

<b>Board: 1</b>	♠ AQ	You bid first.
Dealer: North	♥ KJ54	The opponents are silent.
Vul: None	♦ AT53	
HCP: 17	♣ K64	

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<b>Board: 2</b>	♠ A653	Partner bids first.
Dealer: South	♥ A654	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 11	♣ 82	

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<b>Board: 3</b>	♠ QJ974	You bid first.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 16+1	♣ AQ	

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<b>Board: 4</b>	♠ QT95	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 10	♣ Q76	

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<b>Board: 5</b>	♠ KQ9	You bid first.
Dealer: North	♥ KT6	The opponents are silent.
Vul: N-S	♦ AQ54	
HCP: 17	♣ K64	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ AQ

♥ KJ54

♦ AT53

♣ K64

South:

♠ KT63

♥ 2

♦ K9842

♣ A85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ A653

♥ A654

♦ QJ9

♣ 82

South:

♠ K2

♥ JT8

♦ AK64

♣ AJ96

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8

Contract: 4♠ North

North:

♠ QJ974

♥ K94

♦ A64

♣ AQ

South:

♠ AT53

♥ 32

♦ KJT2

♣ T62

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ QT95

♥ A63

♦ QT7

♣ Q76

South:

♠ AK7

♥ JT

♦ A8542

♣ KT4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 5

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ KQ9

♥ KT6

♦ AQ54

♣ K64

South:

♠ J52

♥ AQ82

♦ J97

♣ A92

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 1</b>	♠ KT63	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ K9842	
HCP: 10+1	♣ A85	

---

<b>Board: 2</b>	♠ K2	You bid first.
Dealer: South	♥ JT8	The opponents are silent.
Vul: N-S	♦ AK64	
HCP: 16	♣ AJ96	

---

<b>Board: 3</b>	♠ AT53	Partner bids first.
Dealer: North	♥ 32	The opponents are silent.
Vul: E-W	♦ KJT2	
HCP: 8	♣ T62	

---

<b>Board: 4</b>	♠ AK7	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ A8542	
HCP: 15+1	♣ KT4	

---

<b>Board: 5</b>	♠ J52	Partner bids first.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 12	♣ A92	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ AQ

♥ KJ54

♦ AT53

♣ K64

South:

♠ KT63

♥ 2

♦ K9842

♣ A85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ A653

♥ A654

♦ QJ9

♣ 82

South:

♠ K2

♥ JT8

♦ AK64

♣ AJ96

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8

Contract: 4♠ North

North:

♠ QJ974

♥ K94

♦ A64

♣ AQ

South:

♠ AT53

♥ 32

♦ KJT2

♣ T62

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ QT95

♥ A63

♦ QT7

♣ Q76

South:

♠ AK7

♥ JT

♦ A8542

♣ KT4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 5

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 3NT South

North:

♠ KQ9

♥ KT6

♦ AQ54

♣ K64

South:

♠ J52

♥ AQ82

♦ J97

♣ A92

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

**North hands****Stayman**

<b>Board: 6</b>	♠ 8542	Partner bids first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: E-W	♦ K743	
HCP: 7	♣ 52	

---

<b>Board: 7</b>	♠ AK8	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: Both	♦ AJ74	
HCP: 16	♣ 964	

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<b>Board: 8</b>	♠ A94	Partner bids first.
Dealer: South	♥ QT62	The opponents are silent.
Vul: None	♦ A543	
HCP: 10	♣ T4	

---

<b>Board: 9</b>	♠ AT9	You bid first.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 16	♣ AJ93	

---

<b>Board: 10</b>	♠ AJ62	Partner bids first.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ 98	
HCP: 11+1	♣ KQJT9	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ 8542

♥ AT8

♦ K743

♣ 52

South:

♠ AK6

♥ J93

♦ A9

♣ QJ974

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	2NT	All Pass	
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1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7

Contract: 2NT South

North:

♠ AK8

♥ A74

♦ AJ74

♣ 964

South:

♠ QT63

♥ T632

♦ 5

♣ AJ52

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
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All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ A94

♥ QT62

♦ A543

♣ T4

South:

♠ KT5

♥ A7

♦ KJ9

♣ A9875

W	N	E	S
			1NT

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

### Board: 9

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 1NT North

North:

♠ AT9

♥ KQT2

♦ Q6

♣ AJ93

South:

♠ Q4

♥ 9874

♦ JT985

♣ K6

W	N	E	S
	1NT	All Pass	

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 3NT South

North:

♠ AJ62

♥ T5

♦ 98

♣ KQJT9

South:

♠ KQT

♥ KQJ3

♦ Q42

♣ A76

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	3♣	Pass	3NT
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All Pass

1. Stayman

<b>Board: 6</b>	♠ AK6	You bid first.
Dealer: South	♥ J93	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 15+1	♣ QJ974	

---

<b>Board: 7</b>	♠ QT63	Partner bids first.
Dealer: North	♥ T632	The opponents are silent.
Vul: Both	♦ 5	
HCP: 7	♣ AJ52	

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<b>Board: 8</b>	♠ KT5	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 15+1	♣ A9875	

---

<b>Board: 9</b>	♠ Q4	Partner bids first.
Dealer: North	♥ 9874	The opponents are silent.
Vul: E-W	♦ JT985	
HCP: 6+1	♣ K6	

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<b>Board: 10</b>	♠ KQT	You bid first.
Dealer: South	♥ KQJ3	The opponents are silent.
Vul: Both	♦ Q42	
HCP: 17	♣ A76	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 15+1

Contract: 2NT North

North:

♠ 8542

♥ AT8

♦ K743

♣ 52

South:

♠ AK6

♥ J93

♦ A9

♣ QJ974

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	2NT	All Pass	
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1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 16

South HCP: 7

Contract: 2NT South

North:

♠ AK8

♥ A74

♦ AJ74

♣ 964

South:

♠ QT63

♥ T632

♦ 5

♣ AJ52

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
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All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: None

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ A94

♥ QT62

♦ A543

♣ T4

South:

♠ KT5

♥ A7

♦ KJ9

♣ A9875

W	N	E	S
			1NT

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

### Board: 9

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 6+1

Contract: 1NT North

North:

♠ AT9

♥ KQT2

♦ Q6

♣ AJ93

South:

♠ Q4

♥ 9874

♦ JT985

♣ K6

W	N	E	S
	1NT	All Pass	

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 3NT South

North:

♠ AJ62

♥ T5

♦ 98

♣ KQJT9

South:

♠ KQT

♥ KQJ3

♦ Q42

♣ A76

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	3♣	Pass	3NT
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All Pass

1. Stayman

# North hands

# Stayman

<b>Board: 11</b>	♠ A93	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ 983	
HCP: 15	♣ KQ96	

<b>Board: 12</b>	♠ KT73	Partner bids first.
Dealer: South	♥ 63	The opponents are silent.
Vul: N-S	♦ JT9	
HCP: 5	♣ J972	

<b>Board: 13</b>	♠ Q52	You bid first.
Dealer: North	♥ AQJ9	The opponents are silent.
Vul: Both	♦ Q854	
HCP: 15	♣ A5	

<b>Board: 14</b>	♠ JT94	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ A763	
HCP: 11	♣ Q73	

<b>Board: 15</b>	♠ AT5	You bid first.
Dealer: North	♥ AK85	The opponents are silent.
Vul: N-S	♦ JT73	
HCP: 15	♣ QJ	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A93

♥ AQT

♦ 983

♣ KQ96

South:

♠ KT52

♥ 2

♦ KJT64

♣ J54

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 12

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ KT73

♥ 63

♦ JT9

♣ J972

South:

♠ AJ9

♥ K54

♦ AK74

♣ QT5

W N E S

1NT

All Pass

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 2NT South

North:

♠ Q52

♥ AQJ9

♦ Q854

♣ A5

South:

♠ KJ74

♥ 84

♦ JT

♣ Q9876

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

### Board: 14

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ JT94

♥ A4

♦ A763

♣ Q73

South:

♠ A7

♥ KQJ5

♦ QJT

♣ KT85

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ AT5

♥ AK85

♦ JT73

♣ QJ

South:

♠ KQ9

♥ J976

♦ 94

♣ K762

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

<b>Board: 11</b>	♠ KT52	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ KJT64	
HCP: 8+1	♣ J54	

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<b>Board: 12</b>	♠ AJ9	You bid first.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ AK74	
HCP: 17	♣ QT5	

---

<b>Board: 13</b>	♠ KJ74	Partner bids first.
Dealer: North	♥ 84	The opponents are silent.
Vul: Both	♦ JT	
HCP: 7+1	♣ Q9876	

