

North hands

2N_and_1_Minor

Board: 1 ♠ AKJ You bid first.

Dealer: North ♥ KQ3 The opponents are silent.

Vul: None ♦ AK4

HCP: 20 ♣ T743

Board: 2 ♠ AKQ6 You bid first.

Dealer: North ♥ K9 The opponents are silent.

Vul: N-S ♦ AT2

HCP: 20 ♣ A873

Board: 3 ♠ QJ8 Partner bids first.

Dealer: South ♥ JT9 The opponents are silent.

Vul: E-W ♦ 3

HCP: 9+2 ♣ AJ8532

Board: 4 ♠ AQ965 You bid first.

Dealer: North ♥ AK9 West (RHO) Doubles 3♣ if possible.

Vul: Both ♦ A97

HCP: 21+1 ♣ A3

Board: 5 ♠ AK6 You bid first.

Dealer: North ♥ AK5 The opponents are silent.

Vul: N-S ♦ J9

HCP: 21+1 ♣ AQ853

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 8732		2NT	Pass	3♣ ¹
Vul: None	♥ KQ3	♥ 62	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK4	♦ 8	All Pass			
South HCP: 5+2	♣ T743	♣ AJ8652				1. Stayman
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 83		2NT	Pass	3♣ ¹
Vul: N-S	♥ K9	♥ JT87	Pass	3♠	Pass	4♦
North HCP: 20	♦ AT2	♦ KQJ643	Pass	4NT	Pass	5♦ ²
South HCP: 8+2	♣ A873	♣ J	Pass	6♦	All Pass	
Contract: 6♦ North						1. Stayman
						2. A=1/5 or 4/5

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AK92				2NT
Vul: E-W	♥ JT9	♥ A54	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ 3	♦ AK75	Pass	6♣	All Pass	
South HCP: 20	♣ AJ8532	♣ Q7				1. A=3 out of 4
Contract: 6♣ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AQ965	♠ J32		2NT	Pass	3♣ ¹
Vul: Both	♥ AK9	♥ T863	X	3♠	Pass	5♦
North HCP: 21+1	♦ A97	♦ QJ8532	Pass	6♦	All Pass	
South HCP: 4+2	♣ A3	♣ -				1. Stayman
Contract: 6♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ Q984		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK5	♥ 962	Pass	3♦	Pass	3NT
North HCP: 21+1	♦ J9	♦ AT8542	All Pass			
South HCP: 6+2	♣ AQ853	♣ -				1. Stayman
Contract: 3NT South						

South hands**2N_and_1_Minor**

Board: 1	♠ 8732	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: None	♦ 8	
HCP: 5+2	♣ AJ8652	

Board: 2	♠ 83	Partner bids first.
Dealer: North	♥ JT87	The opponents are silent.
Vul: N-S	♦ KQJ643	
HCP: 8+2	♣ J	

Board: 3	♠ AK92	You bid first.
Dealer: South	♥ A54	The opponents are silent.
Vul: E-W	♦ AK75	
HCP: 20	♣ Q7	

Board: 4	♠ J32	Partner bids first.
Dealer: North	♥ T863	West (LHO) Doubles 3♣ if possible.
Vul: Both	♦ QJ8532	
HCP: 4+2	♣ -	

Board: 5	♠ Q984	Partner bids first.
Dealer: North	♥ 962	The opponents are silent.
Vul: N-S	♦ AT8542	
HCP: 6+2	♣ -	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 8732		2NT	Pass	3♣ ¹
Vul: None	♥ KQ3	♥ 62	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK4	♦ 8	All Pass			
South HCP: 5+2	♣ T743	♣ AJ8652				1. Stayman
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 83		2NT	Pass	3♣ ¹
Vul: N-S	♥ K9	♥ JT87	Pass	3♠	Pass	4♦
North HCP: 20	♦ AT2	♦ KQJ643	Pass	4NT	Pass	5♦ ²
South HCP: 8+2	♣ A873	♣ J	Pass	6♦	All Pass	
Contract: 6♦ North						1. Stayman
						2. A=1/5 or 4/5

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AK92				2NT
Vul: E-W	♥ JT9	♥ A54	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ 3	♦ AK75	Pass	6♣	All Pass	
South HCP: 20	♣ AJ8532	♣ Q7				1. A=3 out of 4
Contract: 6♣ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AQ965	♠ J32		2NT	Pass	3♣ ¹
Vul: Both	♥ AK9	♥ T863	X	3♠	Pass	5♦
North HCP: 21+1	♦ A97	♦ QJ8532	Pass	6♦	All Pass	
South HCP: 4+2	♣ A3	♣ -				1. Stayman
Contract: 6♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ Q984		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK5	♥ 962	Pass	3♦	Pass	3NT
North HCP: 21+1	♦ J9	♦ AT8542	All Pass			
South HCP: 6+2	♣ AQ853	♣ -				1. Stayman
Contract: 3NT South						

North hands

2N_and_1_Minor

Board: 6 ♠ J2 You bid first.

Dealer: North ♥ AKT The opponents are silent.

Vul: E-W ♦ AQ75

HCP: 20 ♣ AQ74

Board: 7 ♠ Q74 Partner bids first.

Dealer: South ♥ Q9 The opponents are silent.

Vul: Both ♦ 84

HCP: 9+2 ♣ KQ9752

Board: 8 ♠ K Partner bids first.

Dealer: South ♥ QJ93 The opponents are silent.

Vul: None ♦ J2

HCP: 15+2 ♣ AKJ542

Board: 9 ♠ 54 Partner bids first.

Dealer: South ♥ T86 The opponents are silent.

