

**Board: 1**      ♠ AJ6      You bid first.

Dealer: North      ♥ KQ32      The opponents are silent.

Vul: None      ♦ 42

HCP: 15      ♣ KQ93

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**Board: 2**      ♠ K6      Partner bids first.

Dealer: South      ♥ QT98      The opponents are silent.

Vul: N-S      ♦ JT954

HCP: 9+1      ♣ K4

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**Board: 3**      ♠ AQ43      You bid first.

Dealer: North      ♥ 764      The opponents are silent.

Vul: E-W      ♦ 32

HCP: 15      ♣ AKQ7

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**Board: 4**      ♠ QT86      Partner bids first.

Dealer: South      ♥ Q98      The opponents are silent.

Vul: Both      ♦ AJ93

HCP: 9      ♣ 64

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**Board: 5**      ♠ K4      You bid first.

Dealer: North      ♥ K97      The opponents are silent.

Vul: N-S      ♦ KQ54

HCP: 15      ♣ AT85

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ T8		1NT	Pass	2NT
Vul: None	♥ KQ32	♥ AJ8		All Pass		
North HCP: 15	♦ 42	♦ QJ7				
South HCP: 9+1	♣ KQ93	♣ JT642				
Contract: 2NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AJT8				1NT
Vul: N-S	♥ QT98	♥ K63	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9+1	♦ JT954	♦ K7	Pass	3NT	All Pass	
South HCP: 15	♣ K4	♣ A652				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ K96		1NT	Pass	3NT
Vul: E-W	♥ 764	♥ Q85		All Pass		
North HCP: 15	♦ 32	♦ AT98				
South HCP: 9	♣ AKQ7	♣ 964				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT86	♠ A94				1NT
Vul: Both	♥ Q98	♥ JT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ AJ93	♦ KT65	Pass	3NT	All Pass	
South HCP: 15	♣ 64	♣ AK95				
Contract: 3NT North			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ J95		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K97	♥ AQT3	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ54	♦ JT8		All Pass		
South HCP: 9	♣ AT85	♣ J74				
Contract: 2NT South			1. Stayman			

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<b>Board: 1</b>	♠ T8	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: None	♦ QJ7	
HCP: 9+1	♣ JT642	

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<b>Board: 2</b>	♠ AJT8	You bid first.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 15	♣ A652	

---

<b>Board: 3</b>	♠ K96	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: E-W	♦ AT98	
HCP: 9	♣ 964	

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<b>Board: 4</b>	♠ A94	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ KT65	
HCP: 15	♣ AK95	

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<b>Board: 5</b>	♠ J95	Partner bids first.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 9	♣ J74	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ T8		1NT	Pass	2NT
Vul: None	♥ KQ32	♥ AJ8		All Pass		
North HCP: 15	♦ 42	♦ QJ7				
South HCP: 9+1	♣ KQ93	♣ JT642				
Contract: 2NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AJT8				1NT
Vul: N-S	♥ QT98	♥ K63	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9+1	♦ JT954	♦ K7	Pass	3NT	All Pass	
South HCP: 15	♣ K4	♣ A652				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ K96		1NT	Pass	3NT
Vul: E-W	♥ 764	♥ Q85		All Pass		
North HCP: 15	♦ 32	♦ AT98				
South HCP: 9	♣ AKQ7	♣ 964				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT86	♠ A94				1NT
Vul: Both	♥ Q98	♥ JT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ AJ93	♦ KT65	Pass	3NT	All Pass	
South HCP: 15	♣ 64	♣ AK95				
Contract: 3NT North			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ J95		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K97	♥ AQT3	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ54	♦ JT8		All Pass		
South HCP: 9	♣ AT85	♣ J74				
Contract: 2NT South			1. Stayman			

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<b>Board: 6</b>	♠ KJ82	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 9	♣ T84	

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<b>Board: 7</b>	♠ A42	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ KQJT5	
HCP: 15+1	♣ Q63	

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<b>Board: 8</b>	♠ JT2	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: None	♦ KJT84	
HCP: 9+1	♣ JT4	

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<b>Board: 9</b>	♠ Q6	You bid first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: E-W	♦ Q654	
HCP: 15	♣ AKQT	

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<b>Board: 10</b>	♠ J8	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ AT52	
HCP: 15	♣ KT92	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KJ82	♠ A53				1NT
Vul: E-W	♥ QT3	♥ AJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KT3	♦ Q872	Pass	3NT	All Pass	
South HCP: 15	♣ T84	♣ KJ3				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ Q83		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K4	♥ AQJ9	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KQJT5	♦ 983	All Pass			
South HCP: 9	♣ Q63	♣ 842				
Contract: 3NT South			1. Stayman			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ A943				1NT
Vul: None	♥ K4	♥ A852	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJT84	♦ A93				
South HCP: 15	♣ JT4	♣ K8				
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ JT92		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q43	♥ K87	Pass	2♦	Pass	3NT
North HCP: 15	♦ Q654	♦ KJ9	All Pass			
South HCP: 9	♣ AKQT	♣ J42				
Contract: 3NT South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ AQT7		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK7	♥ T8	Pass	2♦	Pass	3♣
North HCP: 15	♦ AT52	♦ J9	Pass	4♣	All Pass	
South HCP: 9+1	♣ KT92	♣ Q8654				
Contract: 4♣ North			1. Stayman			

**Board: 6**      ♠ A53      You bid first.

Dealer: South      ♥ AJ9      The opponents are silent.

