

<b>Board: 1</b>	♠ A5	You are dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: None	♦ 742	
HCP: 15+1	♣ AKJ98	

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<b>Board: 2</b>	♠ A876	Partner is dealer.
Dealer: South	♥ AQJ72	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 15+1	♣ A8	

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<b>Board: 3</b>	♠ AT9	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ A987	
HCP: 16	♣ A974	

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<b>Board: 4</b>	♠ 97632	Partner is dealer.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: Both	♦ 3	
HCP: 12+1	♣ KJ9	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ A5

♥ K83

♦ 742

♣ AKJ98

South:

♠ QJ98

♥ A9654

♦ AK

♣ T6

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♠<sup>2</sup>

Pass 4♥ All Pass

1. Stayman

2. SMOLEN

### Board: 2

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 16

Contract: 4NT North

North:

♠ A876

♥ AQJ72

♦ T6

♣ A8

South:

♠ QT2

♥ K8

♦ KQJ5

♣ KQ72

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠<sup>2</sup> Pass 3NT

Pass 4NT All Pass

1. Stayman

2. SMOLEN

### Board: 3

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♠ North

North:

♠ AT9

♥ KJ

♦ A987

♣ A974

South:

♠ QJ653

♥ AT92

♦ KJ

♣ Q3

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♥<sup>2</sup>

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

### Board: 4

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16

Contract: 4♠ South

North:

♠ 97632

♥ AKJ2

♦ 3

♣ KJ9

South:

♠ AQ5

♥ Q53

♦ KQJ7

♣ Q76

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♥<sup>2</sup> Pass 4♠

All Pass

1. Stayman

2. SMOLEN

<b>Board: 1</b>	♠ QJ98	Partner is dealer.
Dealer: North	♥ A9654	The opponents are silent.
Vul: None	♦ AK	
HCP: 14+1	♣ T6	

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<b>Board: 2</b>	♠ QT2	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ KQJ5	
HCP: 16	♣ KQ72	

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<b>Board: 3</b>	♠ QJ653	Partner is dealer.
Dealer: North	♥ AT92	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 13+1	♣ Q3	

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<b>Board: 4</b>	♠ AQ5	You are dealer.
Dealer: South	♥ Q53	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 16	♣ Q76	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ A5

♥ K83

♦ 742

♣ AKJ98

South:

♠ QJ98

♥ A9654

♦ AK

♣ T6

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♠<sup>2</sup>

Pass 4♥ All Pass

1. Stayman

2. SMOLEN

### Board: 2

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 16

Contract: 4NT North

North:

♠ A876

♥ AQJ72

♦ T6

♣ A8

South:

♠ QT2

♥ K8

♦ KQJ5

♣ KQ72

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠<sup>2</sup> Pass 3NT

Pass 4NT All Pass

1. Stayman

2. SMOLEN

### Board: 3

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♠ North

North:

♠ AT9

♥ KJ

♦ A987

♣ A974

South:

♠ QJ653

♥ AT92

♦ KJ

♣ Q3

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♥<sup>2</sup>

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

### Board: 4

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16

Contract: 4♠ South

North:

♠ 97632

♥ AKJ2

♦ 3

♣ KJ9

South:

♠ AQ5

♥ Q53

♦ KQJ7

♣ Q76

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♥<sup>2</sup> Pass 4♠

All Pass

1. Stayman

2. SMOLEN

**Board: 5**

♠ A43

You are dealer.

Dealer: North

♥ J93

The opponents are silent.

Vul: N-S

♦ AJ75

HCP: 15

♣ KQ5

**Board: 6**

♠ AJ84

Partner is dealer.

Dealer: South

♥ JT843

The opponents are silent.

Vul: E-W

♦ KQ

HCP: 13+1

♣ Q7

**Board: 7**

♠ J96

You are dealer.

Dealer: North

♥ AJ

The opponents are silent.

Vul: Both

♦ KJ94

HCP: 16

♣ AQ75

**Board: 8**

♠ KT954

Partner is dealer.

Dealer: South

♥ K976

The opponents are silent.

Vul: None

♦ KJ2

HCP: 11+1

♣ J

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ A43

♥ J93

♦ AJ75

♣ KQ5

South:

♠ KJ75

♥ AK764

♦ 3

♣ T62

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♠<sup>2</sup>

Pass 4♥ All Pass

1. Stayman

2. SMOLEN

### Board: 6

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ AJ84

♥ JT843

♦ KQ

♣ Q7

South:

♠ KQT

♥ A96

♦ T93

♣ AK86

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠<sup>2</sup> Pass 4♥

All Pass

1. Stayman

2. SMOLEN

### Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+1

Contract: 4♠ North

North:

♠ J96

♥ AJ

♦ KJ94

♣ AQ75

South:

♠ AK432

♥ QT83

♦ Q

♣ J32

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♥<sup>2</sup>

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

### Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16+1

Contract: 3NT South

North:

♠ KT954

♥ K976

♦ KJ2

♣ J

South:

♠ A3

♥ Q83

♦ AT6

♣ AQT96

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♥<sup>2</sup> Pass 3NT

All Pass

1. Stayman

2. SMOLEN

<b>Board: 5</b>	♠ KJ75	Partner is dealer.
Dealer: North	♥ AK764	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 11+1	♣ T62	

---

<b>Board: 6</b>	♠ KQT	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 16	♣ AK86	

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<b>Board: 7</b>	♠ AK432	Partner is dealer.
Dealer: North	♥ QT83	The opponents are silent.
Vul: Both	♦ Q	
HCP: 12+1	♣ J32	

---

<b>Board: 8</b>	♠ A3	You are dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ AT6	
HCP: 16+1	♣ AQT96	

