

North hands**Stayman**

Board: 1	♠ Q765	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ AQT7	
HCP: 17	♣ AJ6	

Board: 2	♠ Q4	Partner is dealer.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: N-S	♦ JT54	
HCP: 8	♣ 986	

Board: 3	♠ KQ4	You are dealer.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 15	♣ QT2	

Board: 4	♠ AQ8	Partner is dealer.
Dealer: South	♥ K632	The opponents are silent.
Vul: Both	♦ JT8	
HCP: 11	♣ J64	

Board: 5	♠ A53	You are dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: N-S	♦ AT87	
HCP: 16	♣ QJ3	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q765	♠ AT2		1NT	Pass	2♣ ¹
Vul: None	♥ A3	♥ Q854	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQT7	♦ K86	All Pass			
South HCP: 9	♣ AJ6	♣ 974				
Contract: 3NT South						1. Stayman

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AT63				1NT
Vul: N-S	♥ KQ52	♥ AJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ JT54	♦ A87	Pass	2NT	All Pass	
South HCP: 16	♣ 986	♣ QJT				
Contract: 2NT North						1. Stayman

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ A87		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ43	♥ 8652	Pass	2♥	Pass	3♥
North HCP: 15	♦ KT3	♦ A87	All Pass			
South HCP: 9	♣ QT2	♣ J85				
Contract: 3♥ South						1. Stayman

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ J62				1NT
Vul: Both	♥ K632	♥ QJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ JT8	♦ AK63	Pass	3NT	All Pass	
South HCP: 17	♣ J64	♣ AQ9				
Contract: 3NT North						1. Stayman

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ KT97		1NT	All Pass	
Vul: N-S	♥ AJ5	♥ K876				
North HCP: 16	♦ AT87	♦ 43				
South HCP: 6	♣ QJ3	♣ 864				
Contract: 1NT North						

South hands

Stayman

Board: 1	♠ AT2	Partner is dealer.
Dealer: North	♥ Q854	The opponents are silent.
Vul: None	♦ K86	
HCP: 9	♣ 974	

Board: 2	♠ AT63	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 16	♣ QJT	

Board: 3	♠ A87	Partner is dealer.
Dealer: North	♥ 8652	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 9	♣ J85	

Board: 4	♠ J62	You are dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 17	♣ AQ9	

Board: 5	♠ KT97	Partner is dealer.
Dealer: North	♥ K876	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 6	♣ 864	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q765	♠ AT2		1NT	Pass	2♣ ¹
Vul: None	♥ A3	♥ Q854	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQT7	♦ K86	All Pass			
South HCP: 9	♣ AJ6	♣ 974				
Contract: 3NT South				1. Stayman		

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AT63				1NT
Vul: N-S	♥ KQ52	♥ AJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ JT54	♦ A87	Pass	2NT	All Pass	
South HCP: 16	♣ 986	♣ QJT				
Contract: 2NT North				1. Stayman		

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ A87		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ43	♥ 8652	Pass	2♥	Pass	3♥
North HCP: 15	♦ KT3	♦ A87	All Pass			
South HCP: 9	♣ QT2	♣ J85				
Contract: 3♥ South				1. Stayman		

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ J62				1NT
Vul: Both	♥ K632	♥ QJ4	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ JT8	♦ AK63	Pass	3NT	All Pass	
South HCP: 17	♣ J64	♣ AQ9				
Contract: 3NT North				1. Stayman		

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ KT97		1NT	All Pass	
Vul: N-S	♥ AJ5	♥ K876				
North HCP: 16	♦ AT87	♦ 43				
South HCP: 6	♣ QJ3	♣ 864				
Contract: 1NT North						

North hands**Stayman**

Board: 6	♠ A875	Partner is dealer.
Dealer: South	♥ KJ54	The opponents are silent.
Vul: E-W	♦ T543	
HCP: 8	♣ 6	

Board: 7	♠ AKT7	You are dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: Both	♦ A96	
HCP: 17	♣ A96	

Board: 8	♠ QJ75	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: None	♦ T73	
HCP: 9	♣ K95	

Board: 9	♠ 876	You are dealer.
Dealer: North	♥ KJ42	The opponents are silent.
Vul: Both	♦ AK	
HCP: 17	♣ AQ75	

Board: 10	♠ AJ7	Partner is dealer.
Dealer: South	♥ QT94	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 11	♣ 985	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A875	♠ KJT2				1NT
Vul: E-W	♥ KJ54	♥ Q92	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ T543	♦ AK9	Pass	3♠	All Pass	
South HCP: 15	♣ 6	♣ Q82				
Contract: 3♠ North						1. Stayman

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AKT7	♠ 542		1NT	Pass	2♣ ¹
Vul: Both	♥ Q32	♥ K865	Pass	2♠	Pass	2NT
North HCP: 17	♦ A96	♦ J53	Pass	3NT	All Pass	
South HCP: 7	♣ A96	♣ KT3				
Contract: 3NT North						1. Stayman

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QJ75	♠ K83				1NT
Vul: None	♥ K76	♥ T43	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T73	♦ AK952	Pass	3NT	All Pass	
South HCP: 16+1	♣ K95	♣ AQ				
Contract: 3NT North						1. Stayman

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ A943		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ42	♥ 97	Pass	2♥	Pass	2NT
North HCP: 17	♦ AK	♦ T874	Pass	3NT	All Pass	
South HCP: 7	♣ AQ75	♣ KT4				
Contract: 3NT North						1. Stayman

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ Q95				1NT
Vul: N-S	♥ QT94	♥ A82	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A76	♦ KJ3	Pass	3NT	All Pass	
South HCP: 16	♣ 985	♣ AQT4				
Contract: 3NT North						1. Stayman

South hands

Stayman

Board: 6	♠ KJT2	You are dealer.
Dealer: South	♥ Q92	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 15	♣ Q82	

Board: 7	♠ 542	Partner is dealer.
Dealer: North	♥ K865	The opponents are silent.
Vul: Both	♦ J53	
HCP: 7	♣ KT3	

Board: 8	♠ K83	You are dealer.
Dealer: South	♥ T43	The opponents are silent.
Vul: None	♦ AK952	
HCP: 16+1	♣ AQ	

Board: 9	♠ A943	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: Both	♦ T874	
HCP: 7	♣ KT4	

Board: 10	♠ Q95	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 16	♣ AQT4	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A875	♠ KJT2				1NT
Vul: E-W	♥ KJ54	♥ Q92	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ T543	♦ AK9	Pass	3♠	All Pass	
South HCP: 15	♣ 6	♣ Q82				
Contract: 3♠ North						1. Stayman

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AKT7	♠ 542		1NT	Pass	2♣ ¹
Vul: Both	♥ Q32	♥ K865	Pass	2♠	Pass	2NT
North HCP: 17	♦ A96	♦ J53	Pass	3NT	All Pass	
South HCP: 7	♣ A96	♣ KT3				
Contract: 3NT North						1. Stayman

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QJ75	♠ K83				1NT
Vul: None	♥ K76	♥ T43	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T73	♦ AK952	Pass	3NT	All Pass	
South HCP: 16+1	♣ K95	♣ AQ				
Contract: 3NT North						1. Stayman

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ A943		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ42	♥ 97	Pass	2♥	Pass	2NT
North HCP: 17	♦ AK	♦ T874	Pass	3NT	All Pass	
South HCP: 7	♣ AQ75	♣ KT4				
Contract: 3NT North						1. Stayman

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ Q95				1NT
Vul: N-S	♥ QT94	♥ A82	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A76	♦ KJ3	Pass	3NT	All Pass	
South HCP: 16	♣ 985	♣ AQT4				
Contract: 3NT North						1. Stayman

North hands

Stayman

Board: 11 ♠ JT52 You are dealer.
 Dealer: North ♥ AKT The opponents are silent.
 Vul: Both ♦ Q92
 HCP: 17 ♣ AKT

Board: 12 ♠ 8632 Partner is dealer.
 Dealer: South ♥ J987 The opponents are silent.
 Vul: None ♦ A6
 HCP: 8 ♣ K97

Board: 13 ♠ A652 You are dealer.
 Dealer: North ♥ KJ3 The opponents are silent.
 Vul: N-S ♦ 864
 HCP: 15 ♣ AQJ

Board: 14 ♠ J8 Partner is dealer.
 Dealer: South ♥ 8753 The opponents are silent.
 Vul: E-W ♦ AKQ7
 HCP: 10 ♣ T76

Board: 15 ♠ JT85 You are dealer.
 Dealer: North ♥ QJ92 The opponents are silent.
 Vul: None ♦ K5
 HCP: 15 ♣ AKJ

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ JT52	♠ A874		1NT	Pass	2♣ ¹
Vul: Both	♥ AKT	♥ 865	Pass	2♠	Pass	3♠
North HCP: 17	♦ Q92	♦ KJT7	Pass	4♠	All Pass	
South HCP: 8	♣ AKT	♣ 82				
Contract: 4♠ North					1. Stayman	

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 8632	♠ KJ				1NT
Vul: None	♥ J987	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A6	♦ KJ987	Pass	2NT	All Pass	
South HCP: 17+1	♣ K97	♣ AT4				
Contract: 2NT North					1. Stayman	

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A652	♠ J7		1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ3	♥ QT94	Pass	2♠	Pass	3NT
North HCP: 15	♦ 864	♦ AJ97	All Pass			
South HCP: 11	♣ AQJ	♣ K65				
Contract: 3NT South					1. Stayman	

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK				1NT
Vul: E-W	♥ 8753	♥ Q642	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AKQ7	♦ 843	Pass	4♥	All Pass	
South HCP: 16	♣ T76	♣ AK98				
Contract: 4♥ North					1. Stayman	

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ JT85	♠ 6432		1NT	Pass	2♣ ¹
Vul: None	♥ QJ92	♥ KT7	Pass	2♥	Pass	3NT
North HCP: 15	♦ K5	♦ AJT7	Pass	4♠	All Pass	
South HCP: 8	♣ AKJ	♣ T4				
Contract: 4♠ North					1. Stayman	

South hands**Stayman**

Board: 11	♠ A874	Partner is dealer.
Dealer: North	♥ 865	The opponents are silent.
Vul: Both	♦ KJT7	
HCP: 8	♣ 82	

Board: 12	♠ KJ	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: None	♦ KJ987	
HCP: 17+1	♣ AT4	

Board: 13	♠ J7	Partner is dealer.
Dealer: North	♥ QT94	The opponents are silent.
Vul: N-S	♦ AJ97	
HCP: 11	♣ K65	

Board: 14	♠ AK	You are dealer.
Dealer: South	♥ Q642	The opponents are silent.
Vul: E-W	♦ 843	
HCP: 16	♣ AK98	

Board: 15	♠ 6432	Partner is dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: None	♦ AJT7	
HCP: 8	♣ T4	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ JT52	♠ A874		1NT	Pass	2♣ ¹
Vul: Both	♥ AKT	♥ 865	Pass	2♠	Pass	3♠
North HCP: 17	♦ Q92	♦ KJT7	Pass	4♠	All Pass	
South HCP: 8	♣ AKT	♣ 82				
Contract: 4♠ North					1. Stayman	

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 8632	♠ KJ				1NT
Vul: None	♥ J987	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A6	♦ KJ987	Pass	2NT	All Pass	
South HCP: 17+1	♣ K97	♣ AT4				
Contract: 2NT North					1. Stayman	

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A652	♠ J7		1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ3	♥ QT94	Pass	2♠	Pass	3NT
North HCP: 15	♦ 864	♦ AJ97	All Pass			
South HCP: 11	♣ AQJ	♣ K65				
Contract: 3NT South					1. Stayman	

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK				1NT
Vul: E-W	♥ 8753	♥ Q642	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AKQ7	♦ 843	Pass	4♥	All Pass	
South HCP: 16	♣ T76	♣ AK98				
Contract: 4♥ North					1. Stayman	

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ JT85	♠ 6432		1NT	Pass	2♣ ¹
Vul: None	♥ QJ92	♥ KT7	Pass	2♥	Pass	3NT
North HCP: 15	♦ K5	♦ AJT7	Pass	4♠	All Pass	
South HCP: 8	♣ AKJ	♣ T4				
Contract: 4♠ North					1. Stayman	

North hands

Stayman

Board: 16	♠ K974	Partner is dealer.
Dealer: South	♥ AT98	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 8	♣ 875	

Board: 17	♠ AQT6	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: E-W	♦ AQ96	
HCP: 15	♣ 98	

Board: 18	♠ 7	Partner is dealer.
Dealer: South	♥ KT72	The opponents are silent.
Vul: Both	♦ KJ65	
HCP: 10	♣ KT87	

Board: 19	♠ AJ7	You are dealer.
Dealer: North	♥ K98	The opponents are silent.
Vul: N-S	♦ AJ76	
HCP: 16	♣ K82	

Board: 20	♠ AT42	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: E-W	♦ AQT62	
HCP: 12+1	♣ QT	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ Q65				1NT
Vul: N-S	♥ AT98	♥ Q52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J6	♦ AK75	Pass	2NT	All Pass	
South HCP: 16	♣ 875	♣ KQT				
Contract: 2NT North					1. Stayman	

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ 54		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ4	♥ AK73	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ96	♦ 7542	All Pass			
South HCP: 7	♣ 98	♣ 753				
Contract: 2NT South					1. Stayman	

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKJ63				1NT
Vul: Both	♥ KT72	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ KJ65	♦ AT3	Pass	3NT	All Pass	
South HCP: 17+1	♣ KT87	♣ Q4				
Contract: 3NT North					1. Stayman	

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ Q54		1NT	Pass	2♣ ¹
Vul: N-S	♥ K98	♥ QT76	Pass	2♦	Pass	3♣
North HCP: 16	♦ AJ76	♦ Q	Pass	3NT	All Pass	
South HCP: 11+1	♣ K82	♣ AJ975				
Contract: 3NT North					1. Stayman	

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ AT42	♠ KQ5				1NT
Vul: E-W	♥ 73	♥ AQJ98	Pass	2♣ ¹	Pass	2♥
North HCP: 12+1	♦ AQT62	♦ 87	Pass	3♦	Pass	3♥
South HCP: 16+1	♣ QT	♣ KJ8	Pass	3NT	All Pass	
Contract: 3NT North					1. Stayman	

South hands**Stayman**

Board: 16	♠ Q65	You are dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: N-S	♦ AK75	
HCP: 16	♣ KQT	

Board: 17	♠ 54	Partner is dealer.
Dealer: North	♥ AK73	The opponents are silent.
Vul: E-W	♦ 7542	
HCP: 7	♣ 753	

Board: 18	♠ AKJ63	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: Both	♦ AT3	
HCP: 17+1	♣ Q4	

Board: 19	♠ Q54	Partner is dealer.
Dealer: North	♥ QT76	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 11+1	♣ AJ975	

Board: 20	♠ KQ5	You are dealer.
Dealer: South	♥ AQJ98	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 16+1	♣ KJ8	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ Q65				1NT
Vul: N-S	♥ AT98	♥ Q52	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J6	♦ AK75	Pass	2NT	All Pass	
South HCP: 16	♣ 875	♣ KQT				
Contract: 2NT North					1. Stayman	

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ 54		1NT	Pass	2♣ ¹
Vul: E-W	♥ QJ4	♥ AK73	Pass	2♠	Pass	2NT
North HCP: 15	♦ AQ96	♦ 7542	All Pass			
South HCP: 7	♣ 98	♣ 753				
Contract: 2NT South					1. Stayman	

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKJ63				1NT
Vul: Both	♥ KT72	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ KJ65	♦ AT3	Pass	3NT	All Pass	
South HCP: 17+1	♣ KT87	♣ Q4				
Contract: 3NT North					1. Stayman	

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ Q54		1NT	Pass	2♣ ¹
Vul: N-S	♥ K98	♥ QT76	Pass	2♦	Pass	3♣
North HCP: 16	♦ AJ76	♦ Q	Pass	3NT	All Pass	
South HCP: 11+1	♣ K82	♣ AJ975				
Contract: 3NT North					1. Stayman	

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ AT42	♠ KQ5				1NT
Vul: E-W	♥ 73	♥ AQJ98	Pass	2♣ ¹	Pass	2♥
North HCP: 12+1	♦ AQT62	♦ 87	Pass	3♦	Pass	3♥
South HCP: 16+1	♣ QT	♣ KJ8	Pass	3NT	All Pass	
Contract: 3NT North					1. Stayman	

North hands

Stayman

Board: 21	♠ T9	You are dealer.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: Both	♦ J76	
HCP: 16	♣ AKQ5	

Board: 22	♠ Q87	Partner is dealer.
Dealer: South	♥ AT93	The opponents are silent.
Vul: None	♦ 743	
HCP: 6	♣ T97	

Board: 23	♠ AK9	You are dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: Both	♦ J754	
HCP: 15	♣ KJ7	

Board: 24	♠ AQ84	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: None	♦ 9	
HCP: 9+1	♣ T9653	

Board: 25	♠ Q653	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 16	♣ A72	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K764		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT6	♥ 4	Pass	2♥	Pass	3NT
North HCP: 16	♦ J76	♦ AK95	All Pass			
South HCP: 11	♣ AKQ5	♣ JT82				
Contract: 3NT South				1. Stayman		

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ AT2				1NT
Vul: None	♥ AT93	♥ KQ5	All Pass			
North HCP: 6	♦ 743	♦ J92				
South HCP: 16	♣ T97	♣ KQJ8				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ T5		1NT	Pass	2♣ ¹
Vul: Both	♥ K87	♥ AJ54	Pass	2♦	Pass	2NT
North HCP: 15	♦ J754	♦ Q62	All Pass			
South HCP: 9	♣ KJ7	♣ QT62				
Contract: 2NT South				1. Stayman		

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AQ84	♠ KJT7				1NT
Vul: None	♥ KT3	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ 9	♦ QJ75	Pass	4♠	All Pass	
South HCP: 15	♣ T9653	♣ AJ				
Contract: 4♠ North				1. Stayman		

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q653	♠ 82		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ8	♥ K764	Pass	2♠	Pass	2NT
North HCP: 16	♦ KJT	♦ Q3	All Pass			
South HCP: 8+1	♣ A72	♣ QJ985				
Contract: 2NT South				1. Stayman		

South hands**Stayman**

Board: 21	♠ K764	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ AK95	
HCP: 11	♣ JT82	

Board: 22	♠ AT2	You are dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: None	♦ J92	
HCP: 16	♣ KQJ8	

Board: 23	♠ T5	Partner is dealer.
Dealer: North	♥ AJ54	The opponents are silent.
Vul: Both	♦ Q62	
HCP: 9	♣ QT62	

Board: 24	♠ KJT7	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ QJ75	
HCP: 15	♣ AJ	

Board: 25	♠ 82	Partner is dealer.
Dealer: North	♥ K764	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 8+1	♣ QJ985	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K764		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT6	♥ 4	Pass	2♥	Pass	3NT
North HCP: 16	♦ J76	♦ AK95	All Pass			
South HCP: 11	♣ AKQ5	♣ JT82				
Contract: 3NT South				1. Stayman		

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ AT2				1NT
Vul: None	♥ AT93	♥ KQ5	All Pass			
North HCP: 6	♦ 743	♦ J92				
South HCP: 16	♣ T97	♣ KQJ8				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ T5		1NT	Pass	2♣ ¹
Vul: Both	♥ K87	♥ AJ54	Pass	2♦	Pass	2NT
North HCP: 15	♦ J754	♦ Q62	All Pass			
South HCP: 9	♣ KJ7	♣ QT62				
Contract: 2NT South				1. Stayman		

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AQ84	♠ KJT7				1NT
Vul: None	♥ KT3	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ 9	♦ QJ75	Pass	4♠	All Pass	
South HCP: 15	♣ T9653	♣ AJ				
Contract: 4♠ North				1. Stayman		

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q653	♠ 82		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ8	♥ K764	Pass	2♠	Pass	2NT
North HCP: 16	♦ KJT	♦ Q3	All Pass			
South HCP: 8+1	♣ A72	♣ QJ985				
Contract: 2NT South				1. Stayman		

North hands

Stayman

Board: 26	♠ Q752	Partner is dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 9	♣ K865	

Board: 27	♠ A975	You are dealer.
Dealer: North	♥ 843	The opponents are silent.
Vul: None	♦ A8	
HCP: 15	♣ AQJ3	

Board: 28	♠ 83	Partner is dealer.
Dealer: South	♥ AKQ3	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 9	♣ T875	

Board: 29	♠ Q9	You are dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: E-W	♦ AQ42	
HCP: 17	♣ AQ95	

Board: 30	♠ QJ96	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: None	♦ Q732	
HCP: 9	♣ K9	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ A9				1NT
Vul: Both	♥ T5	♥ AK64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ7	♦ 932	Pass	3NT	All Pass	
South HCP: 17	♣ K865	♣ AQ74				
Contract: 3NT North				1. Stayman		

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ A975	♠ KQ6		1NT	Pass	2♣ ¹
Vul: None	♥ 843	♥ A652	Pass	2♠	Pass	3NT
North HCP: 15	♦ A8	♦ JT4	All Pass			
South HCP: 10	♣ AQJ3	♣ 864				
Contract: 3NT South				1. Stayman		

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ KQ74				1NT
Vul: N-S	♥ AKQ3	♥ T8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 865	♦ J97	Pass	3NT	All Pass	
South HCP: 15	♣ T875	♣ AKQ3				
Contract: 3NT North				1. Stayman		

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ A542		1NT	Pass	2♣ ¹
Vul: E-W	♥ K93	♥ QJT8	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ42	♦ K85	All Pass			
South HCP: 10	♣ AQ95	♣ T2				
Contract: 3NT South				1. Stayman		

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ QJ96	♠ 873				1NT
Vul: None	♥ J73	♥ AKT4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q732	♦ A6	Pass	3NT	All Pass	
South HCP: 16	♣ K9	♣ AJT5				
Contract: 3NT North				1. Stayman		

South hands

Stayman

Board: 26	♠ A9	You are dealer.
Dealer: South	♥ AK64	The opponents are silent.
Vul: Both	♦ 932	
HCP: 17	♣ AQ74	

Board: 27	♠ KQ6	Partner is dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: None	♦ JT4	
HCP: 10	♣ 864	

Board: 28	♠ KQ74	You are dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 15	♣ AKQ3	

Board: 29	♠ A542	Partner is dealer.
Dealer: North	♥ QJT8	The opponents are silent.
Vul: E-W	♦ K85	
HCP: 10	♣ T2	

Board: 30	♠ 873	You are dealer.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: None	♦ A6	
HCP: 16	♣ AJT5	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ A9				1NT
Vul: Both	♥ T5	♥ AK64	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KJ7	♦ 932	Pass	3NT	All Pass	
South HCP: 17	♣ K865	♣ AQ74				
Contract: 3NT North				1. Stayman		

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ A975	♠ KQ6		1NT	Pass	2♣ ¹
Vul: None	♥ 843	♥ A652	Pass	2♠	Pass	3NT
North HCP: 15	♦ A8	♦ JT4	All Pass			
South HCP: 10	♣ AQJ3	♣ 864				
Contract: 3NT South				1. Stayman		

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ KQ74				1NT
Vul: N-S	♥ AKQ3	♥ T8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 865	♦ J97	Pass	3NT	All Pass	
South HCP: 15	♣ T875	♣ AKQ3				
Contract: 3NT North				1. Stayman		

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ A542		1NT	Pass	2♣ ¹
Vul: E-W	♥ K93	♥ QJT8	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ42	♦ K85	All Pass			
South HCP: 10	♣ AQ95	♣ T2				
Contract: 3NT South				1. Stayman		

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ QJ96	♠ 873				1NT
Vul: None	♥ J73	♥ AKT4	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q732	♦ A6	Pass	3NT	All Pass	
South HCP: 16	♣ K9	♣ AJT5				
Contract: 3NT North				1. Stayman		

North hands**Stayman**

Board: 31	♠ A84	You are dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 15	♣ KT63	

Board: 32	♠ AK7	Partner is dealer.
Dealer: South	♥ QJ53	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 12+1	♣ Q6543	

Board: 33	♠ AK9	You are dealer.
Dealer: North	♥ KQ87	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 17	♣ QJ7	

Board: 34	♠ QJ6	Partner is dealer.
Dealer: South	♥ AJ96	The opponents are silent.
Vul: N-S	♦ T963	
HCP: 9	♣ J6	

Board: 35	♠ 8543	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 15	♣ Q87	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ 932		1NT	All Pass	
Vul: N-S	♥ KT9	♥ Q852				
North HCP: 15	♦ KQ8	♦ 9642				
South HCP: 6	♣ KT63	♣ A7				
Contract: 1NT North						
<hr/>						
Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ Q9				1NT
Vul: E-W	♥ QJ53	♥ AK82	Pass	2♣ ¹	Pass	2♥
North HCP: 12+1	♦ 4	♦ T875	Pass	4♥	All Pass	
South HCP: 16	♣ Q6543	♣ AK7				
Contract: 4♥ North						
				1. Stayman		
<hr/>						
Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ JT75		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ87	♥ A65	Pass	2♥	Pass	2NT
North HCP: 17	♦ Q32	♦ 64	Pass	3NT	All Pass	
South HCP: 8	♣ QJ7	♣ K652				
Contract: 3NT North						
				1. Stayman		
<hr/>						
Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A83				1NT
Vul: N-S	♥ AJ96	♥ QT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T963	♦ AK87	Pass	3NT	All Pass	
South HCP: 17	♣ J6	♣ AT54				
Contract: 3NT North						
				1. Stayman		
<hr/>						
Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ 8543	♠ K7		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK2	♥ QJ64	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ9	♦ J765	All Pass			
South HCP: 10	♣ Q87	♣ K64				
Contract: 3NT South						
				1. Stayman		

South hands**Stayman**

Board: 31	♠ 932	Partner is dealer.
Dealer: North	♥ Q852	The opponents are silent.
Vul: N-S	♦ 9642	
HCP: 6	♣ A7	

Board: 32	♠ Q9	You are dealer.
Dealer: South	♥ AK82	The opponents are silent.
Vul: E-W	♦ T875	
HCP: 16	♣ AK7	

Board: 33	♠ JT75	Partner is dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ 64	
HCP: 8	♣ K652	

Board: 34	♠ A83	You are dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 17	♣ AT54	

Board: 35	♠ K7	Partner is dealer.
Dealer: North	♥ QJ64	The opponents are silent.
Vul: E-W	♦ J765	
HCP: 10	♣ K64	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ 932		1NT	All Pass	
Vul: N-S	♥ KT9	♥ Q852				
North HCP: 15	♦ KQ8	♦ 9642				
South HCP: 6	♣ KT63	♣ A7				
Contract: 1NT North						
<hr/>						
Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ Q9				1NT
Vul: E-W	♥ QJ53	♥ AK82	Pass	2♣ ¹	Pass	2♥
North HCP: 12+1	♦ 4	♦ T875	Pass	4♥	All Pass	
South HCP: 16	♣ Q6543	♣ AK7				
Contract: 4♥ North						
				1. Stayman		
<hr/>						
Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ JT75		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ87	♥ A65	Pass	2♥	Pass	2NT
North HCP: 17	♦ Q32	♦ 64	Pass	3NT	All Pass	
South HCP: 8	♣ QJ7	♣ K652				
Contract: 3NT North						
				1. Stayman		
<hr/>						
Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A83				1NT
Vul: N-S	♥ AJ96	♥ QT	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T963	♦ AK87	Pass	3NT	All Pass	
South HCP: 17	♣ J6	♣ AT54				
Contract: 3NT North						
				1. Stayman		
<hr/>						
Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ 8543	♠ K7		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK2	♥ QJ64	Pass	2♠	Pass	3NT
North HCP: 15	♦ AQ9	♦ J765	All Pass			
South HCP: 10	♣ Q87	♣ K64				
Contract: 3NT South						
				1. Stayman		

North hands

Stayman

Board: 36	♠ A952	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ QJ65	
HCP: 7+1	♣ 87652	

Board: 37	♠ QJ72	You are dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: None	♦ A98	
HCP: 16	♣ AKQ8	

Board: 38	♠ K652	Partner is dealer.
Dealer: South	♥ T54	The opponents are silent.
Vul: E-W	♦ 98	
HCP: 7	♣ AT54	

Board: 39	♠ JT8	You are dealer.
Dealer: North	♥ AK72	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 15	♣ T76	

Board: 40	♠ 92	Partner is dealer.
Dealer: South	♥ QT98	The opponents are silent.
Vul: None	♦ AQ543	
HCP: 9+1	♣ J6	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A952	♠ J7				1NT
Vul: Both	♥ -	♥ KQT98	Pass	2♣ ¹	Pass	2♥
North HCP: 7+1	♦ QJ65	♦ AK7	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ 87652	♣ AT3	All Pass			
Contract: 3NT South						1. Stayman

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ QJ72	♠ AK43		1NT	Pass	2♣ ¹
Vul: None	♥ 85	♥ KT6	Pass	2♠	Pass	4♠
North HCP: 16	♦ A98	♦ 632	All Pass			
South HCP: 11	♣ AKQ8	♣ J72				
Contract: 4♠ South						1. Stayman

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K652	♠ AJ				1NT
Vul: E-W	♥ T54	♥ J92	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ 98	♦ KQ763	Pass	2NT	All Pass	
South HCP: 16+1	♣ AT54	♣ KQ9				
Contract: 2NT North						1. Stayman

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ KQ2		1NT	Pass	2♣ ¹
Vul: Both	♥ AK72	♥ J543	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK2	♦ JT5	All Pass			
South HCP: 10	♣ T76	♣ K54				
Contract: 3♥ South						1. Stayman

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ QJ87				1NT
Vul: None	♥ QT98	♥ AK53	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ AQ543	♦ 87	Pass	4♥	All Pass	
South HCP: 16	♣ J6	♣ AQ4				
Contract: 4♥ North						1. Stayman

South hands**Stayman**

Board: 36	♠ J7	You are dealer.
Dealer: South	♥ KQT98	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 17+1	♣ AT3	

Board: 37	♠ AK43	Partner is dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: None	♦ 632	
HCP: 11	♣ J72	

Board: 38	♠ AJ	You are dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: E-W	♦ KQ763	
HCP: 16+1	♣ KQ9	

Board: 39	♠ KQ2	Partner is dealer.
Dealer: North	♥ J543	The opponents are silent.
Vul: Both	♦ JT5	
HCP: 10	♣ K54	

Board: 40	♠ QJ87	You are dealer.
Dealer: South	♥ AK53	The opponents are silent.
Vul: None	♦ 87	
HCP: 16	♣ AQ4	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A952	♠ J7				1NT
Vul: Both	♥ -	♥ KQT98	Pass	2♣ ¹	Pass	2♥
North HCP: 7+1	♦ QJ65	♦ AK7	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ 87652	♣ AT3	All Pass			
Contract: 3NT South						

1. Stayman

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ QJ72	♠ AK43		1NT	Pass	2♣ ¹
Vul: None	♥ 85	♥ KT6	Pass	2♠	Pass	4♠
North HCP: 16	♦ A98	♦ 632	All Pass			
South HCP: 11	♣ AKQ8	♣ J72				
Contract: 4♠ South						

1. Stayman

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K652	♠ AJ				1NT
Vul: E-W	♥ T54	♥ J92	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ 98	♦ KQ763	Pass	2NT	All Pass	
South HCP: 16+1	♣ AT54	♣ KQ9				
Contract: 2NT North						

1. Stayman

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ KQ2		1NT	Pass	2♣ ¹
Vul: Both	♥ AK72	♥ J543	Pass	2♥	Pass	3♥
North HCP: 15	♦ AK2	♦ JT5	All Pass			
South HCP: 10	♣ T76	♣ K54				
Contract: 3♥ South						

1. Stayman

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ QJ87				1NT
Vul: None	♥ QT98	♥ AK53	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ AQ543	♦ 87	Pass	4♥	All Pass	
South HCP: 16	♣ J6	♣ AQ4				
Contract: 4♥ North						

1. Stayman

North hands**Stayman**

Board: 41	♠ K6	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ 972	
HCP: 16+1	♣ AQJ43	

Board: 42	♠ T54	Partner is dealer.
Dealer: South	♥ QJ83	The opponents are silent.
Vul: Both	♦ A96	
HCP: 8	♣ J75	

Board: 43	♠ AK	You are dealer.
Dealer: North	♥ Q975	The opponents are silent.
Vul: None	♦ 843	
HCP: 15	♣ AQ97	

Board: 44	♠ 7	Partner is dealer.
Dealer: South	♥ 9872	The opponents are silent.
Vul: N-S	♦ Q965	
HCP: 7	♣ AJ97	

Board: 45	♠ QJ763	You are dealer.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 16+1	♣ AQ7	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QT85		1NT	All Pass	
Vul: N-S	♥ AQ3	♥ T65				
North HCP: 16+1	♦ 972	♦ AT5				
South HCP: 6	♣ AQJ43	♣ T65				
Contract: 1NT North						
Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ J86				1NT
Vul: Both	♥ QJ83	♥ AK96	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A96	♦ Q4	All Pass			
South HCP: 17	♣ J75	♣ AK64				
Contract: 2♥ South				1. Stayman		
Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q865		1NT	Pass	2♣ ¹
Vul: None	♥ Q975	♥ 42	Pass	2♥	Pass	3NT
North HCP: 15	♦ 843	♦ AKT9	All Pass			
South HCP: 9	♣ AQ97	♣ T54				
Contract: 3NT South				1. Stayman		
Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKQJ5				1NT
Vul: N-S	♥ 9872	♥ AJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ Q965	♦ 84	Pass	2NT	All Pass	
South HCP: 15+1	♣ AJ97	♣ 642				
Contract: 2NT North				1. Stayman		
Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ QJ763	♠ A2		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK5	♥ J962	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ 97	♦ Q652	All Pass			
South HCP: 10	♣ AQ7	♣ KT6				
Contract: 3NT South				1. Stayman		

South hands**Stayman**

Board: 41	♠ QT85	Partner is dealer.
Dealer: North	♥ T65	The opponents are silent.
Vul: N-S	♦ AT5	
HCP: 6	♣ T65	

Board: 42	♠ J86	You are dealer.
Dealer: South	♥ AK96	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 17	♣ AK64	

Board: 43	♠ Q865	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: None	♦ AKT9	
HCP: 9	♣ T54	

Board: 44	♠ AKQJ5	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 15+1	♣ 642	

