

<b>Board: 1</b>	♠ J963	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: None	♦ AKJ6	
HCP: 15	♣ AQ3	

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<b>Board: 2</b>	♠ K2	Partner bids first.
Dealer: South	♥ 984	The opponents are silent.
Vul: N-S	♦ KJ72	
HCP: 9	♣ QT94	

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<b>Board: 3</b>	♠ AK4	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: E-W	♦ KQ54	
HCP: 15	♣ 876	

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<b>Board: 4</b>	♠ K9	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: Both	♦ QJ972	
HCP: 9+1	♣ QJ84	

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<b>Board: 5</b>	♠ AT	You bid first.
Dealer: North	♥ A84	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ KJ5	
HCP: 15+1	♣ QJ982	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J963	♠ QT7		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ T3	♥ AQ85	Pass	2♦	Pass	3NT
North HCP: 15	♦ AKJ6	♦ 982	All Pass			
South HCP: 8	♣ AQ3	♣ T94				
Contract: 3NT South			1. Stayman			

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K2	♠ J9				1NT
Vul: N-S	♥ 984	♥ AT6	Pass	2NT	All Pass	
North HCP: 9	♦ KJ72	♦ QT3				
South HCP: 15+1	♣ QT94	♣ AKJ85				
Contract: 2NT North						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK4	♠ QJT3		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K98	♥ AT54	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ54	♦ J9	All Pass			
South HCP: 9	♣ 876	♣ J54				
Contract: 3NT South			1. Stayman			

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9	♠ A72				1NT
Vul: Both	♥ 54	♥ QJ8	Pass	2NT	All Pass	
North HCP: 9+1	♦ QJ972	♦ A63				
South HCP: 15	♣ QJ84	♣ A532				
Contract: 2NT North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ J986		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A84	♥ KJ97	2♦	Pass	Pass	X
North HCP: 15+1	♦ KJ5	♦ 98	Pass	3♣	Pass	3NT
South HCP: 8	♣ QJ982	♣ K64	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 1</b>	♠ QT7	Partner bids first.
Dealer: North	♥ AQ85	The opponents are silent.
Vul: None	♦ 982	
HCP: 8	♣ T94	

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<b>Board: 2</b>	♠ J9	You bid first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 15+1	♣ AKJ85	

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<b>Board: 3</b>	♠ QJT3	Partner bids first.
Dealer: North	♥ AT54	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 9	♣ J54	

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<b>Board: 4</b>	♠ A72	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ A63	
HCP: 15	♣ A532	

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<b>Board: 5</b>	♠ J986	Partner bids first.
Dealer: North	♥ KJ97	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ 98	
HCP: 8	♣ K64	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J963	♠ QT7		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ T3	♥ AQ85	Pass	2♦	Pass	3NT
North HCP: 15	♦ AKJ6	♦ 982	All Pass			
South HCP: 8	♣ AQ3	♣ T94				
Contract: 3NT South			1. Stayman			

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K2	♠ J9				1NT
Vul: N-S	♥ 984	♥ AT6	Pass	2NT	All Pass	
North HCP: 9	♦ KJ72	♦ QT3				
South HCP: 15+1	♣ QT94	♣ AKJ85				
Contract: 2NT North						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK4	♠ QJT3		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K98	♥ AT54	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQ54	♦ J9	All Pass			
South HCP: 9	♣ 876	♣ J54				
Contract: 3NT South			1. Stayman			

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9	♠ A72				1NT
Vul: Both	♥ 54	♥ QJ8	Pass	2NT	All Pass	
North HCP: 9+1	♦ QJ972	♦ A63				
South HCP: 15	♣ QJ84	♣ A532				
Contract: 2NT North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ J986		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A84	♥ KJ97	2♦	Pass	Pass	X
North HCP: 15+1	♦ KJ5	♦ 98	Pass	3♣	Pass	3NT
South HCP: 8	♣ QJ982	♣ K64	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 6</b>	♠ T9	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ AQ84	
HCP: 9+1	♣ QJ954	

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<b>Board: 7</b>	♠ AK	You bid first.
Dealer: North	♥ A73	The opponents are silent.
Vul: Both	♦ Q9743	
HCP: 15+1	♣ Q65	

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<b>Board: 8</b>	♠ A963	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ J9	
HCP: 9+1	♣ J9643	

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<b>Board: 9</b>	♠ Q872	You bid first.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 15	♣ KQ73	

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<b>Board: 10</b>	♠ KQ5	Partner bids first.
Dealer: South	♥ 8753	The opponents are silent.
Vul: Both	♦ KJT8	
HCP: 9	♣ T4	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9	♠ AQ73				1NT
Vul: E-W	♥ 72	♥ K983	Pass	2NT	All Pass	
North HCP: 9+1	♦ AQ84	♦ KT3				
South HCP: 15	♣ QJ954	♣ K8				
Contract: 2NT North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK	♠ JT85		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A73	♥ KT96	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ Q9743	♦ A82	All Pass			
South HCP: 8	♣ Q65	♣ T4				
Contract: 3NT South			1. Stayman			