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ A43

♥ J93

♦ AJ75

♣ KQ5

South:

♠ KJ75

♥ AK764

♦ 3

♣ T62

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♠<sup>2</sup>

Pass 4♥ All Pass

1. Stayman

2. SMOLEN

### Board: 6

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ AJ84

♥ JT843

♦ KQ

♣ Q7

South:

♠ KQT

♥ A96

♦ T93

♣ AK86

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠<sup>2</sup> Pass 4♥

All Pass

1. Stayman

2. SMOLEN

### Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+1

Contract: 4♠ North

North:

♠ J96

♥ AJ

♦ KJ94

♣ AQ75

South:

♠ AK432

♥ QT83

♦ Q

♣ J32

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♥<sup>2</sup>

Pass 4♠ All Pass

1. Stayman

2. SMOLEN

### Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16+1

Contract: 3NT South

North:

♠ KT954

♥ K976

♦ KJ2

♣ J

South:

♠ A3

♥ Q83

♦ AT6

♣ AQT96

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♥<sup>2</sup> Pass 3NT

All Pass

1. Stayman

2. SMOLEN



**Board: 9**

♠ K93

You are dealer.

Dealer: North

♥ T82

The opponents are silent.

Vul: E-W

♦ AQ3

HCP: 16

♣ AK42

**Board: 10**

♠ T542

Partner is dealer.

Dealer: South

♥ A7532

The opponents are silent.

Vul: Both

♦ K2

HCP: 11+1

♣ A8

**Board: 11**

♠ KJ4

You are dealer.

Dealer: North

♥ AK9

The opponents are silent.

Vul: None

♦ QJ943

HCP: 16+1

♣ Q7

**Board: 12**

♠ KQ9

You are dealer.

Dealer: North

♥ A7

The opponents are silent.

Vul: N-S

♦ K954

HCP: 15

♣ KT98

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11+1

Contract: 4♥ North

North:

♠ K93

♥ T82

♦ AQ3

♣ AK42

South:

♠ QJT4

♥ AQ754

♦ J

♣ J65

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

2. SMOLEN

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ T542

♥ A7532

♦ K2

♣ A8

South:

♠ Q6

♥ K98

♦ AQJ54

♣ K63

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

2. SMOLEN

### Board: 11

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ KJ4

♥ AK9

♦ QJ943

♣ Q7

South:

♠ Q632

♥ QT643

♦ 52

♣ AK

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

2. SMOLEN

### Board: 12

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♥ South

North:

♠ KQ9

♥ A7

♦ K954

♣ KT98

South:

♠ A832

♥ QJ863

♦ J

♣ A42

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

Pass	3NT	Pass	4♥
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All Pass			
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1. Stayman

2. SMOLEN

<b>Board: 9</b>	♠ QJT4	Partner is dealer.
Dealer: North	♥ AQ754	The opponents are silent.
Vul: E-W	♦ J	
HCP: 11+1	♣ J65	

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<b>Board: 10</b>	♠ Q6	You are dealer.
Dealer: South	♥ K98	The opponents are silent.
Vul: Both	♦ AQJ54	
HCP: 15+1	♣ K63	

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<b>Board: 11</b>	♠ Q632	Partner is dealer.
Dealer: North	♥ QT643	The opponents are silent.
Vul: None	♦ 52	
HCP: 11+1	♣ AK	

---

<b>Board: 12</b>	♠ A832	Partner is dealer.
Dealer: North	♥ QJ863	The opponents are silent.
Vul: N-S	♦ J	
HCP: 12+1	♣ A42	

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11+1

Contract: 4♥ North

North:

♠ K93

♥ T82

♦ AQ3

♣ AK42

South:

♠ QJT4

♥ AQ754

♦ J

♣ J65

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♠<sup>2</sup>

Pass 4♥ All Pass

1. Stayman

2. SMOLEN

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ T542

♥ A7532

♦ K2

♣ A8

South:

♠ Q6

♥ K98

♦ AQJ54

♣ K63

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠<sup>2</sup> Pass 4♥

All Pass

1. Stayman

2. SMOLEN

### Board: 11

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ KJ4

♥ AK9

♦ QJ943

♣ Q7

South:

♠ Q632

♥ QT643

♦ 52

♣ AK

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♠<sup>2</sup>

Pass 4♥ All Pass

1. Stayman

2. SMOLEN

### Board: 12

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♥ South

North:

♠ KQ9

♥ A7

♦ K954

♣ KT98

South:

♠ A832

♥ QJ863

♦ J

♣ A42

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♠<sup>2</sup>

Pass 3NT Pass 4♥

All Pass

1. Stayman

2. SMOLEN

<b>Board: 13</b>	♠ AJ9	You are dealer.
Dealer: North	♥ AK8	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 16+1	♣ J8653	

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<b>Board: 14</b>	♠ AT842	Partner is dealer.
Dealer: South	♥ AK97	The opponents are silent.
Vul: None	♦ 92	
HCP: 14+1	♣ K6	

---

<b>Board: 15</b>	♠ AQT	You are dealer.
Dealer: North	♥ Q52	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 15	♣ KQ84	

---

<b>Board: 16</b>	♠ AQJ75	Partner is dealer.
Dealer: South	♥ J876	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 11+1	♣ QJ3	

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 16+1

Contract: 5 ♠ South

North:

♠ AJ9

♥ AK8

♦ QJ

♣ J8653

South:

♠ Q7643

♥ QT73

♦ K

♣ AKQ

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥ <sup>2</sup>
Pass	4 ♠	Pass	4NT
Pass	5 ♥ <sup>3</sup>	Pass	5 ♠
All Pass			