Vul: E-W      ♦ Q872

HCP: 15      ♣ KJ3

---

**Board: 7**      ♠ Q83      Partner bids first.

Dealer: North      ♥ AQJ9      The opponents are silent.

Vul: Both      ♦ 983

HCP: 9      ♣ 842

---

**Board: 8**      ♠ A943      You bid first.

Dealer: South      ♥ A852      The opponents are silent.

Vul: None      ♦ A93

HCP: 15      ♣ K8

---

**Board: 9**      ♠ JT92      Partner bids first.

Dealer: North      ♥ K87      The opponents are silent.

Vul: E-W      ♦ KJ9

HCP: 9      ♣ J42

---

**Board: 10**      ♠ AQT7      Partner bids first.

Dealer: North      ♥ T8      The opponents are silent.

Vul: Both      ♦ J9

HCP: 9+1      ♣ Q8654

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KJ82	♠ A53				1NT
Vul: E-W	♥ QT3	♥ AJ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KT3	♦ Q872	Pass	3NT	All Pass	
South HCP: 15	♣ T84	♣ KJ3				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ Q83		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K4	♥ AQJ9	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KQJT5	♦ 983	All Pass			
South HCP: 9	♣ Q63	♣ 842				
Contract: 3NT South			1. Stayman			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ A943				1NT
Vul: None	♥ K4	♥ A852	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJT84	♦ A93				
South HCP: 15	♣ JT4	♣ K8				
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ JT92		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ Q43	♥ K87	Pass	2♦	Pass	3NT
North HCP: 15	♦ Q654	♦ KJ9	All Pass			
South HCP: 9	♣ AKQT	♣ J42				
Contract: 3NT South			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ AQT7		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK7	♥ T8	Pass	2♦	Pass	3♣
North HCP: 15	♦ AT52	♦ J9	Pass	4♣	All Pass	
South HCP: 9+1	♣ KT92	♣ Q8654				
Contract: 4♣ North			1. Stayman			

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<b>Board: 11</b>	♠ K82	You bid first.
Dealer: North	♥ T4	The opponents are silent.
Vul: None	♦ A82	
HCP: 15+1	♣ AKJ76	

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<b>Board: 12</b>	♠ J92	Partner bids first.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: N-S	♦ KT3	
HCP: 9	♣ 943	

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<b>Board: 13</b>	♠ A94	You bid first.
Dealer: North	♥ KJT5	The opponents are silent.
Vul: Both	♦ A6	
HCP: 15	♣ K985	

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<b>Board: 14</b>	♠ AJ9	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: None	♦ QT5	
HCP: 9+1	♣ Q8742	

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<b>Board: 15</b>	♠ K654	You bid first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 15	♣ AQ85	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ JT9		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ T4	♥ KQJ5	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ A82	♦ T5	All Pass			
South HCP: 9	♣ AKJ76	♣ Q942				
Contract: 2NT South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ K64				1NT
Vul: N-S	♥ KQT9	♥ A64	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KT3	♦ QJ8	Pass	2NT	All Pass	
South HCP: 15	♣ 943	♣ KQT8				
Contract: 2NT North			1. Stayman			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ Q8		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJT5	♥ AQ93	Pass	2♥	Pass	4♥
North HCP: 15	♦ A6	♦ JT83	All Pass			
South HCP: 9	♣ K985	♣ T42				
Contract: 4♥ South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ KT52				1NT
Vul: None	♥ 98	♥ AJT2	Pass	2NT	All Pass	
North HCP: 9+1	♦ QT5	♦ K9				
South HCP: 15	♣ Q8742	♣ A96				
Contract: 2NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K654	♠ QJT9		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q75	♥ KT9	Pass	2♠	Pass	3♠
North HCP: 15	♦ A9	♦ QJ4	All Pass			
South HCP: 9	♣ AQ85	♣ 642				
Contract: 3♠ South			1. Stayman			

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<b>Board: 11</b>	♠ JT9	Partner bids first.
Dealer: North	♥ KQJ5	The opponents are silent.
Vul: None	♦ T5	
HCP: 9	♣ Q942	

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<b>Board: 12</b>	♠ K64	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 15	♣ KQT8	

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<b>Board: 13</b>	♠ Q8	Partner bids first.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: Both	♦ JT83	
HCP: 9	♣ T42	

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<b>Board: 14</b>	♠ KT52	You bid first.
Dealer: South	♥ AJT2	The opponents are silent.
Vul: None	♦ K9	
HCP: 15	♣ A96	

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<b>Board: 15</b>	♠ QJT9	Partner bids first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 9	♣ 642	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ JT9		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ T4	♥ KQJ5	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ A82	♦ T5	All Pass			
South HCP: 9	♣ AKJ76	♣ Q942				
Contract: 2NT South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ K64				1NT
Vul: N-S	♥ KQT9	♥ A64	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ KT3	♦ QJ8	Pass	2NT	All Pass	
South HCP: 15	♣ 943	♣ KQT8				
Contract: 2NT North			1. Stayman			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ Q8		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJT5	♥ AQ93	Pass	2♥	Pass	4♥
North HCP: 15	♦ A6	♦ JT83	All Pass			
South HCP: 9	♣ K985	♣ T42				
Contract: 4♥ South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ KT52				1NT
Vul: None	♥ 98	♥ AJT2	Pass	2NT	All Pass	
North HCP: 9+1	♦ QT5	♦ K9				
South HCP: 15	♣ Q8742	♣ A96				
Contract: 2NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ K654	♠ QJT9		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q75	♥ KT9	Pass	2♠	Pass	3♠
North HCP: 15	♦ A9	♦ QJ4	All Pass			
South HCP: 9	♣ AQ85	♣ 642				
Contract: 3♠ South			1. Stayman			

