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ Q95				1NT
Vul: EW	♥ J108	♥ A9	Pass	2NT	AP	
North HCP: 9	♦ 873	♦ AKQ62				
South HCP: 15	♣ KJ743	♣ 1098				
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ J108		1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ A873	Pass	2♦	Pass	2NT
North HCP: 16	♦ J65	♦ A73	Pass	3♣	AP	
South HCP: 9	♣ AKQJ7	♣ 864	1. Stayman			
Contract: 3♣ S						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ A3				1NT
Vul: NS	♥ KQ	♥ A965	Pass	2NT	AP	
North HCP: 8	♦ J9873	♦ A42				
South HCP: 16	♣ Q87	♣ KJ94				
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ A862		1NT	Pass	2♣ ¹
Vul: EW	♥ A74	♥ KQ106	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQJ3	♦ 104	AP			
South HCP: 9	♣ AJ73	♣ 942	1. Stayman			
Contract: 2N N						

Board: 366

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ K64

♥ K102

♦ QJ1083

♣ 94

South:

♠ QJ108

♥ AQ

♦ K42

♣ A852

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 361	♠ K109	The opponents are silent.
Dealer: N	♥ Q1074	
Vul: NS	♦ Q8	Partner bids first.
HCP: 8	♣ J942	

Board: 362	♠ Q95	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AKQ62	You bid first.
HCP: 15	♣ 1098	

Board: 363	♠ J108	The opponents are silent.
Dealer: N	♥ A873	
Vul: None	♦ A73	Partner bids first.
HCP: 9	♣ 864	

Board: 364	♠ A3	The opponents are silent.
Dealer: S	♥ A965	
Vul: NS	♦ A42	You bid first.
HCP: 16	♣ KJ94	

Board: 365	♠ A862	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ 942	

Board: 366	♠ QJ108	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ K42	You bid first.
HCP: 16	♣ A852	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ K109		1NT	Pass	2♣ ¹
Vul: NS	♥ K2	♥ Q1074	Pass	2♠	Pass	2NT
North HCP: 15	♦ K1095	♦ Q8	AP			
South HCP: 8	♣ AK3	♣ J942	1. Stayman			
Contract: 2N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ Q95				1NT
Vul: EW	♥ J108	♥ A9	Pass	2NT	AP	
North HCP: 9	♦ 873	♦ AKQ62				
South HCP: 15	♣ KJ743	♣ 1098				
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ 64	♠ J108		1NT	Pass	2♣ ¹
Vul: None	♥ KQ2	♥ A873	Pass	2♦	Pass	2NT
North HCP: 16	♦ J65	♦ A73	Pass	3♣	AP	
South HCP: 9	♣ AKQJ7	♣ 864	1. Stayman			
Contract: 3♣ S						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ A3				1NT
Vul: NS	♥ KQ	♥ A965	Pass	2NT	AP	
North HCP: 8	♦ J9873	♦ A42				
South HCP: 16	♣ Q87	♣ KJ94				
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ A862		1NT	Pass	2♣ ¹
Vul: EW	♥ A74	♥ KQ106	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQJ3	♦ 104	AP			
South HCP: 9	♣ AJ73	♣ 942	1. Stayman			
Contract: 2N N						

Board: 366

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ K64

♥ K102

♦ QJ1083

♣ 94

South:

♠ QJ108

♥ AQ

♦ K42

♣ A852

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 367	♠ AK5	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ 865	You bid first.
HCP: 15	♣ K1063	

Board: 368	♠ Q94	The opponents are silent.
Dealer: S	♥ A1095	
Vul: EW	♦ 85	Partner bids first.
HCP: 9	♣ K1042	

Board: 369	♠ J6	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ KQ654	You bid first.
HCP: 15	♣ A43	

Board: 370	♠ 843	The opponents are silent.
Dealer: S	♥ K873	
Vul: None	♦ Q103	Partner bids first.
HCP: 8	♣ K75	

Board: 371	♠ J98	West Bids 3♠ if possible.
Dealer: N	♥ AQ7	
Vul: EW	♦ AJ6	You bid first.
HCP: 17	♣ AJ54	

Board: 372	♠ AK83	The opponents are silent.
Dealer: S	♥ 83	
Vul: Both	♦ J76	Partner bids first.
HCP: 8	♣ 10963	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ6		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ5	♥ 10873	Pass	2♦	Pass	2NT
North HCP: 15	♦ 865	♦ Q2	AP			
South HCP: 9	♣ K1063	♣ A974	1. Stayman			
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ KJ8				1NT
Vul: EW	♥ A1095	♥ J32	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 85	♦ AJ2	Pass	2NT	AP	
South HCP: 15	♣ K1042	♣ AJ85	1. Stayman			
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q72		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ7	♥ A982	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ654	♦ 93	AP			
South HCP: 8	♣ A43	♣ Q1075	1. Stayman			
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ K76				1NT
Vul: None	♥ K873	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q103	♦ AKJ5	Pass	2NT	AP	
South HCP: 16	♣ K75	♣ 1064	1. Stayman			
Contract: 2N S						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ J98	♠ K4		1NT	Pass	2NT
Vul: EW	♥ AQ7	♥ J105	3♠	Pass	Pass	XA♠♠
North HCP: 17	♦ AJ6	♦ KQ732	AP			
South HCP: 9	♣ AJ54	♣ 962				
Contract: 3♠X W						

Board: 372

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AK83

♥ 83

♦ J76

♣ 10963

South:

♠ QJ9

♥ AJ

♦ AQ42

♣ J854

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 367	♠ QJ6	The opponents are silent.
Dealer: N	♥ 10873	
Vul: NS	♦ Q2	Partner bids first.
HCP: 9	♣ A974	

Board: 368	♠ KJ8	The opponents are silent.
Dealer: S	♥ J32	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ AJ85	

Board: 369	♠ Q72	The opponents are silent.
Dealer: N	♥ A982	
Vul: Both	♦ 93	Partner bids first.
HCP: 8	♣ Q1075	

Board: 370	♠ K76	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ AKJ5	You bid first.
HCP: 16	♣ 1064	

Board: 371	♠ K4	West Bids 3♠ if possible.
Dealer: N	♥ J105	
Vul: EW	♦ KQ732	Partner bids first.
HCP: 9	♣ 962	

Board: 372	♠ QJ9	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ AQ42	You bid first.
HCP: 15	♣ J854	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ QJ6		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ5	♥ 10873	Pass	2♦	Pass	2NT
North HCP: 15	♦ 865	♦ Q2	AP			
South HCP: 9	♣ K1063	♣ A974	1. Stayman			
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ KJ8				1NT
Vul: EW	♥ A1095	♥ J32	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 85	♦ AJ2	Pass	2NT	AP	
South HCP: 15	♣ K1042	♣ AJ85	1. Stayman			
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q72		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ7	♥ A982	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ654	♦ 93	AP			
South HCP: 8	♣ A43	♣ Q1075	1. Stayman			
Contract: 2N N						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ K76				1NT
Vul: None	♥ K873	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q103	♦ AKJ5	Pass	2NT	AP	
South HCP: 16	♣ K75	♣ 1064	1. Stayman			
Contract: 2N S						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ J98	♠ K4		1NT	Pass	2NT
Vul: EW	♥ AQ7	♥ J105	3♠	Pass	Pass	XA♠♠
North HCP: 17	♦ AJ6	♦ KQ732	AP			
South HCP: 9	♣ AJ54	♣ 962				
Contract: 3♠X W						

Board: 372

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ AK83

♥ 83

♦ J76

♣ 10963

South:

♠ QJ9

♥ AJ

♦ AQ42

♣ J854

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 373	♠ 94	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ A64	You bid first.
HCP: 15	♣ AQ973	

Board: 374	♠ Q962	The opponents are silent.
Dealer: S	♥ 432	
Vul: NS	♦ AK72	Partner bids first.
HCP: 9	♣ 105	

Board: 375	♠ AK	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ J96	You bid first.
HCP: 17	♣ Q10842	

Board: 376	♠ A842	The opponents are silent.
Dealer: S	♥ A986	
Vul: None	♦ 84	Partner bids first.
HCP: 8	♣ 532	

Board: 377	♠ KQ62	The opponents are silent.
Dealer: N	♥ K63	
Vul: NS	♦ AJ9	You bid first.
HCP: 15	♣ Q76	

Board: 378	♠ K965	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ 752	Partner bids first.
HCP: 8	♣ J82	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ QJ3		1NT	Pass	2NT
Vul: None	♥ KQ6	♥ 843				
North HCP: 15	♦ A64	♦ KQ97	AP			
South HCP: 9	♣ AQ973	♣ J54				
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ Q962	♠ AJ3				1NT
Vul: NS	♥ 432	♥ AQJ10	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AK72	♦ 1083	Pass	2NT	Pass	3NT
South HCP: 17	♣ 105	♣ AJ4	AP			
Contract: 3N S			1. Stayman			

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 643				
Vul: Both	♥ AK3	♥ 1082		1NT	Pass	2NT
North HCP: 17	♦ J96	♦ KQ753	Pass	3NT	AP	
South HCP: 9	♣ Q10842	♣ A3				
Contract: 3N N						

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ J97				1NT
Vul: None	♥ A986	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 84	♦ A1053	Pass	2NT	AP	
South HCP: 15	♣ 532	♣ AK4	1. Stayman			
Contract: 2N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ J75				
Vul: NS	♥ K63	♥ Q42		1NT	Pass	2NT
North HCP: 15	♦ AJ9	♦ Q106	AP			
South HCP: 9	♣ Q76	♣ KJ94				
Contract: 2N N						

Board: 378

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K965

♥ A85

♦ 752

♣ J82

South:

♠ AQ4

♥ J103

♦ AQ

♣ Q9764

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 373	♠ QJ3	The opponents are silent.
Dealer: N	♥ 843	
Vul: None	♦ KQ97	Partner bids first.
HCP: 9	♣ J54	

Board: 374	♠ AJ3	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: NS	♦ 1083	You bid first.
HCP: 17	♣ AJ4	

Board: 375	♠ 643	The opponents are silent.
Dealer: N	♥ 1082	
Vul: Both	♦ KQ753	Partner bids first.
HCP: 9	♣ A3	

Board: 376	♠ J97	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: None	♦ A1053	You bid first.
HCP: 15	♣ AK4	

Board: 377	♠ J75	The opponents are silent.
Dealer: N	♥ Q42	
Vul: NS	♦ Q106	Partner bids first.
HCP: 9	♣ KJ94	

Board: 378	♠ AQ4	The opponents are silent.
Dealer: S	♥ J103	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ Q9764	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ QJ3		1NT	Pass	2NT
Vul: None	♥ KQ6	♥ 843				
North HCP: 15	♦ A64	♦ KQ97	AP			
South HCP: 9	♣ AQ973	♣ J54				
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ Q962	♠ AJ3				1NT
Vul: NS	♥ 432	♥ AQJ10	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AK72	♦ 1083	Pass	2NT	Pass	3NT
South HCP: 17	♣ 105	♣ AJ4	AP			
Contract: 3N S			1. Stayman			

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 643				
Vul: Both	♥ AK3	♥ 1082		1NT	Pass	2NT
North HCP: 17	♦ J96	♦ KQ753	Pass	3NT	AP	
South HCP: 9	♣ Q10842	♣ A3				
Contract: 3N N						

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ A842	♠ J97				1NT
Vul: None	♥ A986	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 84	♦ A1053				
South HCP: 15	♣ 532	♣ AK4	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ J75				
Vul: NS	♥ K63	♥ Q42		1NT	Pass	2NT
North HCP: 15	♦ AJ9	♦ Q106	AP			
South HCP: 9	♣ Q76	♣ KJ94				
Contract: 2N N						

Board: 378

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ K965

♥ A85

♦ 752

♣ J82

South:

♠ AQ4

♥ J103

♦ AQ

♣ Q9764

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 379	♠ J42	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: None	♦ A32	You bid first.
HCP: 16	♣ KQ3	