Board: 45	♠ A2	Partner is dealer.
Dealer: North	♥ J962	The opponents are silent.
Vul: E-W	♦ Q652	
HCP: 10	♣ KT6	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QT85		1NT	All Pass	
Vul: N-S	♥ AQ3	♥ T65				
North HCP: 16+1	♦ 972	♦ AT5				
South HCP: 6	♣ AQJ43	♣ T65				
Contract: 1NT North						
<hr/>						
Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ J86				1NT
Vul: Both	♥ QJ83	♥ AK96	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A96	♦ Q4	All Pass			
South HCP: 17	♣ J75	♣ AK64				
Contract: 2♥ South			1. Stayman			
<hr/>						
Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q865		1NT	Pass	2♣ ¹
Vul: None	♥ Q975	♥ 42	Pass	2♥	Pass	3NT
North HCP: 15	♦ 843	♦ AKT9	All Pass			
South HCP: 9	♣ AQ97	♣ T54				
Contract: 3NT South			1. Stayman			
<hr/>						
Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKQJ5				1NT
Vul: N-S	♥ 9872	♥ AJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ Q965	♦ 84	Pass	2NT	All Pass	
South HCP: 15+1	♣ AJ97	♣ 642				
Contract: 2NT North			1. Stayman			
<hr/>						
Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ QJ763	♠ A2		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK5	♥ J962	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ 97	♦ Q652	All Pass			
South HCP: 10	♣ AQ7	♣ KT6				
Contract: 3NT South			1. Stayman			

North hands

Stayman

Board: 46	♠ AT6	You are dealer.
Dealer: North	♥ AK53	The opponents are silent.
Vul: None	♦ A76	
HCP: 16	♣ J98	

Board: 47	♠ A7	You are dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: N-S	♦ AT94	
HCP: 15	♣ KJT8	

Board: 48	♠ Q983	Partner is dealer.
Dealer: South	♥ T742	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 8	♣ KJ86	

Board: 49	♠ A87	You are dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: Both	♦ K432	
HCP: 15	♣ Q7	

Board: 50	♠ J865	Partner is dealer.
Dealer: South	♥ 942	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 6	♣ 8642	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ J843		1NT	Pass	2♣ ¹
Vul: None	♥ AK53	♥ QT	Pass	2♥	Pass	3♦
North HCP: 16	♦ A76	♦ KQ943	Pass	4♦	Pass	5♦
South HCP: 12+1	♣ J98	♣ AT	All Pass			
Contract: 5♦ South						1. Stayman

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KJ96		1NT	Pass	2♣ ¹
Vul: N-S	♥ K75	♥ Q82	Pass	2♦	Pass	3NT
North HCP: 15	♦ AT94	♦ KJ76	All Pass			
South HCP: 10	♣ KJT8	♣ 64				
Contract: 3NT South						1. Stayman

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q983	♠ K54				1NT
Vul: E-W	♥ T742	♥ A93	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q	♦ AK83	Pass	2NT	All Pass	
South HCP: 16	♣ KJ86	♣ QT4				
Contract: 2NT North						1. Stayman

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ T432		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ86	♥ KJ	Pass	2♥	Pass	3NT
North HCP: 15	♦ K432	♦ A96	All Pass			
South HCP: 12	♣ Q7	♣ A942				
Contract: 3NT South						1. Stayman

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J865	♠ 42				1NT
Vul: N-S	♥ 942	♥ AK85	All Pass			
North HCP: 6	♦ KQ	♦ A64				
South HCP: 16	♣ 8642	♣ KQT7				
Contract: 1NT South						

South hands

Stayman

Board: 46 ♠ J843 Partner is dealer.
 Dealer: North ♥ QT The opponents are silent.
 Vul: None ♦ KQ943
 HCP: 12+1 ♣ AT

Board: 47 ♠ KJ96 Partner is dealer.
 Dealer: North ♥ Q82 The opponents are silent.
 Vul: N-S ♦ KJ76
 HCP: 10 ♣ 64

Board: 48 ♠ K54 You are dealer.
 Dealer: South ♥ A93 The opponents are silent.
 Vul: E-W ♦ AK83
 HCP: 16 ♣ QT4

Board: 49 ♠ T432 Partner is dealer.
 Dealer: North ♥ KJ The opponents are silent.
 Vul: Both ♦ A96
 HCP: 12 ♣ A942

Board: 50 ♠ 42 You are dealer.
 Dealer: South ♥ AK85 The opponents are silent.
 Vul: N-S ♦ A64
 HCP: 16 ♣ KQT7

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ J843		1NT	Pass	2♣ ¹
Vul: None	♥ AK53	♥ QT	Pass	2♥	Pass	3♦
North HCP: 16	♦ A76	♦ KQ943	Pass	4♦	Pass	5♦
South HCP: 12+1	♣ J98	♣ AT	All Pass			
Contract: 5♦ South						1. Stayman

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KJ96		1NT	Pass	2♣ ¹
Vul: N-S	♥ K75	♥ Q82	Pass	2♦	Pass	3NT
North HCP: 15	♦ AT94	♦ KJ76	All Pass			
South HCP: 10	♣ KJT8	♣ 64				
Contract: 3NT South						1. Stayman

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q983	♠ K54				1NT
Vul: E-W	♥ T742	♥ A93	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q	♦ AK83	Pass	2NT	All Pass	
South HCP: 16	♣ KJ86	♣ QT4				
Contract: 2NT North						1. Stayman

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ T432		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ86	♥ KJ	Pass	2♥	Pass	3NT
North HCP: 15	♦ K432	♦ A96	All Pass			
South HCP: 12	♣ Q7	♣ A942				
Contract: 3NT South						1. Stayman

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J865	♠ 42				1NT
Vul: N-S	♥ 942	♥ AK85	All Pass			
North HCP: 6	♦ KQ	♦ A64				
South HCP: 16	♣ 8642	♣ KQT7				
Contract: 1NT South						

North hands**Stayman**

Board: 51	♠ K7	You are dealer.
Dealer: North	♥ K653	The opponents are silent.
Vul: E-W	♦ QJT	
HCP: 15	♣ AQ62	

Board: 52	♠ A743	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: None	♦ 62	
HCP: 11+2	♣ AK8754	

Board: 53	♠ AJ8	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: E-W	♦ J874	
HCP: 16	♣ A76	

Board: 54	♠ T96	Partner is dealer.
Dealer: South	♥ K543	The opponents are silent.
Vul: Both	♦ 643	
HCP: 6	♣ K83	

Board: 55	♠ AT94	You are dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: None	♦ A6	
HCP: 17	♣ AKT4	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q532		1NT	Pass	2♣ ¹
Vul: E-W	♥ K653	♥ A98	Pass	2♥	Pass	3NT
North HCP: 15	♦ QJT	♦ K43	All Pass			
South HCP: 12	♣ AQ62	♣ K54				
Contract: 3NT South				1. Stayman		

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A743	♠ KQ				1NT
Vul: None	♥ 7	♥ KJT4	Pass	2♣ ¹	Pass	2♥
North HCP: 11+2	♦ 62	♦ KQT3	Pass	3♣	Pass	3NT
South HCP: 16	♣ AK8754	♣ QT2	All Pass			
Contract: 3NT South				1. Stayman		

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K42		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ7	♥ J643	Pass	2♦	Pass	3NT
North HCP: 16	♦ J874	♦ AK	All Pass			
South HCP: 11	♣ A76	♣ T542				
Contract: 3NT South				1. Stayman		

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ A87				1NT
Vul: Both	♥ K543	♥ AJ	All Pass			
North HCP: 6	♦ 643	♦ J987				
South HCP: 16	♣ K83	♣ AQT6				
Contract: 1NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ AT94	♠ KJ3		1NT	Pass	2♣ ¹
Vul: None	♥ Q82	♥ J953	Pass	2♠	Pass	3NT
North HCP: 17	♦ A6	♦ K754	All Pass			
South HCP: 9	♣ AKT4	♣ J9				
Contract: 3NT South				1. Stayman		

South hands**Stayman**

Board: 51	♠ Q532	Partner is dealer.
Dealer: North	♥ A98	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 12	♣ K54	

Board: 52	♠ KQ	You are dealer.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: None	♦ KQT3	
HCP: 16	♣ QT2	

Board: 53	♠ K42	Partner is dealer.
Dealer: North	♥ J643	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 11	♣ T542	

Board: 54	♠ A87	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ J987	
HCP: 16	♣ AQT6	

Board: 55	♠ KJ3	Partner is dealer.
Dealer: North	♥ J953	The opponents are silent.
Vul: None	♦ K754	
HCP: 9	♣ J9	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q532		1NT	Pass	2♣ ¹
Vul: E-W	♥ K653	♥ A98	Pass	2♥	Pass	3NT
North HCP: 15	♦ QJT	♦ K43	All Pass			
South HCP: 12	♣ AQ62	♣ K54				
Contract: 3NT South				1. Stayman		

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A743	♠ KQ				1NT
Vul: None	♥ 7	♥ KJT4	Pass	2♣ ¹	Pass	2♥
North HCP: 11+2	♦ 62	♦ KQT3	Pass	3♣	Pass	3NT
South HCP: 16	♣ AK8754	♣ QT2	All Pass			
Contract: 3NT South				1. Stayman		

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K42		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ7	♥ J643	Pass	2♦	Pass	3NT
North HCP: 16	♦ J874	♦ AK	All Pass			
South HCP: 11	♣ A76	♣ T542				
Contract: 3NT South				1. Stayman		

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ A87				1NT
Vul: Both	♥ K543	♥ AJ	All Pass			
North HCP: 6	♦ 643	♦ J987				
South HCP: 16	♣ K83	♣ AQT6				
Contract: 1NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ AT94	♠ KJ3		1NT	Pass	2♣ ¹
Vul: None	♥ Q82	♥ J953	Pass	2♠	Pass	3NT
North HCP: 17	♦ A6	♦ K754	All Pass			
South HCP: 9	♣ AKT4	♣ J9				
Contract: 3NT South				1. Stayman		

North hands**Stayman**

Board: 56	♠ Q874	Partner is dealer.
Dealer: South	♥ J432	The opponents are silent.
Vul: N-S	♦ 532	
HCP: 10	♣ AK	

Board: 57	♠ QT8	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 16	♣ A97	

Board: 58	♠ A942	Partner is dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: None	♦ A32	
HCP: 11	♣ QJ62	

Board: 59	♠ 953	You are dealer.
Dealer: North	♥ AK96	The opponents are silent.
Vul: N-S	♦ AKQ6	
HCP: 16	♣ 85	

Board: 60	♠ KQ93	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 8+1	♣ KT765	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ Q874	♠ A3				1NT
Vul: N-S	♥ J432	♥ AQ95	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ 532	♦ AT84	Pass	4♥	All Pass	
South HCP: 15	♣ AK	♣ J75				
Contract: 4♥ North						1. Stayman

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ A32		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ6	♥ QT75	Pass	2♥	Pass	4♥
North HCP: 16	♦ Q52	♦ KJ	All Pass			
South HCP: 11	♣ A97	♣ JT86				
Contract: 4♥ South						1. Stayman

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ A942	♠ KQJ3				1NT
Vul: None	♥ 94	♥ Q765	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A32	♦ T5	Pass	3NT	Pass	4♠
South HCP: 15	♣ QJ62	♣ AK8	All Pass			
Contract: 4♠ South						1. Stayman

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ AJT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK96	♥ QJ74	Pass	2♥	Pass	4♥
North HCP: 16	♦ AKQ6	♦ 75	All Pass			
South HCP: 10	♣ 85	♣ Q97				
Contract: 4♥ South						1. Stayman

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ J52				1NT
Vul: E-W	♥ 74	♥ Q83	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ 75	♦ AKJ98	Pass	2NT	All Pass	
South HCP: 15+1	♣ KT765	♣ A4				
Contract: 2NT North						1. Stayman

South hands**Stayman**

Board: 56	♠ A3	You are dealer.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: N-S	♦ AT84	
HCP: 15	♣ J75	

Board: 57	♠ A32	Partner is dealer.
Dealer: North	♥ QT75	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 11	♣ JT86	

Board: 58	♠ KQJ3	You are dealer.
Dealer: South	♥ Q765	The opponents are silent.
Vul: None	♦ T5	
HCP: 15	♣ AK8	

Board: 59	♠ AJT4	Partner is dealer.
Dealer: North	♥ QJ74	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 10	♣ Q97	

Board: 60	♠ J52	You are dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: E-W	♦ AKJ98	
HCP: 15+1	♣ A4	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ Q874	♠ A3				1NT
Vul: N-S	♥ J432	♥ AQ95	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ 532	♦ AT84	Pass	4♥	All Pass	
South HCP: 15	♣ AK	♣ J75				
Contract: 4♥ North						1. Stayman

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ A32		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ6	♥ QT75	Pass	2♥	Pass	4♥
North HCP: 16	♦ Q52	♦ KJ	All Pass			
South HCP: 11	♣ A97	♣ JT86				
Contract: 4♥ South						1. Stayman

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ A942	♠ KQJ3				1NT
Vul: None	♥ 94	♥ Q765	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A32	♦ T5	Pass	3NT	Pass	4♠
South HCP: 15	♣ QJ62	♣ AK8	All Pass			
Contract: 4♠ South						1. Stayman

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ AJT4		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK96	♥ QJ74	Pass	2♥	Pass	4♥
North HCP: 16	♦ AKQ6	♦ 75	All Pass			
South HCP: 10	♣ 85	♣ Q97				
Contract: 4♥ South						1. Stayman

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ J52				1NT
Vul: E-W	♥ 74	♥ Q83	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ 75	♦ AKJ98	Pass	2NT	All Pass	
South HCP: 15+1	♣ KT765	♣ A4				
Contract: 2NT North						1. Stayman

North hands**Stayman**

Board: 61	♠ QJ5	You are dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: None	♦ AT5	
HCP: 15	♣ A973	

Board: 62	♠ 9763	Partner is dealer.
Dealer: South	♥ K863	The opponents are silent.
Vul: N-S	♦ J65	
HCP: 8	♣ A8	

Board: 63	♠ AK98	You are dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: E-W	♦ A853	
HCP: 15	♣ K64	

Board: 64	♠ 32	Partner is dealer.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: Both	♦ KT953	
HCP: 12+1	♣ K2	

Board: 65	♠ KJ43	You are dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: N-S	♦ A953	
HCP: 16	♣ A6	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ T763		1NT	All Pass	
Vul: None	♥ KJ4	♥ T8				
North HCP: 15	♦ AT5	♦ K762				
South HCP: 6	♣ A973	♣ K86				
Contract: 1NT North						
<hr/>						
Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 9763	♠ AKQ8				1NT
Vul: N-S	♥ K863	♥ AT92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J65	♦ 74	Pass	3♥	All Pass	
South HCP: 16	♣ A8	♣ QJ4				
Contract: 3♥ North				1. Stayman		
<hr/>						
Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ Q752		1NT	Pass	2♣ ¹
Vul: E-W	♥ J5	♥ AK76	Pass	2♠	Pass	4♠
North HCP: 15	♦ A853	♦ QT	All Pass			
South HCP: 12	♣ K64	♣ JT7				
Contract: 4♠ South				1. Stayman		
<hr/>						
Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ AKQJ8				1NT
Vul: Both	♥ KQJ8	♥ 762	Pass	2♣ ¹	Pass	2♠
North HCP: 12+1	♦ KT953	♦ A2	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ K2	♣ JT9	Pass	3NT	All Pass	
Contract: 3NT North				1. Stayman		
<hr/>						
Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ A986		1NT	Pass	2♣ ¹
Vul: N-S	♥ A43	♥ KJ96	Pass	2♠	Pass	3♠
North HCP: 16	♦ A953	♦ T8	Pass	4♠	All Pass	
South HCP: 9	♣ A6	♣ J52				
Contract: 4♠ North				1. Stayman		

South hands**Stayman**

Board: 61	♠ T763	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: None	♦ K762	
HCP: 6	♣ K86	

Board: 62	♠ AKQ8	You are dealer.
Dealer: South	♥ AT92	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 16	♣ QJ4	

Board: 63	♠ Q752	Partner is dealer.
Dealer: North	♥ AK76	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 12	♣ JT7	

Board: 64	♠ AKQJ8	You are dealer.
Dealer: South	♥ 762	The opponents are silent.
Vul: Both	♦ A2	
HCP: 15+1	♣ JT9	

Board: 65	♠ A986	Partner is dealer.
Dealer: North	♥ KJ96	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 9	♣ J52	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ T763		1NT	All Pass	
Vul: None	♥ KJ4	♥ T8				
North HCP: 15	♦ AT5	♦ K762				
South HCP: 6	♣ A973	♣ K86				
Contract: 1NT North						
<hr/>						
Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 9763	♠ AKQ8				1NT
Vul: N-S	♥ K863	♥ AT92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J65	♦ 74	Pass	3♥	All Pass	
South HCP: 16	♣ A8	♣ QJ4				
Contract: 3♥ North				1. Stayman		
<hr/>						
Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ Q752		1NT	Pass	2♣ ¹
Vul: E-W	♥ J5	♥ AK76	Pass	2♠	Pass	4♠
North HCP: 15	♦ A853	♦ QT	All Pass			
South HCP: 12	♣ K64	♣ JT7				
Contract: 4♠ South				1. Stayman		
<hr/>						
Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ AKQJ8				1NT
Vul: Both	♥ KQJ8	♥ 762	Pass	2♣ ¹	Pass	2♠
North HCP: 12+1	♦ KT953	♦ A2	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ K2	♣ JT9	Pass	3NT	All Pass	
Contract: 3NT North				1. Stayman		
<hr/>						
Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ A986		1NT	Pass	2♣ ¹
Vul: N-S	♥ A43	♥ KJ96	Pass	2♠	Pass	3♠
North HCP: 16	♦ A953	♦ T8	Pass	4♠	All Pass	
South HCP: 9	♣ A6	♣ J52				
Contract: 4♠ North				1. Stayman		

North hands

Stayman

Board: 66 ♠ AJT Partner is dealer.
 Dealer: South ♥ Q965 The opponents are silent.
 Vul: E-W ♦ QJ74
 HCP: 11 ♣ J9

Board: 67 ♠ K4 You are dealer.
 Dealer: North ♥ AK53 The opponents are silent.
 Vul: Both ♦ Q8763
 HCP: 15+1 ♣ K7

Board: 68 ♠ K43 Partner is dealer.
 Dealer: South ♥ T853 The opponents are silent.
 Vul: None ♦ AT8
 HCP: 10 ♣ K82

Board: 69 ♠ KQ74 You are dealer.
 Dealer: North ♥ AK84 The opponents are silent.
 Vul: E-W ♦ A54
 HCP: 16 ♣ 64

Board: 70 ♠ QJ32 Partner is dealer.
 Dealer: South ♥ 3 The opponents are silent.
 Vul: Both ♦ K7632
 HCP: 8+1 ♣ Q52

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ Q6				1NT
Vul: E-W	♥ Q965	♥ AT82	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ QJ74	♦ K53	Pass	4♥	All Pass	
South HCP: 16	♣ J9	♣ AK72				
Contract: 4♥ North						1. Stayman

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ A652		1NT	Pass	2♣ ¹
Vul: Both	♥ AK53	♥ 874	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ Q8763	♦ AT2	All Pass			
South HCP: 9	♣ K7	♣ J85				
Contract: 3NT South						1. Stayman

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ QJ5				1NT
Vul: None	♥ T853	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ AT8	♦ KQ95	Pass	3NT	All Pass	
South HCP: 15	♣ K82	♣ J965				
Contract: 3NT North						1. Stayman

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ KQ74	♠ T6		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK84	♥ 9632	Pass	2♥	Pass	4♥
North HCP: 16	♦ A54	♦ Q8	All Pass			
South HCP: 9+1	♣ 64	♣ AQJ87				
Contract: 4♥ South						1. Stayman

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ QJ32	♠ 754				1NT
Vul: Both	♥ 3	♥ AQ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ K7632	♦ AQ98	Pass	2NT	All Pass	
South HCP: 16	♣ Q52	♣ A4				
Contract: 2NT North						1. Stayman

South hands**Stayman**

Board: 66	♠ Q6	You are dealer.
Dealer: South	♥ AT82	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 16	♣ AK72	

Board: 67	♠ A652	Partner is dealer.
Dealer: North	♥ 874	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 9	♣ J85	

Board: 68	♠ QJ5	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ KQ95	
HCP: 15	♣ J965	

Board: 69	♠ T6	Partner is dealer.
Dealer: North	♥ 9632	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 9+1	♣ AQJ87	

Board: 70	♠ 754	You are dealer.
Dealer: South	♥ AQ98	The opponents are silent.
Vul: Both	♦ AQ98	
HCP: 16	♣ A4	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ Q6				1NT
Vul: E-W	♥ Q965	♥ AT82	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ QJ74	♦ K53	Pass	4♥	All Pass	
South HCP: 16	♣ J9	♣ AK72				
Contract: 4♥ North				1. Stayman		

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ A652		1NT	Pass	2♣ ¹
Vul: Both	♥ AK53	♥ 874	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ Q8763	♦ AT2	All Pass			
South HCP: 9	♣ K7	♣ J85				
Contract: 3NT South				1. Stayman		

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ QJ5				1NT
Vul: None	♥ T853	♥ AQ	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ AT8	♦ KQ95	Pass	3NT	All Pass	
South HCP: 15	♣ K82	♣ J965				
Contract: 3NT North				1. Stayman		

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ KQ74	♠ T6		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK84	♥ 9632	Pass	2♥	Pass	4♥
North HCP: 16	♦ A54	♦ Q8	All Pass			
South HCP: 9+1	♣ 64	♣ AQJ87				
Contract: 4♥ South				1. Stayman		

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ QJ32	♠ 754				1NT
Vul: Both	♥ 3	♥ AQ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ K7632	♦ AQ98	Pass	2NT	All Pass	
South HCP: 16	♣ Q52	♣ A4				
Contract: 2NT North				1. Stayman		

North hands

Stayman

Board: 71	♠ T84	You are dealer.
Dealer: North	♥ JT4	The opponents are silent.
Vul: None	♦ AK72	
HCP: 17	♣ AKQ	

Board: 72	♠ A972	Partner is dealer.
Dealer: South	♥ Q653	The opponents are silent.
Vul: N-S	♦ J94	
HCP: 7	♣ 53	

Board: 73	♠ AQ83	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ AQT8	
HCP: 16	♣ T98	

Board: 74	♠ AT52	Partner is dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: None	♦ 8732	
HCP: 10	♣ J5	

Board: 75	♠ 84	You are dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: N-S	♦ A763	
HCP: 17	♣ AQ6	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ A762		1NT	Pass	2♣ ¹
Vul: None	♥ JT4	♥ AK	Pass	2♦	Pass	3NT
North HCP: 17	♦ AK72	♦ T654	All Pass			
South HCP: 11	♣ AKQ	♣ T96				
Contract: 3NT South				1. Stayman		

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ A972	♠ J54				1NT
Vul: N-S	♥ Q653	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ J94	♦ KQ865	Pass	2NT	All Pass	
South HCP: 16+1	♣ 53	♣ AQT				
Contract: 2NT North				1. Stayman		

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ T654		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ QJ92	Pass	2♠	Pass	4♠
North HCP: 16	♦ AQT8	♦ J	All Pass			
South HCP: 12	♣ T98	♣ AKJ3				
Contract: 4♠ South				1. Stayman		

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ AT52	♠ KJ4				1NT
Vul: None	♥ AJ3	♥ T76	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 8732	♦ AQJ64	Pass	3NT	All Pass	
South HCP: 15+1	♣ J5	♣ A9				
Contract: 3NT North				1. Stayman		

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQ62		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK32	♥ 7	Pass	2♥	Pass	3NT
North HCP: 17	♦ A763	♦ KT52	All Pass			
South HCP: 12	♣ AQ6	♣ KT98				
Contract: 3NT South				1. Stayman		

South hands

Stayman

Board: 71	♠ A762	Partner is dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ T654	
HCP: 11	♣ T96	

Board: 72	♠ J54	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ KQ865	
HCP: 16+1	♣ AQT	

Board: 73	♠ T654	Partner is dealer.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: Both	♦ J	
HCP: 12	♣ AKJ3	

Board: 74	♠ KJ4	You are dealer.
Dealer: South	♥ T76	The opponents are silent.
Vul: None	♦ AQJ64	
HCP: 15+1	♣ A9	

Board: 75	♠ AQ62	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ KT52	
HCP: 12	♣ KT98	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ A762		1NT	Pass	2♣ ¹
Vul: None	♥ JT4	♥ AK	Pass	2♦	Pass	3NT
North HCP: 17	♦ AK72	♦ T654	All Pass			
South HCP: 11	♣ AKQ	♣ T96				
Contract: 3NT South				1. Stayman		

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ A972	♠ J54				1NT
Vul: N-S	♥ Q653	♥ A2	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ J94	♦ KQ865	Pass	2NT	All Pass	
South HCP: 16+1	♣ 53	♣ AQT				
Contract: 2NT North				1. Stayman		

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ T654		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ QJ92	Pass	2♠	Pass	4♠
North HCP: 16	♦ AQT8	♦ J	All Pass			
South HCP: 12	♣ T98	♣ AKJ3				
Contract: 4♠ South				1. Stayman		

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ AT52	♠ KJ4				1NT
Vul: None	♥ AJ3	♥ T76	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 8732	♦ AQJ64	Pass	3NT	All Pass	
South HCP: 15+1	♣ J5	♣ A9				
Contract: 3NT North				1. Stayman		

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQ62		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK32	♥ 7	Pass	2♥	Pass	3NT
North HCP: 17	♦ A763	♦ KT52	All Pass			
South HCP: 12	♣ AQ6	♣ KT98				
Contract: 3NT South				1. Stayman		

North hands

Stayman

Board: 76	♠ 842	Partner is dealer.
Dealer: South	♥ 7542	The opponents are silent.
Vul: E-W	♦ Q65	
HCP: 5	♣ QJ4	

Board: 77	♠ K42	You are dealer.
Dealer: North	♥ AK84	The opponents are silent.
Vul: N-S	♦ K32	
HCP: 15	♣ Q83	

Board: 78	♠ JT64	Partner is dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ AQ72	
HCP: 10	♣ T62	

Board: 79	♠ 842	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 16+1	♣ AT965	

Board: 80	♠ 9653	Partner is dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: N-S	♦ AT653	
HCP: 8+1	♣ 6	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ KJ6				1NT
Vul: E-W	♥ 7542	♥ AKJ6	All Pass			
North HCP: 5	♦ Q65	♦ K43				
South HCP: 15	♣ QJ4	♣ 852				
Contract: 1NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ T963		1NT	All Pass	
Vul: N-S	♥ AK84	♥ 9732				
North HCP: 15	♦ K32	♦ Q97				
South HCP: 5	♣ Q83	♣ K4				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ JT64	♠ A3				1NT
Vul: E-W	♥ K7	♥ AJT4	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQ72	♦ JT4	Pass	3NT	All Pass	
South HCP: 15	♣ T62	♣ AJ74				
Contract: 3NT North			1. Stayman			

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ QJ65		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ8	♥ KT53	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AQ	♦ K3	All Pass			
South HCP: 9	♣ AT965	♣ 743				
Contract: 3NT South			1. Stayman			

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ Q7				1NT
Vul: N-S	♥ KJ2	♥ AQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ AT653	♦ 74	Pass	2NT	All Pass	
South HCP: 15+1	♣ 6	♣ AK984				
Contract: 2NT North			1. Stayman			

South hands**Stayman**

Board: 76	♠ KJ6	You are dealer.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 15	♣ 852	

Board: 77	♠ T963	Partner is dealer.
Dealer: North	♥ 9732	The opponents are silent.
Vul: N-S	♦ Q97	
HCP: 5	♣ K4	

Board: 78	♠ A3	You are dealer.
Dealer: South	♥ AJT4	The opponents are silent.
Vul: E-W	♦ JT4	
HCP: 15	♣ AJ74	

Board: 79	♠ QJ65	Partner is dealer.
Dealer: North	♥ KT53	The opponents are silent.
Vul: Both	♦ K3	
HCP: 9	♣ 743	

Board: 80	♠ Q7	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 15+1	♣ AK984	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ KJ6				1NT
Vul: E-W	♥ 7542	♥ AKJ6	All Pass			
North HCP: 5	♦ Q65	♦ K43				
South HCP: 15	♣ QJ4	♣ 852				
Contract: 1NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ T963		1NT	All Pass	
Vul: N-S	♥ AK84	♥ 9732				
North HCP: 15	♦ K32	♦ Q97				
South HCP: 5	♣ Q83	♣ K4				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ JT64	♠ A3				1NT
Vul: E-W	♥ K7	♥ AJT4	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQ72	♦ JT4	Pass	3NT	All Pass	
South HCP: 15	♣ T62	♣ AJ74				
Contract: 3NT North			1. Stayman			

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ QJ65		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ8	♥ KT53	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AQ	♦ K3	All Pass			
South HCP: 9	♣ AT965	♣ 743				
Contract: 3NT South			1. Stayman			

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ Q7				1NT
Vul: N-S	♥ KJ2	♥ AQ64	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ AT653	♦ 74	Pass	2NT	All Pass	
South HCP: 15+1	♣ 6	♣ AK984				
Contract: 2NT North			1. Stayman			

North hands

Stayman

Board: 81	♠ 97	You are dealer.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: Both	♦ A985	
HCP: 15	♣ KQ2	

Board: 82	♠ T765	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ Q53	
HCP: 11	♣ KT94	

Board: 83	♠ Q6	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ AQ93	
HCP: 17	♣ AQT5	

Board: 84	♠ J843	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ AJ86	
HCP: 11	♣ J95	

Board: 85	♠ Q3	You are dealer.
Dealer: North	♥ T83	The opponents are silent.
Vul: N-S	♦ AKT54	
HCP: 17+1	♣ AKJ	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AT43		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ82	♥ K94	Pass	2♥	Pass	3NT
North HCP: 15	♦ A985	♦ T6	All Pass			
South HCP: 11	♣ KQ2	♣ AT96				
Contract: 3NT South				1. Stayman		

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ T765	♠ KQ82				1NT
Vul: None	♥ AQ	♥ J932	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ Q53	♦ AJ	Pass	3NT	Pass	4♠
South HCP: 16	♣ KT94	♣ AJ8	All Pass			
Contract: 4♠ South				1. Stayman		

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AT7		1NT	Pass	2♣ ¹
Vul: Both	♥ KT3	♥ Q865	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ93	♦ KJ87	All Pass			
South HCP: 10	♣ AQT5	♣ 43				
Contract: 3NT South				1. Stayman		

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ QT62				1NT
Vul: None	♥ AT	♥ KQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AJ86	♦ K4	Pass	3NT	Pass	4♠
South HCP: 17	♣ J95	♣ AQ7	All Pass			
Contract: 4♠ South				1. Stayman		

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ 65		1NT	Pass	2♣ ¹
Vul: N-S	♥ T83	♥ AKJ2	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKT54	♦ Q832	All Pass			
South HCP: 10	♣ AKJ	♣ 965				
Contract: 2NT South				1. Stayman		

South hands

Stayman

Board: 81 ♠ AT43 Partner is dealer.
 Dealer: North ♥ K94 The opponents are silent.
 Vul: Both ♦ T6
 HCP: 11 ♣ AT96

Board: 82 ♠ KQ82 You are dealer.
 Dealer: South ♥ J932 The opponents are silent.
 Vul: None ♦ AJ
 HCP: 16 ♣ AJ8

Board: 83 ♠ AT7 Partner is dealer.
 Dealer: North ♥ Q865 The opponents are silent.
 Vul: Both ♦ KJ87
 HCP: 10 ♣ 43

Board: 84 ♠ QT62 You are dealer.
 Dealer: South ♥ KQJ2 The opponents are silent.
 Vul: None ♦ K4
 HCP: 17 ♣ AQ7

Board: 85 ♠ 65 Partner is dealer.
 Dealer: North ♥ AKJ2 The opponents are silent.
 Vul: N-S ♦ Q832
 HCP: 10 ♣ 965

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AT43		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ82	♥ K94	Pass	2♥	Pass	3NT
North HCP: 15	♦ A985	♦ T6	All Pass			
South HCP: 11	♣ KQ2	♣ AT96				
Contract: 3NT South				1. Stayman		

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ T765	♠ KQ82				1NT
Vul: None	♥ AQ	♥ J932	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ Q53	♦ AJ	Pass	3NT	Pass	4♠
South HCP: 16	♣ KT94	♣ AJ8	All Pass			
Contract: 4♠ South				1. Stayman		

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AT7		1NT	Pass	2♣ ¹
Vul: Both	♥ KT3	♥ Q865	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ93	♦ KJ87	All Pass			
South HCP: 10	♣ AQT5	♣ 43				
Contract: 3NT South				1. Stayman		

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ QT62				1NT
Vul: None	♥ AT	♥ KQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AJ86	♦ K4	Pass	3NT	Pass	4♠
South HCP: 17	♣ J95	♣ AQ7	All Pass			
Contract: 4♠ South				1. Stayman		

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ 65		1NT	Pass	2♣ ¹
Vul: N-S	♥ T83	♥ AKJ2	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKT54	♦ Q832	All Pass			
South HCP: 10	♣ AKJ	♣ 965				
Contract: 2NT South				1. Stayman		

North hands**Stayman**

Board: 86	♠ J653	Partner is dealer.
Dealer: South	♥ 954	The opponents are silent.
Vul: None	♦ A94	
HCP: 8	♣ QJ2	

Board: 87	♠ AKT9	You are dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: E-W	♦ A985	
HCP: 16	♣ Q5	

Board: 88	♠ 8632	Partner is dealer.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: None	♦ 64	
HCP: 10	♣ A65	

Board: 89	♠ AQ82	You are dealer.
Dealer: North	♥ K876	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 16	♣ AKT	

Board: 90	♠ A653	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ Q93	
HCP: 9	♣ QT86	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ J653	♠ K4				1NT
Vul: None	♥ 954	♥ KQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A94	♦ KT86	Pass	2NT	All Pass	
South HCP: 16	♣ QJ2	♣ A98				
Contract: 2NT North				1. Stayman		

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AKT9	♠ J86		1NT	Pass	2♣ ¹
Vul: E-W	♥ K64	♥ AQ32	Pass	2♠	Pass	3NT
North HCP: 16	♦ A985	♦ QT	All Pass			
South HCP: 10	♣ Q5	♣ JT92				
Contract: 3NT South				1. Stayman		

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ 8632	♠ KT5				1NT
Vul: None	♥ AQ62	♥ T3	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 64	♦ AKQJ	Pass	3NT	All Pass	
South HCP: 16	♣ A65	♣ K983				
Contract: 3NT North				1. Stayman		