Vul: None ♦ AQJT9853

HCP: 7+4 ♣ -

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ 3		2NT	Pass	3♠ ¹
Vul: E-W	♥ AKT	♥ Q86	Pass	4♣ ²	Pass	6♦
North HCP: 20	♦ AQ75	♦ K98643	All Pass			
South HCP: 8+2	♣ AQ74	♣ K63				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ AK86				2NT
Vul: Both	♥ Q9	♥ A43	Pass	4♣	Pass	4♦ ¹
North HCP: 9+2	♦ 84	♦ AQ92	Pass	6♣	All Pass	
South HCP: 21	♣ KQ9752	♣ A8				
Contract: 6♣ North			1. A=0/4 or 4/4			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQ76				2NT
Vul: None	♥ QJ93	♥ AK86	Pass	3♣ ¹	Pass	3♥
North HCP: 15+2	♦ J2	♦ AK6	Pass	3♠	Pass	4♦
South HCP: 20	♣ AKJ542	♣ 73	Pass	4NT	Pass	5♦ ²
Contract: 7♥ North			Pass	7♥	All Pass	
			1. Stayman			
			2. A=1/5 or 4/5			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ JT3				2NT
Vul: None	♥ T86	♥ AKQ5	Pass	6♦	All Pass	
North HCP: 7+4	♦ AQJT9853	♦ K74				
South HCP: 20	♣ -	♣ AK2				
Contract: 6♦ North						

South hands

2N_and_1_Minor

Board: 6	♠ 3	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: E-W	♦ K98643	
HCP: 8+2	♣ K63	

Board: 7	♠ AK86	You bid first.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ AQ92	
HCP: 21	♣ A8	

Board: 8	♠ AQ76	You bid first.
Dealer: South	♥ AK86	The opponents are silent.
Vul: None	♦ AK6	
HCP: 20	♣ 73	

Board: 9	♠ JT3	You bid first.
Dealer: South	♥ AKQ5	The opponents are silent.
Vul: None	♦ K74	
HCP: 20	♣ AK2	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ 3		2NT	Pass	3♠ ¹
Vul: E-W	♥ AKT	♥ Q86	Pass	4♣ ²	Pass	6♦
North HCP: 20	♦ AQ75	♦ K98643	All Pass			
South HCP: 8+2	♣ AQ74	♣ K63				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ AK86				2NT
Vul: Both	♥ Q9	♥ A43	Pass	4♣	Pass	4♦ ¹
North HCP: 9+2	♦ 84	♦ AQ92	Pass	6♣	All Pass	
South HCP: 21	♣ KQ9752	♣ A8				
Contract: 6♣ North			1. A=0/4 or 4/4			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQ76				2NT
Vul: None	♥ QJ93	♥ AK86	Pass	3♣ ¹	Pass	3♥
North HCP: 15+2	♦ J2	♦ AK6	Pass	3♠	Pass	4♦
South HCP: 20	♣ AKJ542	♣ 73	Pass	4NT	Pass	5♦ ²
Contract: 7♥ North			Pass	7♥	All Pass	
			1. Stayman			
			2. A=1/5 or 4/5			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ JT3				2NT
Vul: None	♥ T86	♥ AKQ5	Pass	6♦	All Pass	
North HCP: 7+4	♦ AQJT9853	♦ K74				
South HCP: 20	♣ -	♣ AK2				
Contract: 6♦ North						

North hands

2N_and_1_Minor

Board: 10	♠ Q84	You bid first.
Dealer: North	♥ AQ6	East (LHO) Doubles 4♠ if possible.
Vul: N-S	♦ KQ9	
HCP: 20	♣ AK83	
 Board: 11	 ♠ 73	 Partner bids first.
Dealer: South	♥ 965	The opponents are silent.
Vul: Both	♦ QJ98743	
HCP: 3+3	♣ 5	
 Board: 12	 ♠ 842	 Partner bids first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AQJT75	
HCP: 13+2	♣ 5	
 Board: 13	 ♠ A5	 You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 21	♣ KJ72	
 Board: 14	 ♠ QJ63	 Partner bids first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: None	♦ QJT763	
HCP: 11+2	♣ -	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ K63		2NT	Pass	4♣
Vul: N-S	♥ AQ6	♥ J	Pass	4♦ ¹	X	6♦
North HCP: 20	♦ KQ9	♦ AJ86542	All Pass			
South HCP: 9+3	♣ AK83	♣ 92				
Contract: 6♦ South			1. A=2 out of 4			

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK86				2NT
Vul: Both	♥ 965	♥ Q2	Pass	3♦ ¹	Pass	4♣ ²
North HCP: 3+3	♦ QJ98743	♦ K6	Pass	5♦	All Pass	
South HCP: 20+1	♣ 5	♣ AKJ32				
Contract: 5♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AK				2NT
Vul: N-S	♥ AQ8	♥ K65	Pass	4♣	Pass	4♦ ¹
North HCP: 13+2	♦ AQJT75	♦ K63	Pass	7NT	All Pass	
South HCP: 20+1	♣ 5	♣ AQJ93				
Contract: 7NT North			1. A=2 out of 4			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ J873		2NT	Pass	3♣ ¹
Vul: Both	♥ AK76	♥ QT5	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ7	♦ KJ9843	All Pass			
South HCP: 7+2	♣ KJ72	♣ -				
Contract: 3NT South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ QJ63	♠ A9				2NT
Vul: None	♥ AJT	♥ Q43	Pass	3♣ ¹	Pass	3♦
North HCP: 11+2	♦ QJT763	♦ AK9	Pass	4♦	Pass	5♦
South HCP: 20+1	♣ -	♣ AK932	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

South hands

2N_and_1_Minor

Board: 10 ♠ K63 Partner bids first.

Dealer: North ♥ J East (RHO) Doubles 4♠ if possible.

Vul: N-S ♦ AJ86542

HCP: 9+3 ♣ 92

Board: 11 ♠ AK86 You bid first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: Both ♦ K6

HCP: 20+1 ♣ AKJ32

Board: 12 ♠ AK You bid first.

Dealer: South ♥ K65 The opponents are silent.