Board: 380	♠ J3	The opponents are silent.
Dealer: S	♥ AK103	
Vul: NS	♦ J96	Partner bids first.
HCP: 9	♣ 8743	

Board: 381	♠ Q7	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ Q43	You bid first.
HCP: 16	♣ KQ963	

Board: 382	♠ K63	The opponents are silent.
Dealer: S	♥ Q983	
Vul: NS	♦ 93	Partner bids first.
HCP: 8	♣ K863	

Board: 383	♠ KQ3	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ 873	You bid first.
HCP: 15	♣ AQ42	

Board: 384	♠ 98	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: None	♦ K93	Partner bids first.
HCP: 8	♣ 9764	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ A98		1NT	Pass	2NT
Vul: None	♥ AQ43	♥ K87				
North HCP: 16	♦ A32	♦ Q95	AP			
South HCP: 9	♣ KQ3	♣ 7642				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ 10854				1NT
Vul: NS	♥ AK103	♥ J876	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J96	♦ AKQ	Pass	4♥	AP	
South HCP: 15	♣ 8743	♣ KQ	1. Stayman			
Contract: 4♥ S						

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 1082		1NT	Pass	2NT
Vul: Both	♥ AK6	♥ Q10				
North HCP: 16	♦ Q43	♦ J876	AP			
South HCP: 8	♣ KQ963	♣ AJ104				
Contract: 2N N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ J54				1NT
Vul: NS	♥ Q983	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 93	♦ KQ742	Pass	2NT	AP	
South HCP: 16	♣ K863	♣ AQ4	1. Stayman			
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 864		1NT	AP	
Vul: EW	♥ A65	♥ 942				
North HCP: 15	♦ 873	♦ A106				
South HCP: 8	♣ AQ42	♣ KJ65				
Contract: 1N N						

Board: 384

Dealer: S

Vul: None

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ 98

♥ KQ95

♦ K93

♣ 9764

South:

♠ AK

♥ AJ4

♦ J6542

♣ A53

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 379	♠ A98	The opponents are silent.
Dealer: N	♥ K87	
Vul: None	♦ Q95	Partner bids first.
HCP: 9	♣ 7642	

Board: 380	♠ 10854	The opponents are silent.
Dealer: S	♥ J876	
Vul: NS	♦ AKQ	You bid first.
HCP: 15	♣ KQ	

Board: 381	♠ 1082	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ J876	Partner bids first.
HCP: 8	♣ AJ104	

Board: 382	♠ J54	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ KQ742	You bid first.
HCP: 16	♣ AQ4	

Board: 383	♠ 864	The opponents are silent.
Dealer: N	♥ 942	
Vul: EW	♦ A106	Partner bids first.
HCP: 8	♣ KJ65	

Board: 384	♠ AK	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ J6542	You bid first.
HCP: 17	♣ A53	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ A98		1NT	Pass	2NT
Vul: None	♥ AQ43	♥ K87				
North HCP: 16	♦ A32	♦ Q95	AP			
South HCP: 9	♣ KQ3	♣ 7642				
Contract: 2N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ 10854				1NT
Vul: NS	♥ AK103	♥ J876	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J96	♦ AKQ	Pass	4♥	AP	
South HCP: 15	♣ 8743	♣ KQ	1. Stayman			
Contract: 4♥ S						

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 1082		1NT	Pass	2NT
Vul: Both	♥ AK6	♥ Q10				
North HCP: 16	♦ Q43	♦ J876	AP			
South HCP: 8	♣ KQ963	♣ AJ104				
Contract: 2N N						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ J54				1NT
Vul: NS	♥ Q983	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 93	♦ KQ742	Pass	2NT	AP	
South HCP: 16	♣ K863	♣ AQ4	1. Stayman			
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 864		1NT	AP	
Vul: EW	♥ A65	♥ 942				
North HCP: 15	♦ 873	♦ A106				
South HCP: 8	♣ AQ42	♣ KJ65				
Contract: 1N N						

Board: 384

Dealer: S

Vul: None

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ 98

♥ KQ95

♦ K93

♣ 9764

South:

♠ AK

♥ AJ4

♦ J6542

♣ A53

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 385	♠ Q9752	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: EW	♦ KQ	You bid first.
HCP: 16	♣ A32	
Board: 386	♠ A84	The opponents are silent.
Dealer: S	♥ 1085	
Vul: Both	♦ 108	Partner bids first.
HCP: 8	♣ A9754	
Board: 387	♠ AQJ5	West Doubles 2♣ if possible.
Dealer: N	♥ Q108	
Vul: None	♦ KJ3	You bid first.
HCP: 16	♣ K43	
Board: 388	♠ 843	The opponents are silent.
Dealer: S	♥ Q542	
Vul: NS	♦ Q43	Partner bids first.
HCP: 9	♣ KQ7	
Board: 389	♠ AQJ64	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ 1054	You bid first.
HCP: 15	♣ Q76	
Board: 390	♠ QJ2	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ 1065	Partner bids first.
HCP: 9	♣ K542	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ Q9752	♠ K86		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ7	♥ 9642	Pass	2♠	Pass	2NT
North HCP: 16	♦ KQ	♦ A8	AP			
South HCP: 9	♣ A32	♣ Q864	1. Stayman			
Contract: 2N N						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ7				1NT
Vul: Both	♥ 1085	♥ AQ64	Pass	2NT	Pass	3NT
North HCP: 8	♦ 108	♦ K96	AP			
South HCP: 17	♣ A9754	♣ QJ6				
Contract: 3N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ K742		1NT	Pass	2♣ ¹
Vul: None	♥ Q108	♥ A32	X	2♠	Pass	4♠
North HCP: 16	♦ KJ3	♦ Q962	AP			
South HCP: 9	♣ K43	♣ 82	1. Stayman			
Contract: 4♠ N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ5				1NT
Vul: NS	♥ Q542	♥ 103	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q43	♦ K87	Pass	2NT	AP	
South HCP: 16	♣ KQ7	♣ AJ43	1. Stayman			
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ AQJ64	♠ 82		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ J942	Pass	2♠	Pass	2NT
North HCP: 15	♦ 1054	♦ QJ8	AP			
South HCP: 8	♣ Q76	♣ KJ94	1. Stayman			
Contract: 2N N						

Board: 390

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ2

♥ QJ8

♦ 1065

♣ K542

South:

♠ A987

♥ K4

♦ KQ972

♣ QJ

West	North	East	South
------	-------	------	-------

Pass	2NT	AP	
------	-----	----	--

1NT

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 385	♠ K86	The opponents are silent.
Dealer: N	♥ 9642	
Vul: EW	♦ A8	Partner bids first.
HCP: 9	♣ Q864	
Board: 386	♠ KQ7	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: Both	♦ K96	You bid first.
HCP: 17	♣ QJ6	
Board: 387	♠ K742	West Doubles 2♣ if possible.
Dealer: N	♥ A32	
Vul: None	♦ Q962	Partner bids first.
HCP: 9	♣ 82	
Board: 388	♠ AKJ5	The opponents are silent.
Dealer: S	♥ 103	
Vul: NS	♦ K87	You bid first.
HCP: 16	♣ AJ43	
Board: 389	♠ 82	The opponents are silent.
Dealer: N	♥ J942	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 8	♣ KJ94	
Board: 390	♠ A987	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ KQ972	You bid first.
HCP: 15	♣ QJ	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ Q9752	♠ K86		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ7	♥ 9642	Pass	2♠	Pass	2NT
North HCP: 16	♦ KQ	♦ A8	AP			
South HCP: 9	♣ A32	♣ Q864	1. Stayman			
Contract: 2N N						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ KQ7				1NT
Vul: Both	♥ 1085	♥ AQ64	Pass	2NT	Pass	3NT
North HCP: 8	♦ 108	♦ K96	AP			
South HCP: 17	♣ A9754	♣ QJ6				
Contract: 3N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ AQJ5	♠ K742		1NT	Pass	2♣ ¹
Vul: None	♥ Q108	♥ A32	X	2♠	Pass	4♠
North HCP: 16	♦ KJ3	♦ Q962	AP			
South HCP: 9	♣ K43	♣ 82	1. Stayman			
Contract: 4♠ N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AKJ5				1NT
Vul: NS	♥ Q542	♥ 103	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q43	♦ K87	Pass	2NT	AP	
South HCP: 16	♣ KQ7	♣ AJ43	1. Stayman			
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ AQJ64	♠ 82		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ J942	Pass	2♠	Pass	2NT
North HCP: 15	♦ 1054	♦ QJ8	AP			
South HCP: 8	♣ Q76	♣ KJ94	1. Stayman			
Contract: 2N N						

Board: 390

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ QJ2

♥ QJ8

♦ 1065

♣ K542

South:

♠ A987

♥ K4

♦ KQ972

♣ QJ

West	North	East	South
------	-------	------	-------

Pass	2NT	AP	
------	-----	----	--

			1NT
--	--	--	-----

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 391	♠ J52	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: NS	♦ AK93	You bid first.
HCP: 15	♣ A53	

Board: 392	♠ KQ105	The opponents are silent.
Dealer: S	♥ 87	
Vul: EW	♦ J976	Partner bids first.
HCP: 9	♣ QJ4	

Board: 393	♠ K975	The opponents are silent.
Dealer: N	♥ 753	
Vul: None	♦ AQ	You bid first.
HCP: 16	♣ AK104	

Board: 394	♠ 1074	The opponents are silent.
Dealer: S	♥ A43	
Vul: NS	♦ A106	Partner bids first.
HCP: 8	♣ 9873	

Board: 395	♠ AJ64	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ AJ7	You bid first.
HCP: 17	♣ A54	

Board: 396	♠ 54	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ 8543	Partner bids first.
HCP: 9	♣ A932	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ Q1098		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ9	♥ K85	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK93	♦ Q6	AP			
South HCP: 8	♣ A53	♣ J964	1. Stayman			
Contract: 2N N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A9				1NT
Vul: EW	♥ 87	♥ K109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J976	♦ A854	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A876	1. Stayman			
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ K975	♠ Q2		1NT	Pass	2NT
Vul: None	♥ 753	♥ K86	AP			
North HCP: 16	♦ AQ	♦ K10954				
South HCP: 8	♣ AK104	♣ 832				
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ J5				1♣
Vul: NS	♥ A43	♥ K1098	Pass	1NT	Pass	2NT
North HCP: 8	♦ A106	♦ K8	AP			
South HCP: 16	♣ 9873	♣ AKQ54				
Contract: 2N N						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ K82		1NT	Pass	2♣ ¹
Vul: EW	♥ K65	♥ AJ84	Pass	2♠	Pass	2NT
North HCP: 17	♦ AJ7	♦ 983	Pass	3NT	AP	
South HCP: 8	♣ A54	♣ 632	1. Stayman			
Contract: 3N N						

Board: 396

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 54

♥ AJ2

♦ 8543

♣ A932

South:

♠ Q3

♥ K74

♦ AKQ10

♣ Q864

West	North	East	South
------	-------	------	-------

Pass	2NT	AP	
------	-----	----	--

1NT

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 391	♠ Q1098	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ Q6	Partner bids first.
HCP: 8	♣ J964	

Board: 392	♠ A9	The opponents are silent.
Dealer: S	♥ K109	
Vul: EW	♦ A854	You bid first.
HCP: 15	♣ A876	

Board: 393	♠ Q2	The opponents are silent.
Dealer: N	♥ K86	
Vul: None	♦ K10954	Partner bids first.
HCP: 8	♣ 832	

Board: 394	♠ J5	The opponents are silent.
Dealer: S	♥ K1098	
Vul: NS	♦ K8	You bid first.
HCP: 16	♣ AKQ54	

Board: 395	♠ K82	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: EW	♦ 983	Partner bids first.
HCP: 8	♣ 632	