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AQ82	♠ K53		1NT	Pass	2♣ ¹
Vul: N-S	♥ K876	♥ T932	Pass	2♥	Pass	3♥
North HCP: 16	♦ T5	♦ KQJ73	Pass	4♥	All Pass	
South HCP: 9+1	♣ AKT	♣ 9				
Contract: 4♥ North				1. Stayman		

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ KJ				1NT
Vul: N-S	♥ J4	♥ AKQ63	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q93	♦ 762	Pass	3NT	All Pass	
South HCP: 17+1	♣ QT86	♣ A95				
Contract: 3NT North				1. Stayman		

South hands

Stayman

Board: 86	♠ K4	You are dealer.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: None	♦ KT86	
HCP: 16	♣ A98	

Board: 87	♠ J86	Partner is dealer.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 10	♣ JT92	

Board: 88	♠ KT5	You are dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: None	♦ AKQJ	
HCP: 16	♣ K983	

Board: 89	♠ K53	Partner is dealer.
Dealer: North	♥ T932	The opponents are silent.
Vul: N-S	♦ KQJ73	
HCP: 9+1	♣ 9	

Board: 90	♠ KJ	You are dealer.
Dealer: South	♥ AKQ63	The opponents are silent.
Vul: N-S	♦ 762	
HCP: 17+1	♣ A95	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ J653	♠ K4				1NT
Vul: None	♥ 954	♥ KQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A94	♦ KT86	Pass	2NT	All Pass	
South HCP: 16	♣ QJ2	♣ A98				
Contract: 2NT North				1. Stayman		

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AKT9	♠ J86		1NT	Pass	2♣ ¹
Vul: E-W	♥ K64	♥ AQ32	Pass	2♠	Pass	3NT
North HCP: 16	♦ A985	♦ QT	All Pass			
South HCP: 10	♣ Q5	♣ JT92				
Contract: 3NT South				1. Stayman		

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ 8632	♠ KT5				1NT
Vul: None	♥ AQ62	♥ T3	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 64	♦ AKQJ	Pass	3NT	All Pass	
South HCP: 16	♣ A65	♣ K983				
Contract: 3NT North				1. Stayman		

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AQ82	♠ K53		1NT	Pass	2♣ ¹
Vul: N-S	♥ K876	♥ T932	Pass	2♥	Pass	3♥
North HCP: 16	♦ T5	♦ KQJ73	Pass	4♥	All Pass	
South HCP: 9+1	♣ AKT	♣ 9				
Contract: 4♥ North				1. Stayman		

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ KJ				1NT
Vul: N-S	♥ J4	♥ AKQ63	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q93	♦ 762	Pass	3NT	All Pass	
South HCP: 17+1	♣ QT86	♣ A95				
Contract: 3NT North				1. Stayman		

North hands

Stayman

Board: 91 ♠ AKJ You are dealer.
 Dealer: North ♥ KJT2 The opponents are silent.
 Vul: Both ♦ QT94
 HCP: 17 ♣ KT

Board: 92 ♠ AK53 Partner is dealer.
 Dealer: South ♥ Q32 The opponents are silent.
 Vul: None ♦ 65
 HCP: 12 ♣ K764

Board: 93 ♠ Q7 You are dealer.
 Dealer: North ♥ KQ76 The opponents are silent.
 Vul: E-W ♦ KQ9
 HCP: 16 ♣ A652

Board: 94 ♠ A532 Partner is dealer.
 Dealer: South ♥ J63 The opponents are silent.
 Vul: Both ♦ QJT
 HCP: 8 ♣ T76

Board: 95 ♠ AK9 You are dealer.
 Dealer: North ♥ K963 The opponents are silent.
 Vul: None ♦ AJ94
 HCP: 17 ♣ Q3

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 8753		1NT	All Pass	
Vul: Both	♥ KJT2	♥ A63				
North HCP: 17	♦ QT94	♦ 865				
South HCP: 6	♣ KT	♣ Q83				
Contract: 1NT North						
Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ AK53	♠ QJ964				1NT
Vul: None	♥ Q32	♥ K7	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ 65	♦ AQ8	Pass	4♠	All Pass	
South HCP: 15+1	♣ K764	♣ QJ5				
Contract: 4♠ North				1. Stayman		
Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ KJT3		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ76	♥ T9	Pass	2♥	Pass	3♦
North HCP: 16	♦ KQ9	♦ AJT87	Pass	3NT	All Pass	
South HCP: 9+1	♣ A652	♣ T4				
Contract: 3NT North				1. Stayman		
Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ A532	♠ KQ4				1NT
Vul: Both	♥ J63	♥ KQT9	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJT	♦ 864	Pass	2NT	Pass	3NT
South HCP: 17	♣ T76	♣ AQJ	All Pass			
Contract: 3NT South				1. Stayman		
Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ 7542		1NT	Pass	2♣ ¹
Vul: None	♥ K963	♥ AQJ4	Pass	2♥	Pass	4♥
North HCP: 17	♦ AJ94	♦ Q3	All Pass			
South HCP: 12	♣ Q3	♣ K94				
Contract: 4♥ South				1. Stayman		

South hands

Stayman

Board: 91 ♠ 8753 Partner is dealer.
 Dealer: North ♥ A63 The opponents are silent.
 Vul: Both ♦ 865
 HCP: 6 ♣ Q83

Board: 92 ♠ QJ964 You are dealer.
 Dealer: South ♥ K7 The opponents are silent.
 Vul: None ♦ AQ8
 HCP: 15+1 ♣ QJ5

Board: 93 ♠ KJT3 Partner is dealer.
 Dealer: North ♥ T9 The opponents are silent.
 Vul: E-W ♦ AJT87
 HCP: 9+1 ♣ T4

Board: 94 ♠ KQ4 You are dealer.
 Dealer: South ♥ KQT9 The opponents are silent.
 Vul: Both ♦ 864
 HCP: 17 ♣ AQJ

Board: 95 ♠ 7542 Partner is dealer.
 Dealer: North ♥ AQJ4 The opponents are silent.
 Vul: None ♦ Q3
 HCP: 12 ♣ K94

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 8753		1NT	All Pass	
Vul: Both	♥ KJT2	♥ A63				
North HCP: 17	♦ QT94	♦ 865				
South HCP: 6	♣ KT	♣ Q83				
Contract: 1NT North						
Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ AK53	♠ QJ964				1NT
Vul: None	♥ Q32	♥ K7	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ 65	♦ AQ8	Pass	4♠	All Pass	
South HCP: 15+1	♣ K764	♣ QJ5				
Contract: 4♠ North				1. Stayman		
Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ KJT3		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ76	♥ T9	Pass	2♥	Pass	3♦
North HCP: 16	♦ KQ9	♦ AJT87	Pass	3NT	All Pass	
South HCP: 9+1	♣ A652	♣ T4				
Contract: 3NT North				1. Stayman		
Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ A532	♠ KQ4				1NT
Vul: Both	♥ J63	♥ KQT9	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJT	♦ 864	Pass	2NT	Pass	3NT
South HCP: 17	♣ T76	♣ AQJ	All Pass			
Contract: 3NT South				1. Stayman		
Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ 7542		1NT	Pass	2♣ ¹
Vul: None	♥ K963	♥ AQJ4	Pass	2♥	Pass	4♥
North HCP: 17	♦ AJ94	♦ Q3	All Pass			
South HCP: 12	♣ Q3	♣ K94				
Contract: 4♥ South				1. Stayman		

North hands**Stayman**

Board: 96	♠ KT52	Partner is dealer.
Dealer: South	♥ 974	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 7	♣ KT85	

Board: 97	♠ A94	You are dealer.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 15	♣ A76	

Board: 98	♠ Q42	Partner is dealer.
Dealer: South	♥ J953	The opponents are silent.
Vul: None	♦ K86	
HCP: 12	♣ AQ6	

Board: 99	♠ QJ3	You are dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 16	♣ AK94	

Board: 100	♠ K86	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ K82	
HCP: 15	♣ J97	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ KT52	♠ AQ3				1NT
Vul: N-S	♥ 974	♥ QJT	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ J6	♦ KT85	Pass	2NT	All Pass	
South HCP: 15	♣ KT85	♣ QJ7				
Contract: 2NT North						1. Stayman

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QT8		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ86	♥ AQT4	Pass	2♥	Pass	4♥
North HCP: 15	♦ KT7	♦ 95432	All Pass			
South HCP: 9+1	♣ A76	♣ J				
Contract: 4♥ South						1. Stayman

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AK7				1NT
Vul: None	♥ J953	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ K86	♦ AJ54	Pass	3NT	All Pass	
South HCP: 16	♣ AQ6	♣ 9875				
Contract: 3NT North						1. Stayman

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ A962		1NT	Pass	2♣ ¹
Vul: N-S	♥ AT3	♥ KJ82	Pass	2♦	Pass	3NT
North HCP: 16	♦ Q74	♦ KJ	All Pass			
South HCP: 12	♣ AK94	♣ T62				
Contract: 3NT South						1. Stayman

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ AQ72		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKJ6	♥ 832	Pass	2♥	Pass	3♦
North HCP: 15	♦ K82	♦ AJ963	Pass	4♦	Pass	4♥
South HCP: 11+1	♣ J97	♣ 2	Pass	5♦	All Pass	
Contract: 5♦ North						1. Stayman

South hands

Stayman

Board: 96	♠ AQ3	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: N-S	♦ KT85	
HCP: 15	♣ QJ7	

Board: 97	♠ QT8	Partner is dealer.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: Both	♦ 95432	
HCP: 9+1	♣ J	

Board: 98	♠ AK7	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 16	♣ 9875	

Board: 99	♠ A962	Partner is dealer.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 12	♣ T62	

Board: 100	♠ AQ72	Partner is dealer.
Dealer: North	♥ 832	The opponents are silent.
Vul: E-W	♦ AJ963	
HCP: 11+1	♣ 2	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ KT52	♠ AQ3				1NT
Vul: N-S	♥ 974	♥ QJT	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ J6	♦ KT85	Pass	2NT	All Pass	
South HCP: 15	♣ KT85	♣ QJ7				
Contract: 2NT North						1. Stayman

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QT8		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ86	♥ AQT4	Pass	2♥	Pass	4♥
North HCP: 15	♦ KT7	♦ 95432	All Pass			
South HCP: 9+1	♣ A76	♣ J				
Contract: 4♥ South						1. Stayman

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AK7				1NT
Vul: None	♥ J953	♥ A4	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ K86	♦ AJ54	Pass	3NT	All Pass	
South HCP: 16	♣ AQ6	♣ 9875				
Contract: 3NT North						1. Stayman

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ A962		1NT	Pass	2♣ ¹
Vul: N-S	♥ AT3	♥ KJ82	Pass	2♦	Pass	3NT
North HCP: 16	♦ Q74	♦ KJ	All Pass			
South HCP: 12	♣ AK94	♣ T62				
Contract: 3NT South						1. Stayman

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ AQ72		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKJ6	♥ 832	Pass	2♥	Pass	3♦
North HCP: 15	♦ K82	♦ AJ963	Pass	4♦	Pass	4♥
South HCP: 11+1	♣ J97	♣ 2	Pass	5♦	All Pass	
Contract: 5♦ North						1. Stayman

North hands

Stayman

Board: 101	♠ AK	You are dealer.
Dealer: North	♥ T8752	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 15+1	♣ K98	

Board: 102	♠ K987	Partner is dealer.
Dealer: South	♥ 9543	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 11	♣ AKJ	

Board: 103	♠ K5	You are dealer.
Dealer: North	♥ 865	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 16+1	♣ KQ865	

Board: 104	♠ JT85	Partner is dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: Both	♦ K84	
HCP: 9	♣ A85	

Board: 105	♠ KQ8	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ QJT43	
HCP: 16+1	♣ A5	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 9754		1NT	All Pass	
Vul: None	♥ T8752	♥ K				
North HCP: 15+1	♦ KQ7	♦ JT54				
South HCP: 6	♣ K98	♣ Q642				
Contract: 1NT North						
<hr/>						
Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ K987	♠ J3				1NT
Vul: N-S	♥ 9543	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 63	♦ AQJ42	Pass	4♥	All Pass	
South HCP: 15+1	♣ AKJ	♣ 76				
Contract: 4♥ North				1. Stayman		
<hr/>						
Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ2		1NT	Pass	2♣ ¹
Vul: E-W	♥ 865	♥ KJ73	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AKJ	♦ 982	All Pass			
South HCP: 11	♣ KQ865	♣ JT2				
Contract: 3NT South				1. Stayman		
<hr/>						
Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ JT85	♠ KQ76				1NT
Vul: Both	♥ J52	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K84	♦ AQ97	Pass	3♠	All Pass	
South HCP: 15	♣ A85	♣ 976				
Contract: 3♠ North				1. Stayman		
<hr/>						
Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ AT94		1NT	Pass	2♣ ¹
Vul: N-S	♥ A76	♥ QJ4	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ QJT43	♦ 5	All Pass			
South HCP: 7+1	♣ A5	♣ 97643				
Contract: 2NT South				1. Stayman		

South hands**Stayman**

Board: 101	♠ 9754	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ JT54	
HCP: 6	♣ Q642	

Board: 102	♠ J3	You are dealer.
Dealer: South	♥ AK72	The opponents are silent.
Vul: N-S	♦ AQJ42	
HCP: 15+1	♣ 76	

Board: 103	♠ AQ2	Partner is dealer.
Dealer: North	♥ KJ73	The opponents are silent.
Vul: E-W	♦ 982	
HCP: 11	♣ JT2	

Board: 104	♠ KQ76	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ AQ97	
HCP: 15	♣ 976	

Board: 105	♠ AT94	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 7+1	♣ 97643	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 9754		1NT	All Pass	
Vul: None	♥ T8752	♥ K				
North HCP: 15+1	♦ KQ7	♦ JT54				
South HCP: 6	♣ K98	♣ Q642				
Contract: 1NT North						
<hr/>						
Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ K987	♠ J3				1NT
Vul: N-S	♥ 9543	♥ AK72	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 63	♦ AQJ42	Pass	4♥	All Pass	
South HCP: 15+1	♣ AKJ	♣ 76				
Contract: 4♥ North				1. Stayman		
<hr/>						
Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ2		1NT	Pass	2♣ ¹
Vul: E-W	♥ 865	♥ KJ73	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AKJ	♦ 982	All Pass			
South HCP: 11	♣ KQ865	♣ JT2				
Contract: 3NT South				1. Stayman		
<hr/>						
Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ JT85	♠ KQ76				1NT
Vul: Both	♥ J52	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K84	♦ AQ97	Pass	3♠	All Pass	
South HCP: 15	♣ A85	♣ 976				
Contract: 3♠ North				1. Stayman		
<hr/>						
Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ AT94		1NT	Pass	2♣ ¹
Vul: N-S	♥ A76	♥ QJ4	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ QJT43	♦ 5	All Pass			
South HCP: 7+1	♣ A5	♣ 97643				
Contract: 2NT South				1. Stayman		

North hands

Stayman

Board: 106	♠ KQ97	Partner is dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 10	♣ J54	

Board: 107	♠ K63	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ AT9	
HCP: 15+1	♣ AQ752	

Board: 108	♠ QT95	Partner is dealer.
Dealer: South	♥ KT86	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 11	♣ A9	

Board: 109	♠ AK872	You are dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ AT3	
HCP: 17+1	♣ K6	

Board: 110	♠ QJ92	Partner is dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: None	♦ AQ843	
HCP: 11+1	♣ 9	

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ KQ97	♠ AJ64				1NT
Vul: E-W	♥ KT5	♥ QJ42	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 10	♦ J65	♦ K3	Pass	3NT	Pass	4 ♠
South HCP: 16	♣ J54	♣ KQ2	All Pass			
Contract: 4 ♠ South						
						1. Stayman

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ A42		1NT	Pass	2 ♣ ¹
Vul: None	♥ QT	♥ KJ86	Pass	2 ♦	Pass	3NT
North HCP: 15+1	♦ AT9	♦ Q7642	All Pass			
South HCP: 11+1	♣ AQ752	♣ J				
Contract: 3NT South						
						1. Stayman

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ A6				1NT
Vul: E-W	♥ KT86	♥ A43	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 11	♦ QT7	♦ A54	Pass	3NT	All Pass	
South HCP: 16+1	♣ A9	♣ KJ764				
Contract: 3NT North						
						1. Stayman

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AK872	♠ Q6		1NT	Pass	2 ♣ ¹
Vul: Both	♥ KT9	♥ AQ62	Pass	2 ♠	Pass	3NT
North HCP: 17+1	♦ AT3	♦ 98	All Pass			
South HCP: 9+1	♣ K6	♣ JT854				
Contract: 3NT South						
						1. Stayman

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ A87				1NT
Vul: None	♥ Q43	♥ A9762	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 11+1	♦ AQ843	♦ JT	Pass	3 ♦	Pass	3 ♥
South HCP: 16+1	♣ 9	♣ AK7	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						
						1. Stayman

South hands**Stayman**

Board: 106	♠ AJ64	You are dealer.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 16	♣ KQ2	

Board: 107	♠ A42	Partner is dealer.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: None	♦ Q7642	
HCP: 11+1	♣ J	

Board: 108	♠ A6	You are dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 16+1	♣ KJ764	

Board: 109	♠ Q6	Partner is dealer.
Dealer: North	♥ AQ62	The opponents are silent.
Vul: Both	♦ 98	
HCP: 9+1	♣ JT854	

Board: 110	♠ A87	You are dealer.
Dealer: South	♥ A9762	The opponents are silent.
Vul: None	♦ JT	
HCP: 16+1	♣ AK7	

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ KQ97	♠ AJ64				1NT
Vul: E-W	♥ KT5	♥ QJ42	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ J65	♦ K3	Pass	3NT	Pass	4♠
South HCP: 16	♣ J54	♣ KQ2	All Pass			
Contract: 4♠ South						
						1. Stayman

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ A42		1NT	Pass	2♣ ¹
Vul: None	♥ QT	♥ KJ86	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AT9	♦ Q7642	All Pass			
South HCP: 11+1	♣ AQ752	♣ J				
Contract: 3NT South						
						1. Stayman

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ A6				1NT
Vul: E-W	♥ KT86	♥ A43	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ QT7	♦ A54	Pass	3NT	All Pass	
South HCP: 16+1	♣ A9	♣ KJ764				
Contract: 3NT North						
						1. Stayman

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AK872	♠ Q6		1NT	Pass	2♣ ¹
Vul: Both	♥ KT9	♥ AQ62	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ AT3	♦ 98	All Pass			
South HCP: 9+1	♣ K6	♣ JT854				
Contract: 3NT South						
						1. Stayman

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ A87				1NT
Vul: None	♥ Q43	♥ A9762	Pass	2♣ ¹	Pass	2♥
North HCP: 11+1	♦ AQ843	♦ JT	Pass	3♦	Pass	3♥
South HCP: 16+1	♣ 9	♣ AK7	Pass	4♥	All Pass	
Contract: 4♥ North						
						1. Stayman

North hands

Stayman

Board: 111	♠ AK4	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ T8653	
HCP: 15+1	♣ K84	

Board: 112	♠ K5	Partner is dealer.
Dealer: South	♥ J762	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 11	♣ QJ73	

Board: 113	♠ A542	You are dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ AK72	
HCP: 17	♣ AQ2	

Board: 114	♠ A965	Partner is dealer.
Dealer: South	♥ T753	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 7	♣ 98	

Board: 115	♠ AQT	You are dealer.
Dealer: North	♥ KT98	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 16	♣ K952	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q852		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ	♥ T54	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ T8653	♦ J2	All Pass			
South HCP: 8	♣ K84	♣ AJ92				
Contract: 2NT South						1. Stayman

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ JT8				1NT
Vul: Both	♥ J762	♥ AK84	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ KJ7	♦ A6	Pass	4♥	All Pass	
South HCP: 16	♣ QJ73	♣ A986				
Contract: 4♥ North						1. Stayman

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ A542	♠ KJT9		1NT	Pass	2♣ ¹
Vul: None	♥ 92	♥ KQT7	Pass	2♠	Pass	4♠
North HCP: 17	♦ AK72	♦ T6	All Pass			
South HCP: 12	♣ AQ2	♣ K76				
Contract: 4♠ South						1. Stayman

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ A965	♠ K3				1NT
Vul: N-S	♥ T753	♥ K642	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ QJ4	♦ AK2	Pass	3♥	Pass	4♥
South HCP: 17	♣ 98	♣ AT76	All Pass			
Contract: 4♥ South						1. Stayman

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ K943		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT98	♥ 752	Pass	2♥	Pass	3NT
North HCP: 16	♦ A7	♦ KJ4	All Pass			
South HCP: 12	♣ K952	♣ AJT				
Contract: 3NT South						1. Stayman

South hands**Stayman**

Board: 111	♠ Q852	Partner is dealer.
Dealer: North	♥ T54	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 8	♣ AJ92	

Board: 112	♠ JT8	You are dealer.
Dealer: South	♥ AK84	The opponents are silent.
Vul: Both	♦ A6	
HCP: 16	♣ A986	

Board: 113	♠ KJT9	Partner is dealer.
Dealer: North	♥ KQT7	The opponents are silent.
Vul: None	♦ T6	
HCP: 12	♣ K76	

Board: 114	♠ K3	You are dealer.
Dealer: South	♥ K642	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 17	♣ AT76	

Board: 115	♠ K943	Partner is dealer.
Dealer: North	♥ 752	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 12	♣ AJT	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q852		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ	♥ T54	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ T8653	♦ J2	All Pass			
South HCP: 8	♣ K84	♣ AJ92				
Contract: 2NT South						1. Stayman

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ JT8				1NT
Vul: Both	♥ J762	♥ AK84	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ KJ7	♦ A6	Pass	4♥	All Pass	
South HCP: 16	♣ QJ73	♣ A986				
Contract: 4♥ North						1. Stayman

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ A542	♠ KJT9		1NT	Pass	2♣ ¹
Vul: None	♥ 92	♥ KQT7	Pass	2♠	Pass	4♠
North HCP: 17	♦ AK72	♦ T6	All Pass			
South HCP: 12	♣ AQ2	♣ K76				
Contract: 4♠ South						1. Stayman

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ A965	♠ K3				1NT
Vul: N-S	♥ T753	♥ K642	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ QJ4	♦ AK2	Pass	3♥	Pass	4♥
South HCP: 17	♣ 98	♣ AT76	All Pass			
Contract: 4♥ South						1. Stayman

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ K943		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT98	♥ 752	Pass	2♥	Pass	3NT
North HCP: 16	♦ A7	♦ KJ4	All Pass			
South HCP: 12	♣ K952	♣ AJT				
Contract: 3NT South						1. Stayman

North hands**Stayman**

Board: 116	♠ KQ97	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ Q72	
HCP: 10	♣ J762	

Board: 117	♠ 963	You are dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 16	♣ KQ62	

Board: 118	♠ Q954	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 10	♣ QJ52	

Board: 119	♠ A42	You are dealer.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 17	♣ Q85	

Board: 120	♠ AJ63	Partner is dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 12	♣ 852	

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ KQ97	♠ A32				1NT
Vul: None	♥ Q2	♥ K95	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q72	♦ AJ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ J762	♣ AT				
Contract: 3NT North				1. Stayman		

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ AK82		1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ9	♥ A652	Pass	2♦	Pass	3♦
North HCP: 16	♦ AK6	♦ JT983	Pass	3NT	All Pass	
South HCP: 12+1	♣ KQ62	♣ -				
Contract: 3NT North				1. Stayman		

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ KT				1NT
Vul: E-W	♥ 73	♥ AKJ9	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ KQ2	♦ JT3	Pass	3NT	All Pass	
South HCP: 16	♣ QJ52	♣ A876				
Contract: 3NT North				1. Stayman		

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ QJ65		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT6	♥ 72	Pass	2♥	Pass	3♦
North HCP: 17	♦ AJT	♦ K9542	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q85	♣ KJ				
Contract: 3NT North				1. Stayman		

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ AJ63	♠ Q84				1NT
Vul: N-S	♥ A54	♥ QJ982	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ QJ9	♦ KT	Pass	3NT	All Pass	
South HCP: 15+1	♣ 852	♣ AK9				
Contract: 3NT North				1. Stayman		

South hands**Stayman**

Board: 116	♠ A32	You are dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ AJ653	
HCP: 16+1	♣ AT	

Board: 117	♠ AK82	Partner is dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: N-S	♦ JT983	
HCP: 12+1	♣ -	

Board: 118	♠ KT	You are dealer.
Dealer: South	♥ AKJ9	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 16	♣ A876	

Board: 119	♠ QJ65	Partner is dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ K9542	
HCP: 10+1	♣ KJ	

Board: 120	♠ Q84	You are dealer.
Dealer: South	♥ QJ982	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 15+1	♣ AK9	

Both hands (Answers Page)

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ KQ97	♠ A32				1NT
Vul: None	♥ Q2	♥ K95	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ Q72	♦ AJ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ J762	♣ AT				
Contract: 3NT North				1. Stayman		

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ AK82		1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ9	♥ A652	Pass	2♦	Pass	3♦
North HCP: 16	♦ AK6	♦ JT983	Pass	3NT	All Pass	
South HCP: 12+1	♣ KQ62	♣ -				
Contract: 3NT North				1. Stayman		

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ KT				1NT
Vul: E-W	♥ 73	♥ AKJ9	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ KQ2	♦ JT3	Pass	3NT	All Pass	
South HCP: 16	♣ QJ52	♣ A876				
Contract: 3NT North				1. Stayman		

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ QJ65		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT6	♥ 72	Pass	2♥	Pass	3♦
North HCP: 17	♦ AJT	♦ K9542	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q85	♣ KJ				
Contract: 3NT North				1. Stayman		

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ AJ63	♠ Q84				1NT
Vul: N-S	♥ A54	♥ QJ982	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ QJ9	♦ KT	Pass	3NT	All Pass	
South HCP: 15+1	♣ 852	♣ AK9				
Contract: 3NT North				1. Stayman		

North hands

Stayman

Board: 121	♠ Q82	You are dealer.
Dealer: North	♥ KQ53	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 15	♣ KQ72	

Board: 122	♠ AJT7	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ 632	
HCP: 12	♣ K854	

Board: 123	♠ K8	You are dealer.
Dealer: North	♥ KQ85	The opponents are silent.
Vul: None	♦ AT4	
HCP: 15	♣ QJT7	

Board: 124	♠ K963	Partner is dealer.
Dealer: South	♥ KT93	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 8	♣ Q6	

Board: 125	♠ QJ965	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 15+1	♣ K82	

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ K95		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ53	♥ AT84	Pass	2♥	Pass	4♥
North HCP: 15	♦ K4	♦ QJT	All Pass			
South HCP: 11	♣ KQ72	♣ J95				
Contract: 4♥ South				1. Stayman		

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ AJT7	♠ K82				1NT
Vul: Both	♥ A9	♥ K72	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ 632	♦ A54	Pass	3NT	All Pass	
South HCP: 16	♣ K854	♣ AQT9				
Contract: 3NT North				1. Stayman		

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ QT43		1NT	Pass	2♣ ¹
Vul: None	♥ KQ85	♥ 7	Pass	2♥	Pass	3NT
North HCP: 15	♦ AT4	♦ K975	All Pass			
South HCP: 12	♣ QJT7	♣ AK42				
Contract: 3NT South				1. Stayman		

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ Q84				1NT
Vul: E-W	♥ KT93	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 974	♦ K83	Pass	2NT	All Pass	
South HCP: 16	♣ Q6	♣ A875				
Contract: 2NT North				1. Stayman		

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ QJ965	♠ K7		1NT	Pass	2♣ ¹
Vul: Both	♥ A5	♥ JT92	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ KQT	♦ 9632	All Pass			
South HCP: 11	♣ K82	♣ AQJ				
Contract: 3NT South				1. Stayman		

South hands**Stayman**

Board: 121	♠ K95	Partner is dealer.
Dealer: North	♥ AT84	The opponents are silent.
Vul: E-W	♦ QJT	
HCP: 11	♣ J95	

Board: 122	♠ K82	You are dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: Both	♦ A54	
HCP: 16	♣ AQT9	

Board: 123	♠ QT43	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ K975	
HCP: 12	♣ AK42	

Board: 124	♠ Q84	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 16	♣ A875	

Board: 125	♠ K7	Partner is dealer.
Dealer: North	♥ JT92	The opponents are silent.
Vul: Both	♦ 9632	
HCP: 11	♣ AQJ	

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ K95		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ53	♥ AT84	Pass	2♥	Pass	4♥
North HCP: 15	♦ K4	♦ QJT	All Pass			
South HCP: 11	♣ KQ72	♣ J95				
Contract: 4♥ South				1. Stayman		

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ AJT7	♠ K82				1NT
Vul: Both	♥ A9	♥ K72	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ 632	♦ A54	Pass	3NT	All Pass	
South HCP: 16	♣ K854	♣ AQT9				
Contract: 3NT North				1. Stayman		

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ QT43		1NT	Pass	2♣ ¹
Vul: None	♥ KQ85	♥ 7	Pass	2♥	Pass	3NT
North HCP: 15	♦ AT4	♦ K975	All Pass			
South HCP: 12	♣ QJT7	♣ AK42				
Contract: 3NT South				1. Stayman		

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ Q84				1NT
Vul: E-W	♥ KT93	♥ AQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 974	♦ K83	Pass	2NT	All Pass	
South HCP: 16	♣ Q6	♣ A875				
Contract: 2NT North				1. Stayman		

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ QJ965	♠ K7		1NT	Pass	2♣ ¹
Vul: Both	♥ A5	♥ JT92	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ KQT	♦ 9632	All Pass			
South HCP: 11	♣ K82	♣ AQJ				
Contract: 3NT South				1. Stayman		

North hands**Stayman**

Board: 126	♠ K865	Partner is dealer.
Dealer: South	♥ K53	The opponents are silent.
Vul: None	♦ J742	
HCP: 8	♣ J2	

Board: 127	♠ A82	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ KQ63	
HCP: 17	♣ KQ83	

Board: 128	♠ AKJ2	Partner is dealer.
Dealer: South	♥ Q962	The opponents are silent.
Vul: Both	♦ 93	
HCP: 11	♣ J84	

Board: 129	♠ Q962	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: None	♦ T7	
HCP: 15	♣ AQJ8	

Board: 130	♠ KQ86	Partner is dealer.
Dealer: South	♥ AT93	The opponents are silent.
Vul: N-S	♦ J762	
HCP: 10	♣ T	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ K865	♠ A4				1NT
Vul: None	♥ K53	♥ J74	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J742	♦ AKQ9	Pass	2NT	All Pass	
South HCP: 16	♣ J2	♣ QT76				
Contract: 2NT North				1. Stayman		

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ K7		1NT	Pass	2♣ ¹
Vul: N-S	♥ K9	♥ T753	Pass	2♦	Pass	3NT
North HCP: 17	♦ KQ63	♦ AJT75	All Pass			
South HCP: 8+1	♣ KQ83	♣ T4				
Contract: 3NT South				1. Stayman		

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ AKJ2	♠ QT9				1NT
Vul: Both	♥ Q962	♥ K74	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 93	♦ AQJT	Pass	3NT	All Pass	
South HCP: 15	♣ J84	♣ KT2				
Contract: 3NT North				1. Stayman		

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ Q962	♠ K7		1NT	Pass	2♣ ¹
Vul: None	♥ AQ7	♥ J532	Pass	2♠	Pass	3NT
North HCP: 15	♦ T7	♦ QJ63	All Pass			
South HCP: 10	♣ AQJ8	♣ K73				
Contract: 3NT South				1. Stayman		

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ KQ86	♠ 952				1NT
Vul: N-S	♥ AT93	♥ J4	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ J762	♦ AK3	Pass	3NT	All Pass	
South HCP: 15+1	♣ T	♣ AQJ92				
Contract: 3NT North				1. Stayman		

South hands

Stayman

Board: 126	♠ A4	You are dealer.
Dealer: South	♥ J74	The opponents are silent.
Vul: None	♦ AKQ9	
HCP: 16	♣ QT76	

Board: 127	♠ K7	Partner is dealer.
Dealer: North	♥ T753	The opponents are silent.
Vul: N-S	♦ AJT75	
HCP: 8+1	♣ T4	

Board: 128	♠ QT9	You are dealer.
Dealer: South	♥ K74	The opponents are silent.
Vul: Both	♦ AQJT	
HCP: 15	♣ KT2	

Board: 129	♠ K7	Partner is dealer.
Dealer: North	♥ J532	The opponents are silent.
Vul: None	♦ QJ63	
HCP: 10	♣ K73	

Board: 130	♠ 952	You are dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 15+1	♣ AQJ92	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ K865	♠ A4				1NT
Vul: None	♥ K53	♥ J74	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J742	♦ AKQ9	Pass	2NT	All Pass	
South HCP: 16	♣ J2	♣ QT76				
Contract: 2NT North						1. Stayman

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ K7		1NT	Pass	2♣ ¹
Vul: N-S	♥ K9	♥ T753	Pass	2♦	Pass	3NT
North HCP: 17	♦ KQ63	♦ AJT75	All Pass			
South HCP: 8+1	♣ KQ83	♣ T4				
Contract: 3NT South						1. Stayman

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ AKJ2	♠ QT9				1NT
Vul: Both	♥ Q962	♥ K74	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 93	♦ AQJT	Pass	3NT	All Pass	
South HCP: 15	♣ J84	♣ KT2				
Contract: 3NT North						1. Stayman

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ Q962	♠ K7		1NT	Pass	2♣ ¹
Vul: None	♥ AQ7	♥ J532	Pass	2♠	Pass	3NT
North HCP: 15	♦ T7	♦ QJ63	All Pass			
South HCP: 10	♣ AQJ8	♣ K73				
Contract: 3NT South						1. Stayman

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ KQ86	♠ 952				1NT
Vul: N-S	♥ AT93	♥ J4	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ J762	♦ AK3	Pass	3NT	All Pass	
South HCP: 15+1	♣ T	♣ AQJ92				
Contract: 3NT North						1. Stayman

North hands**Stayman**

Board: 131	♠ 43	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: E-W	♦ A932	
HCP: 15+1	♣ KQ852	

Board: 132	♠ KT96	Partner is dealer.
Dealer: South	♥ T74	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 7	♣ A875	

Board: 133	♠ QJT96	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 15+1	♣ K87	

Board: 134	♠ 6542	Partner is dealer.
Dealer: South	♥ AJ64	The opponents are silent.
Vul: Both	♦ A5	
HCP: 11	♣ Q93	