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<b>Board: 16</b>	♠ T4	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ T986	
HCP: 9+1	♣ AQ874	

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<b>Board: 17</b>	♠ AT74	You bid first.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: None	♦ AK6	
HCP: 15	♣ T75	

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<b>Board: 18</b>	♠ AT82	Partner bids first.
Dealer: South	♥ QJ98	East (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ J9	
HCP: 8	♣ 964	

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<b>Board: 19</b>	♠ AKJT	You bid first.
Dealer: North	♥ JT5	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 15	♣ KJ5	

---

<b>Board: 20</b>	♠ J5	Partner bids first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: Both	♦ AQJ96	
HCP: 9+1	♣ T84	

## Both hands (Answers Page)

**Board: 16**

Dealer: South

**North:**

♠ T4

**South:**

♠ 53

W N E S

1NT

Vul: E-W

♥ QJ

♥ A83

Pass 3NT All Pass

North HCP: 9+1

♦ T986

♦ AKJ

South HCP: 15+1

♣ AQ874

♣ KT963

Contract: 3NT North

**Board: 17**

Dealer: North

**North:**

♠ AT74

**South:**

♠ QJ9

W N E S

1NT Pass 2NT

Vul: None

♥ KJ7

♥ 98

All Pass

North HCP: 15

♦ AK6

♦ T84

South HCP: 9+1

♣ T75

♣ AQ642

Contract: 2NT South

**Board: 18**

Dealer: South

**North:**

♠ AT82

**South:**

♠ K5

W N E S

1NT

Vul: N-S

♥ QJ98

♥ AT2

 Pass 2♣<sup>1</sup> X 2♦

North HCP: 8

♦ J9

♦ A8743

Pass 2NT All Pass

South HCP: 15+1

♣ 964

♣ AT3

1. Stayman

Contract: 2NT North

**Board: 19**

Dealer: North

**North:**

♠ AKJT

**South:**

♠ 84

W N E S

 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ JT5

♥ KQ82

Pass 2♠ Pass 3NT

North HCP: 15

♦ QT2

♦ KJ95

All Pass

South HCP: 9

♣ KJ5

♣ T94

1. Stayman

Contract: 3NT South

**Board: 20**

Dealer: South

**North:**

♠ J5

**South:**

♠ K32

W N E S

1NT

Vul: Both

♥ JT3

♥ Q762

Pass 3NT All Pass

North HCP: 9+1

♦ AQJ96

♦ K84

South HCP: 15

♣ T84

♣ AK2

Contract: 3NT North

**Board: 16**      ♠ 53      You bid first.

Dealer: South      ♥ A83      The opponents are silent.

Vul: E-W      ♦ AKJ

HCP: 15+1      ♣ KT963

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**Board: 17**      ♠ QJ9      Partner bids first.

Dealer: North      ♥ 98      The opponents are silent.

Vul: None      ♦ T84

HCP: 9+1      ♣ AQ642

---

**Board: 18**      ♠ K5      You bid first.

Dealer: South      ♥ AT2      East (RHO) Doubles 2♣ if possible.

Vul: N-S      ♦ A8743

HCP: 15+1      ♣ AT3

---

**Board: 19**      ♠ 84      Partner bids first.

Dealer: North      ♥ KQ82      The opponents are silent.

Vul: E-W      ♦ KJ95

HCP: 9      ♣ T94

---

**Board: 20**      ♠ K32      You bid first.

Dealer: South      ♥ Q762      The opponents are silent.