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(S)=0

### Board: 14

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15+1

Contract: 3NT South

North:

♠ AT842

♥ AK97

♦ 92

♣ K6

South:

♠ QJ

♥ Q85

♦ AKJT7

♣ QT8

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

1. Stayman
2. SMOLEN

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AQT

♥ Q52

♦ Q82

♣ KQ84

South:

♠ K8654

♥ KT93

♦ KJ94

♣ -

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

1. Stayman
2. SMOLEN

### Board: 16

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ AQJ75

♥ J876

♦ 2

♣ QJ3

South:

♠ K2

♥ Q42

♦ AQJ3

♣ K742

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

1. Stayman
2. SMOLEN

<b>Board: 13</b>	♠ Q7643	Partner is dealer.
Dealer: North	♥ QT73	The opponents are silent.
Vul: Both	♦ K	
HCP: 16+1	♣ AKQ	

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<b>Board: 14</b>	♠ QJ	You are dealer.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ AKJT7	
HCP: 15+1	♣ QT8	

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<b>Board: 15</b>	♠ K8654	Partner is dealer.
Dealer: North	♥ KT93	The opponents are silent.
Vul: N-S	♦ KJ94	
HCP: 10+1	♣ -	

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<b>Board: 16</b>	♠ K2	You are dealer.
Dealer: South	♥ Q42	The opponents are silent.
Vul: E-W	♦ AQJ3	
HCP: 15	♣ K742	

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 16+1

Contract: 5 ♠ South

North:

♠ AJ9

♥ AK8

♦ QJ

♣ J8653

South:

♠ Q7643

♥ QT73

♦ K

♣ AKQ

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥ <sup>2</sup>
Pass	4 ♠	Pass	4NT
Pass	5 ♥ <sup>3</sup>	Pass	5 ♠
All Pass			

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(S)=0

### Board: 14

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15+1

Contract: 3NT South

North:

♠ AT842

♥ AK97

♦ 92

♣ K6

South:

♠ QJ

♥ Q85

♦ AKJT7

♣ QT8

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

1. Stayman
2. SMOLEN

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AQT

♥ Q52

♦ Q82

♣ KQ84

South:

♠ K8654

♥ KT93

♦ KJ94

♣ -

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

1. Stayman
2. SMOLEN

### Board: 16

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ AQJ75

♥ J876

♦ 2

♣ QJ3

South:

♠ K2

♥ Q42

♦ AQJ3

♣ K742

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

1. Stayman
2. SMOLEN



**Board: 17**

♠ A4

You are dealer.

Dealer: North

♥ J85

The opponents are silent.

Vul: None

♦ KQ5

HCP: 15+1

♣ KQ752

**Board: 18**

♠ AQ97

Partner is dealer.

Dealer: South

♥ T8632

East (LHO) Doubles 2♣ if possible.

Vul: N-S

♦ A85

HCP: 10+1

♣ T

**Board: 19**

♠ 842

You are dealer.

Dealer: North

♥ KQ5

The opponents are silent.

Vul: E-W

♦ AK64

HCP: 16

♣ A93

**Board: 20**

♠ KJ875

Partner is dealer.

Dealer: South

♥ AQ74

The opponents are silent.

Vul: Both

♦ J754

HCP: 11+1

♣ -

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 3NT North

North:

♠ A4

♥ J85

♦ KQ5

♣ KQ752

South:

♠ KQT92

♥ AKQ2

♦ 984

♣ T

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17

Contract: 4♥ South

North:

♠ AQ97

♥ T8632

♦ A85

♣ T

South:

♠ KJ3

♥ AK9

♦ QT94

♣ A54

W	N	E	S
---	---	---	---

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

Pass	2♣ <sup>1</sup>	X	2♦
------	-----------------	---	----

Pass	3♠ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11+1

Contract: 4♥ North

North:

♠ 842

♥ KQ5

♦ AK64

♣ A93

South:

♠ Q976

♥ AT432

♦ QJ

♣ QT

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

### Board: 20

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ KJ875

♥ AQ74

♦ J754

♣ -

South:

♠ T2

♥ T82

♦ AK96

♣ AKQ9

W	N	E	S
---	---	---	---

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

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♥ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN

<b>Board: 17</b>	♠ KQT92	Partner is dealer.
Dealer: North	♥ AKQ2	The opponents are silent.
Vul: None	♦ 984	
HCP: 14+1	♣ T	

---

<b>Board: 18</b>	♠ KJ3	You are dealer.
Dealer: South	♥ AK9	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ QT94	
HCP: 17	♣ A54	

---

<b>Board: 19</b>	♠ Q976	Partner is dealer.
Dealer: North	♥ AT432	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 11+1	♣ QT	

---

<b>Board: 20</b>	♠ T2	You are dealer.
Dealer: South	♥ T82	The opponents are silent.
Vul: Both	♦ AK96	
HCP: 16	♣ AKQ9	

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+1

Contract: 3NT North

North:

♠ A4

♥ J85

♦ KQ5

♣ KQ752

South:

♠ KQT92

♥ AKQ2

♦ 984

♣ T

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17

Contract: 4♥ South

North:

♠ AQ97

♥ T8632

♦ A85

♣ T

South:

♠ KJ3

♥ AK9

♦ QT94

♣ A54

W	N	E	S
---	---	---	---

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

Pass	2♣ <sup>1</sup>	X	2♦
------	-----------------	---	----

Pass	3♠ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN

### Board: 19

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11+1

Contract: 4♥ North

North:

♠ 842

♥ KQ5

♦ AK64

♣ A93

South:

♠ Q976

♥ AT432

♦ QJ

♣ QT

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

### Board: 20

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ KJ875

♥ AQ74

♦ J754

♣ -

South:

♠ T2

♥ T82

♦ AK96

♣ AKQ9

W	N	E	S
---	---	---	---

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

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♥ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN

**Board: 21**

♠ KQ4

You are dealer.