Board: 396	♠ Q3	The opponents are silent.
Dealer: S	♥ K74	
Vul: Both	♦ AKQ10	You bid first.
HCP: 16	♣ Q864	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ Q1098		1NT	Pass	2♣ ¹
Vul: NS	♥ QJ9	♥ K85	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK93	♦ Q6	AP			
South HCP: 8	♣ A53	♣ J964	1. Stayman			
Contract: 2N N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ KQ105	♠ A9				1NT
Vul: EW	♥ 87	♥ K109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J976	♦ A854	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ A876	1. Stayman			
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ K975	♠ Q2		1NT	Pass	2NT
Vul: None	♥ 753	♥ K86	AP			
North HCP: 16	♦ AQ	♦ K10954				
South HCP: 8	♣ AK104	♣ 832				
Contract: 2N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ J5				1♣
Vul: NS	♥ A43	♥ K1098	Pass	1NT	Pass	2NT
North HCP: 8	♦ A106	♦ K8	AP			
South HCP: 16	♣ 9873	♣ AKQ54				
Contract: 2N N						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ K82		1NT	Pass	2♣ ¹
Vul: EW	♥ K65	♥ AJ84	Pass	2♠	Pass	2NT
North HCP: 17	♦ AJ7	♦ 983	Pass	3NT	AP	
South HCP: 8	♣ A54	♣ 632	1. Stayman			
Contract: 3N N						

Board: 396

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 54

♥ AJ2

♦ 8543

♣ A932

South:

♠ Q3

♥ K74

♦ AKQ10

♣ Q864

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 397	♠ KJ52	The opponents are silent.
Dealer: N	♥ AK107	
Vul: NS	♦ Q52	You bid first.
HCP: 17	♣ A6	

Board: 398	♠ 432	The opponents are silent.
Dealer: S	♥ J42	
Vul: EW	♦ AQ102	Partner bids first.
HCP: 8	♣ J92	

Board: 399	♠ 65	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ AJ5	You bid first.
HCP: 16	♣ AJ763	

Board: 400	♠ 102	East Bids 3♠ if possible.
Dealer: S	♥ J93	
Vul: None	♦ AK32	Partner bids first.
HCP: 9	♣ J864	

Board: 401	♠ AK4	The opponents are silent.
Dealer: N	♥ J86	
Vul: EW	♦ AQ742	You bid first.
HCP: 15	♣ J8	

Board: 402	♠ J8	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: Both	♦ 10864	Partner bids first.
HCP: 9	♣ K84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ Q1097		1NT	Pass	2♣ ¹
Vul: NS	♥ AK107	♥ J9	Pass	2♥	Pass	2NT
North HCP: 17	♦ Q52	♦ A843	Pass	4♠	AP	
South HCP: 9	♣ A6	♣ Q94	1. Stayman			
Contract: 4♠ N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KJ				1NT
Vul: EW	♥ J42	♥ Q97	Pass	2NT	AP	
North HCP: 8	♦ AQ102	♦ K9753				
South HCP: 15	♣ J92	♣ AQ4				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ Q87		1NT	Pass	2NT
Vul: Both	♥ AQ9	♥ K53	AP			
North HCP: 16	♦ AJ5	♦ Q10864				
South HCP: 9	♣ AJ763	♣ Q4				
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ QJ6				1NT
Vul: None	♥ J93	♥ A64	Pass	2NT	3♠	Pass
North HCP: 9	♦ AK32	♦ 854	Pass	XA♠♠	AP	
South HCP: 16	♣ J864	♣ AKQ3				
Contract: 3♠X E						

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J1092		1NT	Pass	2♣ ¹
Vul: EW	♥ J86	♥ K9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ742	♦ KJ95	AP			
South HCP: 8	♣ J8	♣ 943	1. Stayman			
Contract: 2N N						

Board: 402

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J8

♥ KQ84

♦ 10864

♣ K84

South:

♠ KQ74

♥ A2

♦ J92

♣ AQ107

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 397	♠ Q1097	The opponents are silent.
Dealer: N	♥ J9	
Vul: NS	♦ A843	Partner bids first.
HCP: 9	♣ Q94	

Board: 398	♠ KJ	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ K9753	You bid first.
HCP: 15	♣ AQ4	

Board: 399	♠ Q87	The opponents are silent.
Dealer: N	♥ K53	
Vul: Both	♦ Q10864	Partner bids first.
HCP: 9	♣ Q4	

Board: 400	♠ QJ6	East Bids 3♠ if possible.
Dealer: S	♥ A64	
Vul: None	♦ 854	You bid first.
HCP: 16	♣ AKQ3	

Board: 401	♠ J1092	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ KJ95	Partner bids first.
HCP: 8	♣ 943	

Board: 402	♠ KQ74	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ J92	You bid first.
HCP: 16	♣ AQ107	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ Q1097		1NT	Pass	2♣ ¹
Vul: NS	♥ AK107	♥ J9	Pass	2♥	Pass	2NT
North HCP: 17	♦ Q52	♦ A843	Pass	4♠	AP	
South HCP: 9	♣ A6	♣ Q94	1. Stayman			
Contract: 4♠ N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ KJ				1NT
Vul: EW	♥ J42	♥ Q97	Pass	2NT	AP	
North HCP: 8	♦ AQ102	♦ K9753				
South HCP: 15	♣ J92	♣ AQ4				
Contract: 2N S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ Q87		1NT	Pass	2NT
Vul: Both	♥ AQ9	♥ K53	AP			
North HCP: 16	♦ AJ5	♦ Q10864				
South HCP: 9	♣ AJ763	♣ Q4				
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ QJ6				1NT
Vul: None	♥ J93	♥ A64	Pass	2NT	3♠	Pass
North HCP: 9	♦ AK32	♦ 854	Pass	XA♠♠	AP	
South HCP: 16	♣ J864	♣ AKQ3				
Contract: 3♠X E						

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ J1092		1NT	Pass	2♣ ¹
Vul: EW	♥ J86	♥ K9	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ742	♦ KJ95	AP			
South HCP: 8	♣ J8	♣ 943	1. Stayman			
Contract: 2N N						

Board: 402

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J8

♥ KQ84

♦ 10864

♣ K84

South:

♠ KQ74

♥ A2

♦ J92

♣ AQ107

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 403	♠ Q10865	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ Q94	You bid first.
HCP: 16	♣ AQJ	

Board: 404	♠ 43	The opponents are silent.
Dealer: S	♥ J96	
Vul: NS	♦ KJ864	Partner bids first.
HCP: 8	♣ K63	

Board: 405	♠ A102	The opponents are silent.
Dealer: N	♥ AK53	
Vul: Both	♦ A10	You bid first.
HCP: 17	♣ Q1043	

Board: 406	♠ K87	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ Q98	Partner bids first.
HCP: 9	♣ 65432	

Board: 407	♠ A3	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ K93	You bid first.
HCP: 17	♣ K10943	

Board: 408	♠ J104	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ K10874	Partner bids first.
HCP: 9	♣ J4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ Q10865	♠ AJ97		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ 985	Pass	2♠	Pass	3♠
North HCP: 16	♦ Q94	♦ A83	Pass	4♠	AP	
South HCP: 9	♣ AQJ	♣ 942				
Contract: 4♠ N				1. Stayman		

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ KJ96				1NT
Vul: NS	♥ J96	♥ AKQ3				
North HCP: 8	♦ KJ864	♦ 52	Pass	2NT	AP	
South HCP: 15	♣ K63	♣ Q54				
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ5		1NT	Pass	2NT
Vul: Both	♥ AK53	♥ J76				
North HCP: 17	♦ A10	♦ 965	Pass	3NT	AP	
South HCP: 9	♣ Q1043	♣ K965				
Contract: 3N N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AJ53				1NT
Vul: None	♥ A10	♥ J4				
North HCP: 9	♦ Q98	♦ K74	Pass	2NT	AP	
South HCP: 16	♣ 65432	♣ AQJ7				
Contract: 2N S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J86		1NT	Pass	2NT
Vul: NS	♥ AK7	♥ 94				
North HCP: 17	♦ K93	♦ Q1064	Pass	3NT	AP	
South HCP: 8	♣ K10943	♣ AJ62				
Contract: 3N N						

Board: 408

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J104

♥ A85

♦ K10874

♣ J4

South:

♠ K9875

♥ K6

♦ AQ2

♣ A83

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 403	♠ AJ97	The opponents are silent.
Dealer: N	♥ 985	
Vul: None	♦ A83	Partner bids first.
HCP: 9	♣ 942	

Board: 404	♠ KJ96	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: NS	♦ 52	You bid first.
HCP: 15	♣ Q54	

Board: 405	♠ KQ5	The opponents are silent.
Dealer: N	♥ J76	
Vul: Both	♦ 965	Partner bids first.
HCP: 9	♣ K965	

Board: 406	♠ AJ53	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ K74	You bid first.
HCP: 16	♣ AQJ7	

Board: 407	♠ J86	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ Q1064	Partner bids first.
HCP: 8	♣ AJ62	

Board: 408	♠ K9875	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ AQ2	You bid first.
HCP: 16	♣ A83	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ Q10865	♠ AJ97		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ 985	Pass	2♠	Pass	3♠
North HCP: 16	♦ Q94	♦ A83	Pass	4♠	AP	
South HCP: 9	♣ AQJ	♣ 942	1. Stayman			
Contract: 4♠ N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ KJ96				1NT
Vul: NS	♥ J96	♥ AKQ3	Pass	2NT	AP	
North HCP: 8	♦ KJ864	♦ 52				
South HCP: 15	♣ K63	♣ Q54				
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ5		1NT	Pass	2NT
Vul: Both	♥ AK53	♥ J76	Pass	3NT	AP	
North HCP: 17	♦ A10	♦ 965				
South HCP: 9	♣ Q1043	♣ K965				
Contract: 3N N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AJ53				1NT
Vul: None	♥ A10	♥ J4	Pass	2NT	AP	
North HCP: 9	♦ Q98	♦ K74				
South HCP: 16	♣ 65432	♣ AQJ7				
Contract: 2N S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J86		1NT	Pass	2NT
Vul: NS	♥ AK7	♥ 94	Pass	3NT	AP	
North HCP: 17	♦ K93	♦ Q1064				
South HCP: 8	♣ K10943	♣ AJ62				
Contract: 3N N						

Board: 408

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ J104

♥ A85

♦ K10874

♣ J4

South:

♠ K9875

♥ K6

♦ AQ2

♣ A83

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 409	♠ QJ4	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ Q7	You bid first.
HCP: 16	♣ Q10843	

Board: 410	♠ 53	The opponents are silent.
Dealer: S	♥ 1072	
Vul: NS	♦ QJ1075	Partner bids first.
HCP: 9	♣ AQ5	

Board: 411	♠ K2	The opponents are silent.
Dealer: N	♥ K632	
Vul: EW	♦ AK6	You bid first.
HCP: 17	♣ A863	

Board: 412	♠ AJ65	The opponents are silent.
Dealer: S	♥ J102	
Vul: Both	♦ 973	Partner bids first.
HCP: 8	♣ Q76	

Board: 413	♠ A10	The opponents are silent.
Dealer: N	♥ Q87	
Vul: EW	♦ Q42	You bid first.
HCP: 16	♣ AKJ64	

Board: 414	♠ J102	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ KQJ104	Partner bids first.
HCP: 8	♣ 1094	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A10		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ	♥ 10832	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q7	♦ A54	AP			
South HCP: 9	♣ Q10843	♣ J762	1. Stayman			
Contract: 2N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ98				1NT
Vul: NS	♥ 1072	♥ AQ4	Pass	2NT	AP	
North HCP: 9	♦ QJ1075	♦ 62				
South HCP: 15	♣ AQ5	♣ K843				
Contract: 2N S						