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A963	♠ T87				1NT
Vul: None	♥ KT	♥ AQ74	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9+1	♦ J9	♦ AK5	Pass	2NT	All Pass	
South HCP: 15	♣ J9643	♣ Q82				
Contract: 2NT North			1. Stayman			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q872	♠ T94		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KQ6	♥ A842	Pass	2♠	Pass	3NT
North HCP: 15	♦ KT	♦ A9	All Pass			
South HCP: 9	♣ KQ73	♣ JT42				
Contract: 3NT South			1. Stayman			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ5	♠ A976				1NT
Vul: Both	♥ 8753	♥ J2	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ KJT8	♦ 642	Pass	2NT	All Pass	
South HCP: 15	♣ T4	♣ AKQJ				
Contract: 2NT North			1. Stayman			

<b>Board: 6</b>	♠ AQ73	You bid first.
Dealer: South	♥ K983	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 15	♣ K8	

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<b>Board: 7</b>	♠ JT85	Partner bids first.
Dealer: North	♥ KT96	The opponents are silent.
Vul: Both	♦ A82	
HCP: 8	♣ T4	

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<b>Board: 8</b>	♠ T87	You bid first.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: None	♦ AK5	
HCP: 15	♣ Q82	

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<b>Board: 9</b>	♠ T94	Partner bids first.
Dealer: North	♥ A842	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 9	♣ JT42	

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<b>Board: 10</b>	♠ A976	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: Both	♦ 642	
HCP: 15	♣ AKQJ	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9	♠ AQ73				1NT
Vul: E-W	♥ 72	♥ K983	Pass	2NT	All Pass	
North HCP: 9+1	♦ AQ84	♦ KT3				
South HCP: 15	♣ QJ954	♣ K8				
Contract: 2NT North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK	♠ JT85		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A73	♥ KT96	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ Q9743	♦ A82	All Pass			
South HCP: 8	♣ Q65	♣ T4				
Contract: 3NT South			1. Stayman			

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A963	♠ T87				1NT
Vul: None	♥ KT	♥ AQ74	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9+1	♦ J9	♦ AK5	Pass	2NT	All Pass	
South HCP: 15	♣ J9643	♣ Q82				
Contract: 2NT North			1. Stayman			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q872	♠ T94		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KQ6	♥ A842	Pass	2♠	Pass	3NT
North HCP: 15	♦ KT	♦ A9	All Pass			
South HCP: 9	♣ KQ73	♣ JT42				
Contract: 3NT South			1. Stayman			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ5	♠ A976				1NT
Vul: Both	♥ 8753	♥ J2	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ KJT8	♦ 642	Pass	2NT	All Pass	
South HCP: 15	♣ T4	♣ AKQJ				
Contract: 2NT North			1. Stayman			

**Board: 11**      ♠ J6      You bid first.

Dealer: North      ♥ K74      The opponents are silent.

Vul: None      ♦ AK4

HCP: 15+1      ♣ AT762

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**Board: 12**      ♠ T9      Partner bids first.

Dealer: South      ♥ J964      The opponents are silent.

Vul: N-S      ♦ Q8

HCP: 8+1      ♣ AJ874

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**Board: 13**      ♠ K43      You bid first.

Dealer: North      ♥ KJ8      The opponents are silent.

Vul: Both      ♦ 32

HCP: 15+1      ♣ AKJ72

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**Board: 14**      ♠ 63      RHO opens the bidding 1NT.

Dealer: West      ♥ T942      You bid next.

Vul: None      ♦ 97642      East (LHO) bids 2NT if possible.

HCP: 3+1      ♣ K5      East (LHO) Doubles 3♠ if possible.

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**Board: 15**      ♠ T3      You bid first.

Dealer: North      ♥ AQ62      The opponents are silent.

Vul: N-S      ♦ AK95

HCP: 15      ♣ Q65

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J6	♠ KQ53		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K74	♥ T82	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AK4	♦ Q82	All Pass			
South HCP: 9	♣ AT762	♣ Q84				
Contract: 3NT South			1. Stayman			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9	♠ KJ64				1NT
Vul: N-S	♥ J964	♥ A5	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8+1	♦ Q8	♦ AT64	Pass	2NT	All Pass	
South HCP: 15	♣ AJ874	♣ K65				
Contract: 2NT North			1. Stayman			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K43	♠ Q2		1NT	Pass	2NT
Vul: Both	♥ KJ8	♥ Q32	All Pass			
North HCP: 15+1	♦ 32	♦ KQ98				
South HCP: 9	♣ AKJ72	♣ 9864				
Contract: 2NT South						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 63	♠ AKJ9842	1NT	Pass	2NT	3♠
Vul: None	♥ T942	♥ K3	Pass	Pass	X	All Pass
North HCP: 3+1	♦ 97642	♦ -				
South HCP: 13+3	♣ K5	♣ QT63				
Contract: 3♠X South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T3	♠ J96		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQ62	♥ 9853	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK95	♦ 82	All Pass			
South HCP: 9	♣ Q65	♣ AKJ4				
Contract: 4♥ South			1. Stayman			