Vul: Both      ♦ K84

HCP: 15      ♣ AK2

## Both hands (Answers Page)

**Board: 16**

Dealer: South

**North:**

♠ T4

**South:**

♠ 53

W N E S

1NT

Vul: E-W

♥ QJ

♥ A83

Pass 3NT All Pass

North HCP: 9+1

♦ T986

♦ AKJ

South HCP: 15+1

♣ AQ874

♣ KT963

Contract: 3NT North

**Board: 17**

Dealer: North

**North:**

♠ AT74

**South:**

♠ QJ9

W N E S

1NT Pass 2NT

Vul: None

♥ KJ7

♥ 98

All Pass

North HCP: 15

♦ AK6

♦ T84

South HCP: 9+1

♣ T75

♣ AQ642

Contract: 2NT South

**Board: 18**

Dealer: South

**North:**

♠ AT82

**South:**

♠ K5

W N E S

1NT

Vul: N-S

♥ QJ98

♥ AT2

 Pass 2♣<sup>1</sup> X 2♦

North HCP: 8

♦ J9

♦ A8743

Pass 2NT All Pass

South HCP: 15+1

♣ 964

♣ AT3

1. Stayman

Contract: 2NT North

**Board: 19**

Dealer: North

**North:**

♠ AKJT

**South:**

♠ 84

W N E S

 1NT Pass 2♣<sup>1</sup>

Vul: E-W

♥ JT5

♥ KQ82

Pass 2♠ Pass 3NT

North HCP: 15

♦ QT2

♦ KJ95

All Pass

South HCP: 9

♣ KJ5

♣ T94

1. Stayman

Contract: 3NT South

**Board: 20**

Dealer: South

**North:**

♠ J5

**South:**

♠ K32

W N E S

1NT

Vul: Both

♥ JT3

♥ Q762

Pass 3NT All Pass

North HCP: 9+1

♦ AQJ96

♦ K84

South HCP: 15

♣ T84

♣ AK2

Contract: 3NT North

**Board: 21**      ♠ 85      You bid first.

Dealer: North      ♥ AQ93      The opponents are silent.

Vul: N-S      ♦ K984

HCP: 15      ♣ AQ7

---

**Board: 22**      ♠ K984      Partner bids first.

Dealer: South      ♥ KJ      The opponents are silent.

Vul: E-W      ♦ 93

HCP: 9+1      ♣ QT954

---

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

Dealer: North      ♥ 52      The opponents are silent.

Vul: Both      ♦ AKJ76

HCP: 15+1      ♣ T95

---

**Board: 24**      ♠ QJ86      Partner bids first.

Dealer: South      ♥ 963      The opponents are silent.

Vul: None      ♦ K8

HCP: 9      ♣ QJ84

---

**Board: 25**      ♠ A97      You bid first.

Dealer: North      ♥ AJ84      The opponents are silent.

Vul: E-W      ♦ A975

HCP: 15      ♣ Q2

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ97		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQ93	♥ J84	Pass	2♥	Pass	3NT
North HCP: 15	♦ K984	♦ QJ	All Pass			
South HCP: 9	♣ AQ7	♣ JT43				
Contract: 3NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ K984	♠ A3				1NT
Vul: E-W	♥ KJ	♥ AQ74	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9+1	♦ 93	♦ JT4	Pass	3NT	All Pass	
South HCP: 15	♣ QT954	♣ A762				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ 86		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 52	♥ AKT9	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AKJ76	♦ T92	All Pass			
South HCP: 9	♣ T95	♣ Q874				
Contract: 2NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QJ86	♠ A52				1NT
Vul: None	♥ 963	♥ KQJ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ K8	♦ Q942	Pass	2NT	All Pass	
South HCP: 15	♣ QJ84	♣ K92				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KQ6		1NT	Pass	3NT
Vul: E-W	♥ AJ84	♥ T93	All Pass			
North HCP: 15	♦ A975	♦ KJ82				
South HCP: 9	♣ Q2	♣ T94				
Contract: 3NT South						

---

<b>Board: 21</b>	♠ KJ97	Partner bids first.
Dealer: North	♥ J84	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 9	♣ JT43	

---

<b>Board: 22</b>	♠ A3	You bid first.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: E-W	♦ JT4	
HCP: 15	♣ A762	

---

<b>Board: 23</b>	♠ 86	Partner bids first.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: Both	♦ T92	
HCP: 9	♣ Q874	

---

<b>Board: 24</b>	♠ A52	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: None	♦ Q942	
HCP: 15	♣ K92	

---

<b>Board: 25</b>	♠ KQ6	Partner bids first.
Dealer: North	♥ T93	The opponents are silent.
Vul: E-W	♦ KJ82	
HCP: 9	♣ T94	

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ97		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQ93	♥ J84	Pass	2♥	Pass	3NT
North HCP: 15	♦ K984	♦ QJ	All Pass			
South HCP: 9	♣ AQ7	♣ JT43				
Contract: 3NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ K984	♠ A3				1NT
Vul: E-W	♥ KJ	♥ AQ74	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9+1	♦ 93	♦ JT4	Pass	3NT	All Pass	
South HCP: 15	♣ QT954	♣ A762				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ 86		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ 52	♥ AKT9	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AKJ76	♦ T92	All Pass			
South HCP: 9	♣ T95	♣ Q874				
Contract: 2NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QJ86	♠ A52				1NT
Vul: None	♥ 963	♥ KQJ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ K8	♦ Q942	Pass	2NT	All Pass	
South HCP: 15	♣ QJ84	♣ K92				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KQ6		1NT	Pass	3NT
Vul: E-W	♥ AJ84	♥ T93	All Pass			
North HCP: 15	♦ A975	♦ KJ82				
South HCP: 9	♣ Q2	♣ T94				
Contract: 3NT South						

---

<b>Board: 26</b>	♠ KT3	Partner bids first.
Dealer: South	♥ J93	The opponents are silent.
Vul: Both	♦ Q97	
HCP: 9	♣ KT94	

---

<b>Board: 27</b>	♠ Q62	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ KQT8	
HCP: 15	♣ AQ63	

---

<b>Board: 28</b>	♠ K94	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 9+1	♣ KJT84	

---

<b>Board: 29</b>	♠ K54	You bid first.
Dealer: North	♥ AQ84	The opponents are silent.
Vul: Both	♦ AQ64	
HCP: 15	♣ 65	