Vul: N-S ♦ K63

HCP: 20+1 ♣ AQJ93

Board: 13 ♠ J873 Partner bids first.

Dealer: North ♥ QT5 The opponents are silent.

Vul: Both ♦ KJ9843

HCP: 7+2 ♣ -

Board: 14 ♠ A9 You bid first.

Dealer: South ♥ Q43 The opponents are silent.

Vul: None ♦ AK9

HCP: 20+1 ♣ AK932

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ K63		2NT	Pass	4♣
Vul: N-S	♥ AQ6	♥ J	Pass	4♦ ¹	X	6♦
North HCP: 20	♦ KQ9	♦ AJ86542	All Pass			
South HCP: 9+3	♣ AK83	♣ 92				
Contract: 6♦ South			1. A=2 out of 4			

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK86				2NT
Vul: Both	♥ 965	♥ Q2	Pass	3♦ ¹	Pass	4♣ ²
North HCP: 3+3	♦ QJ98743	♦ K6	Pass	5♦	All Pass	
South HCP: 20+1	♣ 5	♣ AKJ32				
Contract: 5♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AK				2NT
Vul: N-S	♥ AQ8	♥ K65	Pass	4♣	Pass	4♦ ¹
North HCP: 13+2	♦ AQJT75	♦ K63	Pass	7NT	All Pass	
South HCP: 20+1	♣ 5	♣ AQJ93				
Contract: 7NT North			1. A=2 out of 4			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ J873		2NT	Pass	3♣ ¹
Vul: Both	♥ AK76	♥ QT5	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ7	♦ KJ9843	All Pass			
South HCP: 7+2	♣ KJ72	♣ -				
Contract: 3NT South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ QJ63	♠ A9				2NT
Vul: None	♥ AJT	♥ Q43	Pass	3♣ ¹	Pass	3♦
North HCP: 11+2	♦ QJT763	♦ AK9	Pass	4♦	Pass	5♦
South HCP: 20+1	♣ -	♣ AK932	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

North hands

2N_and_1_Minor

Board: 15 ♠ Q6 You bid first.

Dealer: North ♥ KQ75 The opponents are silent.

Vul: E-W ♦ AK84

HCP: 20 ♣ AQ4

Board: 16 ♠ AQ83 You bid first.

Dealer: North ♥ AK64 The opponents are silent.

Vul: Both ♦ AT6

HCP: 21 ♣ A2

Board: 17 ♠ Q53 Partner bids first.

Dealer: South ♥ 85 The opponents are silent.

Vul: None ♦ AJT863

HCP: 9+2 ♣ Q6

Board: 18 ♠ K973 You bid first.

Dealer: North ♥ AK73 The opponents are silent.

Vul: N-S ♦ AQ6

HCP: 20 ♣ A9

Board: 19 ♠ AK76 You bid first.

Dealer: North ♥ AQ8 The opponents are silent.

Vul: Both ♦ A763

HCP: 21 ♣ A9

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ JT		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ75	♥ JT94	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK84	♦ 9	All Pass			
South HCP: 6+2	♣ AQ4	♣ KJ9732				1. Stayman
Contract: 4♥ South						

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ 95		2NT	Pass	6♣
Vul: Both	♥ AK64	♥ J3	All Pass			
North HCP: 21	♦ AT6	♦ KJ4				
South HCP: 8+2	♣ A2	♣ K86543				
Contract: 6♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ A8				2NT
Vul: None	♥ 85	♥ AQ97	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ AJT863	♦ K9	Pass	6♦	All Pass	
South HCP: 20+1	♣ Q6	♣ AK832				1. A=3 out of 4
Contract: 6♦ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ K973	♠ A		2NT	Pass	4♣
Vul: N-S	♥ AK73	♥ Q84	Pass	4NT ¹	Pass	7♣
North HCP: 20	♦ AQ6	♦ T95	All Pass			
South HCP: 10+2	♣ A9	♣ KJT854				1. A=3 out of 4
Contract: 7♣ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ Q2		2NT	Pass	4♣
Vul: Both	♥ AQ8	♥ 76	Pass	4♦ ¹	Pass	6NT
North HCP: 21	♦ A763	♦ KQ9	All Pass			
South HCP: 11+2	♣ A9	♣ KJT542				1. A=0/4 or 4/4
Contract: 6NT South						

South hands**2N_and_1_Minor**

Board: 15	♠ JT	Partner bids first.
Dealer: North	♥ JT94	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 6+2	♣ KJ9732	

Board: 16	♠ 95	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 8+2	♣ K86543	

Board: 17	♠ A8	You bid first.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: None	♦ K9	
HCP: 20+1	♣ AK832	

Board: 18	♠ A	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: N-S	♦ T95	
HCP: 10+2	♣ KJT854	

Board: 19	♠ Q2	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 11+2	♣ KJT542	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ JT		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ75	♥ JT94	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK84	♦ 9	All Pass			
South HCP: 6+2	♣ AQ4	♣ KJ9732				1. Stayman
Contract: 4♥ South						

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ 95		2NT	Pass	6♣
Vul: Both	♥ AK64	♥ J3	All Pass			
North HCP: 21	♦ AT6	♦ KJ4				
South HCP: 8+2	♣ A2	♣ K86543				
Contract: 6♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ A8				2NT
Vul: None	♥ 85	♥ AQ97	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ AJT863	♦ K9	Pass	6♦	All Pass	
South HCP: 20+1	♣ Q6	♣ AK832				1. A=3 out of 4
Contract: 6♦ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ K973	♠ A		2NT	Pass	4♣
Vul: N-S	♥ AK73	♥ Q84	Pass	4NT ¹	Pass	7♣
North HCP: 20	♦ AQ6	♦ T95	All Pass			
South HCP: 10+2	♣ A9	♣ KJT854				1. A=3 out of 4
Contract: 7♣ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ Q2		2NT	Pass	4♣
Vul: Both	♥ AQ8	♥ 76	Pass	4♦ ¹	Pass	6NT
North HCP: 21	♦ A763	♦ KQ9	All Pass			
South HCP: 11+2	♣ A9	♣ KJT542				1. A=0/4 or 4/4
Contract: 6NT South						