<b>Board: 11</b>	♠ KQ53	Partner bids first.
Dealer: North	♥ T82	The opponents are silent.
Vul: None	♦ Q82	
HCP: 9	♣ Q84	
<b>Board: 12</b>	♠ KJ64	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ AT64	
HCP: 15	♣ K65	
<b>Board: 13</b>	♠ Q2	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: Both	♦ KQ98	
HCP: 9	♣ 9864	
<b>Board: 14</b>	♠ AKJ9842	LHO opens the bidding 1NT.
Dealer: West	♥ K3	Partner bids next.
Vul: None	♦ -	East (RHO) bids 2NT if possible.
HCP: 13+3	♣ QT63	East (RHO) Doubles 3♠ if possible.
<b>Board: 15</b>	♠ J96	Partner bids first.
Dealer: North	♥ 9853	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 9	♣ AKJ4	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J6	♠ KQ53		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K74	♥ T82	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AK4	♦ Q82	All Pass			
South HCP: 9	♣ AT762	♣ Q84				
Contract: 3NT South			1. Stayman			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9	♠ KJ64				1NT
Vul: N-S	♥ J964	♥ A5	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8+1	♦ Q8	♦ AT64	Pass	2NT	All Pass	
South HCP: 15	♣ AJ874	♣ K65				
Contract: 2NT North			1. Stayman			

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K43	♠ Q2		1NT	Pass	2NT
Vul: Both	♥ KJ8	♥ Q32	All Pass			
North HCP: 15+1	♦ 32	♦ KQ98				
South HCP: 9	♣ AKJ72	♣ 9864				
Contract: 2NT South						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 63	♠ AKJ9842	1NT	Pass	2NT	3♠
Vul: None	♥ T942	♥ K3	Pass	Pass	X	All Pass
North HCP: 3+1	♦ 97642	♦ -				
South HCP: 13+3	♣ K5	♣ QT63				
Contract: 3♠X South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T3	♠ J96		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQ62	♥ 9853	Pass	2♥	Pass	4♥
North HCP: 15	♦ AK95	♦ 82	All Pass			
South HCP: 9	♣ Q65	♣ AKJ4				
Contract: 4♥ South			1. Stayman			

<b>Board: 16</b>	♠ QJ42	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 9	♣ Q42	

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<b>Board: 17</b>	♠ KQ4	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ J65	
HCP: 15+1	♣ KQT62	

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<b>Board: 18</b>	♠ 98	Partner bids first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: N-S	♦ KT95	
HCP: 8	♣ A854	

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<b>Board: 19</b>	♠ A875432	LHO opens the bidding 1NT.
Dealer: East	♥ 94	Partner bids next.
Vul: N-S	♦ 6	West (RHO) bids 2♣ if possible.
HCP: 8+3	♣ A32	West (RHO) Doubles 3♠ if possible.

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<b>Board: 20</b>	♠ 43	Partner bids first.
Dealer: South	♥ A92	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 9+1	♣ Q9864	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ42	♠ AT9				1NT
Vul: E-W	♥ QJ8	♥ A64	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ J92	♦ A63	Pass	3NT	All Pass	
South HCP: 15	♣ Q42	♣ K987				
Contract: 3NT North			1. Stayman			

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ4	♠ T85		1NT	Pass	3NT
Vul: None	♥ A7	♥ T2		All Pass		
North HCP: 15+1	♦ J65	♦ KQ92				
South HCP: 9	♣ KQT62	♣ A974				
Contract: 3NT South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ AQ5				1NT
Vul: N-S	♥ JT3	♥ 975	Pass	2NT	All Pass	
North HCP: 8	♦ KT95	♦ AJ87				
South HCP: 15	♣ A854	♣ KJ9				
Contract: 2NT North						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A875432	♠ T6			1NT	Pass
Vul: N-S	♥ 94	♥ QJ72	2♣ <sup>1</sup>	3♠	Pass	Pass
North HCP: 8+3	♦ 6	♦ QT53	X	All Pass		
South HCP: 8	♣ A32	♣ K85				
Contract: 3♠X North			1. Stayman			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 43	♠ KQ72				1NT
Vul: Both	♥ A92	♥ KT3	Pass	3NT	All Pass	
North HCP: 9+1	♦ QJ8	♦ A92				
South HCP: 15	♣ Q9864	♣ KT7				
Contract: 3NT North						

<b>Board: 16</b>	♠ AT9	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 15	♣ K987	
<b>Board: 17</b>	♠ T85	Partner bids first.
Dealer: North	♥ T2	The opponents are silent.
Vul: None	♦ KQ92	
HCP: 9	♣ A974	
<b>Board: 18</b>	♠ AQ5	You bid first.
Dealer: South	♥ 975	The opponents are silent.
Vul: N-S	♦ AJ87	
HCP: 15	♣ KJ9	
<b>Board: 19</b>	♠ T6	RHO opens the bidding 1NT.
Dealer: East	♥ QJ72	You bid next.
Vul: N-S	♦ QT53	West (LHO) bids 2♣ if possible.
HCP: 8	♣ K85	West (LHO) Doubles 3♠ if possible.
<b>Board: 20</b>	♠ KQ72	You bid first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ A92	
HCP: 15	♣ KT7	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ42	♠ AT9				1NT
Vul: E-W	♥ QJ8	♥ A64	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ J92	♦ A63	Pass	3NT	All Pass	
South HCP: 15	♣ Q42	♣ K987				
Contract: 3NT North			1. Stayman			