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ Q986		1NT	Pass	2♣ ¹
Vul: EW	♥ K632	♥ AJ4	Pass	2♥	Pass	2NT
North HCP: 17	♦ AK6	♦ 1085	Pass	3NT	AP	
South HCP: 8	♣ A863	♣ J54	1. Stayman			
Contract: 3N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ AJ65	♠ Q3				1NT
Vul: Both	♥ J102	♥ KQ97	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 973	♦ AJ10	Pass	2NT	AP	
South HCP: 16	♣ Q76	♣ KJ84	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q762		1NT	Pass	2♣ ¹
Vul: EW	♥ Q87	♥ K9	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q42	♦ K106	AP			
South HCP: 8	♣ AKJ64	♣ 9753	1. Stayman			
Contract: 2N N						

Board: 414

Dealer: S

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ J102

♥ J5

♦ KQJ104

♣ 1094

South:

♠ AK3

♥ AK763

♦ 72

♣ Q87

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 409	♠ A10	The opponents are silent.
Dealer: N	♥ 10832	
Vul: None	♦ A54	Partner bids first.
HCP: 9	♣ J762	

Board: 410	♠ AQ98	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ 62	You bid first.
HCP: 15	♣ K843	

Board: 411	♠ Q986	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ 1085	Partner bids first.
HCP: 8	♣ J54	

Board: 412	♠ Q3	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: Both	♦ AJ10	You bid first.
HCP: 16	♣ KJ84	

Board: 413	♠ Q762	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ K106	Partner bids first.
HCP: 8	♣ 9753	

Board: 414	♠ AK3	The opponents are silent.
Dealer: S	♥ AK763	
Vul: Both	♦ 72	You bid first.
HCP: 16	♣ Q87	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A10		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ	♥ 10832	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q7	♦ A54	AP			
South HCP: 9	♣ Q10843	♣ J762	1. Stayman			
Contract: 2N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ AQ98				1NT
Vul: NS	♥ 1072	♥ AQ4	Pass	2NT	AP	
North HCP: 9	♦ QJ1075	♦ 62				
South HCP: 15	♣ AQ5	♣ K843				
Contract: 2N S						

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ Q986		1NT	Pass	2♣ ¹
Vul: EW	♥ K632	♥ AJ4	Pass	2♥	Pass	2NT
North HCP: 17	♦ AK6	♦ 1085	Pass	3NT	AP	
South HCP: 8	♣ A863	♣ J54	1. Stayman			
Contract: 3N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ AJ65	♠ Q3				1NT
Vul: Both	♥ J102	♥ KQ97	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 973	♦ AJ10	Pass	2NT	AP	
South HCP: 16	♣ Q76	♣ KJ84	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q762		1NT	Pass	2♣ ¹
Vul: EW	♥ Q87	♥ K9	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q42	♦ K106	AP			
South HCP: 8	♣ AKJ64	♣ 9753	1. Stayman			
Contract: 2N N						

Board: 414

Dealer: S

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ J102

♥ J5

♦ KQJ104

♣ 1094

South:

♠ AK3

♥ AK763

♦ 72

♣ Q87

West	North	East	South
------	-------	------	-------

Pass	2NT	AP	
------	-----	----	--

1NT

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 415	♠ AQJ	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ KJ98	You bid first.
HCP: 16	♣ J854	

Board: 416	♠ AJ64	The opponents are silent.
Dealer: S	♥ 102	
Vul: EW	♦ K982	Partner bids first.
HCP: 8	♣ 752	

Board: 417	♠ AJ106	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: Both	♦ A4	You bid first.
HCP: 17	♣ J94	

Board: 418	♠ 543	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ AJ983	Partner bids first.
HCP: 8	♣ K53	

Board: 419	♠ A7	The opponents are silent.
Dealer: N	♥ KQ97	
Vul: NS	♦ AK52	You bid first.
HCP: 17	♣ J84	

Board: 420	♠ A952	The opponents are silent.
Dealer: S	♥ J104	
Vul: Both	♦ 109	Partner bids first.
HCP: 9	♣ A542	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109		1NT	Pass	2NT
Vul: None	♥ A3	♥ Q75				
North HCP: 16	♦ KJ98	♦ A6532	AP			
South HCP: 9	♣ J854	♣ K97				
Contract: 2N N						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ AJ64	♠ KQ72				1NT
Vul: EW	♥ 102	♥ AJ9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K982	♦ A6	Pass	3♠	AP	
South HCP: 15	♣ 752	♣ J943	1. Stayman			
Contract: 3♠ S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ Q72		1NT	Pass	2NT
Vul: Both	♥ AQJ3	♥ K8				
North HCP: 17	♦ A4	♦ K107	Pass	3NT	AP	
South HCP: 8	♣ J94	♣ 108532				
Contract: 3N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AJ6				1NT
Vul: None	♥ 107	♥ AK95				
North HCP: 8	♦ AJ983	♦ Q7	Pass	2NT	AP	
South HCP: 15	♣ K53	♣ J742				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ6		1NT	Pass	2NT
Vul: NS	♥ KQ97	♥ 432				
North HCP: 17	♦ AK52	♦ 98764	Pass	3NT	AP	
South HCP: 9	♣ J84	♣ A6				
Contract: 3N N						

Board: 420

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A952

♥ J104

♦ 109

♣ A542

South:

♠ Q4

♥ A2

♦ AK432

♣ Q1098

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 415	♠ 109	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ A6532	Partner bids first.
HCP: 9	♣ K97	

Board: 416	♠ KQ72	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ J943	

Board: 417	♠ Q72	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ K107	Partner bids first.
HCP: 8	♣ 108532	

Board: 418	♠ AJ6	The opponents are silent.
Dealer: S	♥ AK95	
Vul: None	♦ Q7	You bid first.
HCP: 15	♣ J742	

Board: 419	♠ KQ6	The opponents are silent.
Dealer: N	♥ 432	
Vul: NS	♦ 98764	Partner bids first.
HCP: 9	♣ A6	

Board: 420	♠ Q4	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AK432	You bid first.
HCP: 15	♣ Q1098	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 109		1NT	Pass	2NT
Vul: None	♥ A3	♥ Q75				
North HCP: 16	♦ KJ98	♦ A6532	AP			
South HCP: 9	♣ J854	♣ K97				
Contract: 2N N						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ AJ64	♠ KQ72				1NT
Vul: EW	♥ 102	♥ AJ9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K982	♦ A6	Pass	3♠	AP	
South HCP: 15	♣ 752	♣ J943	1. Stayman			
Contract: 3♠ S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ Q72		1NT	Pass	2NT
Vul: Both	♥ AQJ3	♥ K8				
North HCP: 17	♦ A4	♦ K107	Pass	3NT	AP	
South HCP: 8	♣ J94	♣ 108532				
Contract: 3N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AJ6				1NT
Vul: None	♥ 107	♥ AK95				
North HCP: 8	♦ AJ983	♦ Q7	Pass	2NT	AP	
South HCP: 15	♣ K53	♣ J742				
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ KQ6		1NT	Pass	2NT
Vul: NS	♥ KQ97	♥ 432				
North HCP: 17	♦ AK52	♦ 98764	Pass	3NT	AP	
South HCP: 9	♣ J84	♣ A6				
Contract: 3N N						

Board: 420

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ A952

♥ J104

♦ 109

♣ A542

South:

♠ Q4

♥ A2

♦ AK432

♣ Q1098

West North East South

1NT

Pass 2♣¹ Pass 2♦

Pass 2NT AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 421	♠ 73	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ AQ83	You bid first.
HCP: 16	♣ AJ64	
Board: 422	♠ K3	The opponents are silent.
Dealer: S	♥ Q97	
Vul: NS	♦ 983	Partner bids first.
HCP: 8	♣ K8653	
Board: 423	♠ AJ6	West Doubles 2♣ if possible.
Dealer: N	♥ AK63	
Vul: EW	♦ KJ52	You bid first.
HCP: 16	♣ 73	
Board: 424	♠ 108	The opponents are silent.
Dealer: S	♥ KQ94	
Vul: None	♦ Q1052	Partner bids first.
HCP: 8	♣ J74	
Board: 425	♠ AK	The opponents are silent.
Dealer: N	♥ AJ103	
Vul: NS	♦ J106	You bid first.
HCP: 17	♣ A754	
Board: 426	♠ 1087	The opponents are silent.
Dealer: S	♥ J763	
Vul: EW	♦ J3	Partner bids first.
HCP: 8	♣ KQJ5	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A92		1NT	Pass	2NT
Vul: None	♥ AJ5	♥ K64				
North HCP: 16	♦ AQ83	♦ J10762	AP			
South HCP: 8	♣ AJ64	♣ 85				
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A864				1NT
Vul: NS	♥ Q97	♥ 85				
North HCP: 8	♦ 983	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ K8653	♣ AJ42				
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 9852		1NT	Pass	2♣ ¹
Vul: EW	♥ AK63	♥ Q9	X	2♥	Pass	2NT
North HCP: 16	♦ KJ52	♦ A104	AP			
South HCP: 9	♣ 73	♣ K842	1. Stayman			
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ K92				1NT
Vul: None	♥ KQ94	♥ 72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1052	♦ AJ64	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ AK93				
Contract: 2N S			1. Stayman			

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J98		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ103	♥ K762	Pass	2♥	Pass	3♥
North HCP: 17	♦ J106	♦ A42	Pass	4♥	AP	
South HCP: 9	♣ A754	♣ J63	1. Stayman			
Contract: 4♥ N						

Board: 426

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ 1087

♥ J763

♦ J3

♣ KQJ5

South:

♠ A53

♥ Q85

♦ AK975

♣ A4

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 421	♠ A92	The opponents are silent.
Dealer: N	♥ K64	
Vul: None	♦ J10762	Partner bids first.
HCP: 8	♣ 85	
Board: 422	♠ A864	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ AQ4	You bid first.
HCP: 15	♣ AJ42	
Board: 423	♠ 9852	West Doubles 2♣ if possible.
Dealer: N	♥ Q9	
Vul: EW	♦ A104	Partner bids first.
HCP: 9	♣ K842	
Board: 424	♠ K92	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ AJ64	You bid first.
HCP: 15	♣ AK93	
Board: 425	♠ J98	The opponents are silent.
Dealer: N	♥ K762	
Vul: NS	♦ A42	Partner bids first.
HCP: 9	♣ J63	
Board: 426	♠ A53	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ AK975	You bid first.
HCP: 17	♣ A4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ A92		1NT	Pass	2NT
Vul: None	♥ AJ5	♥ K64				
North HCP: 16	♦ AQ83	♦ J10762	AP			
South HCP: 8	♣ AJ64	♣ 85				
Contract: 2N N						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ A864				1NT
Vul: NS	♥ Q97	♥ 85				
North HCP: 8	♦ 983	♦ AQ4	Pass	2NT	AP	
South HCP: 15	♣ K8653	♣ AJ42				
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 9852		1NT	Pass	2♣ ¹
Vul: EW	♥ AK63	♥ Q9	X	2♥	Pass	2NT
North HCP: 16	♦ KJ52	♦ A104	AP			
South HCP: 9	♣ 73	♣ K842	1. Stayman			
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ K92				1NT
Vul: None	♥ KQ94	♥ 72	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1052	♦ AJ64	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ AK93				
Contract: 2N S			1. Stayman			

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J98		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ103	♥ K762	Pass	2♥	Pass	3♥
North HCP: 17	♦ J106	♦ A42	Pass	4♥	AP	
South HCP: 9	♣ A754	♣ J63	1. Stayman			
Contract: 4♥ N						

Board: 426

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ 1087

♥ J763

♦ J3

♣ KQJ5

South:

♠ A53

♥ Q85

♦ AK975

♣ A4

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 427	♠ K6543	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ Q86	You bid first.
HCP: 15	♣ AQ4	

Board: 428	♠ 965	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ AJ64	Partner bids first.
HCP: 9	♣ A872	

Board: 429	♠ KQ76	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ K963	You bid first.
HCP: 17	♣ AK2	

Board: 430	♠ 64	The opponents are silent.
Dealer: S	♥ A932	
Vul: Both	♦ Q1085	Partner bids first.
HCP: 9	♣ K76	