---

<b>Board: 30</b>	♠ Q86	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ KJT82	
HCP: 9+1	♣ 54	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ J974				1NT
Vul: Both	♥ J93	♥ A862	Pass	3NT	All Pass	
North HCP: 9	♦ Q97	♦ A54				
South HCP: 15	♣ KT94	♣ AQ				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ KJ93		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q5	♥ AT87	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQT8	♦ J9	All Pass			
South HCP: 9	♣ AQ63	♣ 874				
Contract: 3NT South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A6				1NT
Vul: N-S	♥ J6	♥ Q98	Pass	2NT	All Pass	
North HCP: 9+1	♦ JT2	♦ K43				
South HCP: 15+1	♣ KJT84	♣ AQ762				
Contract: 2NT North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ JT92		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQ84	♥ T96	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQ64	♦ K8	All Pass			
South HCP: 9	♣ 65	♣ AJ74				
Contract: 3NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK92				1NT
Vul: None	♥ QJ8	♥ AK7	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJT82	♦ 653				
South HCP: 15	♣ 54	♣ J97				
Contract: 3NT North						

**Board: 26**      ♠ J974      You bid first.

Dealer: South      ♥ A862      The opponents are silent.

Vul: Both      ♦ A54

HCP: 15      ♣ AQ

---

**Board: 27**      ♠ KJ93      Partner bids first.

Dealer: North      ♥ AT87      The opponents are silent.

Vul: None      ♦ J9

HCP: 9      ♣ 874

---

**Board: 28**      ♠ A6      You bid first.

Dealer: South      ♥ Q98      The opponents are silent.

Vul: N-S      ♦ K43

HCP: 15+1      ♣ AQ762

---

**Board: 29**      ♠ JT92      Partner bids first.

Dealer: North      ♥ T96      The opponents are silent.

Vul: Both      ♦ K8

HCP: 9      ♣ AJ74

---

**Board: 30**      ♠ AK92      You bid first.

Dealer: South      ♥ AK7      The opponents are silent.

Vul: None      ♦ 653

HCP: 15      ♣ J97

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ J974				1NT
Vul: Both	♥ J93	♥ A862	Pass	3NT	All Pass	
North HCP: 9	♦ Q97	♦ A54				
South HCP: 15	♣ KT94	♣ AQ				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ KJ93		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q5	♥ AT87	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQT8	♦ J9	All Pass			
South HCP: 9	♣ AQ63	♣ 874				
Contract: 3NT South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A6				1NT
Vul: N-S	♥ J6	♥ Q98	Pass	2NT	All Pass	
North HCP: 9+1	♦ JT2	♦ K43				
South HCP: 15+1	♣ KJT84	♣ AQ762				
Contract: 2NT North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ JT92		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQ84	♥ T96	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQ64	♦ K8	All Pass			
South HCP: 9	♣ 65	♣ AJ74				
Contract: 3NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK92				1NT
Vul: None	♥ QJ8	♥ AK7	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJT82	♦ 653				
South HCP: 15	♣ 54	♣ J97				
Contract: 3NT North						

**Board: 31**      ♠ K97      You bid first.

Dealer: North      ♥ AK5      The opponents are silent.

Vul: N-S      ♦ A43

HCP: 15      ♣ JT32

---

**Board: 32**      ♠ A987      Partner bids first.

Dealer: South      ♥ AJ4      The opponents are silent.

Vul: E-W      ♦ T8

HCP: 9      ♣ 9842

---

**Board: 33**      ♠ AK7      You bid first.

Dealer: North      ♥ KJ32      The opponents are silent.

Vul: None      ♦ 94

HCP: 15      ♣ KJ76

---

**Board: 34**      ♠ 87542      RHO opens the bidding 1NT.

Dealer: West      ♥ T5      You bid next.

Vul: E-W      ♦ 742      East (LHO) bids 2NT if possible.

HCP: 4+1      ♣ AT6      East (LHO) Doubles 3♥ if possible.

---

**Board: 35**      ♠ AQ75      You bid first.

Dealer: North      ♥ 963      The opponents are silent.

Vul: E-W      ♦ AJT2

HCP: 15      ♣ KJ

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ QJ		1NT	Pass	3NT
Vul: N-S	♥ AK5	♥ QJ9		All Pass		
North HCP: 15	♦ A43	♦ K9875				
South HCP: 9+1	♣ JT32	♣ 964				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A987	♠ J2			1NT	
Vul: E-W	♥ AJ4	♥ K985	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T8	♦ KJ3	Pass	3NT	All Pass	
South HCP: 15	♣ 9842	♣ AKT5				
Contract: 3NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QT83		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ32	♥ T94	Pass	2♥	Pass	3NT
North HCP: 15	♦ 94	♦ AK		All Pass		
South HCP: 9	♣ KJ76	♣ T942			1. Stayman	
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ 87542	♠ J3	1NT	Pass	2NT	3♥
Vul: E-W	♥ T5	♥ KQ9632	Pass	Pass	X	All Pass
North HCP: 4+1	♦ 742	♦ A5				
South HCP: 12+2	♣ AT6	♣ Q75				
Contract: 3♥X South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ75	♠ KJ8		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ 963	♥ J872	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJT2	♦ Q96		All Pass		
South HCP: 9	♣ KJ	♣ Q84			1. Stayman	
Contract: 3NT South						

<b>Board: 31</b>	♠ QJ	Partner bids first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: N-S	♦ K9875	
HCP: 9+1	♣ 964	

<b>Board: 32</b>	♠ J2	You bid first.
Dealer: South	♥ K985	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 15	♣ AKT5	

<b>Board: 33</b>	♠ QT83	Partner bids first.
Dealer: North	♥ T94	The opponents are silent.
Vul: None	♦ AK	
HCP: 9	♣ T942	

<b>Board: 34</b>	♠ J3	LHO opens the bidding 1NT.
Dealer: West	♥ KQ9632	Partner bids next.
Vul: E-W	♦ A5	East (RHO) bids 2NT if possible.
HCP: 12+2	♣ Q75	East (RHO) Doubles 3♥ if possible.