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ4	♠ T85		1NT	Pass	3NT
Vul: None	♥ A7	♥ T2		All Pass		
North HCP: 15+1	♦ J65	♦ KQ92				
South HCP: 9	♣ KQT62	♣ A974				
Contract: 3NT South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ AQ5				1NT
Vul: N-S	♥ JT3	♥ 975	Pass	2NT	All Pass	
North HCP: 8	♦ KT95	♦ AJ87				
South HCP: 15	♣ A854	♣ KJ9				
Contract: 2NT North						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A875432	♠ T6			1NT	Pass
Vul: N-S	♥ 94	♥ QJ72	2♣ <sup>1</sup>	3♠	Pass	Pass
North HCP: 8+3	♦ 6	♦ QT53	X	All Pass		
South HCP: 8	♣ A32	♣ K85				
Contract: 3♠X North			1. Stayman			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 43	♠ KQ72				1NT
Vul: Both	♥ A92	♥ KT3	Pass	3NT	All Pass	
North HCP: 9+1	♦ QJ8	♦ A92				
South HCP: 15	♣ Q9864	♣ KT7				
Contract: 3NT North						

**Board: 21**      ♠ KQ2      You bid first.

Dealer: North      ♥ KT65      The opponents are silent.

Vul: N-S      ♦ K5

HCP: 15      ♣ A963

---

**Board: 22**      ♠ QJ7      Partner bids first.

Dealer: South      ♥ Q94      The opponents are silent.

Vul: E-W      ♦ QJ8

HCP: 8      ♣ T974

---

**Board: 23**      ♠ A8      You bid first.

Dealer: North      ♥ KQ4      The opponents are silent.

Vul: Both      ♦ J83

HCP: 15+1      ♣ AJT75

---

**Board: 24**      ♠ KQ96      Partner bids first.

Dealer: South      ♥ J7      The opponents are silent.

Vul: None      ♦ 53

HCP: 9+1      ♣ QJT84

---

**Board: 25**      ♠ 87      You bid first.

Dealer: North      ♥ A753      West (RHO) Doubles 2♣ if possible.

Vul: E-W      ♦ AK9

HCP: 15      ♣ AT98

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ2	♠ A84		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KT65	♥ Q982	Pass	2♥	Pass	4♥
North HCP: 15	♦ K5	♦ 94	All Pass			
South HCP: 9	♣ A963	♣ KT74				
Contract: 4♥ South			1. Stayman			

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ7	♠ T965				1NT
Vul: E-W	♥ Q94	♥ AJ5	Pass	3NT	All Pass	
North HCP: 8	♦ QJ8	♦ AT3				
South HCP: 15	♣ T974	♣ KQJ				
Contract: 3NT North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ JT65		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ4	♥ AJ8	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ J83	♦ K64	All Pass			
South HCP: 9	♣ AJT75	♣ 984				
Contract: 3NT South			1. Stayman			

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ96	♠ J8				1NT
Vul: None	♥ J7	♥ AT83	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9+1	♦ 53	♦ QJ98	Pass	3♣	Pass	3NT
South HCP: 15	♣ QJT84	♣ AK6	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 87	♠ QJ9		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A753	♥ QJT2	X	2♥	Pass	3♥
North HCP: 15	♦ AK9	♦ QJ6	All Pass			
South HCP: 9	♣ AT98	♣ 742				
Contract: 3♥ South			1. Stayman			

<b>Board: 21</b>	♠ A84	Partner bids first.
Dealer: North	♥ Q982	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 9	♣ KT74	

---

<b>Board: 22</b>	♠ T965	You bid first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 15	♣ KQJ	

---

<b>Board: 23</b>	♠ JT65	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: Both	♦ K64	
HCP: 9	♣ 984	

---

<b>Board: 24</b>	♠ J8	You bid first.
Dealer: South	♥ AT83	The opponents are silent.
Vul: None	♦ QJ98	
HCP: 15	♣ AK6	

---

<b>Board: 25</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ QJT2	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ QJ6	
HCP: 9	♣ 742	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ2	♠ A84		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KT65	♥ Q982	Pass	2♥	Pass	4♥
North HCP: 15	♦ K5	♦ 94	All Pass			
South HCP: 9	♣ A963	♣ KT74				
Contract: 4♥ South			1. Stayman			

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ7	♠ T965				1NT
Vul: E-W	♥ Q94	♥ AJ5	Pass	3NT	All Pass	
North HCP: 8	♦ QJ8	♦ AT3				
South HCP: 15	♣ T974	♣ KQJ				
Contract: 3NT North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ JT65		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ4	♥ AJ8	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ J83	♦ K64	All Pass			
South HCP: 9	♣ AJT75	♣ 984				
Contract: 3NT South			1. Stayman			

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ96	♠ J8				1NT
Vul: None	♥ J7	♥ AT83	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9+1	♦ 53	♦ QJ98	Pass	3♣	Pass	3NT
South HCP: 15	♣ QJT84	♣ AK6	All Pass			
Contract: 3NT South			1. Stayman			