---

<b>Board: 14</b>	♠ A7	You bid first.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: None	♦ QJT	
HCP: 16	♣ KT85	

---

<b>Board: 15</b>	♠ KQ9	Partner bids first.
Dealer: North	♥ J976	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 9	♣ K762	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A93

♥ AQT

♦ 983

♣ KQ96

South:

♠ KT52

♥ 2

♦ KJT64

♣ J54

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

### Board: 12

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 17

Contract: 1NT South

North:

♠ KT73

♥ 63

♦ JT9

♣ J972

South:

♠ AJ9

♥ K54

♦ AK74

♣ QT5

W	N	E	S
			1NT
All Pass			

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 7+1

Contract: 2NT South

North:

♠ Q52

♥ AQJ9

♦ Q854

♣ A5

South:

♠ KJ74

♥ 84

♦ JT

♣ Q9876

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

### Board: 14

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ JT94

♥ A4

♦ A763

♣ Q73

South:

♠ A7

♥ KQJ5

♦ QJT

♣ KT85

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

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ AT5

♥ AK85

♦ JT73

♣ QJ

South:

♠ KQ9

♥ J976

♦ 94

♣ K762

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

# North hands

# Stayman

<b>Board: 16</b>	♠ 63	Partner bids first.
Dealer: South	♥ J965	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 7+1	♣ KQJT3	

<b>Board: 17</b>	♠ QT83	You bid first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 16	♣ A9	

<b>Board: 18</b>	♠ T5	Partner bids first.
Dealer: South	♥ K765	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 10	♣ A962	

<b>Board: 19</b>	♠ A76	You bid first.
Dealer: North	♥ A987	The opponents are silent.
Vul: E-W	♦ 943	
HCP: 15	♣ AK6	

<b>Board: 20</b>	♠ K942	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ K9853	
HCP: 10+1	♣ T5	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17

Contract: 2♥ South

North:

♠ 63

♥ J965

♦ 43

♣ KQJT3

South:

♠ KJT

♥ AKQ3

♦ 872

♣ A94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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All Pass

1. Stayman

### Board: 17

Dealer: North

Vul: None

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ QT83

♥ AJ7

♦ KQ63

♣ A9

South:

♠ K72

♥ QT94

♦ JT8

♣ Q82

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	2NT
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All Pass

1. Stayman

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ T5

♥ K765

♦ QJ3

♣ A962

South:

♠ AQJ4

♥ AT9

♦ AT75

♣ 85

W	N	E	S
			1NT

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

### Board: 19

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 4♥ South

North:

♠ A76

♥ A987

♦ 943

♣ AK6

South:

♠ KT53

♥ KJ32

♦ J52

♣ Q2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
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All Pass

1. Stayman

### Board: 20

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ K942

♥ A4

♦ K9853

♣ T5

South:

♠ A7

♥ QJ632

♦ AQ7

♣ Q84

W	N	E	S
			1NT

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

<b>Board: 16</b>	♠ KJT	You bid first.
Dealer: South	♥ AKQ3	The opponents are silent.
Vul: E-W	♦ 872	
HCP: 17	♣ A94	

---

<b>Board: 17</b>	♠ K72	Partner bids first.
Dealer: North	♥ QT94	The opponents are silent.
Vul: None	♦ JT8	
HCP: 8	♣ Q82	

---

<b>Board: 18</b>	♠ AQJ4	You bid first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: N-S	♦ AT75	
HCP: 15	♣ 85	

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<b>Board: 19</b>	♠ KT53	Partner bids first.
Dealer: North	♥ KJ32	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 10	♣ Q2	

---

<b>Board: 20</b>	♠ A7	You bid first.
Dealer: South	♥ QJ632	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 15+1	♣ Q84	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17

Contract: 2♥ South

North:

♠ 63

♥ J965

♦ 43

♣ KQJT3

South:

♠ KJT

♥ AKQ3

♦ 872

♣ A94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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All Pass

1. Stayman

### Board: 17

Dealer: North

Vul: None

North HCP: 16

South HCP: 8

Contract: 2NT South

North:

♠ QT83

♥ AJ7

♦ KQ63

♣ A9

South:

♠ K72

♥ QT94

♦ JT8

♣ Q82

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ T5

♥ K765

♦ QJ3

♣ A962

South:

♠ AQJ4

♥ AT9

♦ AT75

♣ 85

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 19

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10

Contract: 4♥ South

North:

♠ A76

♥ A987

♦ 943

♣ AK6

South:

♠ KT53

♥ KJ32

♦ J52

♣ Q2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 20

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ K942

♥ A4

♦ K9853

♣ T5

South:

♠ A7

♥ QJ632

♦ AQ7

♣ Q84

W	N	E	S
			1NT

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

Pass	3♦	Pass	3♥
------	----	------	----

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

1. Stayman

# North hands

# Stayman

<b>Board: 21</b>	♠ AJ8	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: N-S	♦ AKQ53	
HCP: 17+1	♣ J75	

<b>Board: 22</b>	♠ 983	Partner bids first.
Dealer: South	♥ QJT6	The opponents are silent.
Vul: E-W	♦ AKJ4	
HCP: 11	♣ 97	

<b>Board: 23</b>	♠ K8	You bid first.
Dealer: North	♥ AK83	The opponents are silent.
Vul: Both	♦ QT954	
HCP: 15+1	♣ K4	

<b>Board: 24</b>	♠ QJT	Partner bids first.
Dealer: South	♥ KT53	The opponents are silent.
Vul: None	♦ KJ63	
HCP: 12	♣ QT	

<b>Board: 25</b>	♠ AQT7	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ AQ86	
HCP: 17	♣ AJ8	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 12

Contract: 3NT South

North:

♠ AJ8

♥ Q7

♦ AKQ53

♣ J75

South:

♠ K963

♥ J3

♦ JT6

♣ AK96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 22

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ 983

♥ QJT6

♦ AKJ4

♣ 97

South:

♠ AK654

♥ 83

♦ 875

♣ AKQ

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 23

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4♥ South

North:

♠ K8

♥ AK83

♦ QT954

♣ K4

South:

♠ JT4

♥ JT97

♦ K

♣ AJ652

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ QJT

♥ KT53

♦ KJ63

♣ QT

South:

♠ K93

♥ A72

♦ AQT

♣ KJ85

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ AQT7

♥ T7

♦ AQ86

♣ AJ8

South:

♠ 863

♥ 9654

♦ K95

♣ K53

W	N	E	S
	1NT	All Pass	

<b>Board: 21</b>	♠ K963	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ JT6	
HCP: 12	♣ AK96	

---

<b>Board: 22</b>	♠ AK654	You bid first.
Dealer: South	♥ 83	The opponents are silent.
Vul: E-W	♦ 875	
HCP: 16+1	♣ AKQ	

---

<b>Board: 23</b>	♠ JT4	Partner bids first.
Dealer: North	♥ JT97	The opponents are silent.
Vul: Both	♦ K	
HCP: 10+1	♣ AJ652	

---

<b>Board: 24</b>	♠ K93	You bid first.
Dealer: South	♥ A72	The opponents are silent.
Vul: None	♦ AQT	
HCP: 17	♣ KJ85	

---

<b>Board: 25</b>	♠ 863	Partner bids first.
Dealer: North	♥ 9654	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 6	♣ K53	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 12

Contract: 3NT South

North:

♠ AJ8

♥ Q7

♦ AKQ53

♣ J75

South:

♠ K963

♥ J3

♦ JT6

♣ AK96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 22

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ 983

♥ QJT6

♦ AKJ4

♣ 97

South:

♠ AK654

♥ 83

♦ 875

♣ AKQ

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 23

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10+1

Contract: 4♥ South

North:

♠ K8

♥ AK83

♦ QT954

♣ K4

South:

♠ JT4

♥ JT97

♦ K

♣ AJ652

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ QJT

♥ KT53

♦ KJ63

♣ QT

South:

♠ K93

♥ A72

♦ AQT

♣ KJ85

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ AQT7

♥ T7

♦ AQ86

♣ AJ8

South:

♠ 863

♥ 9654

♦ K95

♣ K53

W	N	E	S
	1NT	All Pass	

# North hands

# Stayman

<b>Board: 26</b>	♠ AJ98	Partner bids first.
Dealer: South	♥ J76	The opponents are silent.
Vul: Both	♦ AQ54	
HCP: 12	♣ 85	

<b>Board: 27</b>	♠ KQ43	You bid first.
Dealer: North	♥ K72	The opponents are silent.
Vul: None	♦ K875	
HCP: 15	♣ A4	