Dealer: North

♥ K2

The opponents are silent.

Vul: N-S

♦ AQ94

HCP: 15

♣ JT86

**Board: 22**

♠ AQJ83

Partner is dealer.

Dealer: South

♥ J643

East (LHO) Doubles 2♣ if possible.

Vul: E-W

♦ K6

HCP: 11+1

♣ 72

**Board: 23**

♠ Q94

You are dealer.

Dealer: North

♥ KJ

The opponents are silent.

Vul: Both

♦ KQ82

HCP: 15

♣ KJ98

**Board: 24**

♠ A763

Partner is dealer.

Dealer: South

♥ T7543

The opponents are silent.

Vul: None

♦ 8

HCP: 11+1

♣ AK3

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KQ4

♥ K2

♦ AQ94

♣ JT86

South:

♠ AJ932

♥ Q754

♦ J3

♣ Q9

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♥<sup>2</sup>

Pass 4 ♠ All Pass

1. Stayman

2. SMOLEN

### Board: 22

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ AQJ83

♥ J643

♦ K6

♣ 72

South:

♠ K6

♥ QT9

♦ AQ42

♣ KJT8

W N E S

1NT

Pass 2 ♣<sup>1</sup> X 2 ♦

Pass 3 ♥<sup>2</sup> Pass 3NT

All Pass

1. Stayman

2. SMOLEN

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+1

Contract: 3NT North

North:

♠ Q94

♥ KJ

♦ KQ82

♣ KJ98

South:

♠ KJ62

♥ A7543

♦ 7

♣ AQ2

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♠<sup>2</sup>

Pass 3NT All Pass

1. Stayman

2. SMOLEN

### Board: 24

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ A763

♥ T7543

♦ 8

♣ AK3

South:

♠ KJT

♥ K92

♦ AK42

♣ QJT

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♠<sup>2</sup> Pass 4 ♥

All Pass

1. Stayman

2. SMOLEN

<b>Board: 21</b>	♠ AJ932	Partner is dealer.
Dealer: North	♥ Q754	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 10+1	♣ Q9	

---

<b>Board: 22</b>	♠ K6	You are dealer.
Dealer: South	♥ QT9	East (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ AQ42	
HCP: 15	♣ KJT8	

---

<b>Board: 23</b>	♠ KJ62	Partner is dealer.
Dealer: North	♥ A7543	The opponents are silent.
Vul: Both	♦ 7	
HCP: 14+1	♣ AQ2	

---

<b>Board: 24</b>	♠ KJT	You are dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: None	♦ AK42	
HCP: 17	♣ QJT	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KQ4

♥ K2

♦ AQ94

♣ JT86

South:

♠ AJ932

♥ Q754

♦ J3

♣ Q9

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♥<sup>2</sup>

Pass 4 ♠ All Pass

1. Stayman

2. SMOLEN

### Board: 22

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ AQJ83

♥ J643

♦ K6

♣ 72

South:

♠ K6

♥ QT9

♦ AQ42

♣ KJT8

W N E S

1NT

Pass 2 ♣<sup>1</sup> X 2 ♦

Pass 3 ♥<sup>2</sup> Pass 3NT

All Pass

1. Stayman

2. SMOLEN

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+1

Contract: 3NT North

North:

♠ Q94

♥ KJ

♦ KQ82

♣ KJ98

South:

♠ KJ62

♥ A7543

♦ 7

♣ AQ2

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♠<sup>2</sup>

Pass 3NT All Pass

1. Stayman

2. SMOLEN

### Board: 24

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ A763

♥ T7543

♦ 8

♣ AK3

South:

♠ KJT

♥ K92

♦ AK42

♣ QJT

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♠<sup>2</sup> Pass 4 ♥

All Pass

1. Stayman

2. SMOLEN



<b>Board: 25</b>	♠ A54	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 17	♣ AJ42	

---

<b>Board: 26</b>	♠ K743	Partner is dealer.
Dealer: South	♥ T8432	The opponents are silent.
Vul: Both	♦ A	
HCP: 12+1	♣ AJT	

---

<b>Board: 27</b>	♠ KJ2	You are dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 15+1	♣ AQJ73	

---

<b>Board: 28</b>	♠ T875	Partner is dealer.
Dealer: South	♥ AKQJ9	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 12+1	♣ Q5	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+1

Contract: 6 ♠ South

North:

♠ A54

♥ AK6

♦ J43

♣ AJ42

South:

♠ QT732

♥ QT32

♦ A

♣ K87

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥ <sup>2</sup>
Pass	3 ♠	Pass	4 ♣
Pass	4 ♠	Pass	4NT
Pass	5 ♣ <sup>3</sup>	Pass	6 ♠
All Pass			

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

### Board: 26

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ K743

♥ T8432

♦ A

♣ AJT

South:

♠ AQ2

♥ AJ5

♦ Q65

♣ Q652

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

1. Stayman

2. SMOLEN

### Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT North

North:

♠ KJ2

♥ 97

♦ KJ3

♣ AQJ73

South:

♠ AQ85

♥ AJ652

♦ 9

♣ T54

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

1. Stayman

2. SMOLEN

### Board: 28

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17+1

Contract: 4 ♥ South

North:

♠ T875

♥ AKQJ9

♦ 94

♣ Q5

South:

♠ AK2

♥ T54

♦ KQJ32

♣ KJ

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

1. Stayman

2. SMOLEN

<b>Board: 25</b>	♠ QT732	Partner is dealer.
Dealer: North	♥ QT32	The opponents are silent.
Vul: E-W	♦ A	
HCP: 11+1	♣ K87	

---

<b>Board: 26</b>	♠ AQ2	You are dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: Both	♦ Q65	
HCP: 15	♣ Q652	

---

<b>Board: 27</b>	♠ AQ85	Partner is dealer.
Dealer: North	♥ AJ652	The opponents are silent.
Vul: None	♦ 9	
HCP: 11+1	♣ T54	

---

<b>Board: 28</b>	♠ AK2	You are dealer.
Dealer: South	♥ T54	The opponents are silent.
Vul: N-S	♦ KQJ32	
HCP: 17+1	♣ KJ	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+1

Contract: 6 ♠ South

North:

♠ A54

♥ AK6

♦ J43

♣ AJ42

South:

♠ QT732

♥ QT32

♦ A

♣ K87

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥ <sup>2</sup>
Pass	3 ♠	Pass	4 ♣
Pass	4 ♠	Pass	4NT
Pass	5 ♣ <sup>3</sup>	Pass	6 ♠
All Pass			

1. Stayman

2. SMOLEN

3. A=0/5 or 3/5

### Board: 26

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ K743

♥ T8432

♦ A

♣ AJT

South:

♠ AQ2

♥ AJ5

♦ Q65

♣ Q652

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

1. Stayman

2. SMOLEN

### Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT North

North:

♠ KJ2

♥ 97

♦ KJ3

♣ AQJ73

South:

♠ AQ85

♥ AJ652

♦ 9

♣ T54

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

1. Stayman

2. SMOLEN

### Board: 28

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17+1

Contract: 4 ♥ South

North:

♠ T875

♥ AKQJ9

♦ 94

♣ Q5

South:

♠ AK2

♥ T54

♦ KQJ32

♣ KJ

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

1. Stayman

2. SMOLEN

**Board: 29**

♠ KJ

You are dealer.

Dealer: North

♥ A87

The opponents are silent.

Vul: Both

♦ KJ954

HCP: 15+1

♣ K94

**Board: 30**

♠ AK62

Partner is dealer.

Dealer: South

♥ QJ654

The opponents are silent.

Vul: None

♦ T6

HCP: 10+1

♣ 73

**Board: 31**

♠ 86

You are dealer.

Dealer: North

♥ Q42

The opponents are silent.

Vul: N-S

♦ AKJ6

HCP: 16

♣ KQJ6

**Board: 32**

♠ QJ54

Partner is dealer.

Dealer: South

♥ AKT93

The opponents are silent.

Vul: E-W

♦ Q42

HCP: 16+1

♣ A

## Both hands (Answers Page)

### Board: 29

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13+1

Contract: 3NT North

North:

♠ KJ

♥ A87

♦ KJ954

♣ K94

South:

♠ A9862

♥ K432

♦ A

♣ Q86

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

### Board: 30

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 3NT South

North:

♠ AK62

♥ QJ654

♦ T6

♣ 73

South:

♠ QT3

♥ T7

♦ AQJ5

♣ AKJ5

W	N	E	S
---	---	---	---

1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. Stayman

2. SMOLEN

### Board: 31

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ 86

♥ Q42

♦ AKJ6

♣ KQJ6

South:

♠ AQT52

♥ KJ75

♦ 97

♣ A7

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

### Board: 32

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 15

Contract: 4NT North

North:

♠ QJ54

♥ AKT93

♦ Q42

♣ A

South:

♠ K62

♥ 65

♦ AK85

♣ KQT5

W	N	E	S
---	---	---	---

1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4NT	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

<b>Board: 29</b>	♠ A9862	Partner is dealer.
Dealer: North	♥ K432	The opponents are silent.
Vul: Both	♦ A	
HCP: 13+1	♣ Q86	

---

<b>Board: 30</b>	♠ QT3	You are dealer.
Dealer: South	♥ T7	The opponents are silent.
Vul: None	♦ AQJ5	
HCP: 17	♣ AKJ5	

---

<b>Board: 31</b>	♠ AQT52	Partner is dealer.
Dealer: North	♥ KJ75	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 14+1	♣ A7	

---

<b>Board: 32</b>	♠ K62	You are dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 15	♣ KQT5	

## Both hands (Answers Page)

### Board: 29

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13+1

Contract: 3NT North

North:

♠ KJ

♥ A87

♦ KJ954

♣ K94

South:

♠ A9862

♥ K432

♦ A

♣ Q86

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

### Board: 30

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 3NT South

North:

♠ AK62

♥ QJ654

♦ T6

♣ 73

South:

♠ QT3

♥ T7

♦ AQJ5

♣ AKJ5

W	N	E	S
---	---	---	---

1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. Stayman

2. SMOLEN

### Board: 31

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ 86

♥ Q42

♦ AKJ6

♣ KQJ6

South:

♠ AQT52

♥ KJ75

♦ 97

♣ A7

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN

### Board: 32

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 15

Contract: 4NT North

North:

♠ QJ54

♥ AKT93

♦ Q42

♣ A

South:

♠ K62

♥ 65

♦ AK85

♣ KQT5

W	N	E	S
---	---	---	---

1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4NT	All Pass	
------	-----	----------	--

1. Stayman

2. SMOLEN



**Board: 33**

♠ AJ6

You are dealer.

Dealer: North

♥ 63

The opponents are silent.

Vul: None

♦ Q54

HCP: 16+1

♣ AKQ74

**Board: 34**

♠ AKT93

Partner is dealer.

Dealer: South

♥ AT32

The opponents are silent.