Board: 431	♠ AKQ10	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ KQ8	You bid first.
HCP: 16	♣ 10643	

Board: 432	♠ A107	The opponents are silent.
Dealer: S	♥ 109	
Vul: EW	♦ J986	Partner bids first.
HCP: 8	♣ K864	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ K6543	♠ A7		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ K974	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q86	♦ J52	AP			
South HCP: 8	♣ AQ4	♣ 10932	1. Stayman			
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AJ108				1NT
Vul: NS	♥ 43	♥ AQ2	Pass	2NT	AP	
North HCP: 9	♦ AJ64	♦ K102				
South HCP: 15	♣ A872	♣ J104				
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ AJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ Q7	♥ K108	Pass	2♠	AP	
North HCP: 17	♦ K963	♦ 1085	1. Stayman			
South HCP: 8	♣ AK2	♣ 854				
Contract: 2♠ N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ K85				1NT
Vul: Both	♥ A932	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q1085	♦ J2	Pass	2NT	AP	
South HCP: 15	♣ K76	♣ AQJ54	1. Stayman			
Contract: 2N S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J53		1NT	Pass	2♣ ¹
Vul: None	♥ Q3	♥ AJ107	Pass	2♠	Pass	2NT
North HCP: 16	♦ KQ8	♦ 54	AP			
South HCP: 9	♣ 10643	♣ K852	1. Stayman			
Contract: 2N N						

Board: 432

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ A107

♥ 109

♦ J986

♣ K864

South:

♠ Q52

♥ KJ63

♦ KQ

♣ AQ95

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 427	♠ A7	The opponents are silent.
Dealer: N	♥ K974	
Vul: Both	♦ J52	Partner bids first.
HCP: 8	♣ 10932	

Board: 428	♠ AJ108	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ K102	You bid first.
HCP: 15	♣ J104	

Board: 429	♠ AJ98	The opponents are silent.
Dealer: N	♥ K108	
Vul: EW	♦ 1085	Partner bids first.
HCP: 8	♣ 854	

Board: 430	♠ K85	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ J2	You bid first.
HCP: 15	♣ AQJ54	

Board: 431	♠ J53	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: None	♦ 54	Partner bids first.
HCP: 9	♣ K852	

Board: 432	♠ Q52	The opponents are silent.
Dealer: S	♥ KJ63	
Vul: EW	♦ KQ	You bid first.
HCP: 17	♣ AQ95	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ K6543	♠ A7		1NT	Pass	2♣ ¹
Vul: Both	♥ A3	♥ K974	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q86	♦ J52	AP			
South HCP: 8	♣ AQ4	♣ 10932	1. Stayman			
Contract: 2N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AJ108				1NT
Vul: NS	♥ 43	♥ AQ2	Pass	2NT	AP	
North HCP: 9	♦ AJ64	♦ K102				
South HCP: 15	♣ A872	♣ J104				
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ AJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ Q7	♥ K108	Pass	2♠	AP	
North HCP: 17	♦ K963	♦ 1085	1. Stayman			
South HCP: 8	♣ AK2	♣ 854				
Contract: 2♠ N						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ K85				1NT
Vul: Both	♥ A932	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q1085	♦ J2	Pass	2NT	AP	
South HCP: 15	♣ K76	♣ AQJ54	1. Stayman			
Contract: 2N S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ J53		1NT	Pass	2♣ ¹
Vul: None	♥ Q3	♥ AJ107	Pass	2♠	Pass	2NT
North HCP: 16	♦ KQ8	♦ 54	AP			
South HCP: 9	♣ 10643	♣ K852	1. Stayman			
Contract: 2N N						

Board: 432

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ A107

♥ 109

♦ J986

♣ K864

South:

♠ Q52

♥ KJ63

♦ KQ

♣ AQ95

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 433	♠ K432	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ AK743	You bid first.
HCP: 15	♣ Q7	

Board: 434	♠ 9874	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: None	♦ KJ	Partner bids first.
HCP: 9	♣ 10942	

Board: 435	♠ Q4	The opponents are silent.
Dealer: N	♥ AK62	
Vul: NS	♦ KQ8	You bid first.
HCP: 17	♣ K754	

Board: 436	♠ KJ74	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ 5432	Partner bids first.
HCP: 8	♣ 83	

Board: 437	♠ 654	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ A765	

Board: 438	♠ 9865	The opponents are silent.
Dealer: S	♥ 1032	
Vul: EW	♦ KJ7	Partner bids first.
HCP: 8	♣ A73	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ K432	♠ J87		1NT	Pass	2NT
Vul: Both	♥ K8	♥ AJ9				
North HCP: 15	♦ AK743	♦ Q52	AP			
South HCP: 9	♣ Q7	♣ J1064				
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ A532				1NT
Vul: None	♥ AJ10	♥ KQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ	♦ 8643	Pass	3♠	Pass	4♠
South HCP: 16	♣ 10942	♣ AK3	AP			
Contract: 4♠ S			1. Stayman			

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 92				
Vul: NS	♥ AK62	♥ QJ4		1NT	Pass	2NT
North HCP: 17	♦ KQ8	♦ J1063	Pass	3NT	AP	
South HCP: 8	♣ K754	♣ A1063				
Contract: 3N N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ AQ52				1NT
Vul: Both	♥ KJ8	♥ A92	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 5432	♦ 107				
South HCP: 17	♣ 83	♣ AK54	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ J108				
Vul: NS	♥ KQ5	♥ J64		1NT	Pass	2NT
North HCP: 15	♦ AQ10	♦ KJ84	AP			
South HCP: 9	♣ A765	♣ K42				
Contract: 2N N						

Board: 438

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 9865

♥ 1032

♦ KJ7

♣ A73

South:

♠ AQ

♥ KQ

♦ Q982

♣ Q8542

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 433	♠ J87	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: Both	♦ Q52	Partner bids first.
HCP: 9	♣ J1064	

Board: 434	♠ A532	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ 8643	You bid first.
HCP: 16	♣ AK3	

Board: 435	♠ 92	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: NS	♦ J1063	Partner bids first.
HCP: 8	♣ A1063	

Board: 436	♠ AQ52	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ 107	You bid first.
HCP: 17	♣ AK54	

Board: 437	♠ J108	The opponents are silent.
Dealer: N	♥ J64	
Vul: NS	♦ KJ84	Partner bids first.
HCP: 9	♣ K42	

Board: 438	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ Q982	You bid first.
HCP: 15	♣ Q8542	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ K432	♠ J87		1NT	Pass	2NT
Vul: Both	♥ K8	♥ AJ9				
North HCP: 15	♦ AK743	♦ Q52	AP			
South HCP: 9	♣ Q7	♣ J1064				
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ 9874	♠ A532				1NT
Vul: None	♥ AJ10	♥ KQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ	♦ 8643	Pass	3♠	Pass	4♠
South HCP: 16	♣ 10942	♣ AK3	AP			
Contract: 4♠ S			1. Stayman			

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ 92				
Vul: NS	♥ AK62	♥ QJ4		1NT	Pass	2NT
North HCP: 17	♦ KQ8	♦ J1063	Pass	3NT	AP	
South HCP: 8	♣ K754	♣ A1063				
Contract: 3N N						

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ AQ52				1NT
Vul: Both	♥ KJ8	♥ A92	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 5432	♦ 107				
South HCP: 17	♣ 83	♣ AK54	Pass	4♠	AP	
Contract: 4♠ S			1. Stayman			

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ 654	♠ J108				
Vul: NS	♥ KQ5	♥ J64		1NT	Pass	2NT
North HCP: 15	♦ AQ10	♦ KJ84	AP			
South HCP: 9	♣ A765	♣ K42				
Contract: 2N N						

Board: 438

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 9865

♥ 1032

♦ KJ7

♣ A73

South:

♠ AQ

♥ KQ

♦ Q982

♣ Q8542

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 439	♠ K95	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ A106	You bid first.
HCP: 17	♣ AKQ73	

Board: 440	♠ J932	The opponents are silent.
Dealer: S	♥ Q852	
Vul: NS	♦ AQ6	Partner bids first.
HCP: 9	♣ 32	

Board: 441	♠ AQ	The opponents are silent.
Dealer: N	♥ A86	
Vul: EW	♦ Q62	You bid first.
HCP: 15	♣ K6432	

Board: 442	♠ KQ2	The opponents are silent.
Dealer: S	♥ Q86	
Vul: Both	♦ 1087	Partner bids first.
HCP: 8	♣ J943	

Board: 443	♠ KQ32	The opponents are silent.
Dealer: N	♥ KJ84	
Vul: NS	♦ A73	You bid first.
HCP: 17	♣ A4	

Board: 444	♠ 853	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ K103	Partner bids first.
HCP: 9	♣ J1054	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ QJ4		1NT	Pass	2♣ ¹
Vul: None	♥ J6	♥ AQ87	Pass	2♦	Pass	2NT
North HCP: 17	♦ A106	♦ 85	Pass	3♣	Pass	3NT
South HCP: 9	♣ AKQ73	♣ 10942	AP			
Contract: 3N N			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ AQ				1NT
Vul: NS	♥ Q852	♥ KJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ6	♦ KJ4	Pass	4♥	AP	
South HCP: 16	♣ 32	♣ Q974	1. Stayman			
Contract: 4♥ S						

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 10862		1NT	Pass	2♣ ¹
Vul: EW	♥ A86	♥ K543	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q62	♦ J73	AP			
South HCP: 8	♣ K6432	♣ A8	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ86				1NT
Vul: Both	♥ Q86	♥ K53	Pass	2NT	AP	
North HCP: 8	♦ 1087	♦ AK94				
South HCP: 15	♣ J943	♣ 85				
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ KQ32	♠ A86		1NT	Pass	2NT
Vul: NS	♥ KJ84	♥ A32	Pass	3NT	AP	
North HCP: 17	♦ A73	♦ J5				
South HCP: 9	♣ A4	♣ 109653				
Contract: 3N N						

Board: 444

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 853

♥ AJ4

♦ K103

♣ J1054

South:

♠ AK7

♥ KQ875

♦ A5

♣ 862

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 439	♠ QJ4	The opponents are silent.
Dealer: N	♥ AQ87	
Vul: None	♦ 85	Partner bids first.
HCP: 9	♣ 10942	

Board: 440	♠ AQ	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: NS	♦ KJ4	You bid first.
HCP: 16	♣ Q974	

Board: 441	♠ 10862	The opponents are silent.
Dealer: N	♥ K543	
Vul: EW	♦ J73	Partner bids first.
HCP: 8	♣ A8	

Board: 442	♠ AJ86	The opponents are silent.
Dealer: S	♥ K53	
Vul: Both	♦ AK94	You bid first.
HCP: 15	♣ 85	

Board: 443	♠ A86	The opponents are silent.
Dealer: N	♥ A32	
Vul: NS	♦ J5	Partner bids first.
HCP: 9	♣ 109653	

Board: 444	♠ AK7	The opponents are silent.
Dealer: S	♥ KQ875	
Vul: EW	♦ A5	You bid first.
HCP: 16	♣ 862	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ QJ4		1NT	Pass	2♣ ¹
Vul: None	♥ J6	♥ AQ87	Pass	2♦	Pass	2NT
North HCP: 17	♦ A106	♦ 85	Pass	3♣	Pass	3NT
South HCP: 9	♣ AKQ73	♣ 10942	AP			
Contract: 3N N			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ AQ				1NT
Vul: NS	♥ Q852	♥ KJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ6	♦ KJ4	Pass	4♥	AP	
South HCP: 16	♣ 32	♣ Q974	1. Stayman			
Contract: 4♥ S						