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 87	♠ QJ9		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A753	♥ QJT2	X	2♥	Pass	3♥
North HCP: 15	♦ AK9	♦ QJ6	All Pass			
South HCP: 9	♣ AT98	♣ 742				
Contract: 3♥ South			1. Stayman			

<b>Board: 26</b>	♠ J82	Partner bids first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: Both	♦ KJ82	
HCP: 9	♣ 64	

---

<b>Board: 27</b>	♠ KQJ	You bid first.
Dealer: North	♥ AT84	The opponents are silent.
Vul: None	♦ 9652	
HCP: 15	♣ AJ	

---

<b>Board: 28</b>	♠ T94	Partner bids first.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 9	♣ A943	

---

<b>Board: 29</b>	♠ Q72	You bid first.
Dealer: North	♥ KJT5	The opponents are silent.
Vul: Both	♦ A873	
HCP: 15	♣ AJ	

---

<b>Board: 30</b>	♠ J86	Partner bids first.
Dealer: South	♥ KJ85	The opponents are silent.
Vul: None	♦ J872	
HCP: 9	♣ K4	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J82	♠ Q9				1NT
Vul: Both	♥ AT96	♥ KQJ8	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ KJ82	♦ QT6	Pass	4♥	All Pass	
South HCP: 15	♣ 64	♣ KQT3				1. Stayman
Contract: 4♥ North						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ	♠ T96		1NT	Pass	3NT
Vul: None	♥ AT84	♥ Q72		All Pass		
North HCP: 15	♦ 9652	♦ AJ8				
South HCP: 9	♣ AJ	♣ Q942				
Contract: 3NT South						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T94	♠ AK6				1NT
Vul: N-S	♥ A32	♥ KQT	Pass	3NT	All Pass	
North HCP: 9	♦ JT8	♦ 753				
South HCP: 15	♣ A943	♣ K652				
Contract: 3NT North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q72	♠ AKT9		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJT5	♥ 987	Pass	2♥	Pass	2NT
North HCP: 15	♦ A873	♦ QT		All Pass		
South HCP: 9	♣ AJ	♣ 7654				1. Stayman
Contract: 2NT South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J86	♠ AK4				1NT
Vul: None	♥ KJ85	♥ Q74	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ J872	♦ AQ5	Pass	2NT	All Pass	
South HCP: 15	♣ K4	♣ T932				1. Stayman
Contract: 2NT North						

<b>Board: 26</b>	♠ Q9	You bid first.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: Both	♦ QT6	
HCP: 15	♣ KQT3	

---

<b>Board: 27</b>	♠ T96	Partner bids first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 9	♣ Q942	

---

<b>Board: 28</b>	♠ AK6	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 15	♣ K652	

---

<b>Board: 29</b>	♠ AKT9	Partner bids first.
Dealer: North	♥ 987	The opponents are silent.
Vul: Both	♦ QT	
HCP: 9	♣ 7654	

---

<b>Board: 30</b>	♠ AK4	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 15	♣ T932	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J82	♠ Q9				1NT
Vul: Both	♥ AT96	♥ KQJ8	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ KJ82	♦ QT6	Pass	4♥	All Pass	
South HCP: 15	♣ 64	♣ KQT3				1. Stayman
Contract: 4♥ North						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ	♠ T96		1NT	Pass	3NT
Vul: None	♥ AT84	♥ Q72		All Pass		
North HCP: 15	♦ 9652	♦ AJ8				
South HCP: 9	♣ AJ	♣ Q942				
Contract: 3NT South						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T94	♠ AK6				1NT
Vul: N-S	♥ A32	♥ KQT	Pass	3NT	All Pass	
North HCP: 9	♦ JT8	♦ 753				
South HCP: 15	♣ A943	♣ K652				
Contract: 3NT North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q72	♠ AKT9		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJT5	♥ 987	Pass	2♥	Pass	2NT
North HCP: 15	♦ A873	♦ QT		All Pass		
South HCP: 9	♣ AJ	♣ 7654				1. Stayman
Contract: 2NT South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J86	♠ AK4				1NT
Vul: None	♥ KJ85	♥ Q74	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ J872	♦ AQ5	Pass	2NT	All Pass	
South HCP: 15	♣ K4	♣ T932				1. Stayman
Contract: 2NT North						

**Board: 31**      ♠ 762      You bid first.

Dealer: North      ♥ AK7      The opponents are silent.

Vul: N-S      ♦ K3

HCP: 15+1      ♣ KQT98

---

**Board: 32**      ♠ K86      Partner bids first.

Dealer: South      ♥ Q862      The opponents are silent.

Vul: E-W      ♦ J986

HCP: 9      ♣ K4

---

**Board: 33**      ♠ AQ83      You bid first.

Dealer: North      ♥ T93      The opponents are silent.

Vul: None      ♦ A6

HCP: 15      ♣ AJT6

---

**Board: 34**      ♠ JT9      Partner bids first.

Dealer: South      ♥ J3      The opponents are silent.

Vul: N-S      ♦ KQ82

HCP: 9      ♣ Q764

---

**Board: 35**      ♠ J64      You bid first.

Dealer: North      ♥ AK5      The opponents are silent.