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ KJ82		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ	♥ KJT6	Pass	2♦	Pass	3♦
North HCP: 15+1	♦ A932	♦ JT754	Pass	4♦	All Pass	
South HCP: 9+1	♣ KQ852	♣ -				
Contract: 4♦ North						1. Stayman

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ KT96	♠ QJ				1NT
Vul: N-S	♥ T74	♥ AK53	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ 97	♦ AJ653	Pass	2NT	Pass	3♦
South HCP: 17+1	♣ A875	♣ Q9	Pass	3♥	Pass	3NT
Contract: 3NT South						All Pass
						1. Stayman

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ QJT96	♠ 43		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK	♥ Q852	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ Q52	♦ A63	All Pass			
South HCP: 9	♣ K87	♣ QJ64				
Contract: 3NT South						1. Stayman

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ 6542	♠ A7				1NT
Vul: Both	♥ AJ64	♥ KQ97	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A5	♦ KT98	Pass	4♥	All Pass	
South HCP: 16	♣ Q93	♣ KJT				
Contract: 4♥ North						1. Stayman

South hands**Stayman**

Board: 131	♠ KJ82	Partner is dealer.
Dealer: North	♥ KJT6	The opponents are silent.
Vul: E-W	♦ JT754	
HCP: 9+1	♣ -	

Board: 132	♠ QJ	You are dealer.
Dealer: South	♥ AK53	The opponents are silent.
Vul: N-S	♦ AJ653	
HCP: 17+1	♣ Q9	

Board: 133	♠ 43	Partner is dealer.
Dealer: North	♥ Q852	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 9	♣ QJ64	

Board: 134	♠ A7	You are dealer.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: Both	♦ KT98	
HCP: 16	♣ KJT	

Both hands (Answers Page)

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ KJ82		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ	♥ KJT6	Pass	2♦	Pass	3♦
North HCP: 15+1	♦ A932	♦ JT754	Pass	4♦	All Pass	
South HCP: 9+1	♣ KQ852	♣ -				
Contract: 4♦ North						1. Stayman

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ KT96	♠ QJ				1NT
Vul: N-S	♥ T74	♥ AK53	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ 97	♦ AJ653	Pass	2NT	Pass	3♦
South HCP: 17+1	♣ A875	♣ Q9	Pass	3♥	Pass	3NT
Contract: 3NT South						All Pass
						1. Stayman

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ QJT96	♠ 43		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK	♥ Q852	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ Q52	♦ A63	All Pass			
South HCP: 9	♣ K87	♣ QJ64				
Contract: 3NT South						1. Stayman

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ 6542	♠ A7				1NT
Vul: Both	♥ AJ64	♥ KQ97	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ A5	♦ KT98	Pass	4♥	All Pass	
South HCP: 16	♣ Q93	♣ KJT				
Contract: 4♥ North						1. Stayman

North hands

Stayman

Board: 135	♠ K73	You are dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: N-S	♦ AT865	
HCP: 16+1	♣ AQ	

Board: 136	♠ A654	Partner is dealer.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 10	♣ J94	

Board: 137	♠ QJ2	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ K7543	
HCP: 15+1	♣ AJ2	

Board: 138	♠ KT	Partner is dealer.
Dealer: South	♥ KT98	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 12	♣ QJT5	

Board: 139	♠ AK954	You are dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 16+1	♣ Q5	

Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ QT52		1NT	Pass	2♣ ¹
Vul: N-S	♥ K87	♥ AT2	Pass	2♦	Pass	3♣
North HCP: 16+1	♦ AT865	♦ 3	Pass	3NT	All Pass	
South HCP: 10+1	♣ AQ	♣ KJT74				
Contract: 3NT North						1. Stayman

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ A654	♠ KJ9				1NT
Vul: E-W	♥ KQ32	♥ JT86	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ T8	♦ AK65	Pass	4♥	All Pass	
South HCP: 16	♣ J94	♣ AT				
Contract: 4♥ North						1. Stayman

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A3		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ Q732	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ K7543	♦ QT	Pass	3♦	Pass	3NT
South HCP: 11+1	♣ AJ2	♣ K7654	All Pass			
Contract: 3NT South						1. Stayman

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ AQ53				1NT
Vul: None	♥ KT98	♥ AJ3	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ QJ5	♦ K86	Pass	3NT	All Pass	
South HCP: 17	♣ QJT5	♣ K84				
Contract: 3NT North						1. Stayman

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AK954	♠ Q62		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ8	♥ AK54	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AT4	♦ QJ5	All Pass			
South HCP: 12	♣ Q5	♣ 974				
Contract: 3NT South						1. Stayman

Board: 135	♠ QT52	Partner is dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 10+1	♣ KJT74	

Board: 136	♠ KJ9	You are dealer.
Dealer: South	♥ JT86	The opponents are silent.
Vul: E-W	♦ AK65	
HCP: 16	♣ AT	

Board: 137	♠ A3	Partner is dealer.
Dealer: North	♥ Q732	The opponents are silent.
Vul: Both	♦ QT	
HCP: 11+1	♣ K7654	

Board: 138	♠ AQ53	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: None	♦ K86	
HCP: 17	♣ K84	

Board: 139	♠ Q62	Partner is dealer.
Dealer: North	♥ AK54	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 12	♣ 974	

Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ QT52		1NT	Pass	2♣ ¹
Vul: N-S	♥ K87	♥ AT2	Pass	2♦	Pass	3♣
North HCP: 16+1	♦ AT865	♦ 3	Pass	3NT	All Pass	
South HCP: 10+1	♣ AQ	♣ KJT74				
Contract: 3NT North						1. Stayman

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ A654	♠ KJ9				1NT
Vul: E-W	♥ KQ32	♥ JT86	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ T8	♦ AK65	Pass	4♥	All Pass	
South HCP: 16	♣ J94	♣ AT				
Contract: 4♥ North						1. Stayman

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A3		1NT	Pass	2♣ ¹
Vul: Both	♥ A6	♥ Q732	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ K7543	♦ QT	Pass	3♦	Pass	3NT
South HCP: 11+1	♣ AJ2	♣ K7654	All Pass			
Contract: 3NT South						1. Stayman

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ AQ53				1NT
Vul: None	♥ KT98	♥ AJ3	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ QJ5	♦ K86	Pass	3NT	All Pass	
South HCP: 17	♣ QJT5	♣ K84				
Contract: 3NT North						1. Stayman

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AK954	♠ Q62		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ8	♥ AK54	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AT4	♦ QJ5	All Pass			
South HCP: 12	♣ Q5	♣ 974				
Contract: 3NT South						1. Stayman

North hands**Stayman**

Board: 140	♠ Q963	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ JT32	
HCP: 11	♣ AJ6	

Board: 141	♠ 9754	You are dealer.
Dealer: North	♥ A64	The opponents are silent.
Vul: N-S	♦ AKT7	
HCP: 16	♣ KQ	

Board: 142	♠ 875	Partner is dealer.
Dealer: South	♥ KQ74	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 12	♣ KQ95	

Board: 143	♠ JT8	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ AJ5	
HCP: 16+1	♣ AKT74	

Board: 144	♠ Q2	Partner is dealer.
Dealer: South	♥ J752	The opponents are silent.
Vul: E-W	♦ AK873	
HCP: 10+1	♣ T8	

Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ Q963	♠ A2				1NT
Vul: None	♥ QJ	♥ AK94	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ JT32	♦ Q74	Pass	3NT	All Pass	
South HCP: 15	♣ AJ6	♣ QT42				
Contract: 3NT North				1. Stayman		

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ 9754	♠ J3		1NT	Pass	2♣ ¹
Vul: N-S	♥ A64	♥ QJ83	Pass	2♠	Pass	3NT
North HCP: 16	♦ AKT7	♦ Q94	All Pass			
South HCP: 11	♣ KQ	♣ AJ95				
Contract: 3NT South				1. Stayman		

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ J643				1NT
Vul: Both	♥ KQ74	♥ A6	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ Q5	♦ AJ6	Pass	3NT	All Pass	
South HCP: 15	♣ KQ95	♣ AJ64				
Contract: 3NT North				1. Stayman		

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ AK42		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ	♥ T94	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AJ5	♦ K7	All Pass			
South HCP: 12	♣ AKT74	♣ Q986				
Contract: 3NT South				1. Stayman		

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ A764				1NT
Vul: E-W	♥ J752	♥ AK84	Pass	2♣ ¹	Pass	2♥
North HCP: 10+1	♦ AK873	♦ Q6	Pass	4♥	All Pass	
South HCP: 15	♣ T8	♣ Q64				
Contract: 4♥ North				1. Stayman		

South hands**Stayman**

Board: 140	♠ A2	You are dealer.
Dealer: South	♥ AK94	The opponents are silent.
Vul: None	♦ Q74	
HCP: 15	♣ QT42	

Board: 141	♠ J3	Partner is dealer.
Dealer: North	♥ QJ83	The opponents are silent.
Vul: N-S	♦ Q94	
HCP: 11	♣ AJ95	

Board: 142	♠ J643	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 15	♣ AJ64	

Board: 143	♠ AK42	Partner is dealer.
Dealer: North	♥ T94	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 12	♣ Q986	

Board: 144	♠ A764	You are dealer.
Dealer: South	♥ AK84	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 15	♣ Q64	

Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ Q963	♠ A2				1NT
Vul: None	♥ QJ	♥ AK94	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ JT32	♦ Q74	Pass	3NT	All Pass	
South HCP: 15	♣ AJ6	♣ QT42				
Contract: 3NT North				1. Stayman		

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ 9754	♠ J3		1NT	Pass	2♣ ¹
Vul: N-S	♥ A64	♥ QJ83	Pass	2♠	Pass	3NT
North HCP: 16	♦ AKT7	♦ Q94	All Pass			
South HCP: 11	♣ KQ	♣ AJ95				
Contract: 3NT South				1. Stayman		

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ J643				1NT
Vul: Both	♥ KQ74	♥ A6	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ Q5	♦ AJ6	Pass	3NT	All Pass	
South HCP: 15	♣ KQ95	♣ AJ64				
Contract: 3NT North				1. Stayman		

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ AK42		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ	♥ T94	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AJ5	♦ K7	All Pass			
South HCP: 12	♣ AKT74	♣ Q986				
Contract: 3NT South				1. Stayman		

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ A764				1NT
Vul: E-W	♥ J752	♥ AK84	Pass	2♣ ¹	Pass	2♥
North HCP: 10+1	♦ AK873	♦ Q6	Pass	4♥	All Pass	
South HCP: 15	♣ T8	♣ Q64				
Contract: 4♥ North				1. Stayman		

North hands**Stayman**

Board: 145	♠ K43	You are dealer.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: None	♦ AJT	
HCP: 16	♣ QJ75	

Board: 146	♠ J763	Partner is dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 7	♣ J543	

Board: 147	♠ K7	You are dealer.
Dealer: North	♥ KT92	The opponents are silent.
Vul: Both	♦ A43	
HCP: 15	♣ KQT3	

Board: 148	♠ AQ96	Partner is dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 11	♣ Q974	

Board: 149	♠ Q4	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ J65	
HCP: 16+1	♣ AKT86	

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ JT95		1NT	Pass	2♣ ¹
Vul: None	♥ AJ7	♥ T86	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJT	♦ K75	All Pass			
South HCP: 7	♣ QJ75	♣ K98				
Contract: 2NT South				1. Stayman		

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ J763	♠ AK92				1NT
Vul: E-W	♥ Q32	♥ AT75	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ K7	♦ JT6	Pass	2NT	Pass	3♠
South HCP: 16	♣ J543	♣ A8	All Pass			
Contract: 3♠ South				1. Stayman		

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q962		1NT	Pass	2♣ ¹
Vul: Both	♥ KT92	♥ 6	Pass	2♥	Pass	2NT
North HCP: 15	♦ A43	♦ JT987	All Pass			
South HCP: 7+1	♣ KQT3	♣ A76				
Contract: 2NT South				1. Stayman		

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ KJ8				1NT
Vul: E-W	♥ J3	♥ Q6	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q86	♦ A754	Pass	2NT	All Pass	
South HCP: 15	♣ Q974	♣ AJT3				
Contract: 2NT North				1. Stayman		

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ 72		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT	♥ K973	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ J65	♦ AK4	All Pass			
South HCP: 11	♣ AKT86	♣ J754				
Contract: 3NT South				1. Stayman		

South hands

Stayman

Board: 145 ♠ JT95 Partner is dealer.
 Dealer: North ♥ T86 The opponents are silent.
 Vul: None ♦ K75
 HCP: 7 ♣ K98

Board: 146 ♠ AK92 You are dealer.
 Dealer: South ♥ AT75 The opponents are silent.
 Vul: E-W ♦ JT6
 HCP: 16 ♣ A8

Board: 147 ♠ Q962 Partner is dealer.
 Dealer: North ♥ 6 The opponents are silent.
 Vul: Both ♦ JT987
 HCP: 7+1 ♣ A76

Board: 148 ♠ KJ8 You are dealer.
 Dealer: South ♥ Q6 The opponents are silent.
 Vul: E-W ♦ A754
 HCP: 15 ♣ AJT3

Board: 149 ♠ 72 Partner is dealer.
 Dealer: North ♥ K973 The opponents are silent.
 Vul: Both ♦ AK4
 HCP: 11 ♣ J754

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ JT95		1NT	Pass	2♣ ¹
Vul: None	♥ AJ7	♥ T86	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJT	♦ K75	All Pass			
South HCP: 7	♣ QJ75	♣ K98				
Contract: 2NT South				1. Stayman		

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ J763	♠ AK92				1NT
Vul: E-W	♥ Q32	♥ AT75	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ K7	♦ JT6	Pass	2NT	Pass	3♠
South HCP: 16	♣ J543	♣ A8	All Pass			
Contract: 3♠ South				1. Stayman		

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q962		1NT	Pass	2♣ ¹
Vul: Both	♥ KT92	♥ 6	Pass	2♥	Pass	2NT
North HCP: 15	♦ A43	♦ JT987	All Pass			
South HCP: 7+1	♣ KQT3	♣ A76				
Contract: 2NT South				1. Stayman		

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ KJ8				1NT
Vul: E-W	♥ J3	♥ Q6	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q86	♦ A754	Pass	2NT	All Pass	
South HCP: 15	♣ Q974	♣ AJT3				
Contract: 2NT North				1. Stayman		

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ 72		1NT	Pass	2♣ ¹
Vul: Both	♥ AQT	♥ K973	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ J65	♦ AK4	All Pass			
South HCP: 11	♣ AKT86	♣ J754				
Contract: 3NT South				1. Stayman		

North hands**Stayman**

Board: 150	♠ T974	Partner is dealer.
Dealer: South	♥ J985	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 6	♣ 62	

Board: 151	♠ A87	You are dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: E-W	♦ A543	
HCP: 17	♣ AJ7	

Board: 152	♠ KJ7	Partner is dealer.
Dealer: South	♥ T742	The opponents are silent.
Vul: Both	♦ A95	
HCP: 11	♣ KT4	

Board: 153	♠ KQ64	You are dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ AKJ3	
HCP: 15	♣ 975	

Board: 154	♠ K752	Partner is dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ 842	
HCP: 11	♣ AT5	

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ T974	♠ KJ83				1NT
Vul: None	♥ J985	♥ K7	All Pass			
North HCP: 6	♦ KQ8	♦ JT5				
South HCP: 15	♣ 62	♣ AK97				
Contract: 1NT South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ 53		1NT	Pass	2♣ ¹
Vul: E-W	♥ KJ9	♥ AQ63	Pass	2♦	Pass	3NT
North HCP: 17	♦ A543	♦ QJT9	All Pass			
South HCP: 12	♣ AJ7	♣ K98				
Contract: 3NT South						1. Stayman

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A3				1NT
Vul: Both	♥ T742	♥ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A95	♦ KJ83	Pass	3NT	All Pass	
South HCP: 17	♣ KT4	♣ AJ87				
Contract: 3NT North						1. Stayman

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ KQ64	♠ AT95		1NT	Pass	2♣ ¹
Vul: None	♥ Q5	♥ AK3	Pass	2♠	Pass	4♠
North HCP: 15	♦ AKJ3	♦ T62	All Pass			
South HCP: 11	♣ 975	♣ T84				
Contract: 4♠ South						1. Stayman

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ K752	♠ AQJ				1NT
Vul: N-S	♥ A96	♥ QJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 842	♦ KJ953	Pass	3NT	All Pass	
South HCP: 16+1	♣ AT5	♣ Q7				
Contract: 3NT North						1. Stayman

South hands

Stayman

Board: 150 ♠ KJ83 You are dealer.
 Dealer: South ♥ K7 The opponents are silent.
 Vul: None ♦ JT5
 HCP: 15 ♣ AK97

Board: 151 ♠ 53 Partner is dealer.
 Dealer: North ♥ AQ63 The opponents are silent.
 Vul: E-W ♦ QJT9
 HCP: 12 ♣ K98

Board: 152 ♠ A3 You are dealer.
 Dealer: South ♥ KJ5 The opponents are silent.
 Vul: Both ♦ KJ83
 HCP: 17 ♣ AJ87

Board: 153 ♠ AT95 Partner is dealer.
 Dealer: North ♥ AK3 The opponents are silent.
 Vul: None ♦ T62
 HCP: 11 ♣ T84

Board: 154 ♠ AQJ You are dealer.
 Dealer: South ♥ QJ3 The opponents are silent.
 Vul: N-S ♦ KJ953
 HCP: 16+1 ♣ Q7

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ T974	♠ KJ83				1NT
Vul: None	♥ J985	♥ K7	All Pass			
North HCP: 6	♦ KQ8	♦ JT5				
South HCP: 15	♣ 62	♣ AK97				
Contract: 1NT South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ 53		1NT	Pass	2♣ ¹
Vul: E-W	♥ KJ9	♥ AQ63	Pass	2♦	Pass	3NT
North HCP: 17	♦ A543	♦ QJT9	All Pass			
South HCP: 12	♣ AJ7	♣ K98				
Contract: 3NT South						1. Stayman

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A3				1NT
Vul: Both	♥ T742	♥ KJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A95	♦ KJ83	Pass	3NT	All Pass	
South HCP: 17	♣ KT4	♣ AJ87				
Contract: 3NT North						1. Stayman

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ KQ64	♠ AT95		1NT	Pass	2♣ ¹
Vul: None	♥ Q5	♥ AK3	Pass	2♠	Pass	4♠
North HCP: 15	♦ AKJ3	♦ T62	All Pass			
South HCP: 11	♣ 975	♣ T84				
Contract: 4♠ South						1. Stayman

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ K752	♠ AQJ				1NT
Vul: N-S	♥ A96	♥ QJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ 842	♦ KJ953	Pass	3NT	All Pass	
South HCP: 16+1	♣ AT5	♣ Q7				
Contract: 3NT North						1. Stayman

North hands**Stayman**

Board: 155	♠ AK9	You are dealer.
Dealer: North	♥ 842	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 16+1	♣ AKT74	

Board: 156	♠ A942	Partner is dealer.
Dealer: South	♥ KQJ3	The opponents are silent.
Vul: None	♦ 9	
HCP: 10	♣ 9764	

Board: 157	♠ Q865	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 16	♣ AK72	

Board: 158	♠ QJ64	Partner is dealer.
Dealer: South	♥ 754	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 7	♣ QT7	

Board: 159	♠ AK9	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ AT83	
HCP: 16	♣ AT97	

Both hands (Answers Page)

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QT6		1NT	Pass	2♣ ¹
Vul: Both	♥ 842	♥ KJT7	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ Q3	♦ K87	All Pass			
South HCP: 9	♣ AKT74	♣ 982				
Contract: 3NT South				1. Stayman		

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ A942	♠ QJ86				1NT
Vul: None	♥ KQJ3	♥ AT7	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 9	♦ AK62	Pass	4♠	All Pass	
South HCP: 16	♣ 9764	♣ Q2				
Contract: 4♠ North				1. Stayman		

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ Q865	♠ A97		1NT	Pass	2♣ ¹
Vul: N-S	♥ K9	♥ AJ73	Pass	2♠	Pass	3NT
North HCP: 16	♦ KJ3	♦ T985	All Pass			
South HCP: 9	♣ AK72	♣ 54				
Contract: 3NT South				1. Stayman		

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ QJ64	♠ 98				1NT
Vul: E-W	♥ 754	♥ KQJ6	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ Q74	♦ AJ53	Pass	2NT	All Pass	
South HCP: 15	♣ QT7	♣ KJ8				
Contract: 2NT North				1. Stayman		

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ J87		1NT	Pass	2♣ ¹
Vul: None	♥ JT	♥ AK84	Pass	2♦	Pass	3NT
North HCP: 16	♦ AT83	♦ Q7	All Pass			
South HCP: 11	♣ AT97	♣ J654				
Contract: 3NT South				1. Stayman		

South hands**Stayman**

Board: 155 ♠ QT6 Partner is dealer.
Dealer: North ♥ KJT7 The opponents are silent.
Vul: Both ♦ K87
HCP: 9 ♣ 982

Board: 156 ♠ QJ86 You are dealer.
Dealer: South ♥ AT7 The opponents are silent.
Vul: None ♦ AK62
HCP: 16 ♣ Q2

Board: 157 ♠ A97 Partner is dealer.
Dealer: North ♥ AJ73 The opponents are silent.
Vul: N-S ♦ T985
HCP: 9 ♣ 54

Board: 158 ♠ 98 You are dealer.
Dealer: South ♥ KQJ6 The opponents are silent.
Vul: E-W ♦ AJ53
HCP: 15 ♣ KJ8

Board: 159 ♠ J87 Partner is dealer.
Dealer: North ♥ AK84 The opponents are silent.
Vul: None ♦ Q7
HCP: 11 ♣ J654

Both hands (Answers Page)

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QT6		1NT	Pass	2♣ ¹
Vul: Both	♥ 842	♥ KJT7	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ Q3	♦ K87	All Pass			
South HCP: 9	♣ AKT74	♣ 982				
Contract: 3NT South				1. Stayman		

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ A942	♠ QJ86				1NT
Vul: None	♥ KQJ3	♥ AT7	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 9	♦ AK62	Pass	4♠	All Pass	
South HCP: 16	♣ 9764	♣ Q2				
Contract: 4♠ North				1. Stayman		

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ Q865	♠ A97		1NT	Pass	2♣ ¹
Vul: N-S	♥ K9	♥ AJ73	Pass	2♠	Pass	3NT
North HCP: 16	♦ KJ3	♦ T985	All Pass			
South HCP: 9	♣ AK72	♣ 54				
Contract: 3NT South				1. Stayman		

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ QJ64	♠ 98				1NT
Vul: E-W	♥ 754	♥ KQJ6	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ Q74	♦ AJ53	Pass	2NT	All Pass	
South HCP: 15	♣ QT7	♣ KJ8				
Contract: 2NT North				1. Stayman		

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ J87		1NT	Pass	2♣ ¹
Vul: None	♥ JT	♥ AK84	Pass	2♦	Pass	3NT
North HCP: 16	♦ AT83	♦ Q7	All Pass			
South HCP: 11	♣ AT97	♣ J654				
Contract: 3NT South				1. Stayman		

North hands

Stayman

Board: 160	♠ KJ84	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: N-S	♦ T97	
HCP: 11	♣ KQ7	

Board: 161	♠ A97	You are dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: E-W	♦ AQ653	
HCP: 16+1	♣ AJ	

Board: 162	♠ 942	Partner is dealer.
Dealer: South	♥ KQ73	The opponents are silent.
Vul: Both	♦ K73	
HCP: 8	♣ 875	

Board: 163	♠ AK65	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ T982	
HCP: 15	♣ A54	

Board: 164	♠ AJ83	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: E-W	♦ AJ953	
HCP: 12+1	♣ 52	

Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ KJ84	♠ A32				1NT
Vul: N-S	♥ Q65	♥ KT92	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ T97	♦ KQ8	Pass	3NT	All Pass	
South HCP: 16	♣ KQ7	♣ AT8				
Contract: 3NT North						1. Stayman

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ QT84		1NT	Pass	2♣ ¹
Vul: E-W	♥ JT7	♥ Q9	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AQ653	♦ KJ	All Pass			
South HCP: 11+1	♣ AJ	♣ K9864				
Contract: 3NT South						1. Stayman

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ KT8				1NT
Vul: Both	♥ KQ73	♥ AJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K73	♦ AT5	All Pass			
South HCP: 15	♣ 875	♣ KT4				
Contract: 2♥ South						1. Stayman

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ QJ4		1NT	Pass	2♣ ¹
Vul: N-S	♥ A6	♥ K983	Pass	2♠	Pass	3NT
North HCP: 15	♦ T982	♦ J7	All Pass			
South HCP: 10	♣ A54	♣ K876				
Contract: 3NT South						1. Stayman

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ KQ5				1NT
Vul: E-W	♥ Q2	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ AJ953	♦ K4	Pass	3♦	Pass	3NT
South HCP: 16+1	♣ 52	♣ AT986	All Pass			
Contract: 3NT South						1. Stayman

South hands**Stayman**

Board: 160	♠ A32	You are dealer.
Dealer: South	♥ KT92	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 16	♣ AT8	

Board: 161	♠ QT84	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 11+1	♣ K9864	

Board: 162	♠ KT8	You are dealer.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: Both	♦ AT5	
HCP: 15	♣ KT4	

Board: 163	♠ QJ4	Partner is dealer.
Dealer: North	♥ K983	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 10	♣ K876	

Board: 164	♠ KQ5	You are dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 16+1	♣ AT986	

Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ KJ84	♠ A32				1NT
Vul: N-S	♥ Q65	♥ KT92	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ T97	♦ KQ8	Pass	3NT	All Pass	
South HCP: 16	♣ KQ7	♣ AT8				
Contract: 3NT North						1. Stayman

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ QT84		1NT	Pass	2♣ ¹
Vul: E-W	♥ JT7	♥ Q9	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AQ653	♦ KJ	All Pass			
South HCP: 11+1	♣ AJ	♣ K9864				
Contract: 3NT South						1. Stayman

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ KT8				1NT
Vul: Both	♥ KQ73	♥ AJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K73	♦ AT5	All Pass			
South HCP: 15	♣ 875	♣ KT4				
Contract: 2♥ South						1. Stayman

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ QJ4		1NT	Pass	2♣ ¹
Vul: N-S	♥ A6	♥ K983	Pass	2♠	Pass	3NT
North HCP: 15	♦ T982	♦ J7	All Pass			
South HCP: 10	♣ A54	♣ K876				
Contract: 3NT South						1. Stayman

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ KQ5				1NT
Vul: E-W	♥ Q2	♥ KJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ AJ953	♦ K4	Pass	3♦	Pass	3NT
South HCP: 16+1	♣ 52	♣ AT986	All Pass			
Contract: 3NT South						1. Stayman

North hands

Stayman

Board: 165	♠ K432	You are dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 16	♣ KQJ	

Board: 166	♠ QT98	Partner is dealer.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: None	♦ 7	
HCP: 10	♣ KJ98	

Board: 167	♠ AQ7	You are dealer.
Dealer: North	♥ Q92	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 16	♣ KJ87	

Board: 168	♠ 754	Partner is dealer.
Dealer: South	♥ QJ32	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 10	♣ 874	

Board: 169	♠ A764	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ Q3	
HCP: 15	♣ AQ97	

Both hands (Answers Page)

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ K432	♠ AJT6		1NT	Pass	2♣ ¹
Vul: Both	♥ AT5	♥ 73	Pass	2♠	Pass	4♠
North HCP: 16	♦ QJ8	♦ AT54	All Pass			
South HCP: 9	♣ KQJ	♣ 954				
Contract: 4♠ South						1. Stayman

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ QT98	♠ AKJ				1NT
Vul: None	♥ KJ96	♥ 872	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 7	♦ A984	Pass	3NT	All Pass	
South HCP: 16	♣ KJ98	♣ A76				
Contract: 3NT North						1. Stayman

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ K84		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q92	♥ T876	Pass	2♦	Pass	3NT
North HCP: 16	♦ AT3	♦ Q65	All Pass			
South HCP: 11	♣ KJ87	♣ AQ5				
Contract: 3NT South						1. Stayman

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ 754	♠ AKQ93				1NT
Vul: Both	♥ QJ32	♥ K6	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ AK8	♦ Q32	Pass	3NT	All Pass	
South HCP: 17+1	♣ 874	♣ QJT				
Contract: 3NT North						1. Stayman

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ A764	♠ 52		1NT	Pass	2♣ ¹
Vul: None	♥ KT3	♥ Q862	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q3	♦ KT82	All Pass			
South HCP: 8	♣ AQ97	♣ K86				
Contract: 2NT South						1. Stayman

South hands**Stayman**

Board: 165 ♠ AJT6 Partner is dealer.
Dealer: North ♥ 73 The opponents are silent.
Vul: Both ♦ AT54
HCP: 9 ♣ 954

Board: 166 ♠ AKJ You are dealer.
Dealer: South ♥ 872 The opponents are silent.
Vul: None ♦ A984
HCP: 16 ♣ A76

Board: 167 ♠ K84 Partner is dealer.
Dealer: North ♥ T876 The opponents are silent.
Vul: E-W ♦ Q65
HCP: 11 ♣ AQ5

Board: 168 ♠ AKQ93 You are dealer.
Dealer: South ♥ K6 The opponents are silent.
Vul: Both ♦ Q32
HCP: 17+1 ♣ QJT

Board: 169 ♠ 52 Partner is dealer.
Dealer: North ♥ Q862 The opponents are silent.
Vul: None ♦ KT82
HCP: 8 ♣ K86

Both hands (Answers Page)

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ K432	♠ AJT6		1NT	Pass	2♣ ¹
Vul: Both	♥ AT5	♥ 73	Pass	2♠	Pass	4♠
North HCP: 16	♦ QJ8	♦ AT54	All Pass			
South HCP: 9	♣ KQJ	♣ 954				
Contract: 4♠ South						1. Stayman

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ QT98	♠ AKJ				1NT
Vul: None	♥ KJ96	♥ 872	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 7	♦ A984	Pass	3NT	All Pass	
South HCP: 16	♣ KJ98	♣ A76				
Contract: 3NT North						1. Stayman

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ K84		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q92	♥ T876	Pass	2♦	Pass	3NT
North HCP: 16	♦ AT3	♦ Q65	All Pass			
South HCP: 11	♣ KJ87	♣ AQ5				
Contract: 3NT South						1. Stayman

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ 754	♠ AKQ93				1NT
Vul: Both	♥ QJ32	♥ K6	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ AK8	♦ Q32	Pass	3NT	All Pass	
South HCP: 17+1	♣ 874	♣ QJT				
Contract: 3NT North						1. Stayman

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ A764	♠ 52		1NT	Pass	2♣ ¹
Vul: None	♥ KT3	♥ Q862	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q3	♦ KT82	All Pass			
South HCP: 8	♣ AQ97	♣ K86				
Contract: 2NT South						1. Stayman

North hands**Stayman**

Board: 170	♠ QJ43	Partner is dealer.
Dealer: South	♥ T7	East (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ AQ7	
HCP: 10	♣ J842	

Board: 171	♠ AQJ64	You are dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: Both	♦ A83	
HCP: 16+1	♣ QJ7	

Board: 172	♠ KJ53	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ Q86	
HCP: 11	♣ A986	

Board: 173	♠ K53	You are dealer.
Dealer: North	♥ AQ72	The opponents are silent.
Vul: N-S	♦ AKT7	
HCP: 16	♣ 43	

Board: 174	♠ J62	Partner is dealer.
Dealer: South	♥ J863	The opponents are silent.
Vul: E-W	♦ T	
HCP: 8+1	♣ AQT86	

Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ QJ43	♠ K965				1NT
Vul: N-S	♥ T7	♥ KQ83	Pass	2♣ ¹	X	2♥
North HCP: 10	♦ AQ7	♦ KT	Pass	3NT	Pass	4♠
South HCP: 17	♣ J842	♣ AQ9	All Pass			
Contract: 4♠ South						
						1. Stayman

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ AQJ64	♠ KT2		1NT	Pass	2♣ ¹
Vul: Both	♥ Q4	♥ K963	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ A83	♦ K52	All Pass			
South HCP: 9	♣ QJ7	♣ T84				
Contract: 3NT South						
						1. Stayman

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ KJ53	♠ A84				1NT
Vul: None	♥ J7	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q86	♦ AK93	Pass	3NT	All Pass	
South HCP: 16	♣ A986	♣ T42				
Contract: 3NT North						
						1. Stayman

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ A94		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ72	♥ T865	Pass	2♥	Pass	3♥
North HCP: 16	♦ AKT7	♦ J84	Pass	4♥	All Pass	
South HCP: 9	♣ 43	♣ AT8				
Contract: 4♥ North						
						1. Stayman

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ AQ9				1NT
Vul: E-W	♥ J863	♥ T75	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ T	♦ KQJ87	Pass	2NT	All Pass	
South HCP: 15+1	♣ AQT86	♣ K3				
Contract: 2NT North						
						1. Stayman

South hands

Stayman

Board: 170	♠ K965	You are dealer.
Dealer: South	♥ KQ83	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ KT	
HCP: 17	♣ AQ9	

Board: 171	♠ KT2	Partner is dealer.
Dealer: North	♥ K963	The opponents are silent.
Vul: Both	♦ K52	
HCP: 9	♣ T84	

Board: 172	♠ A84	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: None	♦ AK93	
HCP: 16	♣ T42	

Board: 173	♠ A94	Partner is dealer.
Dealer: North	♥ T865	The opponents are silent.
Vul: N-S	♦ J84	
HCP: 9	♣ AT8	

Board: 174	♠ AQ9	You are dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ KQJ87	
HCP: 15+1	♣ K3	

Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ QJ43	♠ K965				1NT
Vul: N-S	♥ T7	♥ KQ83	Pass	2♣ ¹	X	2♥
North HCP: 10	♦ AQ7	♦ KT	Pass	3NT	Pass	4♠
South HCP: 17	♣ J842	♣ AQ9	All Pass			
Contract: 4♠ South						
						1. Stayman

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ AQJ64	♠ KT2		1NT	Pass	2♣ ¹
Vul: Both	♥ Q4	♥ K963	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ A83	♦ K52	All Pass			
South HCP: 9	♣ QJ7	♣ T84				
Contract: 3NT South						
						1. Stayman

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ KJ53	♠ A84				1NT
Vul: None	♥ J7	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ Q86	♦ AK93	Pass	3NT	All Pass	
South HCP: 16	♣ A986	♣ T42				
Contract: 3NT North						
						1. Stayman