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 10862		1NT	Pass	2♣ ¹
Vul: EW	♥ A86	♥ K543	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q62	♦ J73	AP			
South HCP: 8	♣ K6432	♣ A8	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ AJ86				1NT
Vul: Both	♥ Q86	♥ K53	Pass	2NT	AP	
North HCP: 8	♦ 1087	♦ AK94				
South HCP: 15	♣ J943	♣ 85				
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ KQ32	♠ A86		1NT	Pass	2NT
Vul: NS	♥ KJ84	♥ A32	Pass	3NT	AP	
North HCP: 17	♦ A73	♦ J5				
South HCP: 9	♣ A4	♣ 109653				
Contract: 3N N						

Board: 444

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 2N S

North:

♠ 853

♥ AJ4

♦ K103

♣ J1054

South:

♠ AK7

♥ KQ875

♦ A5

♣ 862

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 445	♠ AKQ4	The opponents are silent.
Dealer: N	♥ A1094	
Vul: Both	♦ 1073	You bid first.
HCP: 17	♣ A5	

Board: 446	♠ A53	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ A1083	Partner bids first.
HCP: 9	♣ 8642	

Board: 447	♠ AJ73	The opponents are silent.
Dealer: N	♥ 43	
Vul: EW	♦ AKQJ9	You bid first.
HCP: 15	♣ 32	

Board: 448	♠ A952	The opponents are silent.
Dealer: S	♥ K962	
Vul: Both	♦ 83	Partner bids first.
HCP: 8	♣ J95	

Board: 449	♠ AQJ2	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ J73	You bid first.
HCP: 17	♣ AK42	

Board: 450	♠ K1072	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ 1072	Partner bids first.
HCP: 9	♣ Q43	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J8		1NT	Pass	2NT
Vul: Both	♥ A1094	♥ Q82				
North HCP: 17	♦ 1073	♦ AQ8	Pass	3NT	AP	
South HCP: 9	♣ A5	♣ 98643				
Contract: 3N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ J104				1NT
Vul: None	♥ J10	♥ AKQ63				
North HCP: 9	♦ A1083	♦ 54	Pass	2NT	AP	
South HCP: 16	♣ 8642	♣ KQJ				
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ Q108		1NT	Pass	2♣ ¹
Vul: EW	♥ 43	♥ K1065	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKQJ9	♦ 104	Pass	3♦	Pass	3NT
South HCP: 9	♣ 32	♣ A984	AP			
Contract: 3N N			1. Stayman			

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ A952	♠ KJ				1NT
Vul: Both	♥ K962	♥ Q75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 83	♦ KQ742	Pass	2NT	Pass	3NT
South HCP: 17	♣ J95	♣ AQ4	AP			
Contract: 3N S			1. Stayman			

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ K65		1NT	Pass	2♣ ¹
Vul: None	♥ Q8	♥ J954	Pass	2♠	Pass	2NT
North HCP: 17	♦ J73	♦ K109	Pass	3NT	AP	
South HCP: 8	♣ AK42	♣ J53	1. Stayman			
Contract: 3N N						

Board: 450

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K1072

♥ A108

♦ 1072

♣ Q43

South:

♠ AJ

♥ 952

♦ KQ9

♣ AJ982

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 445	♠ J8	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 9	♣ 98643	

Board: 446	♠ J104	The opponents are silent.
Dealer: S	♥ AKQ63	
Vul: None	♦ 54	You bid first.
HCP: 16	♣ KQJ	

Board: 447	♠ Q108	The opponents are silent.
Dealer: N	♥ K1065	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ A984	

Board: 448	♠ KJ	The opponents are silent.
Dealer: S	♥ Q75	
Vul: Both	♦ KQ742	You bid first.
HCP: 17	♣ AQ4	

Board: 449	♠ K65	The opponents are silent.
Dealer: N	♥ J954	
Vul: None	♦ K109	Partner bids first.
HCP: 8	♣ J53	

Board: 450	♠ AJ	The opponents are silent.
Dealer: S	♥ 952	
Vul: NS	♦ KQ9	You bid first.
HCP: 15	♣ AJ982	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J8		1NT	Pass	2NT
Vul: Both	♥ A1094	♥ Q82				
North HCP: 17	♦ 1073	♦ AQ8	Pass	3NT	AP	
South HCP: 9	♣ A5	♣ 98643				
Contract: 3N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ J104				1NT
Vul: None	♥ J10	♥ AKQ63				
North HCP: 9	♦ A1083	♦ 54	Pass	2NT	AP	
South HCP: 16	♣ 8642	♣ KQJ				
Contract: 2N S						

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ AJ73	♠ Q108		1NT	Pass	2♣ ¹
Vul: EW	♥ 43	♥ K1065	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKQJ9	♦ 104	Pass	3♦	Pass	3NT
South HCP: 9	♣ 32	♣ A984	AP			
Contract: 3N N			1. Stayman			

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ A952	♠ KJ				1NT
Vul: Both	♥ K962	♥ Q75	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 83	♦ KQ742	Pass	2NT	Pass	3NT
South HCP: 17	♣ J95	♣ AQ4	AP			
Contract: 3N S			1. Stayman			

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ K65		1NT	Pass	2♣ ¹
Vul: None	♥ Q8	♥ J954	Pass	2♠	Pass	2NT
North HCP: 17	♦ J73	♦ K109	Pass	3NT	AP	
South HCP: 8	♣ AK42	♣ J53	1. Stayman			
Contract: 3N N						

Board: 450

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K1072

♥ A108

♦ 1072

♣ Q43

South:

♠ AJ

♥ 952

♦ KQ9

♣ AJ982

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 451	♠ AQ62	The opponents are silent.
Dealer: N	♥ 95	
Vul: Both	♦ KQ5	
HCP: 16	♣ KQ84	You bid first.

Board: 452	♠ 986	The opponents are silent.
Dealer: S	♥ K1092	
Vul: None	♦ AQ43	
HCP: 9	♣ 94	Partner bids first.

Board: 453	♠ KJ63	The opponents are silent.
Dealer: N	♥ 762	
Vul: NS	♦ AK2	
HCP: 15	♣ A84	You bid first.

Board: 454	♠ Q65	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ 10972	
HCP: 8	♣ K965	Partner bids first.

Board: 455	♠ 1074	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: None	♦ A54	
HCP: 15	♣ A74	You bid first.

Board: 456	♠ 84	The opponents are silent.
Dealer: S	♥ A42	
Vul: NS	♦ A9862	
HCP: 8	♣ 952	Partner bids first.

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ KJ94		1NT	Pass	2♣ ¹
Vul: Both	♥ 95	♥ KQ4	Pass	2♠	Pass	3♠
North HCP: 16	♦ KQ5	♦ 1076	Pass	4♠	AP	
South HCP: 9	♣ KQ84	♣ 763				
Contract: 4♠ N				1. Stayman		

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AJ107				1NT
Vul: None	♥ K1092	♥ AQJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ43	♦ K72	Pass	2NT	AP	
South HCP: 16	♣ 94	♣ J72				
Contract: 2N S				1. Stayman		

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ 762	♥ AJ43	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK2	♦ 873	AP			
South HCP: 8	♣ A84	♣ K1073				
Contract: 2N N				1. Stayman		

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ A72				1NT
Vul: EW	♥ K6	♥ Q8				
North HCP: 8	♦ 10972	♦ A53	Pass	2NT	AP	
South HCP: 15	♣ K965	♣ AJ432				
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ AJ3		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ7	♥ 10843	Pass	2♥	Pass	3♥
North HCP: 15	♦ A54	♦ KJ6	AP			
South HCP: 9	♣ A74	♣ 653				
Contract: 3♥ N				1. Stayman		

Board: 456

Dealer: S

Vul: NS

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ 84

♥ A42

♦ A9862

♣ 952

South:

♠ K76

♥ KQ

♦ KQ43

♣ KJ84

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 451	♠ KJ94	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ 1076	Partner bids first.
HCP: 9	♣ 763	

Board: 452	♠ AJ107	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ K72	You bid first.
HCP: 16	♣ J72	

Board: 453	♠ 109	The opponents are silent.
Dealer: N	♥ AJ43	
Vul: NS	♦ 873	Partner bids first.
HCP: 8	♣ K1073	

Board: 454	♠ A72	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ A53	You bid first.
HCP: 15	♣ AJ432	

Board: 455	♠ AJ3	The opponents are silent.
Dealer: N	♥ 10843	
Vul: None	♦ KJ6	Partner bids first.
HCP: 9	♣ 653	

Board: 456	♠ K76	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ KQ43	You bid first.
HCP: 17	♣ KJ84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ KJ94		1NT	Pass	2♣ ¹
Vul: Both	♥ 95	♥ KQ4	Pass	2♠	Pass	3♠
North HCP: 16	♦ KQ5	♦ 1076	Pass	4♠	AP	
South HCP: 9	♣ KQ84	♣ 763				
Contract: 4♠ N			1. Stayman			

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AJ107				1NT
Vul: None	♥ K1092	♥ AQJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ43	♦ K72	Pass	2NT	AP	
South HCP: 16	♣ 94	♣ J72				
Contract: 2N S			1. Stayman			

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 109		1NT	Pass	2♣ ¹
Vul: NS	♥ 762	♥ AJ43	Pass	2♠	Pass	2NT
North HCP: 15	♦ AK2	♦ 873	AP			
South HCP: 8	♣ A84	♣ K1073				
Contract: 2N N			1. Stayman			

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ A72				1NT
Vul: EW	♥ K6	♥ Q8				
North HCP: 8	♦ 10972	♦ A53	Pass	2NT	AP	
South HCP: 15	♣ K965	♣ AJ432				
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ 1074	♠ AJ3		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ7	♥ 10843	Pass	2♥	Pass	3♥
North HCP: 15	♦ A54	♦ KJ6	AP			
South HCP: 9	♣ A74	♣ 653				
Contract: 3♥ N			1. Stayman			

Board: 456

Dealer: S

Vul: NS

North HCP: 8

South HCP: 17

Contract: 3N S

North:

♠ 84

♥ A42

♦ A9862

♣ 952

South:

♠ K76

♥ KQ

♦ KQ43

♣ KJ84

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 457	♠ A4	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ AJ62	You bid first.
HCP: 16	♣ A932	

Board: 458	♠ 8643	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ A1042	Partner bids first.
HCP: 8	♣ A102	

Board: 459	♠ AQ5	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ 1097	You bid first.
HCP: 17	♣ KJ96	

Board: 460	♠ 85	The opponents are silent.
Dealer: S	♥ A64	
Vul: EW	♦ A8632	Partner bids first.
HCP: 9	♣ J82	

Board: 461	♠ Q105	The opponents are silent.
Dealer: N	♥ K7432	
Vul: Both	♦ A5	You bid first.
HCP: 16	♣ AK4	

Board: 462	♠ J72	The opponents are silent.
Dealer: S	♥ J976	
Vul: None	♦ K10	Partner bids first.
HCP: 9	♣ A974	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ K54	♥ Q87	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ62	♦ 974	AP			
South HCP: 9	♣ A932	♣ QJ4				
Contract: 2N N				1. Stayman		

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 8643	♠ AK9				1NT
Vul: Both	♥ 102	♥ A43	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A1042	♦ K97	Pass	2NT	AP	
South HCP: 15	♣ A102	♣ J654				
Contract: 2N S				1. Stayman		

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K10		1NT	Pass	2NT
Vul: NS	♥ AK3	♥ Q94	Pass	3NT	AP	
North HCP: 17	♦ 1097	♦ Q8542				
South HCP: 9	♣ KJ96	♣ Q74				
Contract: 3N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KJ74				1NT
Vul: EW	♥ A64	♥ Q982	Pass	2NT	AP	
North HCP: 9	♦ A8632	♦ KQ				
South HCP: 15	♣ J82	♣ A104				
Contract: 2N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ KJ83		1NT	Pass	2♣ ¹
Vul: Both	♥ K7432	♥ A106	Pass	2♥	Pass	2NT
North HCP: 16	♦ A5	♦ 1083	AP			
South HCP: 8	♣ AK4	♣ 753				
Contract: 2N N				1. Stayman		