<b>Board: 28</b>	♠ K542	Partner bids first.
Dealer: South	♥ AT54	The opponents are silent.
Vul: Both	♦ 432	
HCP: 8	♣ J9	

<b>Board: 29</b>	♠ AJ6	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ J43	
HCP: 16	♣ KT74	

<b>Board: 30</b>	♠ KT	Partner bids first.
Dealer: South	♥ AQT8	The opponents are silent.
Vul: N-S	♦ J974	
HCP: 11	♣ J65	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ AJ98

♥ J76

♦ AQ54

♣ 85

South:

♠ 74

♥ A942

♦ K76

♣ AKQT

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ KQ43

♥ K72

♦ K875

♣ A4

South:

♠ A62

♥ AQT5

♦ JT2

♣ 965

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 28

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16

Contract: 4♠ South

North:

♠ K542

♥ AT54

♦ 432

♣ J9

South:

♠ J863

♥ K9

♦ KQT

♣ AKT7

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ Pass 4♠

All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 2NT South

North:

♠ AJ6

♥ AK7

♦ J43

♣ KT74

South:

♠ K842

♥ T9

♦ Q9765

♣ A5

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ KT

♥ AQT8

♦ J974

♣ J65

South:

♠ A64

♥ 74

♦ AQ65

♣ AQ83

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

<b>Board: 26</b>	♠ 74	You bid first.
Dealer: South	♥ A942	The opponents are silent.
Vul: Both	♦ K76	
HCP: 16	♣ AKQT	

---

<b>Board: 27</b>	♠ A62	Partner bids first.
Dealer: North	♥ AQT5	The opponents are silent.
Vul: None	♦ JT2	
HCP: 11	♣ 965	

---

<b>Board: 28</b>	♠ J863	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 16	♣ AKT7	

---

<b>Board: 29</b>	♠ K842	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: None	♦ Q9765	
HCP: 9+1	♣ A5	

---

<b>Board: 30</b>	♠ A64	You bid first.
Dealer: South	♥ 74	The opponents are silent.
Vul: N-S	♦ AQ65	
HCP: 16	♣ AQ83	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ AJ98

♥ J76

♦ AQ54

♣ 85

South:

♠ 74

♥ A942

♦ K76

♣ AKQT

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 15

South HCP: 11

Contract: 3NT South

North:

♠ KQ43

♥ K72

♦ K875

♣ A4

South:

♠ A62

♥ AQT5

♦ JT2

♣ 965

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 28

Dealer: South

Vul: Both

North HCP: 8

South HCP: 16

Contract: 4♠ South

North:

♠ K542

♥ AT54

♦ 432

♣ J9

South:

♠ J863

♥ K9

♦ KQT

♣ AKT7

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ Pass 4♠

All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 2NT South

North:

♠ AJ6

♥ AK7

♦ J43

♣ KT74

South:

♠ K842

♥ T9

♦ Q9765

♣ A5

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ KT

♥ AQT8

♦ J974

♣ J65

South:

♠ A64

♥ 74

♦ AQ65

♣ AQ83

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

<b>Board: 31</b>	♠ AJ72	You bid first.
Dealer: North	♥ K73	The opponents are silent.
Vul: E-W	♦ KQ83	
HCP: 17	♣ AT	

---

<b>Board: 32</b>	♠ K4	Partner bids first.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: None	♦ J7	
HCP: 11+1	♣ Q8762	

---

<b>Board: 33</b>	♠ Q53	You bid first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: N-S	♦ KQ3	
HCP: 17	♣ AT87	

---

<b>Board: 34</b>	♠ QT53	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ A875	
HCP: 10	♣ KJ4	

---

<b>Board: 35</b>	♠ A98	You bid first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ AQ62	
HCP: 17	♣ AT8	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11

Contract: 4 ♠ South

North:

♠ AJ72

♥ K73

♦ KQ83

♣ AT

South:

♠ KT85

♥ T642

♦ A5

♣ KJ4

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 32

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ K4

♥ KQ86

♦ J7

♣ Q8762

South:

♠ J96

♥ A73

♦ K9854

♣ AK

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ Q53

♥ KQJ

♦ KQ3

♣ AT87

South:

♠ AK86

♥ T982

♦ J972

♣ 2

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

### Board: 34

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ QT53

♥ 87

♦ A875

♣ KJ4

South:

♠ AJ6

♥ K65

♦ J2

♣ AQT62

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Stayman

### Board: 35

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ A98

♥ QJ9

♦ AQ62

♣ AT8

South:

♠ QJ

♥ A862

♦ JT5

♣ 9765

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

<b>Board: 31</b>	♠ KT85	Partner bids first.
Dealer: North	♥ T642	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 11	♣ KJ4	

---

<b>Board: 32</b>	♠ J96	You bid first.
Dealer: South	♥ A73	The opponents are silent.
Vul: None	♦ K9854	
HCP: 15+1	♣ AK	

---

<b>Board: 33</b>	♠ AK86	Partner bids first.
Dealer: North	♥ T982	The opponents are silent.
Vul: N-S	♦ J972	
HCP: 8	♣ 2	

---

<b>Board: 34</b>	♠ AJ6	You bid first.
Dealer: South	♥ K65	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 15+1	♣ AQT62	

---

<b>Board: 35</b>	♠ QJ	Partner bids first.
Dealer: North	♥ A862	The opponents are silent.
Vul: Both	♦ JT5	
HCP: 8	♣ 9765	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11

Contract: 4 ♠ South

North:

♠ AJ72

♥ K73

♦ KQ83

♣ AT

South:

♠ KT85

♥ T642

♦ A5

♣ KJ4

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠ Pass 4 ♠

All Pass

1. Stayman

### Board: 32

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ K4

♥ KQ86

♦ J7

♣ Q8762

South:

♠ J96

♥ A73

♦ K9854

♣ AK

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ Pass 3 ♦

Pass 3NT All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ Q53

♥ KQJ

♦ KQ3

♣ AT87

South:

♠ AK86

♥ T982

♦ J972

♣ 2

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

### Board: 34

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 15+1

Contract: 3NT North

North:

♠ QT53

♥ 87

♦ A875

♣ KJ4

South:

♠ AJ6

♥ K65

♦ J2

♣ AQT62

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Stayman

### Board: 35

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3NT North

North:

♠ A98

♥ QJ9

♦ AQ62

♣ AT8

South:

♠ QJ

♥ A862

♦ JT5

♣ 9765

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

1. Stayman

<b>Board: 36</b>	♠ KQ95	Partner bids first.
Dealer: South	♥ 85	The opponents are silent.
Vul: N-S	♦ 987	
HCP: 9	♣ AT54	

---

<b>Board: 37</b>	♠ QJT8	You bid first.
Dealer: North	♥ A95	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 17	♣ AKQ6	

---

<b>Board: 38</b>	♠ A3	Partner bids first.
Dealer: South	♥ K984	The opponents are silent.
Vul: Both	♦ 975	
HCP: 10	♣ KT98	

---

<b>Board: 39</b>	♠ A642	You bid first.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: None	♦ 42	
HCP: 17	♣ AKQ7	

---

<b>Board: 40</b>	♠ AT83	Partner bids first.
Dealer: South	♥ Q65	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 11	♣ T762	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17+1

Contract: 2NT North

North:

♠ KQ95

♥ 85

♦ 987

♣ AT54

South:

♠ A42

♥ AKQ92

♦ Q5

♣ Q86

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 37

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9

Contract: 4♠ South

North:

♠ QJT8

♥ A95

♦ J9

♣ AKQ6

South:

♠ A753

♥ 874

♦ A32

♣ J52

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

### Board: 38

Dealer: South

Vul: Both

North HCP: 10

South HCP: 16+1

Contract: 3NT North

North:

♠ A3

♥ K984

♦ 975

♣ KT98

South:

♠ KJ764

♥ A63

♦ A83

♣ A5

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 39

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+1

Contract: 3NT South

North:

♠ A642

♥ KJ3

♦ 42

♣ AKQ7

South:

♠ 87

♥ A874

♦ AJ983

♣ 54

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 40

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ AT83

♥ Q65

♦ KQ

♣ T762

South:

♠ K7

♥ KJ97

♦ T82

♣ AKJ9

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

<b>Board: 36</b>	♠ A42	You bid first.
Dealer: South	♥ AKQ92	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 17+1	♣ Q86	

---

<b>Board: 37</b>	♠ A753	Partner bids first.
Dealer: North	♥ 874	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 9	♣ J52	

---

<b>Board: 38</b>	♠ KJ764	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: Both	♦ A83	
HCP: 16+1	♣ A5	