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ A94		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ72	♥ T865	Pass	2♥	Pass	3♥
North HCP: 16	♦ AKT7	♦ J84	Pass	4♥	All Pass	
South HCP: 9	♣ 43	♣ AT8				
Contract: 4♥ North						
						1. Stayman

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ AQ9				1NT
Vul: E-W	♥ J863	♥ T75	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ T	♦ KQJ87	Pass	2NT	All Pass	
South HCP: 15+1	♣ AQT86	♣ K3				
Contract: 2NT North						
						1. Stayman

North hands

Stayman

Board: 175 ♠ 85 You are dealer.
 Dealer: North ♥ AKJ The opponents are silent.
 Vul: None ♦ A76
 HCP: 15+1 ♣ K8764

Board: 176 ♠ JT6 Partner is dealer.
 Dealer: South ♥ AQ95 The opponents are silent.
 Vul: N-S ♦ T82
 HCP: 8 ♣ J98

Board: 177 ♠ KJ4 You are dealer.
 Dealer: North ♥ K74 The opponents are silent.
 Vul: E-W ♦ AQT4
 HCP: 17 ♣ KJ3

Board: 178 ♠ KT53 Partner is dealer.
 Dealer: South ♥ KJ The opponents are silent.
 Vul: Both ♦ KT9
 HCP: 12 ♣ Q765

Board: 179 ♠ AJ8 You are dealer.
 Dealer: North ♥ KQ76 The opponents are silent.
 Vul: Both ♦ KQ86
 HCP: 15 ♣ T3

Both hands (Answers Page)

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KQ43		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ	♥ T54	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A76	♦ J54	All Pass			
South HCP: 10	♣ K8764	♣ AT3				
Contract: 3NT South						1. Stayman

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ AKQ4				1NT
Vul: N-S	♥ AQ95	♥ 864	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ T82	♦ K765	Pass	2NT	All Pass	
South HCP: 16	♣ J98	♣ A2				
Contract: 2NT North						1. Stayman

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ T7		1NT	All Pass	
Vul: E-W	♥ K74	♥ A853				
North HCP: 17	♦ AQT4	♦ 865				
South HCP: 4	♣ KJ3	♣ T986				
Contract: 1NT North						

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ KT53	♠ AQ76				1NT
Vul: Both	♥ KJ	♥ 864	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ KT9	♦ Q8	Pass	4♠	All Pass	
South HCP: 16	♣ Q765	♣ AKJ9				
Contract: 4♠ North						1. Stayman

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ T5		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ76	♥ T953	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ86	♦ A7	All Pass			
South HCP: 10+1	♣ T3	♣ AQ974				
Contract: 4♥ South						1. Stayman

South hands**Stayman**

Board: 175 ♠ KQ43 Partner is dealer.
Dealer: North ♥ T54 The opponents are silent.
Vul: None ♦ J54
HCP: 10 ♣ AT3

Board: 176 ♠ AKQ4 You are dealer.
Dealer: South ♥ 864 The opponents are silent.
Vul: N-S ♦ K765
HCP: 16 ♣ A2

Board: 177 ♠ T7 Partner is dealer.
Dealer: North ♥ A853 The opponents are silent.
Vul: E-W ♦ 865
HCP: 4 ♣ T986

Board: 178 ♠ AQ76 You are dealer.
Dealer: South ♥ 864 The opponents are silent.
Vul: Both ♦ Q8
HCP: 16 ♣ AKJ9

Board: 179 ♠ T5 Partner is dealer.
Dealer: North ♥ T953 The opponents are silent.
Vul: Both ♦ A7
HCP: 10+1 ♣ AQ974

Both hands (Answers Page)

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KQ43		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ	♥ T54	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A76	♦ J54	All Pass			
South HCP: 10	♣ K8764	♣ AT3				
Contract: 3NT South						1. Stayman

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ AKQ4				1NT
Vul: N-S	♥ AQ95	♥ 864	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ T82	♦ K765	Pass	2NT	All Pass	
South HCP: 16	♣ J98	♣ A2				
Contract: 2NT North						1. Stayman

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ T7		1NT	All Pass	
Vul: E-W	♥ K74	♥ A853				
North HCP: 17	♦ AQT4	♦ 865				
South HCP: 4	♣ KJ3	♣ T986				
Contract: 1NT North						

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ KT53	♠ AQ76				1NT
Vul: Both	♥ KJ	♥ 864	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ KT9	♦ Q8	Pass	4♠	All Pass	
South HCP: 16	♣ Q765	♣ AKJ9				
Contract: 4♠ North						1. Stayman

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ T5		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ76	♥ T953	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ86	♦ A7	All Pass			
South HCP: 10+1	♣ T3	♣ AQ974				
Contract: 4♥ South						1. Stayman

North hands**Stayman**

Board: 180	♠ AJ82	Partner is dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: E-W	♦ Q953	
HCP: 9	♣ 63	

Board: 181	♠ AJ74	You are dealer.
Dealer: North	♥ A964	The opponents are silent.
Vul: None	♦ AQ	
HCP: 15	♣ T87	

Board: 182	♠ J843	Partner is dealer.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ KJ5	
HCP: 9	♣ Q76	

Board: 183	♠ K62	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: None	♦ K982	
HCP: 17	♣ AQJ	

Board: 184	♠ Q43	Partner is dealer.
Dealer: South	♥ J853	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 9	♣ QJ7	

Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ AJ82	♠ Q95				1NT
Vul: E-W	♥ Q74	♥ AK95	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q953	♦ 864	Pass	3NT	All Pass	
South HCP: 16	♣ 63	♣ AQJ				
Contract: 3NT North				1. Stayman		

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AJ74	♠ K9		1NT	Pass	2♣ ¹
Vul: None	♥ A964	♥ JT32	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ	♦ J862	All Pass			
South HCP: 11	♣ T87	♣ AQ5				
Contract: 4♥ South				1. Stayman		

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ AKT5				1NT
Vul: Both	♥ QT3	♥ A54	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ5	♦ A843	Pass	3♠	All Pass	
South HCP: 15	♣ Q76	♣ 84				
Contract: 3♠ North				1. Stayman		

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ 754		1NT	Pass	2♣ ¹
Vul: None	♥ A32	♥ KJ84	Pass	2♦	Pass	3NT
North HCP: 17	♦ K982	♦ AQ3	All Pass			
South HCP: 10	♣ AQJ	♣ T64				
Contract: 3NT South				1. Stayman		

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ KT52				1NT
Vul: N-S	♥ J853	♥ KT7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K86	♦ A974	Pass	3NT	All Pass	
South HCP: 17	♣ QJ7	♣ AK				
Contract: 3NT North				1. Stayman		

South hands

Stayman

Board: 180	♠ Q95	You are dealer.
Dealer: South	♥ AK95	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 16	♣ AQJ	

Board: 181	♠ K9	Partner is dealer.
Dealer: North	♥ JT32	The opponents are silent.
Vul: None	♦ J862	
HCP: 11	♣ AQ5	

Board: 182	♠ AKT5	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: Both	♦ A843	
HCP: 15	♣ 84	

Board: 183	♠ 754	Partner is dealer.
Dealer: North	♥ KJ84	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 10	♣ T64	

Board: 184	♠ KT52	You are dealer.
Dealer: South	♥ KT7	The opponents are silent.
Vul: N-S	♦ A974	
HCP: 17	♣ AK	

Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ AJ82	♠ Q95				1NT
Vul: E-W	♥ Q74	♥ AK95	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q953	♦ 864	Pass	3NT	All Pass	
South HCP: 16	♣ 63	♣ AQJ				
Contract: 3NT North				1. Stayman		

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AJ74	♠ K9		1NT	Pass	2♣ ¹
Vul: None	♥ A964	♥ JT32	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ	♦ J862	All Pass			
South HCP: 11	♣ T87	♣ AQ5				
Contract: 4♥ South				1. Stayman		

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ AKT5				1NT
Vul: Both	♥ QT3	♥ A54	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ5	♦ A843	Pass	3♠	All Pass	
South HCP: 15	♣ Q76	♣ 84				
Contract: 3♠ North				1. Stayman		

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ 754		1NT	Pass	2♣ ¹
Vul: None	♥ A32	♥ KJ84	Pass	2♦	Pass	3NT
North HCP: 17	♦ K982	♦ AQ3	All Pass			
South HCP: 10	♣ AQJ	♣ T64				
Contract: 3NT South				1. Stayman		

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ KT52				1NT
Vul: N-S	♥ J853	♥ KT7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K86	♦ A974	Pass	3NT	All Pass	
South HCP: 17	♣ QJ7	♣ AK				
Contract: 3NT North				1. Stayman		

North hands

Stayman

Board: 185 ♠ AKQJ You are dealer.
 Dealer: North ♥ A643 The opponents are silent.
 Vul: E-W ♦ K5
 HCP: 17 ♣ T65

Board: 186 ♠ 43 Partner is dealer.
 Dealer: South ♥ AK82 The opponents are silent.
 Vul: None ♦ J974
 HCP: 12 ♣ A85

Board: 187 ♠ K76 You are dealer.
 Dealer: North ♥ K98 The opponents are silent.
 Vul: N-S ♦ AT
 HCP: 15+1 ♣ KQ965

Board: 188 ♠ AJ63 Partner is dealer.
 Dealer: South ♥ T873 The opponents are silent.
 Vul: E-W ♦ 952
 HCP: 7 ♣ Q7

Board: 189 ♠ AQ9 You are dealer.
 Dealer: North ♥ KQ2 The opponents are silent.
 Vul: N-S ♦ AJ6
 HCP: 16 ♣ 9876

Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ 3		1NT	Pass	2♣ ¹
Vul: E-W	♥ A643	♥ K752	Pass	2♥	Pass	4♥
North HCP: 17	♦ K5	♦ 9842	All Pass			
South HCP: 8	♣ T65	♣ KQ74				
Contract: 4♥ South				1. Stayman		

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ KJ95				1NT
Vul: None	♥ AK82	♥ Q6	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ J974	♦ K32	Pass	3NT	All Pass	
South HCP: 15	♣ A85	♣ KQJ7				
Contract: 3NT North				1. Stayman		

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ K76	♠ AT		1NT	Pass	2♣ ¹
Vul: N-S	♥ K98	♥ J652	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AT	♦ QJ62	All Pass			
South HCP: 12	♣ KQ965	♣ AT8				
Contract: 3NT South				1. Stayman		

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ AJ63	♠ QT2				1NT
Vul: E-W	♥ T873	♥ AKJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ 952	♦ QT6	All Pass			
South HCP: 15	♣ Q7	♣ K98				
Contract: 2♥ South				1. Stayman		

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ J532		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ2	♥ A85	Pass	2♦	Pass	3NT
North HCP: 16	♦ AJ6	♦ 832	All Pass			
South HCP: 9	♣ 9876	♣ A54				
Contract: 3NT South				1. Stayman		

South hands

Stayman

Board: 185	♠ 3	Partner is dealer.
Dealer: North	♥ K752	The opponents are silent.
Vul: E-W	♦ 9842	
HCP: 8	♣ KQ74	

Board: 186	♠ KJ95	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ K32	
HCP: 15	♣ KQJ7	

Board: 187	♠ AT	Partner is dealer.
Dealer: North	♥ J652	The opponents are silent.
Vul: N-S	♦ QJ62	
HCP: 12	♣ AT8	

Board: 188	♠ QT2	You are dealer.
Dealer: South	♥ AKJ4	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 15	♣ K98	

Board: 189	♠ J532	Partner is dealer.
Dealer: North	♥ A85	The opponents are silent.
Vul: N-S	♦ 832	
HCP: 9	♣ A54	

Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ 3		1NT	Pass	2♣ ¹
Vul: E-W	♥ A643	♥ K752	Pass	2♥	Pass	4♥
North HCP: 17	♦ K5	♦ 9842	All Pass			
South HCP: 8	♣ T65	♣ KQ74				
Contract: 4♥ South				1. Stayman		

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ KJ95				1NT
Vul: None	♥ AK82	♥ Q6	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ J974	♦ K32	Pass	3NT	All Pass	
South HCP: 15	♣ A85	♣ KQJ7				
Contract: 3NT North				1. Stayman		

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ K76	♠ AT		1NT	Pass	2♣ ¹
Vul: N-S	♥ K98	♥ J652	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AT	♦ QJ62	All Pass			
South HCP: 12	♣ KQ965	♣ AT8				
Contract: 3NT South				1. Stayman		

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ AJ63	♠ QT2				1NT
Vul: E-W	♥ T873	♥ AKJ4	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ 952	♦ QT6	All Pass			
South HCP: 15	♣ Q7	♣ K98				
Contract: 2♥ South				1. Stayman		

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ J532		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ2	♥ A85	Pass	2♦	Pass	3NT
North HCP: 16	♦ AJ6	♦ 832	All Pass			
South HCP: 9	♣ 9876	♣ A54				
Contract: 3NT South				1. Stayman		

North hands

Stayman

Board: 190 ♠ K874 Partner is dealer.
 Dealer: South ♥ 7542 The opponents are silent.
 Vul: E-W ♦ K3
 HCP: 9 ♣ K75

Board: 191 ♠ AKJ You are dealer.
 Dealer: North ♥ AK76 The opponents are silent.
 Vul: Both ♦ T4
 HCP: 15 ♣ T653

Board: 192 ♠ Q874 Partner is dealer.
 Dealer: South ♥ Q64 The opponents are silent.
 Vul: None ♦ K43
 HCP: 9 ♣ QT9

Board: 193 ♠ T2 You are dealer.
 Dealer: North ♥ KT76 The opponents are silent.
 Vul: E-W ♦ AJT
 HCP: 15 ♣ AK84

Board: 194 ♠ Q954 Partner is dealer.
 Dealer: South ♥ Q98 The opponents are silent.
 Vul: None ♦ KJ82
 HCP: 11 ♣ KT

Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ AQ92				1NT
Vul: E-W	♥ 7542	♥ KQ3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K3	♦ Q87	Pass	4♠	All Pass	
South HCP: 15	♣ K75	♣ QT8				
Contract: 4♠ North				1. Stayman		

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T987		1NT	Pass	2♣ ¹
Vul: Both	♥ AK76	♥ J8	Pass	2♥	Pass	3NT
North HCP: 15	♦ T4	♦ K87	All Pass			
South HCP: 11	♣ T653	♣ AQJ8				
Contract: 3NT South				1. Stayman		

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ Q874	♠ AJ9				1NT
Vul: None	♥ Q64	♥ 973	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K43	♦ AJ876	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT9	♣ AJ				
Contract: 3NT North				1. Stayman		

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ QJ94		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT76	♥ 8	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJT	♦ KQ63	All Pass			
South HCP: 10	♣ AK84	♣ QT72				
Contract: 3NT South				1. Stayman		

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ AJ				1NT
Vul: None	♥ Q98	♥ A742	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ KJ82	♦ 63	Pass	3NT	All Pass	
South HCP: 15+1	♣ KT	♣ AQ985				
Contract: 3NT North				1. Stayman		

South hands

Stayman

Board: 190	♠ AQ92	You are dealer.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 15	♣ QT8	

Board: 191	♠ T987	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: Both	♦ K87	
HCP: 11	♣ AQJ8	

Board: 192	♠ AJ9	You are dealer.
Dealer: South	♥ 973	The opponents are silent.
Vul: None	♦ AJ876	
HCP: 15+1	♣ AJ	

Board: 193	♠ QJ94	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: E-W	♦ KQ63	
HCP: 10	♣ QT72	

Board: 194	♠ AJ	You are dealer.
Dealer: South	♥ A742	The opponents are silent.
Vul: None	♦ 63	
HCP: 15+1	♣ AQ985	

Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ AQ92				1NT
Vul: E-W	♥ 7542	♥ KQ3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K3	♦ Q87	Pass	4♠	All Pass	
South HCP: 15	♣ K75	♣ QT8				
Contract: 4♠ North						1. Stayman

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T987		1NT	Pass	2♣ ¹
Vul: Both	♥ AK76	♥ J8	Pass	2♥	Pass	3NT
North HCP: 15	♦ T4	♦ K87	All Pass			
South HCP: 11	♣ T653	♣ AQJ8				
Contract: 3NT South						1. Stayman

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ Q874	♠ AJ9				1NT
Vul: None	♥ Q64	♥ 973	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K43	♦ AJ876	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT9	♣ AJ				
Contract: 3NT North						1. Stayman

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ QJ94		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT76	♥ 8	Pass	2♥	Pass	3NT
North HCP: 15	♦ AJT	♦ KQ63	All Pass			
South HCP: 10	♣ AK84	♣ QT72				
Contract: 3NT South						1. Stayman

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ AJ				1NT
Vul: None	♥ Q98	♥ A742	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ KJ82	♦ 63	Pass	3NT	All Pass	
South HCP: 15+1	♣ KT	♣ AQ985				
Contract: 3NT North						1. Stayman

North hands

Stayman

Board: 195	♠ K8	You are dealer.
Dealer: North	♥ KJ542	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 17+1	♣ K75	

Board: 196	♠ 9852	Partner is dealer.
Dealer: South	♥ K952	The opponents are silent.
Vul: Both	♦ Q85	
HCP: 9	♣ A7	

Board: 197	♠ 843	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ KT64	
HCP: 17	♣ AK4	

Board: 198	♠ T3	Partner is dealer.
Dealer: South	♥ Q962	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 10+1	♣ AQJ97	

Board: 199	♠ KJ97	You are dealer.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: None	♦ K6	
HCP: 15	♣ Q863	

Both hands (Answers Page)

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 654		1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ542	♥ Q987	Pass	2♥	Pass	4♥
North HCP: 17+1	♦ AKT	♦ QJ765	All Pass			
South HCP: 9+1	♣ K75	♣ A				
Contract: 4♥ South						1. Stayman

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ 9852	♠ AT3				1NT
Vul: Both	♥ K952	♥ A74	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q85	♦ KT93	Pass	2NT	All Pass	
South HCP: 15	♣ A7	♣ KJ6				
Contract: 2NT North						1. Stayman

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ J952		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKT	♥ Q52	Pass	2♦	Pass	2NT
North HCP: 17	♦ KT64	♦ A72	Pass	3NT	All Pass	
South HCP: 7	♣ AK4	♣ 976				
Contract: 3NT North						1. Stayman

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ Q2				1NT
Vul: E-W	♥ Q962	♥ AKJ3	Pass	2♣ ¹	Pass	2♥
North HCP: 10+1	♦ J8	♦ AQ64	Pass	4♥	All Pass	
South HCP: 16	♣ AQJ97	♣ T83				
Contract: 4♥ North						1. Stayman

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ KJ97	♠ A6		1NT	Pass	2♣ ¹
Vul: None	♥ AQ5	♥ K973	Pass	2♠	Pass	3NT
North HCP: 15	♦ K6	♦ J953	All Pass			
South HCP: 9	♣ Q863	♣ JT9				
Contract: 3NT South						1. Stayman

South hands**Stayman**

Board: 195 ♠ 654 Partner is dealer.
Dealer: North ♥ Q987 The opponents are silent.
Vul: N-S ♦ QJ765
HCP: 9+1 ♣ A

Board: 196 ♠ AT3 You are dealer.
Dealer: South ♥ A74 The opponents are silent.
Vul: Both ♦ KT93
HCP: 15 ♣ KJ6

Board: 197 ♠ J952 Partner is dealer.
Dealer: North ♥ Q52 The opponents are silent.
Vul: N-S ♦ A72
HCP: 7 ♣ 976

Board: 198 ♠ Q2 You are dealer.
Dealer: South ♥ AKJ3 The opponents are silent.
Vul: E-W ♦ AQ64
HCP: 16 ♣ T83

Board: 199 ♠ A6 Partner is dealer.
Dealer: North ♥ K973 The opponents are silent.
Vul: None ♦ J953
HCP: 9 ♣ JT9

Both hands (Answers Page)

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 654		1NT	Pass	2♣ ¹
Vul: N-S	♥ KJ542	♥ Q987	Pass	2♥	Pass	4♥
North HCP: 17+1	♦ AKT	♦ QJ765	All Pass			
South HCP: 9+1	♣ K75	♣ A				
Contract: 4♥ South						1. Stayman

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ 9852	♠ AT3				1NT
Vul: Both	♥ K952	♥ A74	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q85	♦ KT93	Pass	2NT	All Pass	
South HCP: 15	♣ A7	♣ KJ6				
Contract: 2NT North						1. Stayman

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ J952		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKT	♥ Q52	Pass	2♦	Pass	2NT
North HCP: 17	♦ KT64	♦ A72	Pass	3NT	All Pass	
South HCP: 7	♣ AK4	♣ 976				
Contract: 3NT North						1. Stayman

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ Q2				1NT
Vul: E-W	♥ Q962	♥ AKJ3	Pass	2♣ ¹	Pass	2♥
North HCP: 10+1	♦ J8	♦ AQ64	Pass	4♥	All Pass	
South HCP: 16	♣ AQJ97	♣ T83				
Contract: 4♥ North						1. Stayman

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ KJ97	♠ A6		1NT	Pass	2♣ ¹
Vul: None	♥ AQ5	♥ K973	Pass	2♠	Pass	3NT
North HCP: 15	♦ K6	♦ J953	All Pass			
South HCP: 9	♣ Q863	♣ JT9				
Contract: 3NT South						1. Stayman

North hands**Stayman**

Board: 200	♠ AT86	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ T8762	
HCP: 6+1	♣ Q83	

Board: 201	♠ 976	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AQ83	
HCP: 16	♣ AK64	

Board: 202	♠ T2	Partner is dealer.
Dealer: South	♥ KQ43	The opponents are silent.
Vul: Both	♦ J843	
HCP: 8	♣ QT7	

Board: 203	♠ QJ93	You are dealer.
Dealer: North	♥ J83	The opponents are silent.
Vul: N-S	♦ AKQ3	
HCP: 15	♣ Q6	

Board: 204	♠ 865	Partner is dealer.
Dealer: South	♥ KQ92	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 9	♣ A95	

Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ AT86	♠ KQJ5				1NT
Vul: N-S	♥ 3	♥ AQJ2	All Pass			
North HCP: 6+1	♦ T8762	♦ A54				
South HCP: 17	♣ Q83	♣ 94				
Contract: 1NT South						

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ 976	♠ QJ5		1NT	Pass	2♣ ¹
Vul: E-W	♥ K5	♥ QJ64	Pass	2♦	Pass	3♣
North HCP: 16	♦ AQ83	♦ K	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK64	♣ QJ872				
Contract: 3NT North						1. Stayman

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AKQJ6				1NT
Vul: Both	♥ KQ43	♥ A86	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J843	♦ T76	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ QT7	♣ K4	All Pass			
Contract: 3NT South						1. Stayman

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ QJ93	♠ AK74		1NT	Pass	2♣ ¹
Vul: N-S	♥ J83	♥ 42	Pass	2♠	Pass	4♠
North HCP: 15	♦ AKQ3	♦ J874	All Pass			
South HCP: 12	♣ Q6	♣ A85				
Contract: 4♠ South						1. Stayman

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ 865	♠ AQ972				1NT
Vul: E-W	♥ KQ92	♥ 75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 954	♦ KQ8	Pass	3NT	All Pass	
South HCP: 16+1	♣ A95	♣ KQ3				
Contract: 3NT North						1. Stayman

South hands

Stayman

Board: 200 ♠ KQJ5 You are dealer.
 Dealer: South ♥ AQJ2 The opponents are silent.
 Vul: N-S ♦ A54
 HCP: 17 ♣ 94

Board: 201 ♠ QJ5 Partner is dealer.
 Dealer: North ♥ QJ64 The opponents are silent.
 Vul: E-W ♦ K
 HCP: 12+1 ♣ QJ872

Board: 202 ♠ AKQJ6 You are dealer.
 Dealer: South ♥ A86 The opponents are silent.
 Vul: Both ♦ T76
 HCP: 17+1 ♣ K4

Board: 203 ♠ AK74 Partner is dealer.
 Dealer: North ♥ 42 The opponents are silent.
 Vul: N-S ♦ J874
 HCP: 12 ♣ A85

Board: 204 ♠ AQ972 You are dealer.
 Dealer: South ♥ 75 The opponents are silent.
 Vul: E-W ♦ KQ8
 HCP: 16+1 ♣ KQ3

Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ AT86	♠ KQJ5				1NT
Vul: N-S	♥ 3	♥ AQJ2	All Pass			
North HCP: 6+1	♦ T8762	♦ A54				
South HCP: 17	♣ Q83	♣ 94				
Contract: 1NT South						

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ 976	♠ QJ5		1NT	Pass	2♣ ¹
Vul: E-W	♥ K5	♥ QJ64	Pass	2♦	Pass	3♣
North HCP: 16	♦ AQ83	♦ K	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK64	♣ QJ872				
Contract: 3NT North			1. Stayman			

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AKQJ6				1NT
Vul: Both	♥ KQ43	♥ A86	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J843	♦ T76	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ QT7	♣ K4	All Pass			
Contract: 3NT South			1. Stayman			

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ QJ93	♠ AK74		1NT	Pass	2♣ ¹
Vul: N-S	♥ J83	♥ 42	Pass	2♠	Pass	4♠
North HCP: 15	♦ AKQ3	♦ J874	All Pass			
South HCP: 12	♣ Q6	♣ A85				
Contract: 4♠ South			1. Stayman			

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ 865	♠ AQ972				1NT
Vul: E-W	♥ KQ92	♥ 75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 954	♦ KQ8	Pass	3NT	All Pass	
South HCP: 16+1	♣ A95	♣ KQ3				
Contract: 3NT North			1. Stayman			

North hands

Stayman

Board: 205	♠ KQ4	You are dealer.
Dealer: North	♥ 82	The opponents are silent.
Vul: Both	♦ AQJT	
HCP: 16	♣ A842	

Board: 206	♠ AT3	Partner is dealer.
Dealer: South	♥ QJ53	The opponents are silent.
Vul: None	♦ J86	
HCP: 10	♣ Q97	

Board: 207	♠ AQ76	You are dealer.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 15	♣ QJ6	

Board: 208	♠ A76	Partner is dealer.
Dealer: South	♥ J754	The opponents are silent.
Vul: Both	♦ 5	
HCP: 12+1	♣ AQJ64	

Board: 209	♠ KQJ65	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: None	♦ K8	
HCP: 16+1	♣ AJ7	

Both hands (Answers Page)

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AJ53		1NT	Pass	2♣ ¹
Vul: Both	♥ 82	♥ T754	Pass	2♦	Pass	3NT
North HCP: 16	♦ AQJT	♦ 7	All Pass			
South HCP: 10	♣ A842	♣ KQ65				
Contract: 3NT South						1. Stayman

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ KQ4				1NT
Vul: None	♥ QJ53	♥ AT92	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ J86	♦ A532	Pass	4♥	All Pass	
South HCP: 16	♣ Q97	♣ K6				
Contract: 4♥ North						1. Stayman

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ AQ76	♠ KJT5		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ73	♥ 982	Pass	2♥	Pass	3♦
North HCP: 15	♦ J8	♦ AQ765	Pass	4♠	All Pass	
South HCP: 10+1	♣ QJ6	♣ 3				
Contract: 4♠ North						1. Stayman

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ KJT				1NT
Vul: Both	♥ J754	♥ KQ9	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 5	♦ QJ63	Pass	3♣	Pass	3♦
South HCP: 15	♣ AQJ64	♣ K97	Pass	3NT	All Pass	
Contract: 3NT North						1. Stayman

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ KQJ65	♠ A874		1NT	Pass	2♣ ¹
Vul: None	♥ Q43	♥ JT8	Pass	2♠	Pass	4♠
North HCP: 16+1	♦ K8	♦ Q763	All Pass			
South HCP: 9	♣ AJ7	♣ Q8				
Contract: 4♠ South						1. Stayman

South hands**Stayman**

Board: 205 ♠ AJ53 Partner is dealer.
Dealer: North ♥ T754 The opponents are silent.
Vul: Both ♦ 7
HCP: 10 ♣ KQ65

Board: 206 ♠ KQ4 You are dealer.
Dealer: South ♥ AT92 The opponents are silent.
Vul: None ♦ A532
HCP: 16 ♣ K6

Board: 207 ♠ KJT5 Partner is dealer.
Dealer: North ♥ 982 The opponents are silent.
Vul: E-W ♦ AQ765
HCP: 10+1 ♣ 3

Board: 208 ♠ KJT You are dealer.
Dealer: South ♥ KQ9 The opponents are silent.
Vul: Both ♦ QJ63
HCP: 15 ♣ K97

Board: 209 ♠ A874 Partner is dealer.
Dealer: North ♥ JT8 The opponents are silent.
Vul: None ♦ Q763
HCP: 9 ♣ Q8

Both hands (Answers Page)

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AJ53		1NT	Pass	2♣ ¹
Vul: Both	♥ 82	♥ T754	Pass	2♦	Pass	3NT
North HCP: 16	♦ AQJT	♦ 7	All Pass			
South HCP: 10	♣ A842	♣ KQ65				
Contract: 3NT South						1. Stayman

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ KQ4				1NT
Vul: None	♥ QJ53	♥ AT92	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ J86	♦ A532	Pass	4♥	All Pass	
South HCP: 16	♣ Q97	♣ K6				
Contract: 4♥ North						1. Stayman

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ AQ76	♠ KJT5		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ73	♥ 982	Pass	2♥	Pass	3♦
North HCP: 15	♦ J8	♦ AQ765	Pass	4♠	All Pass	
South HCP: 10+1	♣ QJ6	♣ 3				
Contract: 4♠ North						1. Stayman

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ KJT				1NT
Vul: Both	♥ J754	♥ KQ9	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ 5	♦ QJ63	Pass	3♣	Pass	3♦
South HCP: 15	♣ AQJ64	♣ K97	Pass	3NT	All Pass	
Contract: 3NT North						1. Stayman

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ KQJ65	♠ A874		1NT	Pass	2♣ ¹
Vul: None	♥ Q43	♥ JT8	Pass	2♠	Pass	4♠
North HCP: 16+1	♦ K8	♦ Q763	All Pass			
South HCP: 9	♣ AJ7	♣ Q8				
Contract: 4♠ South						1. Stayman

North hands**Stayman**

Board: 210	♠ K942	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ KQ853	
HCP: 12+1	♣ Q65	

Board: 211	♠ AQ76	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ Q875	
HCP: 16	♣ 83	

Board: 212	♠ QJT	Partner is dealer.
Dealer: South	♥ A762	The opponents are silent.
Vul: E-W	♦ T32	
HCP: 7	♣ 754	

Board: 213	♠ A8	You are dealer.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: None	♦ 854	
HCP: 17	♣ AJ95	

Board: 214	♠ J87	Partner is dealer.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 12	♣ K962	

Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ K942	♠ A7				1NT
Vul: N-S	♥ Q	♥ KJ64	Pass	2♣ ¹	Pass	2♥
North HCP: 12+1	♦ KQ853	♦ AT74	Pass	3♦	Pass	3NT
South HCP: 17	♣ Q65	♣ AJ3	All Pass			
Contract: 3NT South						1. Stayman

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ AQ76	♠ T542		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ	♥ 653	Pass	2♠	Pass	4♠
North HCP: 16	♦ Q875	♦ AK	All Pass			
South HCP: 11	♣ 83	♣ KJ75				
Contract: 4♠ South						1. Stayman

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ 974				1NT
Vul: E-W	♥ A762	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 7	♦ T32	♦ KQ5	Pass	2NT	Pass	3NT
South HCP: 17	♣ 754	♣ AK98	All Pass			
Contract: 3NT South						1. Stayman

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QT54		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ8	♥ T975	Pass	2♥	Pass	4♥
North HCP: 17	♦ 854	♦ AQJT	All Pass			
South HCP: 9	♣ AJ95	♣ 7				
Contract: 4♥ South						1. Stayman

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ AK64				1NT
Vul: N-S	♥ AQ94	♥ 7532	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ Q2	♦ KJ6	Pass	4♥	All Pass	
South HCP: 17	♣ K962	♣ AQ				
Contract: 4♥ North						1. Stayman

South hands**Stayman**

Board: 210	♠ A7	You are dealer.
Dealer: South	♥ KJ64	The opponents are silent.
Vul: N-S	♦ AT74	
HCP: 17	♣ AJ3	

Board: 211	♠ T542	Partner is dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: Both	♦ AK	
HCP: 11	♣ KJ75	

Board: 212	♠ 974	You are dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: E-W	♦ KQ5	
HCP: 17	♣ AK98	

Board: 213	♠ QT54	Partner is dealer.
Dealer: North	♥ T975	The opponents are silent.
Vul: None	♦ AQJT	
HCP: 9	♣ 7	

Board: 214	♠ AK64	You are dealer.
Dealer: South	♥ 7532	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 17	♣ AQ	

Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ K942	♠ A7				1NT
Vul: N-S	♥ Q	♥ KJ64	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12+1	♦ KQ853	♦ AT74	Pass	3 ♦	Pass	3NT
South HCP: 17	♣ Q65	♣ AJ3	All Pass			
Contract: 3NT South						1. Stayman

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ AQ76	♠ T542		1NT	Pass	2 ♣ ¹
Vul: Both	♥ AKJ	♥ 653	Pass	2 ♠	Pass	4 ♠
North HCP: 16	♦ Q875	♦ AK	All Pass			
South HCP: 11	♣ 83	♣ KJ75				
Contract: 4 ♠ South						1. Stayman

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ 974				1NT
Vul: E-W	♥ A762	♥ KQ5	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 7	♦ T32	♦ KQ5	Pass	2NT	Pass	3NT
South HCP: 17	♣ 754	♣ AK98	All Pass			
Contract: 3NT South						1. Stayman

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QT54		1NT	Pass	2 ♣ ¹
Vul: None	♥ AKJ8	♥ T975	Pass	2 ♥	Pass	4 ♥
North HCP: 17	♦ 854	♦ AQJT	All Pass			
South HCP: 9	♣ AJ95	♣ 7				
Contract: 4 ♥ South						1. Stayman

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ AK64				1NT
Vul: N-S	♥ AQ94	♥ 7532	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12	♦ Q2	♦ KJ6	Pass	4 ♥	All Pass	
South HCP: 17	♣ K962	♣ AQ				
Contract: 4 ♥ North						1. Stayman

North hands**Stayman**

Board: 215	♠ A42	You are dealer.
Dealer: North	♥ AK842	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 17+1	♣ Q6	

Board: 216	♠ AQ3	Partner is dealer.
Dealer: South	♥ Q975	The opponents are silent.
Vul: Both	♦ 8	
HCP: 12+1	♣ A8762	