Vul: E-W      ♦ J87

HCP: 15      ♣ AQ73

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 762	♠ KJT8		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK7	♥ QJ	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ K3	♦ QT65	All Pass			
South HCP: 9	♣ KQT98	♣ 743				
Contract: 3NT South			1. Stayman			

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K86	♠ AQJ				1NT
Vul: E-W	♥ Q862	♥ J3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ J986	♦ AK32	Pass	3NT	All Pass	
South HCP: 15	♣ K4	♣ T653				
Contract: 3NT North			1. Stayman			

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ83	♠ T92		1NT	Pass	3NT
Vul: None	♥ T93	♥ AQ8	All Pass			
North HCP: 15	♦ A6	♦ K85				
South HCP: 9	♣ AJT6	♣ 9542				
Contract: 3NT South						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT9	♠ AKQ6				1NT
Vul: N-S	♥ J3	♥ AT86	Pass	2NT	All Pass	
North HCP: 9	♦ KQ82	♦ J9				
South HCP: 15	♣ Q764	♣ J82				
Contract: 2NT North						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J64	♠ QT53		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK5	♥ J9	Pass	2♦	Pass	2NT
North HCP: 15	♦ J87	♦ KQT6	All Pass			
South HCP: 8	♣ AQ73	♣ 984				
Contract: 2NT South			1. Stayman			

<b>Board: 31</b>	♠ KJT8	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ QT65	
HCP: 9	♣ 743	

---

<b>Board: 32</b>	♠ AQJ	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 15	♣ T653	

---

<b>Board: 33</b>	♠ T92	Partner bids first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ K85	
HCP: 9	♣ 9542	

---

<b>Board: 34</b>	♠ AKQ6	You bid first.
Dealer: South	♥ AT86	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 15	♣ J82	

---

<b>Board: 35</b>	♠ QT53	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: E-W	♦ KQT6	
HCP: 8	♣ 984	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 762	♠ KJT8		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK7	♥ QJ	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ K3	♦ QT65	All Pass			
South HCP: 9	♣ KQT98	♣ 743				
Contract: 3NT South			1. Stayman			

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K86	♠ AQJ				1NT
Vul: E-W	♥ Q862	♥ J3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ J986	♦ AK32	Pass	3NT	All Pass	
South HCP: 15	♣ K4	♣ T653				
Contract: 3NT North			1. Stayman			

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ83	♠ T92		1NT	Pass	3NT
Vul: None	♥ T93	♥ AQ8	All Pass			
North HCP: 15	♦ A6	♦ K85				
South HCP: 9	♣ AJT6	♣ 9542				
Contract: 3NT South						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT9	♠ AKQ6				1NT
Vul: N-S	♥ J3	♥ AT86	Pass	2NT	All Pass	
North HCP: 9	♦ KQ82	♦ J9				
South HCP: 15	♣ Q764	♣ J82				
Contract: 2NT North						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J64	♠ QT53		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK5	♥ J9	Pass	2♦	Pass	2NT
North HCP: 15	♦ J87	♦ KQT6	All Pass			
South HCP: 8	♣ AQ73	♣ 984				
Contract: 2NT South			1. Stayman			

<b>Board: 36</b>	♠ T8	Partner bids first.
Dealer: South	♥ J97	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 9+1	♣ Q7654	

---

<b>Board: 37</b>	♠ J864	You bid first.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ J53	
HCP: 15	♣ KJ	

---

<b>Board: 38</b>	♠ J6	Partner bids first.
Dealer: South	♥ J96	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 9+1	♣ AJ943	

---

<b>Board: 39</b>	♠ K83	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ QJ876	
HCP: 15+1	♣ KJ5	

---

<b>Board: 40</b>	♠ AJ83	Partner bids first.
Dealer: South	♥ T964	The opponents are silent.
Vul: None	♦ A85	
HCP: 9	♣ T4	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T8	♠ QJ9				1NT
Vul: Both	♥ J97	♥ AKQT	Pass	2NT	All Pass	
North HCP: 9+1	♦ KQJ	♦ 754				
South HCP: 15	♣ Q7654	♣ KT3				
Contract: 2NT North						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J864	♠ AKT		1NT	Pass	3NT
Vul: N-S	♥ AKQ4	♥ T95		All Pass		
North HCP: 15	♦ J53	♦ Q86				
South HCP: 9	♣ KJ	♣ 8543				
Contract: 3NT South						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J6	♠ AQ9				1NT
Vul: E-W	♥ J96	♥ A7	Pass	2NT	All Pass	
North HCP: 9+1	♦ Q83	♦ KT954				
South HCP: 15+1	♣ AJ943	♣ QT7				
Contract: 2NT North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K83	♠ QJ9		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ JT75	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ QJ876	♦ T4		All Pass		
South HCP: 8	♣ KJ5	♣ AT84				
Contract: 3NT South			1. Stayman			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ83	♠ Q95				1NT
Vul: None	♥ T964	♥ A873	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ A85	♦ KQJ	Pass	3♥	All Pass	
South HCP: 15	♣ T4	♣ K87				
Contract: 3♥ North			1. Stayman			

<b>Board: 36</b>	♠ QJ9	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: Both	♦ 754	
HCP: 15	♣ KT3	