Board: 462

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J72

♥ J976

♦ K10

♣ A974

South:

♠ AK

♥ 102

♦ AQ95

♣ Q10532

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 457	♠ KJ98	The opponents are silent.
Dealer: N	♥ Q87	
Vul: EW	♦ 974	Partner bids first.
HCP: 9	♣ QJ4	

Board: 458	♠ AK9	The opponents are silent.
Dealer: S	♥ A43	
Vul: Both	♦ K97	You bid first.
HCP: 15	♣ J654	

Board: 459	♠ K10	The opponents are silent.
Dealer: N	♥ Q94	
Vul: NS	♦ Q8542	Partner bids first.
HCP: 9	♣ Q74	

Board: 460	♠ KJ74	The opponents are silent.
Dealer: S	♥ Q982	
Vul: EW	♦ KQ	You bid first.
HCP: 15	♣ A104	

Board: 461	♠ KJ83	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ 1083	Partner bids first.
HCP: 8	♣ 753	

Board: 462	♠ AK	The opponents are silent.
Dealer: S	♥ 102	
Vul: None	♦ AQ95	You bid first.
HCP: 15	♣ Q10532	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ KJ98		1NT	Pass	2♣ ¹
Vul: EW	♥ K54	♥ Q87	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ62	♦ 974	AP			
South HCP: 9	♣ A932	♣ QJ4				
Contract: 2N N				1. Stayman		

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 8643	♠ AK9				1NT
Vul: Both	♥ 102	♥ A43	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A1042	♦ K97	Pass	2NT	AP	
South HCP: 15	♣ A102	♣ J654				
Contract: 2N S				1. Stayman		

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K10		1NT	Pass	2NT
Vul: NS	♥ AK3	♥ Q94	Pass	3NT	AP	
North HCP: 17	♦ 1097	♦ Q8542				
South HCP: 9	♣ KJ96	♣ Q74				
Contract: 3N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ KJ74				1NT
Vul: EW	♥ A64	♥ Q982	Pass	2NT	AP	
North HCP: 9	♦ A8632	♦ KQ				
South HCP: 15	♣ J82	♣ A104				
Contract: 2N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ Q105	♠ KJ83		1NT	Pass	2♣ ¹
Vul: Both	♥ K7432	♥ A106	Pass	2♥	Pass	2NT
North HCP: 16	♦ A5	♦ 1083	AP			
South HCP: 8	♣ AK4	♣ 753				
Contract: 2N N				1. Stayman		

Board: 462

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ J72

♥ J976

♦ K10

♣ A974

South:

♠ AK

♥ 102

♦ AQ95

♣ Q10532

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 463	♠ KJ73	The opponents are silent.
Dealer: N	♥ Q42	
Vul: EW	♦ K92	You bid first.
HCP: 16	♣ AK3	

Board: 464	♠ 7542	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ K109	Partner bids first.
HCP: 8	♣ QJ2	

Board: 465	♠ Q95	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ A3	You bid first.
HCP: 17	♣ AK943	

Board: 466	♠ KJ109	The opponents are silent.
Dealer: S	♥ QJ86	
Vul: NS	♦ 74	Partner bids first.
HCP: 9	♣ Q74	

Board: 467	♠ AQJ32	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ Q54	You bid first.
HCP: 16	♣ AQ5	

Board: 468	♠ J96	The opponents are silent.
Dealer: S	♥ J86	
Vul: None	♦ AJ54	Partner bids first.
HCP: 8	♣ J32	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ AQ10		1NT	Pass	2NT
Vul: EW	♥ Q42	♥ 86				
North HCP: 16	♦ K92	♦ Q1086	AP			
South HCP: 8	♣ AK3	♣ 8654				
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AJ8				1NT
Vul: Both	♥ Q74	♥ K862	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K109	♦ AJ5	Pass	2NT	Pass	3NT
South HCP: 17	♣ QJ2	♣ A43	AP			
Contract: 3N S			1. Stayman			

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ J764		1NT	Pass	2♣ ¹
Vul: None	♥ A107	♥ 42	Pass	2♦	Pass	2NT
North HCP: 17	♦ A3	♦ KQJ4	Pass	3NT	AP	
South HCP: 9	♣ AK943	♣ Q102	1. Stayman			
Contract: 3N N						

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ 653				1NT
Vul: NS	♥ QJ86	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 74	♦ AKQ8	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q74	♣ A983	AP			
Contract: 3N S			1. Stayman			

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ AQJ32	♠ K1095		1NT	Pass	2♣ ¹
Vul: Both	♥ J2	♥ AQ8	Pass	2♠	Pass	4♠
North HCP: 16	♦ Q54	♦ 862	AP			
South HCP: 9	♣ AQ5	♣ 1043	1. Stayman			
Contract: 4♠ N						

Board: 468

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J96

♥ J86

♦ AJ54

♣ J32

South:

♠ K83

♥ KQ73

♦ K72

♣ A84

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 463	♠ AQ10	The opponents are silent.
Dealer: N	♥ 86	
Vul: EW	♦ Q1086	Partner bids first.
HCP: 8	♣ 8654	

Board: 464	♠ AJ8	The opponents are silent.
Dealer: S	♥ K862	
Vul: Both	♦ AJ5	You bid first.
HCP: 17	♣ A43	

Board: 465	♠ J764	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 9	♣ Q102	

Board: 466	♠ 653	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ AKQ8	You bid first.
HCP: 17	♣ A983	

Board: 467	♠ K1095	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: Both	♦ 862	Partner bids first.
HCP: 9	♣ 1043	

Board: 468	♠ K83	The opponents are silent.
Dealer: S	♥ KQ73	
Vul: None	♦ K72	You bid first.
HCP: 15	♣ A84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ AQ10		1NT	Pass	2NT
Vul: EW	♥ Q42	♥ 86				
North HCP: 16	♦ K92	♦ Q1086	AP			
South HCP: 8	♣ AK3	♣ 8654				
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ AJ8				1NT
Vul: Both	♥ Q74	♥ K862	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K109	♦ AJ5	Pass	2NT	Pass	3NT
South HCP: 17	♣ QJ2	♣ A43	AP			
Contract: 3N S			1. Stayman			

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ J764		1NT	Pass	2♣ ¹
Vul: None	♥ A107	♥ 42	Pass	2♦	Pass	2NT
North HCP: 17	♦ A3	♦ KQJ4	Pass	3NT	AP	
South HCP: 9	♣ AK943	♣ Q102	1. Stayman			
Contract: 3N N						

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ 653				1NT
Vul: NS	♥ QJ86	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 74	♦ AKQ8	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q74	♣ A983	AP			
Contract: 3N S			1. Stayman			

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ AQJ32	♠ K1095		1NT	Pass	2♣ ¹
Vul: Both	♥ J2	♥ AQ8	Pass	2♠	Pass	4♠
North HCP: 16	♦ Q54	♦ 862	AP			
South HCP: 9	♣ AQ5	♣ 1043	1. Stayman			
Contract: 4♠ N						

Board: 468

Dealer: S

Vul: None

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ J96

♥ J86

♦ AJ54

♣ J32

South:

♠ K83

♥ KQ73

♦ K72

♣ A84

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 469	♠ AQ10	The opponents are silent.
Dealer: N	♥ J54	
Vul: NS	♦ J953	You bid first.
HCP: 15	♣ AK3	

Board: 470	♠ K86	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: EW	♦ QJ107	Partner bids first.
HCP: 9	♣ 1043	

Board: 471	♠ AK8	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: None	♦ K5	You bid first.
HCP: 15	♣ 8543	

Board: 472	♠ K83	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ J10984	Partner bids first.
HCP: 9	♣ J54	

Board: 473	♠ 1054	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ AKQ2	You bid first.
HCP: 16	♣ 972	

Board: 474	♠ 10863	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ 843	Partner bids first.
HCP: 8	♣ K1084	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 98		1NT	Pass	2NT
Vul: NS	♥ J54	♥ 986				
North HCP: 15	♦ J953	♦ AQ6	AP			
South HCP: 9	♣ AK3	♣ QJ842				
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ A102				1NT
Vul: EW	♥ QJ3	♥ AK62				
North HCP: 9	♦ QJ107	♦ K65	Pass	2NT	Pass	3NT
South HCP: 17	♣ 1043	♣ K62	AP			
Contract: 3N S						

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 10754		1NT	Pass	2♣ ¹
Vul: None	♥ KQ87	♥ 1054				
North HCP: 15	♦ K5	♦ J4	Pass	2♥	Pass	2NT
South HCP: 8	♣ 8543	♣ AQJ6	AP			
Contract: 2N N			1. Stayman			

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ 97				1NT
Vul: NS	♥ A8	♥ KJ65				
North HCP: 9	♦ J10984	♦ KQ63	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ AQ8				
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ 1054	♠ KJ9		1NT	Pass	2♣ ¹
Vul: EW	♥ AK5	♥ QJ62				
North HCP: 16	♦ AKQ2	♦ J9	Pass	2♦	Pass	2NT
South HCP: 9	♣ 972	♣ J1043	AP			
Contract: 2N N			1. Stayman			

Board: 474

Dealer: S

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 10863

♥ AJ

♦ 843

♣ K1084

South:

♠ J95

♥ KQ84

♦ KJ5

♣ AQ7

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 469	♠ 98	The opponents are silent.
Dealer: N	♥ 986	
Vul: NS	♦ AQ6	Partner bids first.
HCP: 9	♣ QJ842	

Board: 470	♠ A102	The opponents are silent.
Dealer: S	♥ AK62	
Vul: EW	♦ K65	You bid first.
HCP: 17	♣ K62	

Board: 471	♠ 10754	The opponents are silent.
Dealer: N	♥ 1054	
Vul: None	♦ J4	Partner bids first.
HCP: 8	♣ AQJ6	

Board: 472	♠ 97	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: NS	♦ KQ63	You bid first.
HCP: 15	♣ AQ8	

Board: 473	♠ KJ9	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: EW	♦ J9	Partner bids first.
HCP: 9	♣ J1043	

Board: 474	♠ J95	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: Both	♦ KJ5	You bid first.
HCP: 16	♣ AQ7	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ 98		1NT	Pass	2NT
Vul: NS	♥ J54	♥ 986				
North HCP: 15	♦ J953	♦ AQ6	AP			
South HCP: 9	♣ AK3	♣ QJ842				
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ A102				1NT
Vul: EW	♥ QJ3	♥ AK62				
North HCP: 9	♦ QJ107	♦ K65	Pass	2NT	Pass	3NT
South HCP: 17	♣ 1043	♣ K62	AP			
Contract: 3N S						

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 10754		1NT	Pass	2♣ ¹
Vul: None	♥ KQ87	♥ 1054				
North HCP: 15	♦ K5	♦ J4	Pass	2♥	Pass	2NT
South HCP: 8	♣ 8543	♣ AQJ6	AP			
Contract: 2N N			1. Stayman			

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ 97				1NT
Vul: NS	♥ A8	♥ KJ65				
North HCP: 9	♦ J10984	♦ KQ63	Pass	2NT	AP	
South HCP: 15	♣ J54	♣ AQ8				
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ 1054	♠ KJ9		1NT	Pass	2♣ ¹
Vul: EW	♥ AK5	♥ QJ62				
North HCP: 16	♦ AKQ2	♦ J9	Pass	2♦	Pass	2NT
South HCP: 9	♣ 972	♣ J1043	AP			
Contract: 2N N			1. Stayman			

Board: 474

Dealer: S

Vul: Both

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 10863

♥ AJ

♦ 843

♣ K1084

South:

♠ J95

♥ KQ84

♦ KJ5

♣ AQ7

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

Pass	2NT	AP	
------	-----	----	--

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 475	♠ AK9	The opponents are silent.
Dealer: N	♥ A98	
Vul: NS	♦ KJ9	You bid first.
HCP: 15	♣ 8432	