Board: 217	♠ AT8	You are dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 16	♣ AT52	

Board: 218	♠ Q94	Partner is dealer.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: E-W	♦ KT953	
HCP: 10+1	♣ 6	

Board: 219	♠ Q752	You are dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: None	♦ AK5	
HCP: 17	♣ K62	

Both hands (Answers Page)

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ K863		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK842	♥ T7	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ A42	♦ KJ9	All Pass			
South HCP: 10	♣ Q6	♣ KT75				
Contract: 3NT South				1. Stayman		

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ AQ3	♠ K652				1NT
Vul: Both	♥ Q975	♥ KJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 12+1	♦ 8	♦ AQJ6	Pass	3♣	Pass	3NT
South HCP: 17	♣ A8762	♣ K9	All Pass			
Contract: 3NT South				1. Stayman		

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ K963		1NT	Pass	2♣ ¹
Vul: N-S	♥ J54	♥ A732	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKT	♦ 764	All Pass			
South HCP: 7	♣ AT52	♣ 94				
Contract: 2NT South				1. Stayman		

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ KJ87				1NT
Vul: E-W	♥ KQ86	♥ A54	Pass	2♣ ¹	Pass	2♠
North HCP: 10+1	♦ KT953	♦ A86	Pass	3♦	Pass	3NT
South HCP: 16	♣ 6	♣ A53	All Pass			
Contract: 3NT South				1. Stayman		

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ Q752	♠ K6		1NT	Pass	2♣ ¹
Vul: None	♥ AJ2	♥ QT63	Pass	2♠	Pass	3NT
North HCP: 17	♦ AK5	♦ Q84	All Pass			
South HCP: 10	♣ K62	♣ QJ75				
Contract: 3NT South				1. Stayman		

South hands**Stayman**

Board: 215	♠ K863	Partner is dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 10	♣ KT75	

Board: 216	♠ K652	You are dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: Both	♦ AQJ6	
HCP: 17	♣ K9	

Board: 217	♠ K963	Partner is dealer.
Dealer: North	♥ A732	The opponents are silent.
Vul: N-S	♦ 764	
HCP: 7	♣ 94	

Board: 218	♠ KJ87	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: E-W	♦ A86	
HCP: 16	♣ A53	

Board: 219	♠ K6	Partner is dealer.
Dealer: North	♥ QT63	The opponents are silent.
Vul: None	♦ Q84	
HCP: 10	♣ QJ75	

Both hands (Answers Page)

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ K863		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK842	♥ T7	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ A42	♦ KJ9	All Pass			
South HCP: 10	♣ Q6	♣ KT75				
Contract: 3NT South				1. Stayman		

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ AQ3	♠ K652				1NT
Vul: Both	♥ Q975	♥ KJ8	Pass	2♣ ¹	Pass	2♠
North HCP: 12+1	♦ 8	♦ AQJ6	Pass	3♣	Pass	3NT
South HCP: 17	♣ A8762	♣ K9	All Pass			
Contract: 3NT South				1. Stayman		

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ K963		1NT	Pass	2♣ ¹
Vul: N-S	♥ J54	♥ A732	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKT	♦ 764	All Pass			
South HCP: 7	♣ AT52	♣ 94				
Contract: 2NT South				1. Stayman		

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ KJ87				1NT
Vul: E-W	♥ KQ86	♥ A54	Pass	2♣ ¹	Pass	2♠
North HCP: 10+1	♦ KT953	♦ A86	Pass	3♦	Pass	3NT
South HCP: 16	♣ 6	♣ A53	All Pass			
Contract: 3NT South				1. Stayman		

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ Q752	♠ K6		1NT	Pass	2♣ ¹
Vul: None	♥ AJ2	♥ QT63	Pass	2♠	Pass	3NT
North HCP: 17	♦ AK5	♦ Q84	All Pass			
South HCP: 10	♣ K62	♣ QJ75				
Contract: 3NT South				1. Stayman		

North hands

Stayman

Board: 220	♠ KQ42	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ T9842	
HCP: 8+1	♣ K62	

Board: 221	♠ AJ93	You are dealer.
Dealer: North	♥ AK82	The opponents are silent.
Vul: Both	♦ K2	
HCP: 17	♣ QT8	

Board: 222	♠ AQ	Partner is dealer.
Dealer: South	♥ T753	The opponents are silent.
Vul: Both	♦ T873	
HCP: 7	♣ JT7	

Board: 223	♠ A72	You are dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ A9862	
HCP: 15+1	♣ AJ5	

Board: 224	♠ KQT8	Partner is dealer.
Dealer: South	♥ QT9	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 12	♣ Q75	

Both hands (Answers Page)

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ A83				1NT
Vul: E-W	♥ 9	♥ AKQT5	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ T9842	♦ Q5	Pass	2NT	All Pass	
South HCP: 15+1	♣ K62	♣ T95				
Contract: 2NT North						1. Stayman

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ AJ93	♠ Q		1NT	Pass	2♣ ¹
Vul: Both	♥ AK82	♥ J963	Pass	2♥	Pass	4♥
North HCP: 17	♦ K2	♦ Q87	All Pass			
South HCP: 12+1	♣ QT8	♣ AK542				
Contract: 4♥ South						1. Stayman

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ JT9				1NT
Vul: Both	♥ T753	♥ AKQJ	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ T873	♦ K952	Pass	3♥	All Pass	
South HCP: 16	♣ JT7	♣ Q8				
Contract: 3♥ North						1. Stayman

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ KT54		1NT	Pass	2♣ ¹
Vul: None	♥ Q4	♥ J72	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A9862	♦ K53	All Pass			
South HCP: 12	♣ AJ5	♣ KQ7				
Contract: 3NT South						1. Stayman

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ KQT8	♠ 6542				1NT
Vul: N-S	♥ QT9	♥ AJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ QJ3	♦ A7	Pass	4♠	All Pass	
South HCP: 16	♣ Q75	♣ AK84				
Contract: 4♠ North						1. Stayman

South hands

Stayman

Board: 220 ♠ A83 You are dealer.
 Dealer: South ♥ AKQT5 The opponents are silent.
 Vul: E-W ♦ Q5
 HCP: 15+1 ♣ T95

Board: 221 ♠ Q Partner is dealer.
 Dealer: North ♥ J963 The opponents are silent.
 Vul: Both ♦ Q87
 HCP: 12+1 ♣ AK542

Board: 222 ♠ JT9 You are dealer.
 Dealer: South ♥ AKQJ The opponents are silent.
 Vul: Both ♦ K952
 HCP: 16 ♣ Q8

Board: 223 ♠ KT54 Partner is dealer.
 Dealer: North ♥ J72 The opponents are silent.
 Vul: None ♦ K53
 HCP: 12 ♣ KQ7

Board: 224 ♠ 6542 You are dealer.
 Dealer: South ♥ AJ4 The opponents are silent.
 Vul: N-S ♦ A7
 HCP: 16 ♣ AK84

Both hands (Answers Page)

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ A83				1NT
Vul: E-W	♥ 9	♥ AKQT5	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ T9842	♦ Q5	Pass	2NT	All Pass	
South HCP: 15+1	♣ K62	♣ T95				
Contract: 2NT North						1. Stayman

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ AJ93	♠ Q		1NT	Pass	2♣ ¹
Vul: Both	♥ AK82	♥ J963	Pass	2♥	Pass	4♥
North HCP: 17	♦ K2	♦ Q87	All Pass			
South HCP: 12+1	♣ QT8	♣ AK542				
Contract: 4♥ South						1. Stayman

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ JT9				1NT
Vul: Both	♥ T753	♥ AKQJ	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ T873	♦ K952	Pass	3♥	All Pass	
South HCP: 16	♣ JT7	♣ Q8				
Contract: 3♥ North						1. Stayman

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ KT54		1NT	Pass	2♣ ¹
Vul: None	♥ Q4	♥ J72	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ A9862	♦ K53	All Pass			
South HCP: 12	♣ AJ5	♣ KQ7				
Contract: 3NT South						1. Stayman

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ KQT8	♠ 6542				1NT
Vul: N-S	♥ QT9	♥ AJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ QJ3	♦ A7	Pass	4♠	All Pass	
South HCP: 16	♣ Q75	♣ AK84				
Contract: 4♠ North						1. Stayman

North hands

Stayman

Board: 225	♠ Q4	You are dealer.
Dealer: North	♥ KQ73	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 17	♣ AQ93	

Board: 226	♠ T	Partner is dealer.
Dealer: South	♥ T742	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 9	♣ KQ76	

Board: 227	♠ J653	You are dealer.
Dealer: North	♥ AK9	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 16	♣ AJ93	

Board: 228	♠ 43	Partner is dealer.
Dealer: South	♥ Q542	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 9	♣ AK85	

Board: 229	♠ KQJ	You are dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 16	♣ 9863	

Both hands (Answers Page)

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ J963		1NT	All Pass	
Vul: E-W	♥ KQ73	♥ 94				
North HCP: 17	♦ AT3	♦ QJ74				
South HCP: 4	♣ AQ93	♣ T64				
Contract: 1NT North						
Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AQJ2				1NT
Vul: None	♥ T742	♥ K86	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ53	♦ AQ2	Pass	2NT	All Pass	
South HCP: 16	♣ KQ76	♣ 854				
Contract: 2NT North				1. Stayman		
Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ J653	♠ KQ9		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK9	♥ 7652	Pass	2♠	Pass	2NT
North HCP: 16	♦ K4	♦ 8763	All Pass			
South HCP: 8	♣ AJ93	♣ K7				
Contract: 2NT South				1. Stayman		
Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ A96				1NT
Vul: E-W	♥ Q542	♥ AK63	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 954	♦ K863	Pass	4♥	All Pass	
South HCP: 16	♣ AK85	♣ Q9				
Contract: 4♥ North				1. Stayman		
Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ T52		1NT	Pass	2♣ ¹
Vul: Both	♥ AT5	♥ Q742	Pass	2♦	Pass	3NT
North HCP: 16	♦ AQ3	♦ KJ9	All Pass			
South HCP: 11	♣ 9863	♣ KQ7				
Contract: 3NT South				1. Stayman		

South hands

Stayman

Board: 225	♠ J963	Partner is dealer.
Dealer: North	♥ 94	The opponents are silent.
Vul: E-W	♦ QJ74	
HCP: 4	♣ T64	

Board: 226	♠ AQJ2	You are dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 16	♣ 854	

Board: 227	♠ KQ9	Partner is dealer.
Dealer: North	♥ 7652	The opponents are silent.
Vul: N-S	♦ 8763	
HCP: 8	♣ K7	

Board: 228	♠ A96	You are dealer.
Dealer: South	♥ AK63	The opponents are silent.
Vul: E-W	♦ K863	
HCP: 16	♣ Q9	

Board: 229	♠ T52	Partner is dealer.
Dealer: North	♥ Q742	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 11	♣ KQ7	

Both hands (Answers Page)

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ J963		1NT	All Pass	
Vul: E-W	♥ KQ73	♥ 94				
North HCP: 17	♦ AT3	♦ QJ74				
South HCP: 4	♣ AQ93	♣ T64				
Contract: 1NT North						
<hr/>						
Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AQJ2				1NT
Vul: None	♥ T742	♥ K86	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KJ53	♦ AQ2	Pass	2NT	All Pass	
South HCP: 16	♣ KQ76	♣ 854				
Contract: 2NT North				1. Stayman		
<hr/>						
Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ J653	♠ KQ9		1NT	Pass	2♣ ¹
Vul: N-S	♥ AK9	♥ 7652	Pass	2♠	Pass	2NT
North HCP: 16	♦ K4	♦ 8763	All Pass			
South HCP: 8	♣ AJ93	♣ K7				
Contract: 2NT South				1. Stayman		
<hr/>						
Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ A96				1NT
Vul: E-W	♥ Q542	♥ AK63	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 954	♦ K863	Pass	4♥	All Pass	
South HCP: 16	♣ AK85	♣ Q9				
Contract: 4♥ North				1. Stayman		
<hr/>						
Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ T52		1NT	Pass	2♣ ¹
Vul: Both	♥ AT5	♥ Q742	Pass	2♦	Pass	3NT
North HCP: 16	♦ AQ3	♦ KJ9	All Pass			
South HCP: 11	♣ 9863	♣ KQ7				
Contract: 3NT South				1. Stayman		

North hands**Stayman**

Board: 230	♠ T98	Partner is dealer.
Dealer: South	♥ KQ65	The opponents are silent.
Vul: N-S	♦ 654	
HCP: 8	♣ K42	

Board: 231	♠ AQ	You are dealer.
Dealer: North	♥ AT83	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 15+1	♣ K8762	

Board: 232	♠ AKJ2	Partner is dealer.
Dealer: South	♥ 742	The opponents are silent.
Vul: Both	♦ 942	
HCP: 8	♣ T86	

Board: 233	♠ AQ	You are dealer.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: None	♦ 865	
HCP: 16	♣ AJ98	

Board: 234	♠ T432	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ QJT7	
HCP: 8	♣ KQT7	

Both hands (Answers Page)

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ K754				1NT
Vul: N-S	♥ KQ65	♥ T98	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 654	♦ AKJT	Pass	2NT	All Pass	
South HCP: 15	♣ K42	♣ A9				
Contract: 2NT North				1. Stayman		

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJT5		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT83	♥ KQ7	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ Q3	♦ 9862	All Pass			
South HCP: 10	♣ K8762	♣ J9				
Contract: 2NT South				1. Stayman		

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ AKJ2	♠ 74				1NT
Vul: Both	♥ 742	♥ AQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 942	♦ KT76	Pass	2NT	All Pass	
South HCP: 15	♣ T86	♣ AQ2				
Contract: 2NT North				1. Stayman		

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 62		1NT	Pass	2♣ ¹
Vul: None	♥ KQ75	♥ AJT6	Pass	2♥	Pass	4♥
North HCP: 16	♦ 865	♦ AT943	All Pass			
South HCP: 12+1	♣ AJ98	♣ K7				
Contract: 4♥ South				1. Stayman		

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ T432	♠ K9				1NT
Vul: E-W	♥ 7	♥ AK932	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJT7	♦ A96	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQT7	♣ J82				
Contract: 3NT North				1. Stayman		

South hands**Stayman**

Board: 230 ♠ K754 You are dealer.
Dealer: South ♥ T98 The opponents are silent.
Vul: N-S ♦ AKJT
HCP: 15 ♣ A9

Board: 231 ♠ KJT5 Partner is dealer.
Dealer: North ♥ KQ7 The opponents are silent.
Vul: E-W ♦ 9862
HCP: 10 ♣ J9

Board: 232 ♠ 74 You are dealer.
Dealer: South ♥ AQ96 The opponents are silent.
Vul: Both ♦ KT76
HCP: 15 ♣ AQ2

Board: 233 ♠ 62 Partner is dealer.
Dealer: North ♥ AJT6 The opponents are silent.
Vul: None ♦ AT943
HCP: 12+1 ♣ K7

Board: 234 ♠ K9 You are dealer.
Dealer: South ♥ AK932 The opponents are silent.
Vul: E-W ♦ A96
HCP: 15+1 ♣ J82

Both hands (Answers Page)

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ K754				1NT
Vul: N-S	♥ KQ65	♥ T98	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 654	♦ AKJT	Pass	2NT	All Pass	
South HCP: 15	♣ K42	♣ A9				
Contract: 2NT North				1. Stayman		

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJT5		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT83	♥ KQ7	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ Q3	♦ 9862	All Pass			
South HCP: 10	♣ K8762	♣ J9				
Contract: 2NT South				1. Stayman		

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ AKJ2	♠ 74				1NT
Vul: Both	♥ 742	♥ AQ96	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 942	♦ KT76	Pass	2NT	All Pass	
South HCP: 15	♣ T86	♣ AQ2				
Contract: 2NT North				1. Stayman		

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 62		1NT	Pass	2♣ ¹
Vul: None	♥ KQ75	♥ AJT6	Pass	2♥	Pass	4♥
North HCP: 16	♦ 865	♦ AT943	All Pass			
South HCP: 12+1	♣ AJ98	♣ K7				
Contract: 4♥ South				1. Stayman		

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ T432	♠ K9				1NT
Vul: E-W	♥ 7	♥ AK932	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJT7	♦ A96	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQT7	♣ J82				
Contract: 3NT North				1. Stayman		

North hands**Stayman**

Board: 235	♠ Q8	You are dealer.
Dealer: North	♥ AJ65	The opponents are silent.
Vul: Both	♦ KJT85	
HCP: 15+1	♣ A2	

Board: 236	♠ 853	Partner is dealer.
Dealer: South	♥ Q972	The opponents are silent.
Vul: None	♦ K64	
HCP: 8	♣ K63	

Board: 237	♠ QT	You are dealer.
Dealer: North	♥ QJ876	The opponents are silent.
Vul: N-S	♦ AT3	
HCP: 16+1	♣ AK3	

Board: 238	♠ K52	Partner is dealer.
Dealer: South	♥ Q542	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 11	♣ 742	

Board: 239	♠ AK85	You are dealer.
Dealer: North	♥ 8763	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 16	♣ AT	

Both hands (Answers Page)

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AK97		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ65	♥ Q74	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ KJT85	♦ 963	All Pass			
South HCP: 12	♣ A2	♣ K95				
Contract: 3NT South				1. Stayman		

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ AQT				1NT
Vul: None	♥ Q972	♥ AT	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K64	♦ J873	Pass	2NT	All Pass	
South HCP: 15	♣ K63	♣ A975				
Contract: 2NT North				1. Stayman		

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AJ97		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ876	♥ T94	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ AT3	♦ KQ94	All Pass			
South HCP: 11	♣ AK3	♣ J5				
Contract: 3NT South				1. Stayman		

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AJ873				1NT
Vul: Both	♥ Q542	♥ AJT	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ AQ8	♦ K5	Pass	3NT	All Pass	
South HCP: 16+1	♣ 742	♣ K98				
Contract: 3NT North				1. Stayman		

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ AK85	♠ QT32		1NT	Pass	2♣ ¹
Vul: None	♥ 8763	♥ AQJ	Pass	2♥	Pass	3NT
North HCP: 16	♦ AJ8	♦ 765	Pass	4♠	All Pass	
South HCP: 9	♣ AT	♣ 642				
Contract: 4♠ North				1. Stayman		

South hands

Stayman

Board: 235 ♠ AK97 Partner is dealer.
 Dealer: North ♥ Q74 The opponents are silent.
 Vul: Both ♦ 963
 HCP: 12 ♣ K95

Board: 236 ♠ AQT You are dealer.
 Dealer: South ♥ AT The opponents are silent.
 Vul: None ♦ J873
 HCP: 15 ♣ A975

Board: 237 ♠ AJ97 Partner is dealer.
 Dealer: North ♥ T94 The opponents are silent.
 Vul: N-S ♦ KQ94
 HCP: 11 ♣ J5

Board: 238 ♠ AJ873 You are dealer.
 Dealer: South ♥ AJT The opponents are silent.
 Vul: Both ♦ K5
 HCP: 16+1 ♣ K98

Board: 239 ♠ QT32 Partner is dealer.
 Dealer: North ♥ AQJ The opponents are silent.
 Vul: None ♦ 765
 HCP: 9 ♣ 642

Both hands (Answers Page)

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AK97		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ65	♥ Q74	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ KJT85	♦ 963	All Pass			
South HCP: 12	♣ A2	♣ K95				
Contract: 3NT South				1. Stayman		

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ AQT				1NT
Vul: None	♥ Q972	♥ AT	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K64	♦ J873	Pass	2NT	All Pass	
South HCP: 15	♣ K63	♣ A975				
Contract: 2NT North				1. Stayman		

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AJ97		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ876	♥ T94	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ AT3	♦ KQ94	All Pass			
South HCP: 11	♣ AK3	♣ J5				
Contract: 3NT South				1. Stayman		

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AJ873				1NT
Vul: Both	♥ Q542	♥ AJT	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ AQ8	♦ K5	Pass	3NT	All Pass	
South HCP: 16+1	♣ 742	♣ K98				
Contract: 3NT North				1. Stayman		

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ AK85	♠ QT32		1NT	Pass	2♣ ¹
Vul: None	♥ 8763	♥ AQJ	Pass	2♥	Pass	3NT
North HCP: 16	♦ AJ8	♦ 765	Pass	4♠	All Pass	
South HCP: 9	♣ AT	♣ 642				
Contract: 4♠ North				1. Stayman		

North hands

Stayman

Board: 240	♠ Q762	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 12+1	♣ KQJ93	

Board: 241	♠ AJ54	You are dealer.
Dealer: North	♥ AT7	The opponents are silent.
Vul: E-W	♦ T75	
HCP: 16	♣ AK3	

Board: 242	♠ AKJ3	Partner is dealer.
Dealer: South	♥ 7643	The opponents are silent.
Vul: None	♦ T8	
HCP: 8	♣ 652	

Board: 243	♠ Q2	You are dealer.
Dealer: North	♥ KJ73	The opponents are silent.
Vul: N-S	♦ AQT97	
HCP: 15+1	♣ K4	

Board: 244	♠ AKT9	Partner is dealer.
Dealer: South	♥ K762	The opponents are silent.
Vul: Both	♦ 76	
HCP: 10	♣ T64	

Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ Q762	♠ AKT9				1NT
Vul: N-S	♥ 8	♥ A643	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12+1	♦ KJT	♦ 765	Pass	3 ♣	Pass	4 ♠
South HCP: 15	♣ KQJ93	♣ A5	All Pass			
Contract: 4 ♠ South						
						1. Stayman

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ T98		1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AT7	♥ Q642	Pass	2 ♠	Pass	2NT
North HCP: 16	♦ T75	♦ A64	All Pass			
South HCP: 8	♣ AK3	♣ Q86				
Contract: 2NT South						
						1. Stayman

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ AKJ3	♠ 954				1NT
Vul: None	♥ 7643	♥ A9	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ T8	♦ K653	Pass	2NT	Pass	3NT
South HCP: 17	♣ 652	♣ AKQJ	All Pass			
Contract: 3NT South						
						1. Stayman

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AT76		1NT	Pass	2 ♣ ¹
Vul: N-S	♥ KJ73	♥ Q4	Pass	2 ♥	Pass	3NT
North HCP: 15+1	♦ AQT97	♦ J83	All Pass			
South HCP: 12	♣ K4	♣ AJ82				
Contract: 3NT South						
						1. Stayman

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ AKT9	♠ Q85				1NT
Vul: Both	♥ K762	♥ AQT8	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 10	♦ 76	♦ AK92	Pass	4 ♥	All Pass	
South HCP: 15	♣ T64	♣ 72				
Contract: 4 ♥ North						
						1. Stayman

South hands

Stayman

Board: 240 ♠ AKT9 You are dealer.
 Dealer: South ♥ A643 The opponents are silent.
 Vul: N-S ♦ 765
 HCP: 15 ♣ A5

Board: 241 ♠ T98 Partner is dealer.
 Dealer: North ♥ Q642 The opponents are silent.
 Vul: E-W ♦ A64
 HCP: 8 ♣ Q86

Board: 242 ♠ 954 You are dealer.
 Dealer: South ♥ A9 The opponents are silent.
 Vul: None ♦ K653
 HCP: 17 ♣ AKQJ

Board: 243 ♠ AT76 Partner is dealer.
 Dealer: North ♥ Q4 The opponents are silent.
 Vul: N-S ♦ J83
 HCP: 12 ♣ AJ82

Board: 244 ♠ Q85 You are dealer.
 Dealer: South ♥ AQT8 The opponents are silent.
 Vul: Both ♦ AK92
 HCP: 15 ♣ 72

Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ Q762	♠ AKT9				1NT
Vul: N-S	♥ 8	♥ A643	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12+1	♦ KJT	♦ 765	Pass	3 ♣	Pass	4 ♠
South HCP: 15	♣ KQJ93	♣ A5	All Pass			
Contract: 4 ♠ South						
						1. Stayman

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ T98		1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AT7	♥ Q642	Pass	2 ♠	Pass	2NT
North HCP: 16	♦ T75	♦ A64	All Pass			
South HCP: 8	♣ AK3	♣ Q86				
Contract: 2NT South						1. Stayman

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ AKJ3	♠ 954				1NT
Vul: None	♥ 7643	♥ A9	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ T8	♦ K653	Pass	2NT	Pass	3NT
South HCP: 17	♣ 652	♣ AKQJ	All Pass			
Contract: 3NT South						1. Stayman

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AT76		1NT	Pass	2 ♣ ¹
Vul: N-S	♥ KJ73	♥ Q4	Pass	2 ♥	Pass	3NT
North HCP: 15+1	♦ AQT97	♦ J83	All Pass			
South HCP: 12	♣ K4	♣ AJ82				
Contract: 3NT South						1. Stayman

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ AKT9	♠ Q85				1NT
Vul: Both	♥ K762	♥ AQT8	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 10	♦ 76	♦ AK92	Pass	4 ♥	All Pass	
South HCP: 15	♣ T64	♣ 72				
Contract: 4 ♥ North						1. Stayman

North hands

Stayman

Board: 245	♠ QJ8	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 16+1	♣ KQJ54	

Board: 246	♠ AJ54	Partner is dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: E-W	♦ AT97	
HCP: 11	♣ J73	

Board: 247	♠ AQ75	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ K632	
HCP: 16	♣ KQ7	

Board: 248	♠ K842	Partner is dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: None	♦ KJ54	
HCP: 10	♣ 95	

Board: 249	♠ T98	You are dealer.
Dealer: North	♥ AJ754	The opponents are silent.
Vul: E-W	♦ A72	
HCP: 15+1	♣ AQ	

Both hands (Answers Page)

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ K532		1NT	Pass	2♣ ¹
Vul: N-S	♥ K7	♥ 96	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ A54	♦ KJ32	All Pass			
South HCP: 11	♣ KQJ54	♣ A62				
Contract: 3NT South				1. Stayman		

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ AJ54	♠ K72				1NT
Vul: E-W	♥ J4	♥ Q963	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AT97	♦ KQ	Pass	3NT	All Pass	
South HCP: 16	♣ J73	♣ AQ94				
Contract: 3NT North				1. Stayman		

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ AQ75	♠ T86		1NT	Pass	2♣ ¹
Vul: Both	♥ Q7	♥ KT43	Pass	2♠	Pass	3NT
North HCP: 16	♦ K632	♦ QJ95	All Pass			
South HCP: 11	♣ KQ7	♣ AJ				
Contract: 3NT South				1. Stayman		

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ K842	♠ 976				1NT
Vul: None	♥ K54	♥ 97	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ KJ54	♦ AQT9	Pass	3NT	All Pass	
South HCP: 15	♣ 95	♣ AKQT				
Contract: 3NT North				1. Stayman		

Board: 249	North:	South:	W	N	E	S
Dealer: North	♠ T98	♠ A76		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ754	♥ Q863	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ A72	♦ KJ65	All Pass			
South HCP: 10	♣ AQ	♣ T9				
Contract: 4♥ South				1. Stayman		

South hands**Stayman**

Board: 245 ♠ K532 Partner is dealer.
Dealer: North ♥ 96 The opponents are silent.
Vul: N-S ♦ KJ32
HCP: 11 ♣ A62

Board: 246 ♠ K72 You are dealer.
Dealer: South ♥ Q963 The opponents are silent.
Vul: E-W ♦ KQ
HCP: 16 ♣ AQ94

Board: 247 ♠ T86 Partner is dealer.
Dealer: North ♥ KT43 The opponents are silent.
Vul: Both ♦ QJ95
HCP: 11 ♣ AJ

Board: 248 ♠ 976 You are dealer.
Dealer: South ♥ 97 The opponents are silent.
Vul: None ♦ AQT9
HCP: 15 ♣ AKQT

Board: 249 ♠ A76 Partner is dealer.
Dealer: North ♥ Q863 The opponents are silent.
Vul: E-W ♦ KJ65
HCP: 10 ♣ T9

Both hands (Answers Page)

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ K532		1NT	Pass	2♣ ¹
Vul: N-S	♥ K7	♥ 96	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ A54	♦ KJ32	All Pass			
South HCP: 11	♣ KQJ54	♣ A62				
Contract: 3NT South				1. Stayman		

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ AJ54	♠ K72				1NT
Vul: E-W	♥ J4	♥ Q963	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AT97	♦ KQ	Pass	3NT	All Pass	
South HCP: 16	♣ J73	♣ AQ94				
Contract: 3NT North				1. Stayman		

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ AQ75	♠ T86		1NT	Pass	2♣ ¹
Vul: Both	♥ Q7	♥ KT43	Pass	2♠	Pass	3NT
North HCP: 16	♦ K632	♦ QJ95	All Pass			
South HCP: 11	♣ KQ7	♣ AJ				
Contract: 3NT South				1. Stayman		

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ K842	♠ 976				1NT
Vul: None	♥ K54	♥ 97	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ KJ54	♦ AQT9	Pass	3NT	All Pass	
South HCP: 15	♣ 95	♣ AKQT				
Contract: 3NT North				1. Stayman		

Board: 249	North:	South:	W	N	E	S
Dealer: North	♠ T98	♠ A76		1NT	Pass	2♣ ¹
Vul: E-W	♥ AJ754	♥ Q863	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ A72	♦ KJ65	All Pass			
South HCP: 10	♣ AQ	♣ T9				
Contract: 4♥ South				1. Stayman		

North hands

Stayman

Board: 250 ♠ - Partner is dealer.
 Dealer: South ♥ Q854 The opponents are silent.
 Vul: Both ♦ KJ53
 HCP: 11+1 ♣ AJT98

Board: 251 ♠ AJ964 You are dealer.
 Dealer: North ♥ Q62 The opponents are silent.
 Vul: None ♦ A6
 HCP: 15+1 ♣ A74

Board: 252 ♠ KQ85 Partner is dealer.
 Dealer: South ♥ A543 The opponents are silent.
 Vul: N-S ♦ T5
 HCP: 12 ♣ K65

Board: 253 ♠ AK8 You are dealer.
 Dealer: North ♥ 986 The opponents are silent.
 Vul: Both ♦ AKJ
 HCP: 16 ♣ J974

Board: 254 ♠ AK65 Partner is dealer.
 Dealer: South ♥ T752 The opponents are silent.
 Vul: None ♦ J2
 HCP: 9 ♣ J64

Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQJT2				1NT
Vul: Both	♥ Q854	♥ AJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 11+1	♦ KJ53	♦ Q84	Pass	3♣	Pass	3♠
South HCP: 15+1	♣ AJT98	♣ Q2	Pass	3NT	All Pass	
Contract: 3NT North						

1. Stayman

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AJ964	♠ KQT7		1NT	Pass	2♣ ¹
Vul: None	♥ Q62	♥ T5	Pass	2♠	Pass	4♠
North HCP: 15+1	♦ A6	♦ J532	All Pass			
South HCP: 11	♣ A74	♣ KQT				
Contract: 4♠ South						

1. Stayman

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ KQ85	♠ J72				1NT
Vul: N-S	♥ A543	♥ QJT	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ T5	♦ AK64	Pass	3NT	All Pass	
South HCP: 17	♣ K65	♣ AQ7				
Contract: 3NT North						

1. Stayman

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ JT6		1NT	Pass	2♣ ¹
Vul: Both	♥ 986	♥ AK75	Pass	2♦	Pass	3NT
North HCP: 16	♦ AKJ	♦ 98	All Pass			
South HCP: 11	♣ J974	♣ K652				
Contract: 3NT South						

1. Stayman

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ AK65	♠ Q3				1NT
Vul: None	♥ T752	♥ A98	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J2	♦ KQ654	Pass	3NT	All Pass	
South HCP: 15+1	♣ J64	♣ A92				
Contract: 3NT North						

1. Stayman

South hands

Stayman

Board: 250	♠ KQJT2	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: Both	♦ Q84	
HCP: 15+1	♣ Q2	

Board: 251	♠ KQT7	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: None	♦ J532	
HCP: 11	♣ KQT	

Board: 252	♠ J72	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: N-S	♦ AK64	
HCP: 17	♣ AQ7	

Board: 253	♠ JT6	Partner is dealer.
Dealer: North	♥ AK75	The opponents are silent.
Vul: Both	♦ 98	
HCP: 11	♣ K652	

Board: 254	♠ Q3	You are dealer.
Dealer: South	♥ A98	The opponents are silent.
Vul: None	♦ KQ654	
HCP: 15+1	♣ A92	

Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQJT2				1NT
Vul: Both	♥ Q854	♥ AJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 11+1	♦ KJ53	♦ Q84	Pass	3♣	Pass	3♠
South HCP: 15+1	♣ AJT98	♣ Q2	Pass	3NT	All Pass	
Contract: 3NT North						

1. Stayman

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AJ964	♠ KQT7		1NT	Pass	2♣ ¹
Vul: None	♥ Q62	♥ T5	Pass	2♠	Pass	4♠
North HCP: 15+1	♦ A6	♦ J532	All Pass			
South HCP: 11	♣ A74	♣ KQT				
Contract: 4♠ South						

1. Stayman

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ KQ85	♠ J72				1NT
Vul: N-S	♥ A543	♥ QJT	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ T5	♦ AK64	Pass	3NT	All Pass	
South HCP: 17	♣ K65	♣ AQ7				
Contract: 3NT North						

1. Stayman

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ JT6		1NT	Pass	2♣ ¹
Vul: Both	♥ 986	♥ AK75	Pass	2♦	Pass	3NT
North HCP: 16	♦ AKJ	♦ 98	All Pass			
South HCP: 11	♣ J974	♣ K652				
Contract: 3NT South						

1. Stayman

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ AK65	♠ Q3				1NT
Vul: None	♥ T752	♥ A98	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J2	♦ KQ654	Pass	3NT	All Pass	
South HCP: 15+1	♣ J64	♣ A92				
Contract: 3NT North						

1. Stayman

North hands**Stayman**

Board: 255	♠ AJ	You are dealer.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 16+1	♣ K9754	

Board: 256	♠ K874	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: E-W	♦ JT753	
HCP: 8+1	♣ A7	

Board: 257	♠ A63	You are dealer.
Dealer: North	♥ KT643	The opponents are silent.
Vul: None	♦ A97	
HCP: 16+1	♣ AJ	

Board: 258	♠ A42	Partner is dealer.
Dealer: South	♥ J632	The opponents are silent.
Vul: N-S	♦ K542	
HCP: 8	♣ T6	

Board: 259	♠ K9	You are dealer.
Dealer: North	♥ AKT4	The opponents are silent.
Vul: Both	♦ 986	
HCP: 15	♣ AJ74	

Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q643		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ8	♥ Q32	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ QJ3	♦ A5	All Pass			
South HCP: 12	♣ K9754	♣ A863				
Contract: 3NT South				1. Stayman		

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ A65				1NT
Vul: E-W	♥ 74	♥ AK6	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ JT753	♦ K62	Pass	2NT	All Pass	
South HCP: 15	♣ A7	♣ J986				
Contract: 2NT North				1. Stayman		

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ K952		1NT	Pass	2♣ ¹
Vul: None	♥ KT643	♥ 2	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ A97	♦ T53	All Pass			
South HCP: 8+1	♣ AJ	♣ KQ952				
Contract: 2NT South				1. Stayman		

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ KJ63				1NT
Vul: N-S	♥ J632	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K542	♦ A63	Pass	2NT	All Pass	
South HCP: 16	♣ T6	♣ A542				
Contract: 2NT North				1. Stayman		

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ 6532		1NT	Pass	2♣ ¹
Vul: Both	♥ AKT4	♥ J3	Pass	2♥	Pass	3NT
North HCP: 15	♦ 986	♦ AKJ7	All Pass			
South HCP: 9	♣ AJ74	♣ T86				
Contract: 3NT South				1. Stayman		

South hands**Stayman**

Board: 255	♠ Q643	Partner is dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 12	♣ A863	

Board: 256	♠ A65	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 15	♣ J986	

Board: 257	♠ K952	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ T53	
HCP: 8+1	♣ KQ952	

Board: 258	♠ KJ63	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 16	♣ A542	

Board: 259	♠ 6532	Partner is dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: Both	♦ AKJ7	
HCP: 9	♣ T86	

Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q643		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ8	♥ Q32	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ QJ3	♦ A5	All Pass			
South HCP: 12	♣ K9754	♣ A863				
Contract: 3NT South				1. Stayman		

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ A65				1NT
Vul: E-W	♥ 74	♥ AK6	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ JT753	♦ K62	Pass	2NT	All Pass	
South HCP: 15	♣ A7	♣ J986				
Contract: 2NT North				1. Stayman		

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ K952		1NT	Pass	2♣ ¹
Vul: None	♥ KT643	♥ 2	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ A97	♦ T53	All Pass			
South HCP: 8+1	♣ AJ	♣ KQ952				
Contract: 2NT South				1. Stayman		

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ KJ63				1NT
Vul: N-S	♥ J632	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K542	♦ A63	Pass	2NT	All Pass	
South HCP: 16	♣ T6	♣ A542				
Contract: 2NT North				1. Stayman		

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ 6532		1NT	Pass	2♣ ¹
Vul: Both	♥ AKT4	♥ J3	Pass	2♥	Pass	3NT
North HCP: 15	♦ 986	♦ AKJ7	All Pass			
South HCP: 9	♣ AJ74	♣ T86				
Contract: 3NT South				1. Stayman		

North hands**Stayman**

Board: 260	♠ Q86	Partner is dealer.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: N-S	♦ Q52	
HCP: 9	♣ Q72	

Board: 261	♠ A75	You are dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 16+1	♣ AKQJ8	

Board: 262	♠ K754	Partner is dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: Both	♦ QT6	
HCP: 11	♣ KT4	

Board: 263	♠ AJ53	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ K92	
HCP: 17	♣ KQ75	

Board: 264	♠ KT96	Partner is dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 12	♣ K854	

Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ K9432				1NT
Vul: N-S	♥ QJ42	♥ AK3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q52	♦ K96	Pass	3NT	All Pass	
South HCP: 17+1	♣ Q72	♣ KJ				
Contract: 3NT North				1. Stayman		

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ T32		1NT	Pass	2♣ ¹
Vul: E-W	♥ T82	♥ KQ43	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ Q6	♦ KT84	Pass	3NT	All Pass	
South HCP: 8	♣ AKQJ8	♣ 65				
Contract: 3NT North				1. Stayman		

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ K754	♠ AQJ9				1NT
Vul: Both	♥ K73	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ QT6	♦ A52	Pass	4♠	All Pass	
South HCP: 15	♣ KT4	♣ J95				
Contract: 4♠ North				1. Stayman		

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ AJ53	♠ KT		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ QJ64	Pass	2♠	Pass	3NT
North HCP: 17	♦ K92	♦ AJ63	All Pass			
South HCP: 12	♣ KQ75	♣ J62				
Contract: 3NT South				1. Stayman		

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ KT96	♠ Q5				1NT
Vul: E-W	♥ T6	♥ KQJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ AQT	♦ KJ92	Pass	3NT	All Pass	
South HCP: 16	♣ K854	♣ A72				
Contract: 3NT North				1. Stayman		

South hands

Stayman

Board: 260 ♠ K9432 You are dealer.
 Dealer: South ♥ AK3 The opponents are silent.
 Vul: N-S ♦ K96
 HCP: 17+1 ♣ KJ

Board: 261 ♠ T32 Partner is dealer.
 Dealer: North ♥ KQ43 The opponents are silent.
 Vul: E-W ♦ KT84
 HCP: 8 ♣ 65

Board: 262 ♠ AQJ9 You are dealer.
 Dealer: South ♥ QJ6 The opponents are silent.
 Vul: Both ♦ A52
 HCP: 15 ♣ J95

Board: 263 ♠ KT Partner is dealer.
 Dealer: North ♥ QJ64 The opponents are silent.
 Vul: None ♦ AJ63
 HCP: 12 ♣ J62

Board: 264 ♠ Q5 You are dealer.
 Dealer: South ♥ KQJ7 The opponents are silent.
 Vul: E-W ♦ KJ92
 HCP: 16 ♣ A72

Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ K9432				1NT
Vul: N-S	♥ QJ42	♥ AK3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q52	♦ K96	Pass	3NT	All Pass	
South HCP: 17+1	♣ Q72	♣ KJ				
Contract: 3NT North				1. Stayman		

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ T32		1NT	Pass	2♣ ¹
Vul: E-W	♥ T82	♥ KQ43	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ Q6	♦ KT84	Pass	3NT	All Pass	
South HCP: 8	♣ AKQJ8	♣ 65				
Contract: 3NT North				1. Stayman		

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ K754	♠ AQJ9				1NT
Vul: Both	♥ K73	♥ QJ6	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ QT6	♦ A52	Pass	4♠	All Pass	
South HCP: 15	♣ KT4	♣ J95				
Contract: 4♠ North				1. Stayman		

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ AJ53	♠ KT		1NT	Pass	2♣ ¹
Vul: None	♥ A7	♥ QJ64	Pass	2♠	Pass	3NT
North HCP: 17	♦ K92	♦ AJ63	All Pass			
South HCP: 12	♣ KQ75	♣ J62				
Contract: 3NT South				1. Stayman		

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ KT96	♠ Q5				1NT
Vul: E-W	♥ T6	♥ KQJ7	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ AQT	♦ KJ92	Pass	3NT	All Pass	
South HCP: 16	♣ K854	♣ A72				
Contract: 3NT North				1. Stayman		

North hands**Stayman**

Board: 265	♠ J864	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 16	♣ Q5	

Board: 266	♠ 975	Partner is dealer.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: None	♦ AK64	
HCP: 12	♣ 54	

Board: 267	♠ JT4	You are dealer.
Dealer: North	♥ AQJ5	The opponents are silent.
Vul: N-S	♦ K82	
HCP: 17	♣ AQ6	

Board: 268	♠ T652	Partner is dealer.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ K64	
HCP: 10	♣ KJ5	

Board: 269	♠ AT875	You are dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: None	♦ AK3	
HCP: 15+1	♣ A87	

Both hands (Answers Page)

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ J864	♠ K975		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ4	♥ J72	Pass	2♠	Pass	4♠
North HCP: 16	♦ AK85	♦ J72	All Pass			
South HCP: 10	♣ Q5	♣ AJ4				
Contract: 4♠ South						1. Stayman

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ Q64				1NT
Vul: None	♥ KQ83	♥ A72	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ AK64	♦ Q7	Pass	3NT	All Pass	
South HCP: 17+1	♣ 54	♣ AKQ76				
Contract: 3NT North						1. Stayman

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ JT4	♠ A972		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQJ5	♥ 62	Pass	2♥	Pass	3NT
North HCP: 17	♦ K82	♦ A75	All Pass			
South HCP: 12	♣ AQ6	♣ KJ75				
Contract: 3NT South						1. Stayman

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ T652	♠ K7				1NT
Vul: Both	♥ K43	♥ QT98	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ K64	♦ AQ8	Pass	3NT	All Pass	
South HCP: 17	♣ KJ5	♣ AQ76				
Contract: 3NT North						1. Stayman

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AT875	♠ 2		1NT	Pass	2♣ ¹
Vul: None	♥ T6	♥ A954	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AK3	♦ Q854	All Pass			
South HCP: 11	♣ A87	♣ KQ42				
Contract: 3NT South						1. Stayman

South hands**Stayman**

Board: 265	♠ K975	Partner is dealer.
Dealer: North	♥ J72	The opponents are silent.
Vul: Both	♦ J72	
HCP: 10	♣ AJ4	

Board: 266	♠ Q64	You are dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: None	♦ Q7	
HCP: 17+1	♣ AKQ76	

Board: 267	♠ A972	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: N-S	♦ A75	
HCP: 12	♣ KJ75	

Board: 268	♠ K7	You are dealer.
Dealer: South	♥ QT98	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 17	♣ AQ76	

Board: 269	♠ 2	Partner is dealer.
Dealer: North	♥ A954	The opponents are silent.
Vul: None	♦ Q854	
HCP: 11	♣ KQ42	

Both hands (Answers Page)

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ J864	♠ K975		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ4	♥ J72	Pass	2♠	Pass	4♠
North HCP: 16	♦ AK85	♦ J72	All Pass			
South HCP: 10	♣ Q5	♣ AJ4				
Contract: 4♠ South						1. Stayman

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ Q64				1NT
Vul: None	♥ KQ83	♥ A72	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ AK64	♦ Q7	Pass	3NT	All Pass	
South HCP: 17+1	♣ 54	♣ AKQ76				
Contract: 3NT North						1. Stayman

Board: 267	North:	South:	W	N	E	S
Dealer: North	♠ JT4	♠ A972		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQJ5	♥ 62	Pass	2♥	Pass	3NT
North HCP: 17	♦ K82	♦ A75	All Pass			
South HCP: 12	♣ AQ6	♣ KJ75				
Contract: 3NT South						1. Stayman

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ T652	♠ K7				1NT
Vul: Both	♥ K43	♥ QT98	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ K64	♦ AQ8	Pass	3NT	All Pass	
South HCP: 17	♣ KJ5	♣ AQ76				
Contract: 3NT North						1. Stayman

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AT875	♠ 2		1NT	Pass	2♣ ¹
Vul: None	♥ T6	♥ A954	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AK3	♦ Q854	All Pass			
South HCP: 11	♣ A87	♣ KQ42				
Contract: 3NT South						1. Stayman

North hands

Stayman

Board: 270	♠ T964	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ AK75	
HCP: 9	♣ T75	

Board: 271	♠ AJ643	You are dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 15+1	♣ AJ4	

Board: 272	♠ QJ82	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 12+1	♣ KQT64	

Board: 273	♠ A975	You are dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 15	♣ AK74	

Board: 274	♠ KQ54	Partner is dealer.
Dealer: South	♥ J643	The opponents are silent.
Vul: Both	♦ QT5	
HCP: 9	♣ JT	

Both hands (Answers Page)

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ T964	♠ Q3				1NT
Vul: N-S	♥ Q8	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK75	♦ QJT	Pass	2NT	All Pass	
South HCP: 16+1	♣ T75	♣ KQJ86				
Contract: 2NT North						1. Stayman

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AJ643	♠ Q8		1NT	Pass	2♣ ¹
Vul: E-W	♥ 64	♥ AJ92	Pass	2♠	Pass	2NT
North HCP: 15+1	♦ AJ4	♦ T63	All Pass			
South HCP: 7	♣ AJ4	♣ T865				
Contract: 2NT South						1. Stayman

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ AT974				1NT
Vul: N-S	♥ QJ	♥ AK2	Pass	2♣ ¹	Pass	2♠
North HCP: 12+1	♦ JT	♦ A74	Pass	4♠	All Pass	
South HCP: 15+1	♣ KQT64	♣ 92				
Contract: 4♠ North						1. Stayman

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ A975	♠ K632		1NT	Pass	2♣ ¹
Vul: E-W	♥ A73	♥ QJT	Pass	2♠	Pass	3♠
North HCP: 15	♦ 54	♦ J32	Pass	4♠	All Pass	
South HCP: 8	♣ AK74	♣ J96				
Contract: 4♠ North						1. Stayman

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KQ54	♠ T83				1NT
Vul: Both	♥ J643	♥ AKQ8	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QT5	♦ J2	Pass	3♥	Pass	4♥
South HCP: 17	♣ JT	♣ AK52	All Pass			
Contract: 4♥ South						1. Stayman

South hands**Stayman**

Board: 270	♠ Q3	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 16+1	♣ KQJ86	

Board: 271	♠ Q8	Partner is dealer.
Dealer: North	♥ AJ92	The opponents are silent.
Vul: E-W	♦ T63	
HCP: 7	♣ T865	

Board: 272	♠ AT974	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 15+1	♣ 92	

Board: 273	♠ K632	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 8	♣ J96	

Board: 274	♠ T83	You are dealer.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: Both	♦ J2	
HCP: 17	♣ AK52	

Both hands (Answers Page)

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ T964	♠ Q3				1NT
Vul: N-S	♥ Q8	♥ AJ9	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AK75	♦ QJT	Pass	2NT	All Pass	
South HCP: 16+1	♣ T75	♣ KQJ86				
Contract: 2NT North						1. Stayman

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AJ643	♠ Q8		1NT	Pass	2♣ ¹
Vul: E-W	♥ 64	♥ AJ92	Pass	2♠	Pass	2NT
North HCP: 15+1	♦ AJ4	♦ T63	All Pass			
South HCP: 7	♣ AJ4	♣ T865				
Contract: 2NT South						1. Stayman

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ AT974				1NT
Vul: N-S	♥ QJ	♥ AK2	Pass	2♣ ¹	Pass	2♠
North HCP: 12+1	♦ JT	♦ A74	Pass	4♠	All Pass	
South HCP: 15+1	♣ KQT64	♣ 92				
Contract: 4♠ North						1. Stayman

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ A975	♠ K632		1NT	Pass	2♣ ¹
Vul: E-W	♥ A73	♥ QJT	Pass	2♠	Pass	3♠
North HCP: 15	♦ 54	♦ J32	Pass	4♠	All Pass	
South HCP: 8	♣ AK74	♣ J96				
Contract: 4♠ North						1. Stayman

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ KQ54	♠ T83				1NT
Vul: Both	♥ J643	♥ AKQ8	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QT5	♦ J2	Pass	3♥	Pass	4♥
South HCP: 17	♣ JT	♣ AK52	All Pass			
Contract: 4♥ South						1. Stayman

North hands**Stayman**

Board: 275	♠ J62	You are dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 17	♣ QT72	

Board: 276	♠ QJ4	Partner is dealer.
Dealer: South	♥ K652	The opponents are silent.
Vul: E-W	♦ J	
HCP: 7+1	♣ T9873	

Board: 277	♠ KJ	You are dealer.
Dealer: North	♥ KQJ84	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 17+1	♣ 965	

Board: 278	♠ A863	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ 5432	
HCP: 8+1	♣ KJT92	

Board: 279	♠ KQT2	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ AKJ2	
HCP: 17	♣ QT9	

Both hands (Answers Page)

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ AT87		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ6	♥ T984	Pass	2♦	Pass	3NT
North HCP: 17	♦ AKQ	♦ T84	All Pass			
South HCP: 8	♣ QT72	♣ A9				
Contract: 3NT South				1. Stayman		

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ AT7				1NT
Vul: E-W	♥ K652	♥ AJT	Pass	2♣ ¹	Pass	2♦
North HCP: 7+1	♦ J	♦ AQ543	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ T9873	♣ Q5	All Pass			
Contract: 3NT South				1. Stayman		

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ QT73		1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ84	♥ A76	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ AK2	♦ J73	All Pass			
South HCP: 11	♣ 965	♣ A84				
Contract: 3NT South				1. Stayman		

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ A863	♠ Q72				1NT
Vul: None	♥ -	♥ AQJ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ 5432	♦ AJ	Pass	2NT	All Pass	
South HCP: 16+1	♣ KJT92	♣ Q84				
Contract: 2NT North				1. Stayman		

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ KQT2	♠ A53		1NT	Pass	2♣ ¹
Vul: E-W	♥ QT	♥ K976	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKJ2	♦ 97	All Pass			
South HCP: 11	♣ QT9	♣ A872				
Contract: 3NT South				1. Stayman		

South hands**Stayman**

Board: 275 ♠ AT87 Partner is dealer.
Dealer: North ♥ T984 The opponents are silent.
Vul: N-S ♦ T84
HCP: 8 ♣ A9

Board: 276 ♠ AT7 You are dealer.
Dealer: South ♥ AJT The opponents are silent.
Vul: E-W ♦ AQ543
HCP: 17+1 ♣ Q5

Board: 277 ♠ QT73 Partner is dealer.
Dealer: North ♥ A76 The opponents are silent.
Vul: Both ♦ J73
HCP: 11 ♣ A84

Board: 278 ♠ Q72 You are dealer.
Dealer: South ♥ AQJ98 The opponents are silent.
Vul: None ♦ AJ
HCP: 16+1 ♣ Q84

Board: 279 ♠ A53 Partner is dealer.
Dealer: North ♥ K976 The opponents are silent.
Vul: E-W ♦ 97
HCP: 11 ♣ A872

Both hands (Answers Page)

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ AT87		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ6	♥ T984	Pass	2♦	Pass	3NT
North HCP: 17	♦ AKQ	♦ T84	All Pass			
South HCP: 8	♣ QT72	♣ A9				
Contract: 3NT South					1. Stayman	

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ AT7				1NT
Vul: E-W	♥ K652	♥ AJT	Pass	2♣ ¹	Pass	2♦
North HCP: 7+1	♦ J	♦ AQ543	Pass	2NT	Pass	3NT
South HCP: 17+1	♣ T9873	♣ Q5	All Pass			
Contract: 3NT South					1. Stayman	

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ QT73		1NT	Pass	2♣ ¹
Vul: Both	♥ KQJ84	♥ A76	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ AK2	♦ J73	All Pass			
South HCP: 11	♣ 965	♣ A84				
Contract: 3NT South					1. Stayman	

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ A863	♠ Q72				1NT
Vul: None	♥ -	♥ AQJ98	Pass	2♣ ¹	Pass	2♥
North HCP: 8+1	♦ 5432	♦ AJ	Pass	2NT	All Pass	
South HCP: 16+1	♣ KJT92	♣ Q84				
Contract: 2NT North					1. Stayman	

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ KQT2	♠ A53		1NT	Pass	2♣ ¹
Vul: E-W	♥ QT	♥ K976	Pass	2♠	Pass	3NT
North HCP: 17	♦ AKJ2	♦ 97	All Pass			
South HCP: 11	♣ QT9	♣ A872				
Contract: 3NT South					1. Stayman	

North hands**Stayman**

Board: 280	♠ KJ93	Partner is dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ T2	
HCP: 7+1	♣ J9754	

Board: 281	♠ K2	You are dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: None	♦ K975	
HCP: 15	♣ AQ97	

Board: 282	♠ 9854	Partner is dealer.
Dealer: South	♥ 8652	The opponents are silent.
Vul: N-S	♦ 762	
HCP: 5	♣ KQ	

Board: 283	♠ AT2	You are dealer.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ AKJ9	
HCP: 15	♣ KT6	

Board: 284	♠ Q84	Partner is dealer.
Dealer: South	♥ AT42	The opponents are silent.
Vul: None	♦ T2	
HCP: 11	♣ KQ82	

Both hands (Answers Page)

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ KJ93	♠ AQT4				1NT
Vul: Both	♥ QT	♥ AK62	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 7+1	♦ T2	♦ QJ8	Pass	2NT	Pass	3 ♠
South HCP: 16	♣ J9754	♣ 83	All Pass			
Contract: 3 ♠ South						

1. Stayman

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ J653		1NT	Pass	2 ♣ ¹
Vul: None	♥ KT7	♥ 4	Pass	2 ♦	Pass	3 ♦
North HCP: 15	♦ K975	♦ AQ8432	Pass	3NT	All Pass	
South HCP: 10+2	♣ AQ97	♣ K6				
Contract: 3NT North						

1. Stayman

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ KQ3				1NT
Vul: N-S	♥ 8652	♥ AQJ4	All Pass			
North HCP: 5	♦ 762	♦ KJ8				
South HCP: 16	♣ KQ	♣ 986				
Contract: 1NT South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ 9843		1NT	Pass	2 ♣ ¹
Vul: Both	♥ 952	♥ AQJ8	Pass	2 ♦	Pass	3NT
North HCP: 15	♦ AKJ9	♦ 7	All Pass			
South HCP: 11	♣ KT6	♣ A542				
Contract: 3NT South						

1. Stayman

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ A93				1NT
Vul: None	♥ AT42	♥ Q863	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 11	♦ T2	♦ AJ94	Pass	4 ♥	All Pass	
South HCP: 16	♣ KQ82	♣ AJ				
Contract: 4 ♥ North						

1. Stayman

South hands**Stayman**

Board: 280 ♠ AQT4 You are dealer.
Dealer: South ♥ AK62 The opponents are silent.
Vul: Both ♦ QJ8
HCP: 16 ♣ 83

Board: 281 ♠ J653 Partner is dealer.
Dealer: North ♥ 4 The opponents are silent.
Vul: None ♦ AQ8432
HCP: 10+2 ♣ K6

Board: 282 ♠ KQ3 You are dealer.
Dealer: South ♥ AQJ4 The opponents are silent.
Vul: N-S ♦ KJ8
HCP: 16 ♣ 986

Board: 283 ♠ 9843 Partner is dealer.
Dealer: North ♥ AQJ8 The opponents are silent.
Vul: Both ♦ 7
HCP: 11 ♣ A542

Board: 284 ♠ A93 You are dealer.
Dealer: South ♥ Q863 The opponents are silent.
Vul: None ♦ AJ94
HCP: 16 ♣ AJ

Both hands (Answers Page)

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ KJ93	♠ AQT4				1NT
Vul: Both	♥ QT	♥ AK62	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 7+1	♦ T2	♦ QJ8	Pass	2NT	Pass	3 ♠
South HCP: 16	♣ J9754	♣ 83	All Pass			
Contract: 3 ♠ South						1. Stayman

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ J653		1NT	Pass	2 ♣ ¹
Vul: None	♥ KT7	♥ 4	Pass	2 ♦	Pass	3 ♦
North HCP: 15	♦ K975	♦ AQ8432	Pass	3NT	All Pass	
South HCP: 10+2	♣ AQ97	♣ K6				
Contract: 3NT North						1. Stayman

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ KQ3				1NT
Vul: N-S	♥ 8652	♥ AQJ4	All Pass			
North HCP: 5	♦ 762	♦ KJ8				
South HCP: 16	♣ KQ	♣ 986				
Contract: 1NT South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ 9843		1NT	Pass	2 ♣ ¹
Vul: Both	♥ 952	♥ AQJ8	Pass	2 ♦	Pass	3NT
North HCP: 15	♦ AKJ9	♦ 7	All Pass			
South HCP: 11	♣ KT6	♣ A542				
Contract: 3NT South						1. Stayman

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ A93				1NT
Vul: None	♥ AT42	♥ Q863	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 11	♦ T2	♦ AJ94	Pass	4 ♥	All Pass	
South HCP: 16	♣ KQ82	♣ AJ				
Contract: 4 ♥ North						1. Stayman

North hands

Stayman

Board: 285	♠ K852	You are dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 15	♣ AQ9	

Board: 286	♠ JT93	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ KQ53	
HCP: 11	♣ Q92	

Board: 287	♠ 653	You are dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: None	♦ AKQ93	
HCP: 17+1	♣ K3	

Board: 288	♠ Q95	Partner is dealer.
Dealer: South	♥ 8762	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 5	♣ 875	

Board: 289	♠ AT2	You are dealer.
Dealer: North	♥ AK85	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 15	♣ Q42	

Both hands (Answers Page)

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ K852	♠ A73		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ7	♥ A954	Pass	2♠	Pass	3NT
North HCP: 15	♦ K84	♦ 53	All Pass			
South HCP: 12	♣ AQ9	♣ KJ53				
Contract: 3NT South				1. Stayman		

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ JT93	♠ AK75				1NT
Vul: E-W	♥ K6	♥ T53	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ KQ53	♦ A7	Pass	4♠	All Pass	
South HCP: 15	♣ Q92	♣ KJT5				
Contract: 4♠ North				1. Stayman		

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ 653	♠ AQJ7		1NT	Pass	2♣ ¹
Vul: None	♥ AJ2	♥ Q73	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ AKQ93	♦ 76	All Pass			
South HCP: 9	♣ K3	♣ T875				
Contract: 3NT South				1. Stayman		

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ KJ4				1NT
Vul: N-S	♥ 8762	♥ AKJ9	All Pass			
North HCP: 5	♦ K52	♦ A94				
South HCP: 17	♣ 875	♣ J63				
Contract: 1NT South						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ QJ		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK85	♥ QJ32	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q95	♦ AJT4	All Pass			
South HCP: 12	♣ Q42	♣ JT7				
Contract: 4♥ South				1. Stayman		

South hands**Stayman**

Board: 285 ♠ A73 Partner is dealer.
Dealer: North ♥ A954 The opponents are silent.
Vul: N-S ♦ 53
HCP: 12 ♣ KJ53

Board: 286 ♠ AK75 You are dealer.
Dealer: South ♥ T53 The opponents are silent.
Vul: E-W ♦ A7
HCP: 15 ♣ KJT5

Board: 287 ♠ AQJ7 Partner is dealer.
Dealer: North ♥ Q73 The opponents are silent.
Vul: None ♦ 76
HCP: 9 ♣ T875

Board: 288 ♠ KJ4 You are dealer.
Dealer: South ♥ AKJ9 The opponents are silent.
Vul: N-S ♦ A94
HCP: 17 ♣ J63

Board: 289 ♠ QJ Partner is dealer.
Dealer: North ♥ QJ32 The opponents are silent.
Vul: E-W ♦ AJT4
HCP: 12 ♣ JT7

Both hands (Answers Page)

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ K852	♠ A73		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ7	♥ A954	Pass	2♠	Pass	3NT
North HCP: 15	♦ K84	♦ 53	All Pass			
South HCP: 12	♣ AQ9	♣ KJ53				
Contract: 3NT South				1. Stayman		

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ JT93	♠ AK75				1NT
Vul: E-W	♥ K6	♥ T53	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ KQ53	♦ A7	Pass	4♠	All Pass	
South HCP: 15	♣ Q92	♣ KJT5				
Contract: 4♠ North				1. Stayman		

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ 653	♠ AQJ7		1NT	Pass	2♣ ¹
Vul: None	♥ AJ2	♥ Q73	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ AKQ93	♦ 76	All Pass			
South HCP: 9	♣ K3	♣ T875				
Contract: 3NT South				1. Stayman		

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ KJ4				1NT
Vul: N-S	♥ 8762	♥ AKJ9	All Pass			
North HCP: 5	♦ K52	♦ A94				
South HCP: 17	♣ 875	♣ J63				
Contract: 1NT South						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ QJ		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK85	♥ QJ32	Pass	2♥	Pass	4♥
North HCP: 15	♦ Q95	♦ AJT4	All Pass			
South HCP: 12	♣ Q42	♣ JT7				
Contract: 4♥ South				1. Stayman		

North hands**Stayman**

Board: 290 ♠ J8 Partner is dealer.
Dealer: South ♥ K432 The opponents are silent.
Vul: Both ♦ 43
HCP: 11+1 ♣ AK763

Board: 291 ♠ A763 You are dealer.
Dealer: North ♥ A8 The opponents are silent.
Vul: N-S ♦ KJ42
HCP: 15 ♣ K72

Board: 292 ♠ QJ8 Partner is dealer.
Dealer: South ♥ A983 The opponents are silent.
Vul: E-W ♦ KT3
HCP: 11 ♣ JT5

Board: 293 ♠ AJT You are dealer.
Dealer: North ♥ A72 The opponents are silent.
Vul: Both ♦ QT8
HCP: 15 ♣ A974

Board: 294 ♠ KJT8 Partner is dealer.
Dealer: South ♥ Q863 The opponents are silent.
Vul: None ♦ K754
HCP: 12 ♣ K

Both hands (Answers Page)

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQT2				1NT
Vul: Both	♥ K432	♥ AT6	Pass	2♣ ¹	Pass	2♠
North HCP: 11+1	♦ 43	♦ AQ5	Pass	3♣	Pass	3NT
South HCP: 16	♣ AK763	♣ 984	All Pass			
Contract: 3NT South						

1. Stayman

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ QT92		1NT	Pass	2♣ ¹
Vul: N-S	♥ A8	♥ Q73	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJ42	♦ 9	All Pass			
South HCP: 9+1	♣ K72	♣ AJT85				
Contract: 4♠ South						

1. Stayman

Board: 292	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ K9				1NT
Vul: E-W	♥ A983	♥ KT6	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ KT3	♦ AJ95	Pass	3NT	All Pass	
South HCP: 15	♣ JT5	♣ A962				
Contract: 3NT North						

1. Stayman

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ Q843		1NT	Pass	2♣ ¹
Vul: Both	♥ A72	♥ QJ54	Pass	2♦	Pass	3NT
North HCP: 15	♦ QT8	♦ A5	All Pass			
South HCP: 12	♣ A974	♣ K85				
Contract: 3NT South						

1. Stayman

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ KJT8	♠ AQ7				1NT
Vul: None	♥ Q863	♥ AT54	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ K754	♦ Q86	Pass	4♥	All Pass	
South HCP: 17	♣ K	♣ AJ5				
Contract: 4♥ North						

1. Stayman

South hands

Stayman

Board: 290 ♠ AQT2 You are dealer.
 Dealer: South ♥ AT6 The opponents are silent.
 Vul: Both ♦ AQ5
 HCP: 16 ♣ 984

Board: 291 ♠ QT92 Partner is dealer.
 Dealer: North ♥ Q73 The opponents are silent.
 Vul: N-S ♦ 9
 HCP: 9+1 ♣ AJT85

Board: 292 ♠ K9 You are dealer.
 Dealer: South ♥ KT6 The opponents are silent.
 Vul: E-W ♦ AJ95
 HCP: 15 ♣ A962

Board: 293 ♠ Q843 Partner is dealer.
 Dealer: North ♥ QJ54 The opponents are silent.
 Vul: Both ♦ A5
 HCP: 12 ♣ K85

Board: 294 ♠ AQ7 You are dealer.
 Dealer: South ♥ AT54 The opponents are silent.
 Vul: None ♦ Q86
 HCP: 17 ♣ AJ5

Both hands (Answers Page)

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQT2				1NT
Vul: Both	♥ K432	♥ AT6	Pass	2♣ ¹	Pass	2♠
North HCP: 11+1	♦ 43	♦ AQ5	Pass	3♣	Pass	3NT
South HCP: 16	♣ AK763	♣ 984	All Pass			
Contract: 3NT South						

1. Stayman

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ QT92		1NT	Pass	2♣ ¹
Vul: N-S	♥ A8	♥ Q73	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJ42	♦ 9	All Pass			
South HCP: 9+1	♣ K72	♣ AJT85				
Contract: 4♠ South						

1. Stayman

Board: 292	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ K9				1NT
Vul: E-W	♥ A983	♥ KT6	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ KT3	♦ AJ95	Pass	3NT	All Pass	
South HCP: 15	♣ JT5	♣ A962				
Contract: 3NT North						

1. Stayman

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ Q843		1NT	Pass	2♣ ¹
Vul: Both	♥ A72	♥ QJ54	Pass	2♦	Pass	3NT
North HCP: 15	♦ QT8	♦ A5	All Pass			
South HCP: 12	♣ A974	♣ K85				
Contract: 3NT South						

1. Stayman

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ KJT8	♠ AQ7				1NT
Vul: None	♥ Q863	♥ AT54	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ K754	♦ Q86	Pass	4♥	All Pass	
South HCP: 17	♣ K	♣ AJ5				
Contract: 4♥ North						

1. Stayman

North hands**Stayman**

Board: 295	♠ A74	You are dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ AKJ8	
HCP: 17	♣ KJ63	

Board: 296	♠ QJ95	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ T853	
HCP: 9	♣ AQ7	

Board: 297	♠ AK2	You are dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: None	♦ T986	
HCP: 16	♣ KQ6	

Board: 298	♠ K73	Partner is dealer.
Dealer: South	♥ KT95	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 11	♣ J754	

Board: 299	♠ AKT9	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ J97	
HCP: 16	♣ AT2	

Both hands (Answers Page)

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ Q32		1NT	Pass	2♣ ¹
Vul: E-W	♥ J8	♥ AKT7	Pass	2♦	Pass	3NT
North HCP: 17	♦ AKJ8	♦ Q94	All Pass			
South HCP: 11	♣ KJ63	♣ T84				
Contract: 3NT South				1. Stayman		

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ QJ95	♠ A764				1NT
Vul: Both	♥ 82	♥ AKQ6	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T853	♦ A96	Pass	3NT	Pass	4♠
South HCP: 17	♣ AQ7	♣ T6	All Pass			
Contract: 4♠ South				1. Stayman		

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ 7543		1NT	Pass	2♣ ¹
Vul: None	♥ A62	♥ KT85	Pass	2♦	Pass	3NT
North HCP: 16	♦ T986	♦ A4	All Pass			
South HCP: 12	♣ KQ6	♣ AJ4				
Contract: 3NT South				1. Stayman		

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ A652				1NT
Vul: N-S	♥ KT95	♥ AQ6	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ A9	♦ QJ54	Pass	3NT	All Pass	
South HCP: 16	♣ J754	♣ KT				
Contract: 3NT North				1. Stayman		

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ AKT9	♠ 6		1NT	Pass	2♣ ¹
Vul: None	♥ AT2	♥ KJ95	Pass	2♠	Pass	3NT
North HCP: 16	♦ J97	♦ KT62	All Pass			
South HCP: 9	♣ AT2	♣ Q984				
Contract: 3NT South				1. Stayman		

South hands**Stayman**

Board: 295 ♠ Q32 Partner is dealer.
Dealer: North ♥ AKT7 The opponents are silent.
Vul: E-W ♦ Q94
HCP: 11 ♣ T84