---

<b>Board: 37</b>	♠ AKT	Partner bids first.
Dealer: North	♥ T95	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 9	♣ 8543	

---

<b>Board: 38</b>	♠ AQ9	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ KT954	
HCP: 15+1	♣ QT7	

---

<b>Board: 39</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ JT75	The opponents are silent.
Vul: Both	♦ T4	
HCP: 8	♣ AT84	

---

<b>Board: 40</b>	♠ Q95	You bid first.
Dealer: South	♥ A873	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 15	♣ K87	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T8	♠ QJ9				1NT
Vul: Both	♥ J97	♥ AKQT	Pass	2NT	All Pass	
North HCP: 9+1	♦ KQJ	♦ 754				
South HCP: 15	♣ Q7654	♣ KT3				
Contract: 2NT North						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J864	♠ AKT		1NT	Pass	3NT
Vul: N-S	♥ AKQ4	♥ T95		All Pass		
North HCP: 15	♦ J53	♦ Q86				
South HCP: 9	♣ KJ	♣ 8543				
Contract: 3NT South						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J6	♠ AQ9				1NT
Vul: E-W	♥ J96	♥ A7	Pass	2NT	All Pass	
North HCP: 9+1	♦ Q83	♦ KT954				
South HCP: 15+1	♣ AJ943	♣ QT7				
Contract: 2NT North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K83	♠ QJ9		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ	♥ JT75	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ QJ876	♦ T4		All Pass		
South HCP: 8	♣ KJ5	♣ AT84				
Contract: 3NT South			1. Stayman			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ83	♠ Q95				1NT
Vul: None	♥ T964	♥ A873	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ A85	♦ KQJ	Pass	3♥	All Pass	
South HCP: 15	♣ T4	♣ K87				
Contract: 3♥ North			1. Stayman			

**Board: 41**      ♠ K72      You bid first.

Dealer: North      ♥ AQT      The opponents are silent.

Vul: E-W      ♦ Q84

HCP: 15      ♣ A753

---

**Board: 42**      ♠ T432      Partner bids first.

Dealer: South      ♥ KQJ      The opponents are silent.

Vul: Both      ♦ Q94

HCP: 9      ♣ J94

---

**Board: 43**      ♠ J43      You bid first.

Dealer: North      ♥ QJ2      West (RHO) bids 2♠ if possible.

Vul: None      ♦ KQ2

HCP: 15      ♣ AQT5

---

**Board: 44**      ♠ A2      Partner bids first.

Dealer: South      ♥ Q97      The opponents are silent.

Vul: N-S      ♦ K9865

HCP: 9+1      ♣ 984

---

**Board: 45**      ♠ AQ7      You bid first.

Dealer: North      ♥ 64      The opponents are silent.

Vul: Both      ♦ KQ874

HCP: 15+1      ♣ A63

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K72	♠ 93		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQT	♥ KJ64	Pass	2♦	Pass	3♣
North HCP: 15	♦ Q84	♦ 96	Pass	3NT	All Pass	
South HCP: 9+1	♣ A753	♣ KQT84				
Contract: 3NT North			1. Stayman			

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T432	♠ QJ6				1NT
Vul: Both	♥ KQJ	♥ T652	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ Q94	♦ AKJ6	Pass	2NT	All Pass	
South HCP: 15	♣ J94	♣ A7				
Contract: 2NT North			1. Stayman			

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J43	♠ AT6		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QJ2	♥ KT98	2♠	Pass	Pass	2NT
North HCP: 15	♦ KQ2	♦ 963		All Pass		
South HCP: 8	♣ AQT5	♣ J94				
Contract: 2NT South			1. Stayman			

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A2	♠ KQ97				1NT
Vul: N-S	♥ Q97	♥ AJT2	Pass	3NT	All Pass	
North HCP: 9+1	♦ K9865	♦ AJ2				
South HCP: 15	♣ 984	♣ 65				
Contract: 3NT North						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ7	♠ T83		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 64	♥ J853	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ874	♦ AT		All Pass		
South HCP: 8	♣ A63	♣ QJ94				
Contract: 2NT South			1. Stayman			

<b>Board: 41</b>	♠ 93	Partner bids first.
Dealer: North	♥ KJ64	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 9+1	♣ KQT84	

---

<b>Board: 42</b>	♠ QJ6	You bid first.
Dealer: South	♥ T652	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 15	♣ A7	

---

<b>Board: 43</b>	♠ AT6	Partner bids first.
Dealer: North	♥ KT98	West (LHO) bids 2♠ if possible.
Vul: None	♦ 963	
HCP: 8	♣ J94	

---

<b>Board: 44</b>	♠ KQ97	You bid first.
Dealer: South	♥ AJT2	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 15	♣ 65	

---

<b>Board: 45</b>	♠ T83	Partner bids first.
Dealer: North	♥ J853	The opponents are silent.
Vul: Both	♦ AT	
HCP: 8	♣ QJ94	

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K72	♠ 93		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AQT	♥ KJ64	Pass	2♦	Pass	3♣
North HCP: 15	♦ Q84	♦ 96	Pass	3NT	All Pass	
South HCP: 9+1	♣ A753	♣ KQT84				
Contract: 3NT North			1. Stayman			