North hands

2N_and_1_Minor

Board: 20	♠ A643	You bid first.
Dealer: North	♥ KQ	West (RHO) Doubles 3♣ if possible.
Vul: N-S	♦ AQ	
HCP: 20+1	♣ KQ932	
Board: 21	♠ AQJ2	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ AK76	
HCP: 20	♣ J94	
Board: 22	♠ 42	Partner bids first.
Dealer: South	♥ 6	West (RHO) bids 4♦ if possible.
Vul: None	♦ 73	
HCP: 3+4	♣ K8765432	
Board: 23	♠ AKQ3	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ AJ43	
HCP: 20	♣ AQ8	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ J85		2NT	Pass	3♣ ¹
Vul: N-S	♥ KQ	♥ 9652	X	3♦	Pass	5♦
North HCP: 20+1	♦ AQ	♦ K76542	All Pass			
South HCP: 4+2	♣ KQ932	♣ -				
Contract: 5♦ South			1. Stayman			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ KT98		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ	♥ 63	Pass	3♦	Pass	4♥
North HCP: 20	♦ AK76	♦ 2	Pass	4♦	Pass	4NT
South HCP: 10+2	♣ J94	♣ AKT876	Pass	5♦ ²	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AJ86				2NT
Vul: None	♥ 6	♥ KJT7	Pass	3♦ ¹	Pass	4♣ ²
North HCP: 3+4	♦ 73	♦ AQ	4♦	5♣	All Pass	
South HCP: 20	♣ K8765432	♣ AJT				
Contract: 5♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ 52		2NT	Pass	4♣
Vul: E-W	♥ T7	♥ AJ9	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AJ43	♦ Q2	All Pass			
South HCP: 11+2	♣ AQ8	♣ KJT953				
Contract: 6NT South			1. A=3 out of 4			

South hands

2N_and_1_Minor

Board: 20 ♠ J85 Partner bids first.

Dealer: North ♥ 9652 West (LHO) Doubles 3♣ if possible.

Vul: N-S ♦ K76542

HCP: 4+2 ♣ -

Board: 21 ♠ KT98 Partner bids first.

Dealer: North ♥ 63 The opponents are silent.

Vul: E-W ♦ 2

HCP: 10+2 ♣ AKT876

Board: 22 ♠ AJ86 You bid first.

Dealer: South ♥ KJT7 West (LHO) bids 4♦ if possible.

Vul: None ♦ AQ

HCP: 20 ♣ AJT

Board: 23 ♠ 52 Partner bids first.

Dealer: North ♥ AJ9 The opponents are silent.

Vul: E-W ♦ Q2

HCP: 11+2 ♣ KJT953

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ J85		2NT	Pass	3♣ ¹
Vul: N-S	♥ KQ	♥ 9652	X	3♦	Pass	5♦
North HCP: 20+1	♦ AQ	♦ K76542	All Pass			
South HCP: 4+2	♣ KQ932	♣ -				
Contract: 5♦ South			1. Stayman			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ KT98		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ	♥ 63	Pass	3♦	Pass	4♥
North HCP: 20	♦ AK76	♦ 2	Pass	4♦	Pass	4NT
South HCP: 10+2	♣ J94	♣ AKT876	Pass	5♣ ²	Pass	6♦
Contract: 6♦ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AJ86				2NT
Vul: None	♥ 6	♥ KJT7	Pass	3♦ ¹	Pass	4♣ ²
North HCP: 3+4	♦ 73	♦ AQ	4♦	5♣	All Pass	
South HCP: 20	♣ K8765432	♣ AJT				
Contract: 5♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ 52		2NT	Pass	4♣
Vul: E-W	♥ T7	♥ AJ9	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AJ43	♦ Q2	All Pass			
South HCP: 11+2	♣ AQ8	♣ KJT953				
Contract: 6NT South			1. A=3 out of 4			

North hands

2N_and_1_Minor

Board: 24	♠ 3	Partner bids first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 10+2	♣ KQJ982	

Board: 25	♠ Q	Partner bids first.
Dealer: South	♥ Q753	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 14+2	♣ AQ8643	

Board: 26	♠ AQ975	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AT3	
HCP: 20+1	♣ A52	

Board: 27	♠ KJT87	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 8+4	♣ AT95432	

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ64				2NT
Vul: Both	♥ Q52	♥ AK4	Pass	4♣	Pass	4♦ ¹
North HCP: 10+2	♦ QT2	♦ A5	Pass	6NT	All Pass	
South HCP: 21	♣ KQJ982	♣ AT64				
Contract: 6NT North			1. A=0/4 or 4/4			

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK742				2NT
Vul: E-W	♥ Q753	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 14+2	♦ AT	♦ K743	Pass	4♣	Pass	4♦
South HCP: 20+1	♣ AQ8643	♣ K2	Pass	4NT	Pass	5♣ ²
Contract: 6♣ North			Pass	6♣	All Pass	
			1. Stayman			
			2. A=0/5 or 3/5			

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AQ975	♠ K42		2NT	Pass	6♣
Vul: None	♥ AQ	♥ 5		All Pass		
North HCP: 20+1	♦ AT3	♦ J54				
South HCP: 7+2	♣ A52	♣ QJ9743				
Contract: 6♣ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ KJT87	♠ AQ5				2NT
Vul: E-W	♥ -	♥ AK75	Pass	3♥	Pass	3♠
North HCP: 8+4	♦ 8	♦ QJT7	Pass	6♣	All Pass	
South HCP: 20	♣ AT95432	♣ KJ				
Contract: 6♣ North						

South hands

2N_and_1_Minor

Board: 24 ♠ AQ64 You bid first.