Vul: N-S

♦ 54

HCP: 12+1

♣ J8

**Board: 35**

♠ 642

You are dealer.

Dealer: North

♥ K4

The opponents are silent.

Vul: E-W

♦ AQ8

HCP: 15+1

♣ AQT98

## Both hands (Answers Page)

### Board: 33

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 14+1

Contract: 6 ♠ South

North:

♠ AJ6

♥ 63

♦ Q54

♣ AKQ74

South:

♠ K9874

♥ AK82

♦ A2

♣ 85

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥ <sup>2</sup>
Pass	4 ♠	Pass	4NT
Pass	5 ♥ <sup>3</sup>	Pass	6 ♠
All Pass			

1. Stayman

2. SMOLEN

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

### Board: 34

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 3NT South

North:

♠ AKT93

♥ AT32

♦ 54

♣ J8

South:

♠ Q7

♥ J64

♦ AKJ7

♣ AQ42

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

1. Stayman

2. SMOLEN

### Board: 35

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ 642

♥ K4

♦ AQ8

♣ AQT98

South:

♠ AQ753

♥ AJT7

♦ T952

♣ -

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

1. Stayman

2. SMOLEN

<b>Board: 33</b>	♠ K9874	Partner is dealer.
Dealer: North	♥ AK82	The opponents are silent.
Vul: None	♦ A2	
HCP: 14+1	♣ 85	

---

<b>Board: 34</b>	♠ Q7	You are dealer.
Dealer: South	♥ J64	The opponents are silent.
Vul: N-S	♦ AKJ7	
HCP: 17	♣ AQ42	

---

<b>Board: 35</b>	♠ AQ753	Partner is dealer.
Dealer: North	♥ AJT7	The opponents are silent.
Vul: E-W	♦ T952	
HCP: 11+1	♣ -	

## Both hands (Answers Page)

### Board: 33

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 14+1

Contract: 6 ♠ South

North:

♠ AJ6

♥ 63

♦ Q54

♣ AKQ74

South:

♠ K9874

♥ AK82

♦ A2

♣ 85

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♥ <sup>2</sup>
Pass	4 ♠	Pass	4NT
Pass	5 ♥ <sup>3</sup>	Pass	6 ♠
All Pass			

1. Stayman

2. SMOLEN

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

### Board: 34

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 3NT South

North:

♠ AKT93

♥ AT32

♦ 54

♣ J8

South:

♠ Q7

♥ J64

♦ AKJ7

♣ AQ42

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

1. Stayman

2. SMOLEN

### Board: 35

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ 642

♥ K4

♦ AQ8

♣ AQT98

South:

♠ AQ753

♥ AJT7

♦ T952

♣ -

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

1. Stayman

2. SMOLEN

**Board: 36**

♠ KJT5

Partner is dealer.

Dealer: South

♥ AKJ83

The opponents are silent.

Vul: Both

♦ A92

HCP: 16+1

♣ 6

**Board: 37**

♠ KQ

You are dealer.

Dealer: North

♥ T97

The opponents are silent.

Vul: N-S

♦ KQ43

HCP: 15

♣ KQ95

**Board: 38**

♠ AKQ93

Partner is dealer.

Dealer: South

♥ KQ97

The opponents are silent.

Vul: E-W

♦ 94

HCP: 15+1

♣ J2

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 16

Contract: 6♥ South

North:

♠ KJT5

♥ AKJ83

♦ A92

♣ 6

South:

♠ A64

♥ Q95

♦ K87

♣ AKT3

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♠ <sup>2</sup>	Pass	4♥
Pass	4NT	Pass	5♠ <sup>3</sup>
Pass	5NT <sup>4</sup>	Pass	6♥ <sup>5</sup>
All Pass			

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(H)=1
4. King ask by 5NT
5. K=2

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ

♥ T97

♦ KQ43

♣ KQ95

South:

♠ A8532

♥ KJ65

♦ A

♣ 763

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

1. Stayman
2. SMOLEN

### Board: 38

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 6♠ South

North:

♠ AKQ93

♥ KQ97

♦ 94

♣ J2

South:

♠ T64

♥ A6

♦ AQT6

♣ AQ83

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♥ <sup>2</sup>	Pass	3♠
Pass	3NT	Pass	4NT
Pass	5♠ <sup>3</sup>	Pass	6♠
All Pass			

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(S)=1

<b>Board: 36</b>	♠ A64	You are dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: Both	♦ K87	
HCP: 16	♣ AKT3	

---

<b>Board: 37</b>	♠ A8532	Partner is dealer.
Dealer: North	♥ KJ65	The opponents are silent.
Vul: N-S	♦ A	
HCP: 12+1	♣ 763	

---

<b>Board: 38</b>	♠ T64	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ AQT6	
HCP: 16	♣ AQ83	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 16

Contract: 6♥ South

North:

♠ KJT5

♥ AKJ83

♦ A92

♣ 6

South:

♠ A64

♥ Q95

♦ K87

♣ AKT3

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♠ <sup>2</sup>	Pass	4♥
Pass	4NT	Pass	5♠ <sup>3</sup>
Pass	5NT <sup>4</sup>	Pass	6♥ <sup>5</sup>
All Pass			

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(H)=1
4. King ask by 5NT
5. K=2

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ

♥ T97

♦ KQ43

♣ KQ95

South:

♠ A8532

♥ KJ65

♦ A

♣ 763

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

1. Stayman
2. SMOLEN

### Board: 38

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 6♠ South

North:

♠ AKQ93

♥ KQ97

♦ 94

♣ J2

South:

♠ T64

♥ A6

♦ AQT6

♣ AQ83

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♥ <sup>2</sup>	Pass	3♠
Pass	3NT	Pass	4NT
Pass	5♠ <sup>3</sup>	Pass	6♠
All Pass			

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(S)=1



**Board: 39**

♠ T2

You are dealer.