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T432	♠ QJ6				1NT
Vul: Both	♥ KQJ	♥ T652	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ Q94	♦ AKJ6	Pass	2NT	All Pass	
South HCP: 15	♣ J94	♣ A7				
Contract: 2NT North			1. Stayman			

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J43	♠ AT6		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ QJ2	♥ KT98	2♠	Pass	Pass	2NT
North HCP: 15	♦ KQ2	♦ 963		All Pass		
South HCP: 8	♣ AQT5	♣ J94				
Contract: 2NT South			1. Stayman			

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A2	♠ KQ97				1NT
Vul: N-S	♥ Q97	♥ AJT2	Pass	3NT	All Pass	
North HCP: 9+1	♦ K9865	♦ AJ2				
South HCP: 15	♣ 984	♣ 65				
Contract: 3NT North						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ7	♠ T83		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 64	♥ J853	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ874	♦ AT		All Pass		
South HCP: 8	♣ A63	♣ QJ94				
Contract: 2NT South			1. Stayman			

<b>Board: 46</b>	♠ JT6	Partner bids first.
Dealer: South	♥ K982	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 8	♣ 984	

---

<b>Board: 47</b>	♠ K982	You bid first.
Dealer: North	♥ 632	The opponents are silent.
Vul: N-S	♦ AKQ3	
HCP: 15	♣ K6	

---

<b>Board: 48</b>	♠ J3	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ T832	
HCP: 8	♣ AT84	

---

<b>Board: 49</b>	♠ 75	You bid first.
Dealer: North	♥ KQJ5	The opponents are silent.
Vul: None	♦ A85	
HCP: 15	♣ KQ82	

---

<b>Board: 50</b>	♠ AJ84	Partner bids first.
Dealer: South	♥ Q42	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 9	♣ Q874	

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT6	♠ Q82				1NT
Vul: None	♥ K982	♥ Q543	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ KJ6	♦ A32		All Pass		
South HCP: 15	♣ 984	♣ AQJ				1. Stayman
Contract: 2♥ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K982	♠ Q75		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ 632	♥ KQT4	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKQ3	♦ 98		All Pass		
South HCP: 8	♣ K6	♣ J984				1. Stayman
Contract: 2NT South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J3	♠ AQT2				1NT
Vul: E-W	♥ QJ9	♥ T2		All Pass		
North HCP: 8	♦ T832	♦ AQ76				
South HCP: 15	♣ AT84	♣ QJ2				
Contract: 1NT South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 75	♠ AT2		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQJ5	♥ AT93	Pass	2♥	Pass	4♥
North HCP: 15	♦ A85	♦ J4		All Pass		
South HCP: 9	♣ KQ82	♣ T964				1. Stayman
Contract: 4♥ South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ84	♠ KT5				1NT
Vul: N-S	♥ Q42	♥ KJT3	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T9	♦ A853	Pass	2NT	All Pass	
South HCP: 15	♣ Q874	♣ A5				1. Stayman
Contract: 2NT North						

**Board: 46**      ♠ Q82      You bid first.

Dealer: South      ♥ Q543      The opponents are silent.

Vul: None      ♦ A32

HCP: 15      ♣ AQJ

---

**Board: 47**      ♠ Q75      Partner bids first.

Dealer: North      ♥ KQT4      The opponents are silent.

Vul: N-S      ♦ 98

HCP: 8      ♣ J984

---

**Board: 48**      ♠ AQT2      You bid first.

Dealer: South      ♥ T2      The opponents are silent.

Vul: E-W      ♦ AQ76

HCP: 15      ♣ QJ2

---

**Board: 49**      ♠ AT2      Partner bids first.

Dealer: North      ♥ AT93      The opponents are silent.

Vul: None      ♦ J4

HCP: 9      ♣ T964

---

**Board: 50**      ♠ KT5      You bid first.

Dealer: South      ♥ KJT3      The opponents are silent.

Vul: N-S      ♦ A853

HCP: 15      ♣ A5

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT6	♠ Q82				1NT
Vul: None	♥ K982	♥ Q543	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ KJ6	♦ A32		All Pass		
South HCP: 15	♣ 984	♣ AQJ				1. Stayman
Contract: 2♥ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K982	♠ Q75		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ 632	♥ KQT4	Pass	2♠	Pass	2NT
North HCP: 15	♦ AKQ3	♦ 98		All Pass		
South HCP: 8	♣ K6	♣ J984				1. Stayman
Contract: 2NT South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J3	♠ AQT2				1NT
Vul: E-W	♥ QJ9	♥ T2		All Pass		
North HCP: 8	♦ T832	♦ AQ76				
South HCP: 15	♣ AT84	♣ QJ2				
Contract: 1NT South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 75	♠ AT2		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQJ5	♥ AT93	Pass	2♥	Pass	4♥
North HCP: 15	♦ A85	♦ J4		All Pass		
South HCP: 9	♣ KQ82	♣ T964				1. Stayman
Contract: 4♥ South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ84	♠ KT5				1NT
Vul: N-S	♥ Q42	♥ KJT3	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T9	♦ A853	Pass	2NT	All Pass	
South HCP: 15	♣ Q874	♣ A5				1. Stayman
Contract: 2NT North						