<b>Board: 35</b>	♠ KJ8	Partner bids first.
Dealer: North	♥ J872	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 9	♣ Q84	

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ QJ		1NT	Pass	3NT
Vul: N-S	♥ AK5	♥ QJ9		All Pass		
North HCP: 15	♦ A43	♦ K9875				
South HCP: 9+1	♣ JT32	♣ 964				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A987	♠ J2			1NT	
Vul: E-W	♥ AJ4	♥ K985	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ T8	♦ KJ3	Pass	3NT	All Pass	
South HCP: 15	♣ 9842	♣ AKT5				
Contract: 3NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QT83		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ32	♥ T94	Pass	2♥	Pass	3NT
North HCP: 15	♦ 94	♦ AK		All Pass		
South HCP: 9	♣ KJ76	♣ T942			1. Stayman	
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ 87542	♠ J3	1NT	Pass	2NT	3♥
Vul: E-W	♥ T5	♥ KQ9632	Pass	Pass	X	All Pass
North HCP: 4+1	♦ 742	♦ A5				
South HCP: 12+2	♣ AT6	♣ Q75				
Contract: 3♥X South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ75	♠ KJ8		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ 963	♥ J872	Pass	2♠	Pass	3NT
North HCP: 15	♦ AJT2	♦ Q96		All Pass		
South HCP: 9	♣ KJ	♣ Q84			1. Stayman	
Contract: 3NT South						

---

<b>Board: 36</b>	♠ AT9	Partner bids first.
Dealer: South	♥ QJ72	The opponents are silent.
Vul: Both	♦ Q985	
HCP: 9	♣ 84	

---

<b>Board: 37</b>	♠ A76	You bid first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: N-S	♦ K762	
HCP: 15	♣ AQ53	

---

<b>Board: 38</b>	♠ JT98	Partner bids first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 9	♣ A84	

---

<b>Board: 39</b>	♠ AQ2	You bid first.
Dealer: North	♥ AQJ3	The opponents are silent.
Vul: Both	♦ 843	
HCP: 15	♣ QT5	

---

<b>Board: 40</b>	♠ AQ8	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: None	♦ QJ986	
HCP: 9+1	♣ 764	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ K42				1NT
Vul: Both	♥ QJ72	♥ KT94	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ Q985	♦ AJ6	Pass	4♥	All Pass	
South HCP: 15	♣ 84	♣ A52				1. Stayman
Contract: 4♥ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ T82		1NT	Pass	3NT
Vul: N-S	♥ Q3	♥ A82			All Pass	
North HCP: 15	♦ K762	♦ JT4				
South HCP: 9	♣ AQ53	♣ KJ84				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ JT98	♠ 32				1NT
Vul: E-W	♥ Q54	♥ AT7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ QT2	♦ AJ984	Pass	3NT	All Pass	
South HCP: 15+1	♣ A84	♣ KQJ				1. Stayman
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T84		1NT	Pass	2NT
Vul: Both	♥ AQJ3	♥ 85			All Pass	
North HCP: 15	♦ 843	♦ KQ9				
South HCP: 9+1	♣ QT5	♣ KJ964				
Contract: 2NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ KJT				1NT
Vul: None	♥ 98	♥ AQ65	Pass	3NT	All Pass	
North HCP: 9+1	♦ QJ986	♦ AT43				
South HCP: 15	♣ 764	♣ J8				
Contract: 3NT North						

**Board: 36**      ♠ K42      You bid first.

Dealer: South      ♥ KT94      The opponents are silent.

Vul: Both      ♦ AJ6

HCP: 15      ♣ A52

---

**Board: 37**      ♠ T82      Partner bids first.

Dealer: North      ♥ A82      The opponents are silent.

Vul: N-S      ♦ JT4

HCP: 9      ♣ KJ84

---

**Board: 38**      ♠ 32      You bid first.

Dealer: South      ♥ AT7      The opponents are silent.

Vul: E-W      ♦ AJ984

HCP: 15+1      ♣ KQJ

---

**Board: 39**      ♠ T84      Partner bids first.

Dealer: North      ♥ 85      The opponents are silent.

Vul: Both      ♦ KQ9

HCP: 9+1      ♣ KJ964

---

**Board: 40**      ♠ KJT      You bid first.

Dealer: South      ♥ AQ65      The opponents are silent.