Dealer: North

♥ Q92

The opponents are silent.

Vul: Both

♦ AKJ7

HCP: 17

♣ AQJ3

**Board: 40**

♠ KJ83

Partner is dealer.

Dealer: South

♥ J9654

The opponents are silent.

Vul: None

♦ A4

HCP: 10+1

♣ JT

**Board: 41**

♠ AK8

You are dealer.

Dealer: North

♥ A87

The opponents are silent.

Vul: E-W

♦ T63

HCP: 15

♣ A652

**Board: 42**

♠ KJ763

Partner is dealer.

Dealer: South

♥ KT84

The opponents are silent.

Vul: Both

♦ 842

HCP: 10+1

♣ K

## Both hands (Answers Page)

### Board: 39

Dealer: North

Vul: Both

North HCP: 17

South HCP: 14+1

Contract: 6♥ South

North:

♠ T2

♥ Q92

♦ AKJ7

♣ AQJ3

South:

♠ AK65

♥ AK543

♦ 32

♣ 82

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT
Pass	5♠ <sup>3</sup>	Pass	6♥
All Pass			

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(H)=1

### Board: 40

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ KJ83

♥ J9654

♦ A4

♣ JT

South:

♠ A4

♥ Q32

♦ KQJ32

♣ K42

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

1. Stayman
2. SMOLEN

### Board: 41

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ AK8

♥ A87

♦ T63

♣ A652

South:

♠ J952

♥ KQ542

♦ 52

♣ KJ

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

1. Stayman
2. SMOLEN

### Board: 42

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ KJ763

♥ KT84

♦ 842

♣ K

South:

♠ AQ2

♥ AQ

♦ J9765

♣ Q64

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

1. Stayman
2. SMOLEN

<b>Board: 39</b>	♠ AK65	Partner is dealer.
Dealer: North	♥ AK543	The opponents are silent.
Vul: Both	♦ 32	
HCP: 14+1	♣ 82	

---

<b>Board: 40</b>	♠ A4	You are dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: None	♦ KQJ32	
HCP: 15+1	♣ K42	

---

<b>Board: 41</b>	♠ J952	Partner is dealer.
Dealer: North	♥ KQ542	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 10+1	♣ KJ	

---

<b>Board: 42</b>	♠ AQ2	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ J9765	
HCP: 15+1	♣ Q64	

## Both hands (Answers Page)

### Board: 39

Dealer: North

Vul: Both

North HCP: 17

South HCP: 14+1

Contract: 6♥ South

North:

♠ T2

♥ Q92

♦ AKJ7

♣ AQJ3

South:

♠ AK65

♥ AK543

♦ 32

♣ 82

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♠ <sup>2</sup>
Pass	4♥	Pass	4NT
Pass	5♠ <sup>3</sup>	Pass	6♥
All Pass			

1. Stayman
2. SMOLEN
3. A=2/5 or 5/5, Q(H)=1

### Board: 40

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ KJ83

♥ J9654

♦ A4

♣ JT

South:

♠ A4

♥ Q32

♦ KQJ32

♣ K42

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

1. Stayman
2. SMOLEN

### Board: 41

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 4♥ North

North:

♠ AK8

♥ A87

♦ T63

♣ A652

South:

♠ J952

♥ KQ542

♦ 52

♣ KJ

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

1. Stayman
2. SMOLEN

### Board: 42

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 4♠ South

North:

♠ KJ763

♥ KT84

♦ 842

♣ K

South:

♠ AQ2

♥ AQ

♦ J9765

♣ Q64

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

1. Stayman
2. SMOLEN

<b>Board: 43</b>	♠ QJ9	You are dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: None	♦ A9	
HCP: 16+1	♣ AKT84	

---

<b>Board: 44</b>	♠ AQ73	Partner is dealer.
Dealer: South	♥ KJ542	The opponents are silent.
Vul: Both	♦ 87	
HCP: 10+1	♣ 92	

---

<b>Board: 45</b>	♠ Q9	You are dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: None	♦ KT7	
HCP: 17+1	♣ AKQ85	

---

<b>Board: 46</b>	♠ K9853	Partner is dealer.
Dealer: South	♥ AJ43	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 12+1	♣ 6	

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ QJ9

♥ Q82

♦ A9

♣ AKT84

South:

♠ A654

♥ AKT64

♦ T82

♣ 7

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

### Board: 44

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT South

North:

♠ AQ73

♥ KJ542

♦ 87

♣ 92

South:

♠ K64

♥ 83

♦ QJ3

♣ AKQT8

W	N	E	S
---	---	---	---

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

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN

### Board: 45

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 16+1

Contract: 6NT South

North:

♠ Q9

♥ KT4

♦ KT7

♣ AKQ85

South:

♠ AKJ86

♥ A653

♦ A64

♣ 3

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

Pass	3NT	Pass	6NT
------	-----	------	-----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN

### Board: 46

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ K9853

♥ AJ43

♦ AT7

♣ 6

South:

♠ A74

♥ KQ

♦ J92

♣ AQ754

W	N	E	S
---	---	---	---

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

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♥ <sup>2</sup>	Pass	4♠
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN

<b>Board: 43</b>	♠ A654	Partner is dealer.
Dealer: North	♥ AKT64	The opponents are silent.
Vul: None	♦ T82	
HCP: 11+1	♣ 7	

---

<b>Board: 44</b>	♠ K64	You are dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 15+1	♣ AKQT8	