Dealer: South ♥ AK4 The opponents are silent.

Vul: Both ♦ A5

HCP: 21 ♣ AT64

Board: 25 ♠ AK742 You bid first.

Dealer: South ♥ AK The opponents are silent.

Vul: E-W ♦ K743

HCP: 20+1 ♣ K2

Board: 26 ♠ K42 Partner bids first.

Dealer: North ♥ 5 The opponents are silent.

Vul: None ♦ J54

HCP: 7+2 ♣ QJ9743

Board: 27 ♠ AQ5 You bid first.

Dealer: South ♥ AK75 The opponents are silent.

Vul: E-W ♦ QJT7

HCP: 20 ♣ KJ

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ64				2NT
Vul: Both	♥ Q52	♥ AK4	Pass	4♣	Pass	4♦ ¹
North HCP: 10+2	♦ QT2	♦ A5	Pass	6NT	All Pass	
South HCP: 21	♣ KQJ982	♣ AT64				
Contract: 6NT North			1. A=0/4 or 4/4			

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK742				2NT
Vul: E-W	♥ Q753	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 14+2	♦ AT	♦ K743	Pass	4♣	Pass	4♦
South HCP: 20+1	♣ AQ8643	♣ K2	Pass	4NT	Pass	5♣ ²
Contract: 6♣ North			Pass	6♣	All Pass	
			1. Stayman			
			2. A=0/5 or 3/5			

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AQ975	♠ K42		2NT	Pass	6♣
Vul: None	♥ AQ	♥ 5		All Pass		
North HCP: 20+1	♦ AT3	♦ J54				
South HCP: 7+2	♣ A52	♣ QJ9743				
Contract: 6♣ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ KJT87	♠ AQ5				2NT
Vul: E-W	♥ -	♥ AK75	Pass	3♥	Pass	3♠
North HCP: 8+4	♦ 8	♦ QJT7	Pass	6♣	All Pass	
South HCP: 20	♣ AT95432	♣ KJ				
Contract: 6♣ North						

North hands

2N_and_1_Minor

Board: 28 ♠ KQ8 You bid first.

Dealer: North ♥ QJ62 The opponents are silent.

Vul: Both ♦ KQ4

HCP: 20 ♣ AK6

Board: 29 ♠ Q8764 Partner bids first.

Dealer: South ♥ J The opponents are silent.

Vul: None ♦ -

HCP: 8+4 ♣ AJT9864

Board: 30 ♠ AQ You bid first.

Dealer: North ♥ AQ732 The opponents are silent.

Vul: N-S ♦ AQ6

HCP: 20+1 ♣ Q52

Board: 31 ♠ - Partner bids first.

Dealer: South ♥ 652 The opponents are silent.

Vul: None ♦ KQ4

HCP: 10+3 ♣ AJT9543

Board: 32 ♠ T765 Partner bids first.

Dealer: South ♥ 82 The opponents are silent.

Vul: N-S ♦ AKQT94

HCP: 9+2 ♣ 7

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ 5		2NT	Pass	3♠ ¹
Vul: Both	♥ QJ62	♥ 53	Pass	4♣ ²	Pass	6♦
North HCP: 20	♦ KQ4	♦ A9876532	All Pass			
South HCP: 5+4	♣ AK6	♣ J4				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ Q8764	♠ AJ5				2NT
Vul: None	♥ J	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 8+4	♦ -	♦ A54	Pass	6♣	All Pass	
South HCP: 20	♣ AJT9864	♣ Q32				
Contract: 6♣ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 7		2NT	Pass	4♣
Vul: N-S	♥ AQ732	♥ K84	Pass	4NT ¹	Pass	6♣
North HCP: 20+1	♦ AQ6	♦ K75	All Pass			
South HCP: 10+2	♣ Q52	♣ KJT764				
Contract: 6♣ South			1. A=3 out of 4			

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AT2				2NT
Vul: None	♥ 652	♥ AKQJ	Pass	4♣	Pass	4NT ¹
North HCP: 10+3	♦ KQ4	♦ A862	Pass	7♣	All Pass	
South HCP: 21	♣ AJT9543	♣ K7				
Contract: 7♣ North			1. A=3 out of 4			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T765	♠ AK9				2NT
Vul: N-S	♥ 82	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 9+2	♦ AKQT94	♦ J8532	Pass	4♦	Pass	5♦
South HCP: 20+1	♣ 7	♣ K2	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

South hands

2N_and_1_Minor

Board: 28	♠ 5	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ A9876532	
HCP: 5+4	♣ J4	

Board: 29	♠ AJ5	You bid first.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: None	♦ A54	
HCP: 20	♣ Q32	

Board: 30	♠ 7	Partner bids first.
Dealer: North	♥ K84	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 10+2	♣ KJT764	

Board: 31	♠ AT2	You bid first.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: None	♦ A862	
HCP: 21	♣ K7	

Board: 32	♠ AK9	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ J8532	
HCP: 20+1	♣ K2	

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ 5		2NT	Pass	3♠ ¹
Vul: Both	♥ QJ62	♥ 53	Pass	4♣ ²	Pass	6♦
North HCP: 20	♦ KQ4	♦ A9876532	All Pass			
South HCP: 5+4	♣ AK6	♣ J4				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ Q8764	♠ AJ5				2NT
Vul: None	♥ J	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 8+4	♦ -	♦ A54	Pass	6♣	All Pass	
South HCP: 20	♣ AJT9864	♣ Q32				
Contract: 6♣ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 7		2NT	Pass	4♣
Vul: N-S	♥ AQ732	♥ K84	Pass	4NT ¹	Pass	6♣
North HCP: 20+1	♦ AQ6	♦ K75	All Pass			
South HCP: 10+2	♣ Q52	♣ KJT764				
Contract: 6♣ South			1. A=3 out of 4			