Vul: None      ♦ AT43

HCP: 15      ♣ J8

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ K42				1NT
Vul: Both	♥ QJ72	♥ KT94	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ Q985	♦ AJ6	Pass	4♥	All Pass	
South HCP: 15	♣ 84	♣ A52				1. Stayman
Contract: 4♥ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ T82		1NT	Pass	3NT
Vul: N-S	♥ Q3	♥ A82			All Pass	
North HCP: 15	♦ K762	♦ JT4				
South HCP: 9	♣ AQ53	♣ KJ84				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ JT98	♠ 32				1NT
Vul: E-W	♥ Q54	♥ AT7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ QT2	♦ AJ984	Pass	3NT	All Pass	
South HCP: 15+1	♣ A84	♣ KQJ				1. Stayman
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T84		1NT	Pass	2NT
Vul: Both	♥ AQJ3	♥ 85			All Pass	
North HCP: 15	♦ 843	♦ KQ9				
South HCP: 9+1	♣ QT5	♣ KJ964				
Contract: 2NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ KJT				1NT
Vul: None	♥ 98	♥ AQ65	Pass	3NT	All Pass	
North HCP: 9+1	♦ QJ986	♦ AT43				
South HCP: 15	♣ 764	♣ J8				
Contract: 3NT North						

**Board: 41**      ♠ AQJ2      You bid first.

Dealer: North      ♥ KT      The opponents are silent.

Vul: E-W      ♦ J94

HCP: 15      ♣ AT98

---

**Board: 42**      ♠ JT9      Partner bids first.

Dealer: South      ♥ 73      The opponents are silent.

Vul: Both      ♦ KQJT

HCP: 8      ♣ JT94

---

**Board: 43**      ♠ QT76      You bid first.

Dealer: North      ♥ A87      The opponents are silent.

Vul: None      ♦ AKQ4

HCP: 15      ♣ T5

---

**Board: 44**      ♠ Q97      Partner bids first.

Dealer: South      ♥ Q84      The opponents are silent.

Vul: N-S      ♦ QT4

HCP: 9      ♣ QJ84

---

**Board: 45**      ♠ 843      You bid first.

Dealer: North      ♥ AK95      The opponents are silent.

Vul: Both      ♦ AKJ3

HCP: 15      ♣ T9

## Both hands (Answers Page)

**Board: 41**

Dealer: North

**North:**

♠ AQJ2

**South:**

♠ T9

W N E S

1NT Pass 3NT

Vul: E-W

♥ KT

♥ Q82

All Pass

North HCP: 15

♦ J94

♦ QT82

South HCP: 9

♣ AT98

♣ KQ54

Contract: 3NT South

**Board: 42**

Dealer: South

**North:**

♠ JT9

**South:**

♠ Q86

W N E S

1NT

Vul: Both

♥ 73

♥ AKJ

Pass 3NT All Pass

North HCP: 8

♦ KQJT

♦ 973

South HCP: 15

♣ JT94

♣ KQ85

Contract: 3NT North

**Board: 43**

Dealer: North

**North:**

♠ QT76

**South:**

♠ KJ8

W N E S

 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ A87

♥ T954

Pass 2♠ Pass 2NT

North HCP: 15

♦ AKQ4

♦ J9

All Pass

South HCP: 9

♣ T5

♣ A964

1. Stayman

Contract: 2NT South

**Board: 44**

Dealer: South

**North:**

♠ Q97

**South:**

♠ K43

W N E S

1NT

Vul: N-S

♥ Q84

♥ AJ32

Pass 3NT All Pass

North HCP: 9

♦ QT4

♦ 76

South HCP: 15

♣ QJ84

♣ AK72

Contract: 3NT North

**Board: 45**

Dealer: North

**North:**

♠ 843

**South:**

♠ QJ9

W N E S

1NT Pass 2NT

Vul: Both

♥ AK95

♥ J4

All Pass

North HCP: 15

♦ AKJ3

♦ Q982

South HCP: 9

♣ T9

♣ QJ64

Contract: 2NT South

---

<b>Board: 41</b>	♠ T9	Partner bids first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: E-W	♦ QT82	
HCP: 9	♣ KQ54	

---

<b>Board: 42</b>	♠ Q86	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ 973	
HCP: 15	♣ KQ85	

---

<b>Board: 43</b>	♠ KJ8	Partner bids first.
Dealer: North	♥ T954	The opponents are silent.
Vul: None	♦ J9	
HCP: 9	♣ A964	

---

<b>Board: 44</b>	♠ K43	You bid first.
Dealer: South	♥ AJ32	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 15	♣ AK72	

---

<b>Board: 45</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: Both	♦ Q982	
HCP: 9	♣ QJ64	