---

<b>Board: 39</b>	♠ 87	Partner bids first.
Dealer: North	♥ A874	The opponents are silent.
Vul: None	♦ AJ983	
HCP: 9+1	♣ 54	

---

<b>Board: 40</b>	♠ K7	You bid first.
Dealer: South	♥ KJ97	The opponents are silent.
Vul: E-W	♦ T82	
HCP: 15	♣ AKJ9	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ KQ95	♠ A42				1NT
Vul: N-S	♥ 85	♥ AKQ92	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 987	♦ Q5	Pass	2NT	All Pass	
South HCP: 17+1	♣ AT54	♣ Q86				
Contract: 2NT North						1. Stayman

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ A753		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A95	♥ 874	Pass	2♠	Pass	4♠
North HCP: 17	♦ J9	♦ A32	All Pass			
South HCP: 9	♣ AKQ6	♣ J52				
Contract: 4♠ South						1. Stayman

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KJ764				1NT
Vul: Both	♥ K984	♥ A63	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ 975	♦ A83	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT98	♣ A5				
Contract: 3NT North						1. Stayman

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ A642	♠ 87		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ3	♥ A874	Pass	2♠	Pass	3NT
North HCP: 17	♦ 42	♦ AJ983	All Pass			
South HCP: 9+1	♣ AKQ7	♣ 54				
Contract: 3NT South						1. Stayman

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ K7				1NT
Vul: E-W	♥ Q65	♥ KJ97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ KQ	♦ T82	Pass	3NT	All Pass	
South HCP: 15	♣ T762	♣ AKJ9				
Contract: 3NT North						1. Stayman

<b>Board: 41</b>	♠ K7	You bid first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: Both	♦ AT83	
HCP: 15	♣ J75	

---

<b>Board: 42</b>	♠ Q954	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: None	♦ KQ	
HCP: 11	♣ JT62	

---

<b>Board: 43</b>	♠ K8	You bid first.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: N-S	♦ J52	
HCP: 16	♣ AK52	

---

<b>Board: 44</b>	♠ 97	Partner bids first.
Dealer: South	♥ JT84	The opponents are silent.
Vul: Both	♦ QJ73	
HCP: 8	♣ KJ2	

---

<b>Board: 45</b>	♠ AJ6	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ A753	
HCP: 17	♣ A986	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4♥ South

North:

♠ K7

♥ AKT3

♦ AT83

♣ J75

South:

♠ Q42

♥ J964

♦ KQ7

♣ A96

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 42

Dealer: South

Vul: None

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ Q954

♥ KT6

♦ KQ

♣ JT62

South:

♠ J63

♥ AQ9

♦ J96

♣ AK98

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 43

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ K8

♥ AJT6

♦ J52

♣ AK52

South:

♠ AT92

♥ Q52

♦ AT7

♣ T97

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 44

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17+1

Contract: 2NT North

North:

♠ 97

♥ JT84

♦ QJ73

♣ KJ2

South:

♠ Q2

♥ Q72

♦ AK8

♣ AQ985

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 45

Dealer: North

Vul: None

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ AJ6

♥ A2

♦ A753

♣ A986

South:

♠ 8542

♥ K865

♦ KT9

♣ KT

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

## South hands

## Stayman

<b>Board: 41</b>	♠ Q42	Partner bids first.
Dealer: North	♥ J964	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 12	♣ A96	

---

<b>Board: 42</b>	♠ J63	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: None	♦ J96	
HCP: 15	♣ AK98	

---

<b>Board: 43</b>	♠ AT92	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 10	♣ T97	

---

<b>Board: 44</b>	♠ Q2	You bid first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 17+1	♣ AQ985	

---

<b>Board: 45</b>	♠ 8542	Partner bids first.
Dealer: North	♥ K865	The opponents are silent.
Vul: None	♦ KT9	
HCP: 9	♣ KT	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4♥ South

North:

♠ K7

♥ AKT3

♦ AT83

♣ J75

South:

♠ Q42

♥ J964

♦ KQ7

♣ A96

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 42

Dealer: South

Vul: None

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ Q954

♥ KT6

♦ KQ

♣ JT62

South:

♠ J63

♥ AQ9

♦ J96

♣ AK98

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 43

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10

Contract: 3NT South

North:

♠ K8

♥ AJT6

♦ J52

♣ AK52

South:

♠ AT92

♥ Q52

♦ AT7

♣ T97

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 44

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17+1

Contract: 2NT North

North:

♠ 97

♥ JT84

♦ QJ73

♣ KJ2

South:

♠ Q2

♥ Q72

♦ AK8

♣ AQ985

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 45

Dealer: North

Vul: None

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ AJ6

♥ A2

♦ A753

♣ A986

South:

♠ 8542

♥ K865

♦ KT9

♣ KT

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 46</b>	♠ K843	Partner bids first.
Dealer: South	♥ KT9	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 11	♣ J98	

---

<b>Board: 47</b>	♠ AK3	You bid first.
Dealer: North	♥ K862	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 17	♣ T5	

---

<b>Board: 48</b>	♠ KQ85	Partner bids first.
Dealer: South	♥ T984	The opponents are silent.
Vul: None	♦ 32	
HCP: 12	♣ AK6	

---

<b>Board: 49</b>	♠ KJ5	You bid first.
Dealer: North	♥ AJ76	The opponents are silent.
Vul: N-S	♦ K63	
HCP: 16	♣ A94	

---

<b>Board: 50</b>	♠ KJ9	Partner bids first.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: E-W	♦ J95	
HCP: 11	♣ J54	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ K843

♥ KT9

♦ A85

♣ J98

South:

♠ QJ5

♥ Q65

♦ J2

♣ AKQ62

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 47

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AK3

♥ K862

♦ AK92

♣ T5

South:

♠ 8765

♥ AJ

♦ Q653

♣ K96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 48

Dealer: South

Vul: None

North HCP: 12

South HCP: 16+1

Contract: 3NT North

North:

♠ KQ85

♥ T984

♦ 32

♣ AK6

South:

♠ A4

♥ AJ5

♦ AQT87

♣ J97

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 49

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 4♥ South

North:

♠ KJ5

♥ AJ76

♦ K63

♣ A94

South:

♠ 943

♥ K543

♦ QJ82

♣ K7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 50

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15+1

Contract: 4♥ North

North:

♠ KJ9

♥ AJT9

♦ J95

♣ J54

South:

♠ A53

♥ 75432

♦ Q6

♣ AKQ

W	N	E	S
			1NT

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

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

1. Stayman

<b>Board: 46</b>	♠ QJ5	You bid first.
Dealer: South	♥ Q65	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 15+1	♣ AKQ62	

---

<b>Board: 47</b>	♠ 8765	Partner bids first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ Q653	
HCP: 10	♣ K96	

---

<b>Board: 48</b>	♠ A4	You bid first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: None	♦ AQT87	
HCP: 16+1	♣ J97	

---

<b>Board: 49</b>	♠ 943	Partner bids first.
Dealer: North	♥ K543	The opponents are silent.
Vul: N-S	♦ QJ82	
HCP: 9	♣ K7	

---

<b>Board: 50</b>	♠ A53	You bid first.
Dealer: South	♥ 75432	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 15+1	♣ AKQ	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 15+1

Contract: 3NT North

North:

♠ K843

♥ KT9

♦ A85

♣ J98

South:

♠ QJ5

♥ Q65

♦ J2

♣ AKQ62

W	N	E	S
			1NT

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

Pass	3NT	All Pass	
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1. Stayman

### Board: 47

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10

Contract: 3NT South

North:

♠ AK3

♥ K862

♦ AK92

♣ T5

South:

♠ 8765

♥ AJ

♦ Q653

♣ K96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 48

Dealer: South

Vul: None

North HCP: 12

South HCP: 16+1

Contract: 3NT North

North:

♠ KQ85

♥ T984

♦ 32

♣ AK6

South:

♠ A4

♥ AJ5

♦ AQT87

♣ J97

W	N	E	S
			1NT

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

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

1. Stayman

### Board: 49

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9

Contract: 4♥ South

North:

♠ KJ5

♥ AJ76

♦ K63

♣ A94

South:

♠ 943

♥ K543

♦ QJ82

♣ K7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

1. Stayman

### Board: 50

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 15+1

Contract: 4♥ North

North:

♠ KJ9

♥ AJT9

♦ J95

♣ J54

South:

♠ A53

♥ 75432

♦ Q6

♣ AKQ

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
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Pass	4♥	All Pass	
------	----	----------	--

1. Stayman