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AT2				2NT
Vul: None	♥ 652	♥ AKQJ	Pass	4♣	Pass	4NT ¹
North HCP: 10+3	♦ KQ4	♦ A862	Pass	7♣	All Pass	
South HCP: 21	♣ AJT9543	♣ K7				
Contract: 7♣ North			1. A=3 out of 4			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T765	♠ AK9				2NT
Vul: N-S	♥ 82	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 9+2	♦ AKQT94	♦ J8532	Pass	4♦	Pass	5♦
South HCP: 20+1	♣ 7	♣ K2	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

North hands

2N_and_1_Minor

Board: 33	♠ AT7	You bid first.
Dealer: North	♥ A76	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 21+1	♣ AKQT7	

Board: 34	♠ 983	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: None	♦ AKJT64	
HCP: 10+2	♣ Q9	

Board: 35	♠ 5	Partner bids first.
Dealer: South	♥ Q532	The opponents are silent.
Vul: Both	♦ T7	
HCP: 6+2	♣ AT7652	

Board: 36	♠ AT	You bid first.
Dealer: North	♥ AKJ4	The opponents are silent.
Vul: N-S	♦ A82	
HCP: 20	♣ A752	

Board: 37	♠ J872	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ A	
HCP: 9+3	♣ AT98543	

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ 95		2NT	Pass	4♣
Vul: E-W	♥ A76	♥ KT5	Pass	4♦ ¹	Pass	6♦
North HCP: 21+1	♦ A3	♦ KQJT75	All Pass			
South HCP: 10+2	♣ AKQT7	♣ J4				
Contract: 6♦ South			1. A=0/4 or 4/4			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 983	♠ AK4				2NT
Vul: None	♥ 84	♥ AK92	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ AKJT64	♦ Q9	Pass	6NT	All Pass	
South HCP: 21	♣ Q9	♣ AJT2				
Contract: 6NT North			1. A=3 out of 4			

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK8				2NT
Vul: Both	♥ Q532	♥ K4	Pass	3♣ ¹	Pass	3♦
North HCP: 6+2	♦ T7	♦ AQJ84	Pass	4♣	Pass	5♣
South HCP: 21+1	♣ AT7652	♣ KJ9	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 2		2NT	Pass	6♦
Vul: N-S	♥ AKJ4	♥ 9	All Pass			
North HCP: 20	♦ A82	♦ KQJT7543				
South HCP: 6+4	♣ A752	♣ T93				
Contract: 6♦ South			1. Stayman			

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ J872	♠ AKT				2NT
Vul: Both	♥ 2	♥ AT3	Pass	3♣ ¹	Pass	3♦
North HCP: 9+3	♦ A	♦ QJ98	Pass	4♣	Pass	5♣
South HCP: 20	♣ AT98543	♣ KQJ	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

South hands**2N_and_1_Minor**

Board: 33	♠ 95	Partner bids first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: E-W	♦ KQJT75	
HCP: 10+2	♣ J4	

Board: 34	♠ AK4	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: None	♦ Q9	
HCP: 21	♣ AJT2	

Board: 35	♠ AK8	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ AQJ84	
HCP: 21+1	♣ KJ9	

Board: 36	♠ 2	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ KQJT7543	
HCP: 6+4	♣ T93	

Board: 37	♠ AKT	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: Both	♦ QJ98	
HCP: 20	♣ KQJ	

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ 95		2NT	Pass	4♣
Vul: E-W	♥ A76	♥ KT5	Pass	4♦ ¹	Pass	6♦
North HCP: 21+1	♦ A3	♦ KQJT75	All Pass			
South HCP: 10+2	♣ AKQT7	♣ J4				
Contract: 6♦ South			1. A=0/4 or 4/4			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 983	♠ AK4				2NT
Vul: None	♥ 84	♥ AK92	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ AKJT64	♦ Q9	Pass	6NT	All Pass	
South HCP: 21	♣ Q9	♣ AJT2				
Contract: 6NT North			1. A=3 out of 4			

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK8				2NT
Vul: Both	♥ Q532	♥ K4	Pass	3♣ ¹	Pass	3♦
North HCP: 6+2	♦ T7	♦ AQJ84	Pass	4♣	Pass	5♣
South HCP: 21+1	♣ AT7652	♣ KJ9	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 2		2NT	Pass	6♦
Vul: N-S	♥ AKJ4	♥ 9	All Pass			
North HCP: 20	♦ A82	♦ KQJT7543				
South HCP: 6+4	♣ A752	♣ T93				
Contract: 6♦ South			1. Stayman			

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ J872	♠ AKT				2NT
Vul: Both	♥ 2	♥ AT3	Pass	3♣ ¹	Pass	3♦
North HCP: 9+3	♦ A	♦ QJ98	Pass	4♣	Pass	5♣
South HCP: 20	♣ AT98543	♣ KQJ	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

North hands

2N_and_1_Minor

Board: 38	♠ 95	Partner bids first.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: E-W	♦ A86432	
HCP: 10+2	♣ 7	

Board: 39	♠ AK	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: Both	♦ AQT43	
HCP: 21+1	♣ KQT	

Board: 40	♠ AK64	You bid first.
Dealer: North	♥ AQ54	The opponents are silent.
Vul: None	♦ AK5	
HCP: 20	♣ 98	

Board: 41	♠ Q87	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: N-S	♦ KQJ7	
HCP: 20	♣ KQ4	

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ K7				2NT
Vul: E-W	♥ KQJ4	♥ AT762	Pass	3♣ ¹	Pass	3♥
North HCP: 10+2	♦ A86432	♦ KQ7	Pass	3♠	Pass	4♣
South HCP: 21+1	♣ 7	♣ AKQ	Pass	4NT	Pass	5♥ ²
Contract: 6♥ North			Pass	6♥	All Pass	
				1. Stayman		
				2. A=2/5 or 5/5, Q(H)=0		