## Both hands (Answers Page)

**Board: 41**

Dealer: North

**North:**

♠ AQJ2

**South:**

♠ T9

W N E S

1NT Pass 3NT

Vul: E-W

♥ KT

♥ Q82

All Pass

North HCP: 15

♦ J94

♦ QT82

South HCP: 9

♣ AT98

♣ KQ54

Contract: 3NT South

**Board: 42**

Dealer: South

**North:**

♠ JT9

**South:**

♠ Q86

W N E S

1NT

Vul: Both

♥ 73

♥ AKJ

Pass 3NT All Pass

North HCP: 8

♦ KQJT

♦ 973

South HCP: 15

♣ JT94

♣ KQ85

Contract: 3NT North

**Board: 43**

Dealer: North

**North:**

♠ QT76

**South:**

♠ KJ8

W N E S

 1NT Pass 2♣<sup>1</sup>

Vul: None

♥ A87

♥ T954

Pass 2♠ Pass 2NT

North HCP: 15

♦ AKQ4

♦ J9

All Pass

South HCP: 9

♣ T5

♣ A964

1. Stayman

Contract: 2NT South

**Board: 44**

Dealer: South

**North:**

♠ Q97

**South:**

♠ K43

W N E S

1NT

Vul: N-S

♥ Q84

♥ AJ32

Pass 3NT All Pass

North HCP: 9

♦ QT4

♦ 76

South HCP: 15

♣ QJ84

♣ AK72

Contract: 3NT North

**Board: 45**

Dealer: North

**North:**

♠ 843

**South:**

♠ QJ9

W N E S

1NT Pass 2NT

Vul: Both

♥ AK95

♥ J4

All Pass

North HCP: 15

♦ AKJ3

♦ Q982

South HCP: 9

♣ T9

♣ QJ64

Contract: 2NT South

<b>Board: 46</b>	♠ AT7	Partner bids first.
Dealer: South	♥ KT95	The opponents are silent.
Vul: None	♦ QT7	
HCP: 9	♣ 984	

---

<b>Board: 47</b>	♠ A65	You bid first.
Dealer: North	♥ K83	The opponents are silent.
Vul: N-S	♦ J872	
HCP: 15	♣ AK6	

---

<b>Board: 48</b>	♠ 96	Partner bids first.
Dealer: South	♥ T87	The opponents are silent.
Vul: E-W	♦ Q986	
HCP: 9	♣ AKT4	

---

<b>Board: 49</b>	♠ KJ7	You bid first.
Dealer: North	♥ KJ2	West (RHO) Doubles 2♣ if possible.
Vul: None	♦ K432	
HCP: 15	♣ A75	

---

<b>Board: 50</b>	♠ 98	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ KQJ73	
HCP: 9+1	♣ T964	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AT7	♠ Q964				1NT
Vul: None	♥ KT95	♥ 864	Pass	2♦ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ QT7	♦ AK	Pass	3NT	All Pass	
South HCP: 15	♣ 984	♣ AQT6				
Contract: 3NT North			1. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KQJ3		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K83	♥ 54	Pass	2♦	Pass	3♣
North HCP: 15	♦ J872	♦ QT	Pass	3♦	Pass	3NT
South HCP: 9+1	♣ AK6	♣ JT984	All Pass			
Contract: 3NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ A532				1NT
Vul: E-W	♥ T87	♥ AK2	Pass	2NT	All Pass	
North HCP: 9	♦ Q986	♦ K4				
South HCP: 15	♣ AKT4	♣ J985				
Contract: 2NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ KJ7	♠ QT85		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ2	♥ AT93	X	2♦	Pass	3NT
North HCP: 15	♦ K432	♦ J9	All Pass			
South HCP: 9	♣ A75	♣ Q43				
Contract: 3NT South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AKQ2				1NT
Vul: N-S	♥ K8	♥ 974	Pass	3NT	All Pass	
North HCP: 9+1	♦ KQJ73	♦ T8				
South HCP: 15	♣ T964	♣ AQ75				
Contract: 3NT North						

**Board: 46**      ♠ Q964      You bid first.

Dealer: South      ♥ 864      The opponents are silent.

Vul: None      ♦ AK

HCP: 15      ♣ AQT6

---

**Board: 47**      ♠ KQJ3      Partner bids first.

Dealer: North      ♥ 54      The opponents are silent.

Vul: N-S      ♦ QT

HCP: 9+1      ♣ JT984

---

**Board: 48**      ♠ A532      You bid first.

Dealer: South      ♥ AK2      The opponents are silent.

Vul: E-W      ♦ K4

HCP: 15      ♣ J985

---

**Board: 49**      ♠ QT85      Partner bids first.

Dealer: North      ♥ AT93      West (LHO) Doubles 2♣ if possible.

Vul: None      ♦ J9

HCP: 9      ♣ Q43

---

**Board: 50**      ♠ AKQ2      You bid first.

Dealer: South      ♥ 974      The opponents are silent.

Vul: N-S      ♦ T8

HCP: 15      ♣ AQ75

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AT7	♠ Q964				1NT
Vul: None	♥ KT95	♥ 864	Pass	2♦ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ QT7	♦ AK	Pass	3NT	All Pass	
South HCP: 15	♣ 984	♣ AQT6				
Contract: 3NT North			1. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KQJ3		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K83	♥ 54	Pass	2♦	Pass	3♣
North HCP: 15	♦ J872	♦ QT	Pass	3♦	Pass	3NT
South HCP: 9+1	♣ AK6	♣ JT984	All Pass			
Contract: 3NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ A532				1NT
Vul: E-W	♥ T87	♥ AK2	Pass	2NT	All Pass	
North HCP: 9	♦ Q986	♦ K4				
South HCP: 15	♣ AKT4	♣ J985				
Contract: 2NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ KJ7	♠ QT85		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ2	♥ AT93	X	2♦	Pass	3NT
North HCP: 15	♦ K432	♦ J9	All Pass			
South HCP: 9	♣ A75	♣ Q43				
Contract: 3NT South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AKQ2				1NT
Vul: N-S	♥ K8	♥ 974	Pass	3NT	All Pass	
North HCP: 9+1	♦ KQJ73	♦ T8				
South HCP: 15	♣ T964	♣ AQ75				
Contract: 3NT North						