---

<b>Board: 45</b>	♠ AKJ86	Partner is dealer.
Dealer: North	♥ A653	The opponents are silent.
Vul: None	♦ A64	
HCP: 16+1	♣ 3	

---

<b>Board: 46</b>	♠ A74	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 16+1	♣ AQ754	

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ QJ9

♥ Q82

♦ A9

♣ AKT84

South:

♠ A654

♥ AKT64

♦ T82

♣ 7

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♠ <sup>2</sup>
------	----	------	-----------------

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

1. Stayman

2. SMOLEN

### Board: 44

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT South

North:

♠ AQ73

♥ KJ542

♦ 87

♣ 92

South:

♠ K64

♥ 83

♦ QJ3

♣ AKQT8

W	N	E	S
---	---	---	---

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

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN

### Board: 45

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 16+1

Contract: 6NT South

North:

♠ Q9

♥ KT4

♦ KT7

♣ AKQ85

South:

♠ AKJ86

♥ A653

♦ A64

♣ 3

W	N	E	S
---	---	---	---

	1NT	Pass	2♣ <sup>1</sup>
--	-----	------	-----------------

Pass	2♦	Pass	3♥ <sup>2</sup>
------	----	------	-----------------

Pass	3NT	Pass	6NT
------	-----	------	-----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN

### Board: 46

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ K9853

♥ AJ43

♦ AT7

♣ 6

South:

♠ A74

♥ KQ

♦ J92

♣ AQ754

W	N	E	S
---	---	---	---

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

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	3♥ <sup>2</sup>	Pass	4♠
------	-----------------	------	----

All Pass			
----------	--	--	--

1. Stayman

2. SMOLEN



**Board: 47**

♠ QJ2

You are dealer.

Dealer: North

♥ AT

The opponents are silent.

Vul: E-W

♦ J983

HCP: 15

♣ AK43

**Board: 48**

♠ J976

Partner is dealer.

Dealer: South

♥ AK942

East (LHO) Doubles 2♣ if possible.

Vul: None

♦ KT2

HCP: 11+1

♣ 7

**Board: 49**

♠ AKT

You are dealer.

Dealer: North

♥ AQ6

The opponents are silent.

Vul: N-S

♦ QT82

HCP: 15

♣ 764

**Board: 50**

♠ KJ432

Partner is dealer.

Dealer: South

♥ AT96

The opponents are silent.

Vul: E-W

♦ A5

HCP: 12+1

♣ 64

## Both hands (Answers Page)

### Board: 47

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ QJ2

♥ AT

♦ J983

♣ AK43

South:

♠ A8654

♥ J853

♦ AQ6

♣ 6

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♣ <sup>1</sup>
--	-----	------	------------------

Pass	2 ♦	Pass	3 ♥ <sup>2</sup>
------	-----	------	------------------

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

1. Stayman

2. SMOLEN

### Board: 48

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ J976

♥ AK942

♦ KT2

♣ 7

South:

♠ AQ8

♥ Q87

♦ A975

♣ A82

W	N	E	S
---	---	---	---

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

Pass	2 ♣ <sup>1</sup>	X	2 ♦
------	------------------	---	-----

Pass	3 ♠ <sup>2</sup>	Pass	4 ♥
------	------------------	------	-----

All Pass

1. Stayman

2. SMOLEN

### Board: 49

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ AKT

♥ AQ6

♦ QT82

♣ 764

South:

♠ J984

♥ JT752

♦ A65

♣ A

W	N	E	S
---	---	---	---

	1NT	Pass	2 ♣ <sup>1</sup>
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Pass	2 ♦	Pass	3 ♠ <sup>2</sup>
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Pass	4 ♥	All Pass	
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1. Stayman

2. SMOLEN

### Board: 50

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJ432

♥ AT96

♦ A5

♣ 64

South:

♠ AT9

♥ 832

♦ Q62

♣ AKQ2

W	N	E	S
---	---	---	---

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

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3 ♥ <sup>2</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. Stayman

2. SMOLEN

<b>Board: 47</b>	♠ A8654	Partner is dealer.
Dealer: North	♥ J853	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 11+1	♣ 6	

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<b>Board: 48</b>	♠ AQ8	You are dealer.
Dealer: South	♥ Q87	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ A975	
HCP: 16	♣ A82	

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<b>Board: 49</b>	♠ J984	Partner is dealer.
Dealer: North	♥ JT752	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 10+1	♣ A	

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<b>Board: 50</b>	♠ AT9	You are dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: E-W	♦ Q62	
HCP: 15	♣ AKQ2	

## Both hands (Answers Page)

### Board: 47

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ QJ2

♥ AT

♦ J983

♣ AK43

South:

♠ A8654

♥ J853

♦ AQ6

♣ 6

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♥<sup>2</sup>

Pass 4 ♠ All Pass

1. Stayman

2. SMOLEN

### Board: 48

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ J976

♥ AK942

♦ KT2

♣ 7

South:

♠ AQ8

♥ Q87

♦ A975

♣ A82

W N E S

1NT

Pass 2 ♣<sup>1</sup> X 2 ♦

Pass 3 ♠<sup>2</sup> Pass 4 ♥

All Pass

1. Stayman

2. SMOLEN

### Board: 49

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ AKT

♥ AQ6

♦ QT82

♣ 764

South:

♠ J984

♥ JT752

♦ A65

♣ A

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♠<sup>2</sup>

Pass 4 ♥ All Pass

1. Stayman

2. SMOLEN

### Board: 50

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJ432

♥ AT96

♦ A5

♣ 64

South:

♠ AT9

♥ 832

♦ Q62

♣ AKQ2

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♥<sup>2</sup> Pass 4 ♠

All Pass

1. Stayman

2. SMOLEN