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q52		2NT	Pass	4♣
Vul: Both	♥ KT5	♥ AQ3	Pass	4♣ ¹	Pass	6NT
North HCP: 21+1	♦ AQT43	♦ J	All Pass			
South HCP: 13+2	♣ KQT	♣ A97643		1. A=2 out of 4		
Contract: 6NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AK64	♠ QJ98		2NT	Pass	3♣ ¹
Vul: None	♥ AQ54	♥ 632	Pass	3♥	Pass	4♦
North HCP: 20	♦ AK5	♦ QJ9863	Pass	4♥	Pass	4NT
South HCP: 6+2	♣ 98	♣ -	Pass	5♦ ²	All Pass	
Contract: 5♦ North				1. Stayman		
				2. A=1/5 or 4/5		

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ A64		2NT	Pass	4♣
Vul: N-S	♥ AK9	♥ 3	Pass	4♥ ¹	Pass	7NT
North HCP: 20	♦ KQJ7	♦ A92	All Pass			
South HCP: 13+2	♣ KQ4	♣ AJT853		1. A=1/4		
Contract: 7NT South						

South hands

2N_and_1_Minor

Board: 38 ♠ K7 You bid first.

Dealer: South ♥ AT762 The opponents are silent.

Vul: E-W ♦ KQ7

HCP: 21+1 ♣ AKQ

Board: 39 ♠ Q52 Partner bids first.

Dealer: North ♥ AQ3 The opponents are silent.

Vul: Both ♦ J

HCP: 13+2 ♣ A97643

Board: 40 ♠ QJ98 Partner bids first.

Dealer: North ♥ 632 The opponents are silent.

Vul: None ♦ QJ9863

HCP: 6+2 ♣ -

Board: 41 ♠ A64 Partner bids first.

Dealer: North ♥ 3 The opponents are silent.

Vul: N-S ♦ A92

HCP: 13+2 ♣ AJT853

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ K7				2NT
Vul: E-W	♥ KQJ4	♥ AT762	Pass	3♣ ¹	Pass	3♥
North HCP: 10+2	♦ A86432	♦ KQ7	Pass	3♠	Pass	4♣
South HCP: 21+1	♣ 7	♣ AKQ	Pass	4NT	Pass	5♥ ²
Contract: 6♥ North			Pass	6♥	All Pass	

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

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q52		2NT	Pass	4♣
Vul: Both	♥ KT5	♥ AQ3	Pass	4♠ ¹	Pass	6NT
North HCP: 21+1	♦ AQT43	♦ J		All Pass		
South HCP: 13+2	♣ KQT	♣ A97643			1. A=2 out of 4	
Contract: 6NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AK64	♠ QJ98		2NT	Pass	3♣ ¹
Vul: None	♥ AQ54	♥ 632	Pass	3♥	Pass	4♦
North HCP: 20	♦ AK5	♦ QJ9863	Pass	4♥	Pass	4NT
South HCP: 6+2	♣ 98	♣ -	Pass	5♦ ²	All Pass	
Contract: 5♦ North				1. Stayman		

2. A=1/5 or 4/5

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ A64		2NT	Pass	4♣
Vul: N-S	♥ AK9	♥ 3	Pass	4♥ ¹	Pass	7NT
North HCP: 20	♦ KQJ7	♦ A92		All Pass		
South HCP: 13+2	♣ KQ4	♣ AJT853		1. A=1/4		
Contract: 7NT South						

North hands

2N_and_1_Minor

Board: 42 ♠ AT73 You bid first.

Dealer: North ♥ AQ6 The opponents are silent.

Vul: Both ♦ AKT4

HCP: 21 ♣ A8

Board: 43 ♠ 5 Partner bids first.

Dealer: South ♥ KT9 The opponents are silent.

Vul: E-W ♦ KQT764

HCP: 8+2 ♣ 532

Board: 44 ♠ 9876 Partner bids first.

Dealer: South ♥ AT4 The opponents are silent.

Vul: E-W ♦ AQ8764

HCP: 10+2 ♣ -

Board: 45 ♠ 2 Partner bids first.

Dealer: South ♥ Q98 The opponents are silent.

Vul: Both ♦ 43

HCP: 8+3 ♣ AQT9642

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K4		2NT	Pass	4♣
Vul: Both	♥ AQ6	♥ 2	Pass	4♦ ¹	Pass	7♣
North HCP: 21	♦ AKT4	♦ Q5	All Pass			
South HCP: 10+4	♣ A8	♣ KQT97532				
Contract: 7♣ South			1. A=0/4 or 4/4			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJT6				2NT
Vul: E-W	♥ KT9	♥ AQ4	Pass	6♦	All Pass	
North HCP: 8+2	♦ KQT764	♦ 85				
South HCP: 20+1	♣ 532	♣ AKT				
Contract: 6♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 9876	♠ AQ42				2NT
Vul: E-W	♥ AT4	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ AQ8764	♦ K93	Pass	4♥	Pass	4NT
South HCP: 21	♣ -	♣ AK96	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK98				2NT
Vul: Both	♥ Q98	♥ A2	Pass	6♣	All Pass	
North HCP: 8+3	♦ 43	♦ AQ75				
South HCP: 21	♣ AQT9642	♣ KJ8				
Contract: 6♣ North						

South hands

2N_and_1_Minor

Board: 42	♠ K4	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 10+4	♣ KQT97532	

Board: 43	♠ AQJT6	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 20+1	♣ AKT	

Board: 44	♠ AQ42	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 21	♣ AK96	

Board: 45	♠ AK98	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: Both	♦ AQ75	
HCP: 21	♣ KJ8	