Board: 476	♠ 109	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: EW	♦ Q1085	Partner bids first.
HCP: 8	♣ 1054	

Board: 477	♠ AJ65	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: Both	♦ QJ2	You bid first.
HCP: 15	♣ J4	

Board: 478	♠ A92	The opponents are silent.
Dealer: S	♥ K942	
Vul: None	♦ Q73	Partner bids first.
HCP: 9	♣ 1063	

Board: 479	♠ AQ9	The opponents are silent.
Dealer: N	♥ K65	
Vul: EW	♦ 1053	You bid first.
HCP: 15	♣ AQ103	

Board: 480	♠ 932	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ 732	Partner bids first.
HCP: 8	♣ AKJ96	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 1043		1NT	Pass	2♣ ¹
Vul: NS	♥ A98	♥ J1053	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ9	♦ 74	AP			
South HCP: 8	♣ 8432	♣ AK96	1. Stayman			
Contract: 2N N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K64				1NT
Vul: EW	♥ AQ85	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1085	♦ KJ6	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ KJ63	1. Stayman			
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q84		1NT	Pass	2NT
Vul: Both	♥ AQ96	♥ K73	AP			
North HCP: 15	♦ QJ2	♦ 10843				
South HCP: 8	♣ J4	♣ K93				
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ K1065				1NT
Vul: None	♥ K942	♥ AQJ10	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q73	♦ K8	Pass	3♥	Pass	4♥
South HCP: 16	♣ 1063	♣ K42	AP			
Contract: 4♥ S			1. Stayman			

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J1087		1NT	Pass	2♣ ¹
Vul: EW	♥ K65	♥ 1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1053	♦ AK86	AP			
South HCP: 8	♣ AQ103	♣ 54	1. Stayman			
Contract: 2N N						

Board: 480

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 932

♥ 87

♦ 732

♣ AKJ96

South:

♠ AQ4

♥ AQJ42

♦ Q84

♣ 42

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 475	♠ 1043	The opponents are silent.
Dealer: N	♥ J1053	
Vul: NS	♦ 74	Partner bids first.
HCP: 8	♣ AK96	

Board: 476	♠ K64	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: EW	♦ KJ6	You bid first.
HCP: 15	♣ KJ63	

Board: 477	♠ Q84	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ 10843	Partner bids first.
HCP: 8	♣ K93	

Board: 478	♠ K1065	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ K8	You bid first.
HCP: 16	♣ K42	

Board: 479	♠ J1087	The opponents are silent.
Dealer: N	♥ 1083	
Vul: EW	♦ AK86	Partner bids first.
HCP: 8	♣ 54	

Board: 480	♠ AQ4	The opponents are silent.
Dealer: S	♥ AQJ42	
Vul: Both	♦ Q84	You bid first.
HCP: 15	♣ 42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 1043		1NT	Pass	2♣ ¹
Vul: NS	♥ A98	♥ J1053	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ9	♦ 74	AP			
South HCP: 8	♣ 8432	♣ AK96	1. Stayman			
Contract: 2N N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ K64				1NT
Vul: EW	♥ AQ85	♥ KJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q1085	♦ KJ6	Pass	2NT	AP	
South HCP: 15	♣ 1054	♣ KJ63	1. Stayman			
Contract: 2N S						

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q84		1NT	Pass	2NT
Vul: Both	♥ AQ96	♥ K73	AP			
North HCP: 15	♦ QJ2	♦ 10843				
South HCP: 8	♣ J4	♣ K93				
Contract: 2N N						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ K1065				1NT
Vul: None	♥ K942	♥ AQJ10	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q73	♦ K8	Pass	3♥	Pass	4♥
South HCP: 16	♣ 1063	♣ K42	AP			
Contract: 4♥ S			1. Stayman			

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J1087		1NT	Pass	2♣ ¹
Vul: EW	♥ K65	♥ 1083	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1053	♦ AK86	AP			
South HCP: 8	♣ AQ103	♣ 54	1. Stayman			
Contract: 2N N						

Board: 480

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2N S

North:

♠ 932

♥ 87

♦ 732

♣ AKJ96

South:

♠ AQ4

♥ AQJ42

♦ Q84

♣ 42

West	North	East	South
------	-------	------	-------

			1NT
--	--	--	-----

Pass	2NT	AP	
------	-----	----	--

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 481	♠ KJ2	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ KJ92	You bid first.
HCP: 15	♣ K43	
Board: 482	♠ K6	East Doubles 2♣ if possible.
Dealer: S	♥ AJ62	
Vul: NS	♦ 10832	Partner bids first.
HCP: 8	♣ 987	
Board: 483	♠ Q54	West Doubles 2♣ if possible.
Dealer: N	♥ K986	
Vul: Both	♦ AKQ3	You bid first.
HCP: 16	♣ Q4	
Board: 484	♠ Q1086	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ KJ87	Partner bids first.
HCP: 8	♣ 104	
Board: 485	♠ 8753	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ Q3	You bid first.
HCP: 15	♣ AK74	
Board: 486	♠ KJ10	The opponents are silent.
Dealer: S	♥ 832	
Vul: EW	♦ 74	Partner bids first.
HCP: 9	♣ KQ984	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 65		1NT	Pass	2♣ ¹
Vul: None	♥ A54	♥ KJ96	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ92	♦ A65	AP			
South HCP: 9	♣ K43	♣ J652	1. Stayman			
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQ1075				1NT
Vul: NS	♥ AJ62	♥ K5	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 10832	♦ K54	Pass	2NT	AP	
South HCP: 15	♣ 987	♣ K64	1. Stayman			
Contract: 2N S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ AJ32		1NT	Pass	2♣ ¹
Vul: Both	♥ K986	♥ Q43	X	2♥	Pass	2NT
North HCP: 16	♦ AKQ3	♦ 952	AP			
South HCP: 8	♣ Q4	♣ J87	1. Stayman			
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ Q1086	♠ AK9				1NT
Vul: None	♥ Q74	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ87	♦ 965	Pass	2NT	Pass	3NT
South HCP: 17	♣ 104	♣ AQ832	AP			
Contract: 3N S			1. Stayman			

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ 8753	♠ Q42				
Vul: NS	♥ KQJ	♥ 102		1NT	Pass	2NT
North HCP: 15	♦ Q3	♦ AJ5	AP			
South HCP: 8	♣ AK74	♣ J10532				
Contract: 2N N						

Board: 486

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ10

♥ 832

♦ 74

♣ KQ984

South:

♠ Q82

♥ AKQ107

♦ 82

♣ A72

West	North	East	South
			1NT
Pass	2NT	AP	

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 481	♠ 65	The opponents are silent.
Dealer: N	♥ KJ96	
Vul: None	♦ A65	Partner bids first.
HCP: 9	♣ J652	
Board: 482	♠ AQ1075	East Doubles 2♣ if possible.
Dealer: S	♥ K5	
Vul: NS	♦ K54	You bid first.
HCP: 15	♣ K64	
Board: 483	♠ AJ32	West Doubles 2♣ if possible.
Dealer: N	♥ Q43	
Vul: Both	♦ 952	Partner bids first.
HCP: 8	♣ J87	
Board: 484	♠ AK9	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ 965	You bid first.
HCP: 17	♣ AQ832	
Board: 485	♠ Q42	The opponents are silent.
Dealer: N	♥ 102	
Vul: NS	♦ AJ5	Partner bids first.
HCP: 8	♣ J10532	
Board: 486	♠ Q82	The opponents are silent.
Dealer: S	♥ AKQ107	
Vul: EW	♦ 82	You bid first.
HCP: 15	♣ A72	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 65		1NT	Pass	2♣ ¹
Vul: None	♥ A54	♥ KJ96	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ92	♦ A65	AP			
South HCP: 9	♣ K43	♣ J652	1. Stayman			
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQ1075				1NT
Vul: NS	♥ AJ62	♥ K5	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ 10832	♦ K54	Pass	2NT	AP	
South HCP: 15	♣ 987	♣ K64	1. Stayman			
Contract: 2N S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ AJ32		1NT	Pass	2♣ ¹
Vul: Both	♥ K986	♥ Q43	X	2♥	Pass	2NT
North HCP: 16	♦ AKQ3	♦ 952	AP			
South HCP: 8	♣ Q4	♣ J87	1. Stayman			
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ Q1086	♠ AK9				1NT
Vul: None	♥ Q74	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ87	♦ 965	Pass	2NT	Pass	3NT
South HCP: 17	♣ 104	♣ AQ832	AP			
Contract: 3N S			1. Stayman			

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ 8753	♠ Q42				
Vul: NS	♥ KQJ	♥ 102		1NT	Pass	2NT
North HCP: 15	♦ Q3	♦ AJ5	AP			
South HCP: 8	♣ AK74	♣ J10532				
Contract: 2N N						

Board: 486

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ KJ10

♥ 832

♦ 74

♣ KQ984

South:

♠ Q82

♥ AKQ107

♦ 82

♣ A72

West	North	East	South
			1NT
Pass	2NT	AP	

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 487	♠ Q92	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ A108	You bid first.
HCP: 17	♣ KQ108	

Board: 488	♠ 8752	East Bids 3♦ if possible.
Dealer: S	♥ A87	
Vul: NS	♦ 107	Partner bids first.
HCP: 8	♣ A932	

Board: 489	♠ Q5	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ A642	You bid first.
HCP: 16	♣ AJ742	

Board: 490	♠ Q864	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ K105	Partner bids first.
HCP: 9	♣ 842	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ AJ7		1NT	Pass	2NT
Vul: None	♥ AQ2	♥ J108				
North HCP: 17	♦ A108	♦ Q6	Pass	3NT	AP	
South HCP: 9	♣ KQ108	♣ J9642				
Contract: 3N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ KQJ4				1NT
Vul: NS	♥ A87	♥ Q109	Pass	2♣ ¹	3♦	3NT
North HCP: 8	♦ 107	♦ K96	AP			
South HCP: 16	♣ A932	♣ KQ4	1. Stayman			
Contract: 3N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J6		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ	♥ Q865	Pass	2♦	Pass	2NT
North HCP: 16	♦ A642	♦ QJ5	AP			
South HCP: 8	♣ AJ742	♣ Q1063	1. Stayman			
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ Q864	♠ KJ9				1NT
Vul: Both	♥ A85	♥ QJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K105	♦ AQ982	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ Q6	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 487	♠ AJ7	The opponents are silent.
Dealer: N	♥ J108	
Vul: None	♦ Q6	Partner bids first.
HCP: 9	♣ J9642	

Board: 488	♠ KQJ4	East Bids 3♦ if possible.
Dealer: S	♥ Q109	
Vul: NS	♦ K96	You bid first.
HCP: 16	♣ KQ4	

Board: 489	♠ J6	The opponents are silent.
Dealer: N	♥ Q865	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 8	♣ Q1063	

Board: 490	♠ KJ9	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ AQ982	You bid first.
HCP: 15	♣ Q6	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ AJ7		1NT	Pass	2NT
Vul: None	♥ AQ2	♥ J108				
North HCP: 17	♦ A108	♦ Q6	Pass	3NT	AP	
South HCP: 9	♣ KQ108	♣ J9642				
Contract: 3N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ KQJ4				1NT
Vul: NS	♥ A87	♥ Q109	Pass	2♣ ¹	3♦	3NT
North HCP: 8	♦ 107	♦ K96	AP			
South HCP: 16	♣ A932	♣ KQ4	1. Stayman			
Contract: 3N S						

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J6		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ	♥ Q865	Pass	2♦	Pass	2NT
North HCP: 16	♦ A642	♦ QJ5	AP			
South HCP: 8	♣ AJ742	♣ Q1063	1. Stayman			
Contract: 2N N						

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ Q864	♠ KJ9				1NT
Vul: Both	♥ A85	♥ QJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K105	♦ AQ982	Pass	2NT	AP	
South HCP: 15	♣ 842	♣ Q6	1. Stayman			
Contract: 2N S						