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K4		2NT	Pass	4♣
Vul: Both	♥ AQ6	♥ 2	Pass	4♦ ¹	Pass	7♣
North HCP: 21	♦ AKT4	♦ Q5	All Pass			
South HCP: 10+4	♣ A8	♣ KQT97532				
Contract: 7♣ South			1. A=0/4 or 4/4			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJT6				2NT
Vul: E-W	♥ KT9	♥ AQ4	Pass	6♦	All Pass	
North HCP: 8+2	♦ KQT764	♦ 85				
South HCP: 20+1	♣ 532	♣ AKT				
Contract: 6♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 9876	♠ AQ42				2NT
Vul: E-W	♥ AT4	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ AQ8764	♦ K93	Pass	4♥	Pass	4NT
South HCP: 21	♣ -	♣ AK96	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK98				2NT
Vul: Both	♥ Q98	♥ A2	Pass	6♣	All Pass	
North HCP: 8+3	♦ 43	♦ AQ75				
South HCP: 21	♣ AQT9642	♣ KJ8				
Contract: 6♣ North						

North hands

2N_and_1_Minor

Board: 46	♠ 9	Partner bids first.
Dealer: South	♥ 8763	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 4+2	♣ QJT843	

Board: 47	♠ KT82	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ AT6542	
HCP: 11+2	♣ KJ	

Board: 48	♠ A65	You bid first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ AQ	
HCP: 20+1	♣ AKJ32	

Board: 49	♠ AQ	You bid first.
Dealer: North	♥ AQ62	The opponents are silent.
Vul: E-W	♦ AKJ6	
HCP: 20	♣ 532	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ43				2NT
Vul: N-S	♥ 8763	♥ JT	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 4+2	♦ J6	♦ AQ5	Pass	5 ♣	All Pass	
South HCP: 20	♣ QJT843	♣ AK52				1. Minor Suit Transfers after 2NT
Contract: 5 ♣ North						2. automat

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ AQ				2NT
Vul: Both	♥ 3	♥ AK842	Pass	3 ♣ ¹	Pass	3 ♥
North HCP: 11+2	♦ AT6542	♦ QJ7	Pass	4 ♦	Pass	4 NT
South HCP: 20+1	♣ KJ	♣ A96	Pass	5 ♦ ²	Pass	6 ♦
Contract: 6 ♦ South						All Pass
						1. Stayman
						2. A=1/5 or 4/5

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K94		2NT	Pass	4 ♣
Vul: None	♥ Q32	♥ KJT	Pass	4 NT ¹	Pass	6 ♦
North HCP: 20+1	♦ AQ	♦ K87632	All Pass			
South HCP: 10+2	♣ AKJ32	♣ 9				1. A=3 out of 4
Contract: 6 ♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 4		2NT	Pass	4 ♣
Vul: E-W	♥ AQ62	♥ T85	Pass	4 NT ¹	Pass	7 NT
North HCP: 20	♦ AKJ6	♦ QT5	All Pass			
South HCP: 11+2	♣ 532	♣ AKQT74				1. A=3 out of 4
Contract: 7NT South						

South hands

2N_and_1_Minor

Board: 46 ♠ AQ43 You bid first.

Dealer: South ♥ JT The opponents are silent.

Vul: N-S ♦ AQ5

HCP: 20 ♣ AK52

Board: 47 ♠ AQ You bid first.

Dealer: South ♥ AK842 The opponents are silent.

Vul: Both ♦ QJ7

HCP: 20+1 ♣ A96

Board: 48 ♠ K94 Partner bids first.

Dealer: North ♥ KJT The opponents are silent.

Vul: None ♦ K87632

HCP: 10+2 ♣ 9

Board: 49 ♠ 4 Partner bids first.

Dealer: North ♥ T85 The opponents are silent.

Vul: E-W ♦ QT5

HCP: 11+2 ♣ AKQT74

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ43				2NT
Vul: N-S	♥ 8763	♥ JT	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 4+2	♦ J6	♦ AQ5	Pass	5 ♣	All Pass	
South HCP: 20	♣ QJT843	♣ AK52				1. Minor Suit Transfers after 2NT
Contract: 5 ♣ North						2. automat

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ AQ				2NT
Vul: Both	♥ 3	♥ AK842	Pass	3 ♣ ¹	Pass	3 ♥
North HCP: 11+2	♦ AT6542	♦ QJ7	Pass	4 ♦	Pass	4 NT
South HCP: 20+1	♣ KJ	♣ A96	Pass	5 ♦ ²	Pass	6 ♦
Contract: 6 ♦ South						All Pass
						1. Stayman
						2. A=1/5 or 4/5

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K94		2NT	Pass	4 ♣
Vul: None	♥ Q32	♥ KJT	Pass	4 NT ¹	Pass	6 ♦
North HCP: 20+1	♦ AQ	♦ K87632	All Pass			
South HCP: 10+2	♣ AKJ32	♣ 9				1. A=3 out of 4
Contract: 6 ♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 4		2NT	Pass	4 ♣
Vul: E-W	♥ AQ62	♥ T85	Pass	4 NT ¹	Pass	7 NT
North HCP: 20	♦ AKJ6	♦ QT5	All Pass			
South HCP: 11+2	♣ 532	♣ AKQT74				1. A=3 out of 4
Contract: 7NT South						

North hands

2N_and_1_Minor

Board: 50 ♠ A5 You bid first.

Dealer: North ♥ A53 The opponents are silent.

Vul: Both ♦ AKQ62

HCP: 21+1 ♣ A72

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8+4

Contract: 6♣ South

North:

♠ A5

♥ A53

♦ AKQ62

♣ A72

South:

♠ 4

♥ JT

♦ J3

♣ KQJT9864

W

N

E

S

2NT Pass 6♣

All Pass

South hands

2N_and_1_Minor

Board: 50	♠ 4	Partner bids first.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ J3	
HCP: 8+4	♣ KQJT9864	

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8+4

Contract: 6♣ South

North:

♠ A5

♥ A53

♦ AKQ62

♣ A72

South:

♠ 4

♥ JT

♦ J3

♣ KQJT9864

W

N

E

S

2NT Pass 6♣

All Pass