Board: 296 ♠ A764 You are dealer.
Dealer: South ♥ AKQ6 The opponents are silent.
Vul: Both ♦ A96
HCP: 17 ♣ T6

Board: 297 ♠ 7543 Partner is dealer.
Dealer: North ♥ KT85 The opponents are silent.
Vul: None ♦ A4
HCP: 12 ♣ AJ4

Board: 298 ♠ A652 You are dealer.
Dealer: South ♥ AQ6 The opponents are silent.
Vul: N-S ♦ QJ54
HCP: 16 ♣ KT

Board: 299 ♠ 6 Partner is dealer.
Dealer: North ♥ KJ95 The opponents are silent.
Vul: None ♦ KT62
HCP: 9 ♣ Q984

Both hands (Answers Page)

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ Q32		1NT	Pass	2♣ ¹
Vul: E-W	♥ J8	♥ AKT7	Pass	2♦	Pass	3NT
North HCP: 17	♦ AKJ8	♦ Q94	All Pass			
South HCP: 11	♣ KJ63	♣ T84				
Contract: 3NT South				1. Stayman		

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ QJ95	♠ A764				1NT
Vul: Both	♥ 82	♥ AKQ6	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T853	♦ A96	Pass	3NT	Pass	4♠
South HCP: 17	♣ AQ7	♣ T6	All Pass			
Contract: 4♠ South				1. Stayman		

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ 7543		1NT	Pass	2♣ ¹
Vul: None	♥ A62	♥ KT85	Pass	2♦	Pass	3NT
North HCP: 16	♦ T986	♦ A4	All Pass			
South HCP: 12	♣ KQ6	♣ AJ4				
Contract: 3NT South				1. Stayman		

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ A652				1NT
Vul: N-S	♥ KT95	♥ AQ6	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ A9	♦ QJ54	Pass	3NT	All Pass	
South HCP: 16	♣ J754	♣ KT				
Contract: 3NT North				1. Stayman		

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ AKT9	♠ 6		1NT	Pass	2♣ ¹
Vul: None	♥ AT2	♥ KJ95	Pass	2♠	Pass	3NT
North HCP: 16	♦ J97	♦ KT62	All Pass			
South HCP: 9	♣ AT2	♣ Q984				
Contract: 3NT South				1. Stayman		

North hands

Stayman

Board: 300	♠ 8742	Partner is dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ QT86	
HCP: 4	♣ Q96	

Board: 301	♠ K84	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 16	♣ AJ74	

Board: 302	♠ AQJT	Partner is dealer.
Dealer: South	♥ 6432	The opponents are silent.
Vul: None	♦ QJ83	
HCP: 12	♣ Q	

Board: 303	♠ J7	You are dealer.
Dealer: North	♥ AQT92	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 16+1	♣ KQ8	

Board: 304	♠ T873	Partner is dealer.
Dealer: South	♥ 943	The opponents are silent.
Vul: E-W	♦ A532	
HCP: 8	♣ A7	

Both hands (Answers Page)

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 8742	♠ AK5				1NT
Vul: N-S	♥ 94	♥ QT8	All Pass			
North HCP: 4	♦ QT86	♦ K754				
South HCP: 16	♣ Q96	♣ KJ7				
Contract: 1NT South						

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ QT5		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT3	♥ A642	Pass	2♦	Pass	3NT
North HCP: 16	♦ KQ2	♦ J87	All Pass			
South HCP: 9	♣ AJ74	♣ Q86				
Contract: 3NT South						1. Stayman

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ AQJT	♠ K5				1NT
Vul: None	♥ 6432	♥ A87	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ QJ83	♦ T95	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q	♣ AKJT4				
Contract: 3NT North						1. Stayman

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ KQ63		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQJT92	♥ K76	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ A84	♦ KT932	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ KQ8	♣ J	All Pass			
Contract: 4♥ South						1. Stayman

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ T873	♠ AQ54				1NT
Vul: E-W	♥ 943	♥ K8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A532	♦ K84	Pass	3♠	All Pass	
South HCP: 15	♣ A7	♣ K952				
Contract: 3♠ North						1. Stayman

South hands

Stayman

Board: 300 ♠ AK5 You are dealer.
 Dealer: South ♥ QT8 The opponents are silent.
 Vul: N-S ♦ K754
 HCP: 16 ♣ KJ7

Board: 301 ♠ QT5 Partner is dealer.
 Dealer: North ♥ A642 The opponents are silent.
 Vul: E-W ♦ J87
 HCP: 9 ♣ Q86

Board: 302 ♠ K5 You are dealer.
 Dealer: South ♥ A87 The opponents are silent.
 Vul: None ♦ T95
 HCP: 15+1 ♣ AKJT4

Board: 303 ♠ KQ63 Partner is dealer.
 Dealer: North ♥ K76 The opponents are silent.
 Vul: N-S ♦ KT932
 HCP: 12+1 ♣ J

Board: 304 ♠ AQ54 You are dealer.
 Dealer: South ♥ K8 The opponents are silent.
 Vul: E-W ♦ K84
 HCP: 15 ♣ K952

Both hands (Answers Page)

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 8742	♠ AK5				1NT
Vul: N-S	♥ 94	♥ QT8	All Pass			
North HCP: 4	♦ QT86	♦ K754				
South HCP: 16	♣ Q96	♣ KJ7				
Contract: 1NT South						

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ QT5		1NT	Pass	2♣ ¹
Vul: E-W	♥ KT3	♥ A642	Pass	2♦	Pass	3NT
North HCP: 16	♦ KQ2	♦ J87	All Pass			
South HCP: 9	♣ AJ74	♣ Q86				
Contract: 3NT South						1. Stayman

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ AQJT	♠ K5				1NT
Vul: None	♥ 6432	♥ A87	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ QJ83	♦ T95	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q	♣ AKJT4				
Contract: 3NT North						1. Stayman

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ KQ63		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQJT92	♥ K76	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ A84	♦ KT932	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ KQ8	♣ J	All Pass			
Contract: 4♥ South						1. Stayman

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ T873	♠ AQ54				1NT
Vul: E-W	♥ 943	♥ K8	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A532	♦ K84	Pass	3♠	All Pass	
South HCP: 15	♣ A7	♣ K952				
Contract: 3♠ North						1. Stayman

North hands**Stayman**

Board: 305	♠ AQ9	You are dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: Both	♦ AKQ63	
HCP: 17+1	♣ Q9	

Board: 306	♠ JT52	Partner is dealer.
Dealer: South	♥ Q93	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 8	♣ QJ95	

Board: 307	♠ K864	You are dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: E-W	♦ KQ4	
HCP: 16	♣ AJ9	

Board: 308	♠ J7	Partner is dealer.
Dealer: South	♥ QJ85	The opponents are silent.
Vul: Both	♦ KQ94	
HCP: 10	♣ J87	

Board: 309	♠ 86	You are dealer.
Dealer: North	♥ KQ92	The opponents are silent.
Vul: None	♦ AT5	
HCP: 16	♣ AQJ5	

Both hands (Answers Page)

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ JT4		1NT	Pass	2♣ ¹
Vul: Both	♥ T82	♥ KQ63	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ63	♦ J52	Pass	3NT	All Pass	
South HCP: 8	♣ Q9	♣ JT2				
Contract: 3NT North						1. Stayman

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ JT52	♠ K64				1NT
Vul: N-S	♥ Q93	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q4	♦ KT2	Pass	2NT	All Pass	
South HCP: 16+1	♣ QJ95	♣ AKT76				
Contract: 2NT North						1. Stayman

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ K864	♠ QT2		1NT	Pass	2♣ ¹
Vul: E-W	♥ K53	♥ QJ86	Pass	2♠	Pass	3NT
North HCP: 16	♦ KQ4	♦ AJ2	All Pass			
South HCP: 10	♣ AJ9	♣ 642				
Contract: 3NT South						1. Stayman

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ AKQ9				1NT
Vul: Both	♥ QJ85	♥ AT76	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ KQ94	♦ T32	Pass	4♥	All Pass	
South HCP: 17	♣ J87	♣ AT				
Contract: 4♥ North						1. Stayman

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K432		1NT	Pass	2♣ ¹
Vul: None	♥ KQ92	♥ T	Pass	2♥	Pass	3♦
North HCP: 16	♦ AT5	♦ QJ8762	Pass	3NT	All Pass	
South HCP: 9+2	♣ AQJ5	♣ K7				
Contract: 3NT North						1. Stayman

South hands**Stayman**

Board: 305	♠ JT4	Partner is dealer.
Dealer: North	♥ KQ63	The opponents are silent.
Vul: Both	♦ J52	
HCP: 8	♣ JT2	

Board: 306	♠ K64	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ KT2	
HCP: 16+1	♣ AKT76	

Board: 307	♠ QT2	Partner is dealer.
Dealer: North	♥ QJ86	The opponents are silent.
Vul: E-W	♦ AJ2	
HCP: 10	♣ 642	

Board: 308	♠ AKQ9	You are dealer.
Dealer: South	♥ AT76	The opponents are silent.
Vul: Both	♦ T32	
HCP: 17	♣ AT	

Board: 309	♠ K432	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ QJ8762	
HCP: 9+2	♣ K7	

Both hands (Answers Page)

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ JT4		1NT	Pass	2♣ ¹
Vul: Both	♥ T82	♥ KQ63	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ63	♦ J52	Pass	3NT	All Pass	
South HCP: 8	♣ Q9	♣ JT2				
Contract: 3NT North						1. Stayman

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ JT52	♠ K64				1NT
Vul: N-S	♥ Q93	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q4	♦ KT2	Pass	2NT	All Pass	
South HCP: 16+1	♣ QJ95	♣ AKT76				
Contract: 2NT North						1. Stayman

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ K864	♠ QT2		1NT	Pass	2♣ ¹
Vul: E-W	♥ K53	♥ QJ86	Pass	2♠	Pass	3NT
North HCP: 16	♦ KQ4	♦ AJ2	All Pass			
South HCP: 10	♣ AJ9	♣ 642				
Contract: 3NT South						1. Stayman

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ AKQ9				1NT
Vul: Both	♥ QJ85	♥ AT76	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ KQ94	♦ T32	Pass	4♥	All Pass	
South HCP: 17	♣ J87	♣ AT				
Contract: 4♥ North						1. Stayman

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K432		1NT	Pass	2♣ ¹
Vul: None	♥ KQ92	♥ T	Pass	2♥	Pass	3♦
North HCP: 16	♦ AT5	♦ QJ8762	Pass	3NT	All Pass	
South HCP: 9+2	♣ AQJ5	♣ K7				
Contract: 3NT North						1. Stayman

North hands

Stayman

Board: 310 ♠ QT95 Partner is dealer.
 Dealer: South ♥ KJ The opponents are silent.
 Vul: E-W ♦ KQJ98
 HCP: 12+1 ♣ 86

Board: 311 ♠ J52 You are dealer.
 Dealer: North ♥ AQ64 The opponents are silent.
 Vul: Both ♦ A8
 HCP: 16 ♣ KQ75

Board: 312 ♠ AJ76 Partner is dealer.
 Dealer: South ♥ J98 The opponents are silent.
 Vul: None ♦ Q543
 HCP: 9 ♣ J7

Board: 313 ♠ AJT You are dealer.
 Dealer: North ♥ 952 The opponents are silent.
 Vul: N-S ♦ AKJ
 HCP: 16 ♣ QJ92

Board: 314 ♠ AJT Partner is dealer.
 Dealer: South ♥ Q762 The opponents are silent.
 Vul: Both ♦ 84
 HCP: 12 ♣ KQT2

Both hands (Answers Page)

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ A843				1NT
Vul: E-W	♥ KJ	♥ AQ2	Pass	2♣ ¹	Pass	2♠
North HCP: 12+1	♦ KQJ98	♦ 72	Pass	4♠	All Pass	
South HCP: 16	♣ 86	♣ AQ42				
Contract: 4♠ North						1. Stayman

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ AQ43		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ64	♥ 972	Pass	2♥	Pass	3NT
North HCP: 16	♦ A8	♦ K75	All Pass			
South HCP: 10	♣ KQ75	♣ J98				
Contract: 3NT South						1. Stayman

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ AJ76	♠ QT				1NT
Vul: None	♥ J98	♥ AT3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q543	♦ KT7	Pass	3NT	All Pass	
South HCP: 16+1	♣ J7	♣ AK965				
Contract: 3NT North						1. Stayman

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ K974		1NT	Pass	2♣ ¹
Vul: N-S	♥ 952	♥ K843	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKJ	♦ Q72	All Pass			
South HCP: 8	♣ QJ92	♣ T7				
Contract: 2NT South						1. Stayman

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 63				1NT
Vul: Both	♥ Q762	♥ AK43	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ 84	♦ AQT6	Pass	4♥	All Pass	
South HCP: 17	♣ KQT2	♣ A84				
Contract: 4♥ North						1. Stayman

South hands**Stayman**

Board: 310 ♠ A843 You are dealer.
Dealer: South ♥ AQ2 The opponents are silent.
Vul: E-W ♦ 72
HCP: 16 ♣ AQ42

Board: 311 ♠ AQ43 Partner is dealer.
Dealer: North ♥ 972 The opponents are silent.
Vul: Both ♦ K75
HCP: 10 ♣ J98

Board: 312 ♠ QT You are dealer.
Dealer: South ♥ AT3 The opponents are silent.
Vul: None ♦ KT7
HCP: 16+1 ♣ AK965

Board: 313 ♠ K974 Partner is dealer.
Dealer: North ♥ K843 The opponents are silent.
Vul: N-S ♦ Q72
HCP: 8 ♣ T7

Board: 314 ♠ 63 You are dealer.
Dealer: South ♥ AK43 The opponents are silent.
Vul: Both ♦ AQT6
HCP: 17 ♣ A84

Both hands (Answers Page)

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ A843				1NT
Vul: E-W	♥ KJ	♥ AQ2	Pass	2♣ ¹	Pass	2♠
North HCP: 12+1	♦ KQJ98	♦ 72	Pass	4♠	All Pass	
South HCP: 16	♣ 86	♣ AQ42				
Contract: 4♠ North						1. Stayman

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ J52	♠ AQ43		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ64	♥ 972	Pass	2♥	Pass	3NT
North HCP: 16	♦ A8	♦ K75	All Pass			
South HCP: 10	♣ KQ75	♣ J98				
Contract: 3NT South						1. Stayman

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ AJ76	♠ QT				1NT
Vul: None	♥ J98	♥ AT3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q543	♦ KT7	Pass	3NT	All Pass	
South HCP: 16+1	♣ J7	♣ AK965				
Contract: 3NT North						1. Stayman

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ K974		1NT	Pass	2♣ ¹
Vul: N-S	♥ 952	♥ K843	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKJ	♦ Q72	All Pass			
South HCP: 8	♣ QJ92	♣ T7				
Contract: 2NT South						1. Stayman

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 63				1NT
Vul: Both	♥ Q762	♥ AK43	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ 84	♦ AQT6	Pass	4♥	All Pass	
South HCP: 17	♣ KQT2	♣ A84				
Contract: 4♥ North						1. Stayman

North hands

Stayman

Board: 315	♠ A3	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: None	♦ AQ74	
HCP: 16	♣ KJ86	

Board: 316	♠ AJ93	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 9	♣ JT94	

Board: 317	♠ AQ2	You are dealer.
Dealer: North	♥ AT54	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 16	♣ Q32	

Board: 318	♠ J752	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ AQ98	
HCP: 11	♣ AT5	

Board: 319	♠ KJT6	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 17	♣ AKQ	

Both hands (Answers Page)

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ J98		1NT	Pass	2♣ ¹
Vul: None	♥ Q75	♥ KT86	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQ74	♦ K6	All Pass			
South HCP: 7	♣ KJ86	♣ 7543				
Contract: 2NT South						1. Stayman

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ AJ93	♠ Q64				1NT
Vul: N-S	♥ K8	♥ A75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 865	♦ AKT3	Pass	3NT	All Pass	
South HCP: 16	♣ JT94	♣ K52				
Contract: 3NT North						1. Stayman

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ J74		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT54	♥ 7632	Pass	2♥	All Pass	
North HCP: 16	♦ AT7	♦ Q64				
South HCP: 7	♣ Q32	♣ KJ4				
Contract: 2♥ North						1. Stayman

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ J752	♠ AQT				1NT
Vul: None	♥ 73	♥ KQT2	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AQ98	♦ K5	Pass	3NT	All Pass	
South HCP: 17	♣ AT5	♣ K984				
Contract: 3NT North						1. Stayman

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ KJT6	♠ 4		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ4	♥ T653	Pass	2♠	Pass	2NT
North HCP: 17	♦ JT5	♦ AQ6	All Pass			
South HCP: 7+1	♣ AKQ	♣ J8753				
Contract: 2NT South						1. Stayman

South hands

Stayman

Board: 315	♠ J98	Partner is dealer.
Dealer: North	♥ KT86	The opponents are silent.
Vul: None	♦ K6	
HCP: 7	♣ 7543	

Board: 316	♠ Q64	You are dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ AKT3	
HCP: 16	♣ K52	

Board: 317	♠ J74	Partner is dealer.
Dealer: North	♥ 7632	The opponents are silent.
Vul: E-W	♦ Q64	
HCP: 7	♣ KJ4	

Board: 318	♠ AQT	You are dealer.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: None	♦ K5	
HCP: 17	♣ K984	

Board: 319	♠ 4	Partner is dealer.
Dealer: North	♥ T653	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 7+1	♣ J8753	

Both hands (Answers Page)

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ J98		1NT	Pass	2♣ ¹
Vul: None	♥ Q75	♥ KT86	Pass	2♦	Pass	2NT
North HCP: 16	♦ AQ74	♦ K6	All Pass			
South HCP: 7	♣ KJ86	♣ 7543				
Contract: 2NT South						1. Stayman

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ AJ93	♠ Q64				1NT
Vul: N-S	♥ K8	♥ A75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 865	♦ AKT3	Pass	3NT	All Pass	
South HCP: 16	♣ JT94	♣ K52				
Contract: 3NT North						1. Stayman

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ J74		1NT	Pass	2♣ ¹
Vul: E-W	♥ AT54	♥ 7632	Pass	2♥	All Pass	
North HCP: 16	♦ AT7	♦ Q64				
South HCP: 7	♣ Q32	♣ KJ4				
Contract: 2♥ North						1. Stayman

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ J752	♠ AQT				1NT
Vul: None	♥ 73	♥ KQT2	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AQ98	♦ K5	Pass	3NT	All Pass	
South HCP: 17	♣ AT5	♣ K984				
Contract: 3NT North						1. Stayman

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ KJT6	♠ 4		1NT	Pass	2♣ ¹
Vul: N-S	♥ QJ4	♥ T653	Pass	2♠	Pass	2NT
North HCP: 17	♦ JT5	♦ AQ6	All Pass			
South HCP: 7+1	♣ AKQ	♣ J8753				
Contract: 2NT South						1. Stayman

North hands**Stayman**

Board: 320	♠ JT3	Partner is dealer.
Dealer: South	♥ AJ43	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 10	♣ 862	

Board: 321	♠ K7	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: Both	♦ K953	
HCP: 16	♣ KQJ2	

Board: 322	♠ 92	Partner is dealer.
Dealer: South	♥ 9873	The opponents are silent.
Vul: N-S	♦ A765	
HCP: 8	♣ A86	

Board: 323	♠ K85	You are dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ KQT3	
HCP: 15	♣ AK74	

Board: 324	♠ 52	Partner is dealer.
Dealer: South	♥ AQ32	The opponents are silent.
Vul: Both	♦ A98	
HCP: 12	♣ QT85	

Both hands (Answers Page)

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ JT3	♠ 96				1NT
Vul: E-W	♥ AJ43	♥ KQ98	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 10	♦ A42	♦ KQ63	Pass	4 ♥	All Pass	
South HCP: 16	♣ 862	♣ AQ4				
Contract: 4 ♥ North				1. Stayman		

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q642		1NT	Pass	2 ♣ ¹
Vul: Both	♥ AT6	♥ J43	Pass	2 ♦	Pass	3NT
North HCP: 16	♦ K953	♦ A872	All Pass			
South HCP: 11	♣ KQJ2	♣ AT				
Contract: 3NT South				1. Stayman		

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AJ865				1NT
Vul: N-S	♥ 9873	♥ AK6	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 8	♦ A765	♦ JT4	Pass	2NT	All Pass	
South HCP: 15+1	♣ A86	♣ Q5				
Contract: 2NT North				1. Stayman		

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ QJ76		1NT	Pass	2 ♣ ¹
Vul: E-W	♥ T5	♥ K62	Pass	2 ♦	Pass	3NT
North HCP: 15	♦ KQT3	♦ A986	All Pass			
South HCP: 12	♣ AK74	♣ Q9				
Contract: 3NT South				1. Stayman		

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AKQ97				1NT
Vul: Both	♥ AQ32	♥ JT	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 12	♦ A98	♦ J75	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT85	♣ A62				
Contract: 3NT North				1. Stayman		

South hands**Stayman**

Board: 320	♠ 96	You are dealer.
Dealer: South	♥ KQ98	The opponents are silent.
Vul: E-W	♦ KQ63	
HCP: 16	♣ AQ4	

Board: 321	♠ Q642	Partner is dealer.
Dealer: North	♥ J43	The opponents are silent.
Vul: Both	♦ A872	
HCP: 11	♣ AT	

Board: 322	♠ AJ865	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: N-S	♦ JT4	
HCP: 15+1	♣ Q5	

Board: 323	♠ QJ76	Partner is dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: E-W	♦ A986	
HCP: 12	♣ Q9	

Board: 324	♠ AKQ97	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ J75	
HCP: 15+1	♣ A62	

Both hands (Answers Page)

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ JT3	♠ 96				1NT
Vul: E-W	♥ AJ43	♥ KQ98	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 10	♦ A42	♦ KQ63	Pass	4 ♥	All Pass	
South HCP: 16	♣ 862	♣ AQ4				
Contract: 4 ♥ North				1. Stayman		

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q642		1NT	Pass	2 ♣ ¹
Vul: Both	♥ AT6	♥ J43	Pass	2 ♦	Pass	3NT
North HCP: 16	♦ K953	♦ A872	All Pass			
South HCP: 11	♣ KQJ2	♣ AT				
Contract: 3NT South				1. Stayman		

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AJ865				1NT
Vul: N-S	♥ 9873	♥ AK6	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 8	♦ A765	♦ JT4	Pass	2NT	All Pass	
South HCP: 15+1	♣ A86	♣ Q5				
Contract: 2NT North				1. Stayman		

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ QJ76		1NT	Pass	2 ♣ ¹
Vul: E-W	♥ T5	♥ K62	Pass	2 ♦	Pass	3NT
North HCP: 15	♦ KQT3	♦ A986	All Pass			
South HCP: 12	♣ AK74	♣ Q9				
Contract: 3NT South				1. Stayman		

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AKQ97				1NT
Vul: Both	♥ AQ32	♥ JT	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 12	♦ A98	♦ J75	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT85	♣ A62				
Contract: 3NT North				1. Stayman		

North hands

Stayman

Board: 325	♠ KQ764	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ KT4	
HCP: 17+1	♣ A75	

Board: 326	♠ QJ72	Partner is dealer.
Dealer: South	♥ 875	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 8	♣ J42	

Board: 327	♠ AK82	You are dealer.
Dealer: North	♥ 542	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 16	♣ AK2	

Board: 328	♠ Q93	Partner is dealer.
Dealer: South	♥ AJ93	The opponents are silent.
Vul: N-S	♦ Q98	
HCP: 9	♣ 765	

Board: 329	♠ AQ	You are dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: Both	♦ KQJT6	
HCP: 15+1	♣ QJ63	

Both hands (Answers Page)

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ KQ764	♠ JT2		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ A642	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ KT4	♦ A73	All Pass			
South HCP: 9	♣ A75	♣ T42				
Contract: 3NT South				1. Stayman		

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ A64				1NT
Vul: E-W	♥ 875	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ8	♦ A952	Pass	2NT	All Pass	
South HCP: 16	♣ J42	♣ KQT9				
Contract: 2NT North				1. Stayman		

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ AK82	♠ 753		1NT	Pass	2♣ ¹
Vul: Both	♥ 542	♥ AJ98	Pass	2♠	Pass	2NT
North HCP: 16	♦ QT4	♦ 97	All Pass			
South HCP: 8	♣ AK2	♣ QJ76				
Contract: 2NT South				1. Stayman		

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ K75				1NT
Vul: N-S	♥ AJ93	♥ Q842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q98	♦ KT6	Pass	3♥	All Pass	
South HCP: 15	♣ 765	♣ AK3				
Contract: 3♥ North				1. Stayman		

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K872		1NT	Pass	2♣ ¹
Vul: Both	♥ T3	♥ 7652	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KQJT6	♦ A5	All Pass			
South HCP: 11	♣ QJ63	♣ A85				
Contract: 3NT South				1. Stayman		

South hands

Stayman

Board: 325	♠ JT2	Partner is dealer.
Dealer: North	♥ A642	The opponents are silent.
Vul: None	♦ A73	
HCP: 9	♣ T42	

Board: 326	♠ A64	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ A952	
HCP: 16	♣ KQT9	

Board: 327	♠ 753	Partner is dealer.
Dealer: North	♥ AJ98	The opponents are silent.
Vul: Both	♦ 97	
HCP: 8	♣ QJ76	

Board: 328	♠ K75	You are dealer.
Dealer: South	♥ Q842	The opponents are silent.
Vul: N-S	♦ KT6	
HCP: 15	♣ AK3	

Board: 329	♠ K872	Partner is dealer.
Dealer: North	♥ 7652	The opponents are silent.
Vul: Both	♦ A5	
HCP: 11	♣ A85	

Both hands (Answers Page)

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ KQ764	♠ JT2		1NT	Pass	2♣ ¹
Vul: None	♥ KQ	♥ A642	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ KT4	♦ A73	All Pass			
South HCP: 9	♣ A75	♣ T42				
Contract: 3NT South				1. Stayman		

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ A64				1NT
Vul: E-W	♥ 875	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ8	♦ A952	Pass	2NT	All Pass	
South HCP: 16	♣ J42	♣ KQT9				
Contract: 2NT North				1. Stayman		

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ AK82	♠ 753		1NT	Pass	2♣ ¹
Vul: Both	♥ 542	♥ AJ98	Pass	2♠	Pass	2NT
North HCP: 16	♦ QT4	♦ 97	All Pass			
South HCP: 8	♣ AK2	♣ QJ76				
Contract: 2NT South				1. Stayman		

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ K75				1NT
Vul: N-S	♥ AJ93	♥ Q842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q98	♦ KT6	Pass	3♥	All Pass	
South HCP: 15	♣ 765	♣ AK3				
Contract: 3♥ North				1. Stayman		

Board: 329	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K872		1NT	Pass	2♣ ¹
Vul: Both	♥ T3	♥ 7652	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ KQJT6	♦ A5	All Pass			
South HCP: 11	♣ QJ63	♣ A85				
Contract: 3NT South				1. Stayman		

North hands**Stayman**

Board: 330	♠ A42	Partner is dealer.
Dealer: South	♥ A873	The opponents are silent.
Vul: None	♦ J982	
HCP: 9	♣ 97	

Board: 331	♠ K93	You are dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: N-S	♦ A9863	
HCP: 16+1	♣ A7	

Board: 332	♠ J972	Partner is dealer.
Dealer: South	♥ K874	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 9	♣ QT2	

Board: 333	♠ Q7	You are dealer.
Dealer: North	♥ T83	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 15+1	♣ AKJT7	

Board: 334	♠ AJ83	Partner is dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 10	♣ T987	

Both hands (Answers Page)

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ QJ				1NT
Vul: None	♥ A873	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J982	♦ AK54	Pass	3NT	All Pass	
South HCP: 17	♣ 97	♣ KJ62				
Contract: 3NT North				1. Stayman		

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ 754		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ5	♥ 9832	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ A9863	♦ K4	All Pass			
South HCP: 9	♣ A7	♣ KQJT				
Contract: 2NT South				1. Stayman		

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ J972	♠ AQT				1NT
Vul: E-W	♥ K874	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K3	♦ AJ75	Pass	3NT	All Pass	
South HCP: 17	♣ QT2	♣ 964				
Contract: 3NT North				1. Stayman		

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K952		1NT	Pass	2♣ ¹
Vul: None	♥ T83	♥ KQ96	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ3	♦ T964	All Pass			
South HCP: 8	♣ AKJT7	♣ 6				
Contract: 2NT South				1. Stayman		

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ QT4				1NT
Vul: N-S	♥ AT8	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ J8	♦ AT964	Pass	3NT	All Pass	
South HCP: 15+1	♣ T987	♣ KJ				
Contract: 3NT North				1. Stayman		

South hands**Stayman**

Board: 330	♠ QJ	You are dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: None	♦ AK54	
HCP: 17	♣ KJ62	

Board: 331	♠ 754	Partner is dealer.
Dealer: North	♥ 9832	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 9	♣ KQJT	

Board: 332	♠ AQT	You are dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: E-W	♦ AJ75	
HCP: 17	♣ 964	

Board: 333	♠ K952	Partner is dealer.
Dealer: North	♥ KQ96	The opponents are silent.
Vul: None	♦ T964	
HCP: 8	♣ 6	

Board: 334	♠ QT4	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: N-S	♦ AT964	
HCP: 15+1	♣ KJ	

Both hands (Answers Page)

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ QJ				1NT
Vul: None	♥ A873	♥ K92	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J982	♦ AK54	Pass	3NT	All Pass	
South HCP: 17	♣ 97	♣ KJ62				
Contract: 3NT North				1. Stayman		

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ 754		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ5	♥ 9832	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ A9863	♦ K4	All Pass			
South HCP: 9	♣ A7	♣ KQJT				
Contract: 2NT South				1. Stayman		

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ J972	♠ AQT				1NT
Vul: E-W	♥ K874	♥ AQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K3	♦ AJ75	Pass	3NT	All Pass	
South HCP: 17	♣ QT2	♣ 964				
Contract: 3NT North				1. Stayman		

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K952		1NT	Pass	2♣ ¹
Vul: None	♥ T83	♥ KQ96	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ3	♦ T964	All Pass			
South HCP: 8	♣ AKJT7	♣ 6				
Contract: 2NT South				1. Stayman		

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ QT4				1NT
Vul: N-S	♥ AT8	♥ KQ4	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ J8	♦ AT964	Pass	3NT	All Pass	
South HCP: 15+1	♣ T987	♣ KJ				
Contract: 3NT North				1. Stayman		

North hands

Stayman

Board: 335	♠ 74	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: E-W	♦ AKQ7	
HCP: 16	♣ QJ42	

Board: 336	♠ QT96	Partner is dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 11	♣ A95	

Board: 337	♠ AJ	You are dealer.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 17	♣ QJT5	

Board: 338	♠ A87	Partner is dealer.
Dealer: South	♥ T943	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 10	♣ A84	

Board: 339	♠ AT9	You are dealer.
Dealer: North	♥ QJ52	The opponents are silent.
Vul: Both	♦ AQ32	
HCP: 17	♣ AT	

Both hands (Answers Page)

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ A8		1NT	Pass	2♣ ¹
Vul: E-W	♥ A76	♥ KJ83	Pass	2♦	Pass	3NT
North HCP: 16	♦ AKQ7	♦ T932	All Pass			
South HCP: 12	♣ QJ42	♣ A95				
Contract: 3NT South				1. Stayman		

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ QT96	♠ AK73				1NT
Vul: Both	♥ K64	♥ AQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ Q52	♦ 83	Pass	3NT	Pass	4♠
South HCP: 15	♣ A95	♣ Q76	All Pass			
Contract: 4♠ South				1. Stayman		

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 42		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJT	♥ A864	Pass	2♥	Pass	4♥
North HCP: 17	♦ K73	♦ Q98642	All Pass			
South HCP: 10+2	♣ QJT5	♣ A				
Contract: 4♥ South				1. Stayman		

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ KT632				1NT
Vul: E-W	♥ T943	♥ AQ6	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ QT4	♦ AK	Pass	3NT	All Pass	
South HCP: 16+1	♣ A84	♣ 976				
Contract: 3NT North				1. Stayman		

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ J3		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ52	♥ K987	Pass	2♥	All Pass	
North HCP: 17	♦ AQ32	♦ T986				
South HCP: 7	♣ AT	♣ K98				
Contract: 2♥ North				1. Stayman		

South hands**Stayman**

Board: 335 ♠ A8 Partner is dealer.
Dealer: North ♥ KJ83 The opponents are silent.
Vul: E-W ♦ T932
HCP: 12 ♣ A95

Board: 336 ♠ AK73 You are dealer.
Dealer: South ♥ AQ75 The opponents are silent.
Vul: Both ♦ 83
HCP: 15 ♣ Q76

Board: 337 ♠ 42 Partner is dealer.
Dealer: North ♥ A864 The opponents are silent.
Vul: N-S ♦ Q98642
HCP: 10+2 ♣ A

Board: 338 ♠ KT632 You are dealer.
Dealer: South ♥ AQ6 The opponents are silent.
Vul: E-W ♦ AK
HCP: 16+1 ♣ 976

Board: 339 ♠ J3 Partner is dealer.
Dealer: North ♥ K987 The opponents are silent.
Vul: Both ♦ T986
HCP: 7 ♣ K98

Both hands (Answers Page)

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ A8		1NT	Pass	2♣ ¹
Vul: E-W	♥ A76	♥ KJ83	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKQ7	♦ T932	All Pass			
South HCP: 12	♣ QJ42	♣ A95				
Contract: 3NT South				1. Stayman		

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ QT96	♠ AK73				1NT
Vul: Both	♥ K64	♥ AQ75	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ Q52	♦ 83	Pass	3NT	Pass	4♠
South HCP: 15	♣ A95	♣ Q76	All Pass			
Contract: 4♠ South				1. Stayman		

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 42		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQJT	♥ A864	Pass	2♥	Pass	4♥
North HCP: 17	♦ K73	♦ Q98642	All Pass			
South HCP: 10+2	♣ QJT5	♣ A				
Contract: 4♥ South				1. Stayman		

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ KT632				1NT
Vul: E-W	♥ T943	♥ AQ6	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ QT4	♦ AK	Pass	3NT	All Pass	
South HCP: 16+1	♣ A84	♣ 976				
Contract: 3NT North				1. Stayman		

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ J3		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ52	♥ K987	Pass	2♥	All Pass	
North HCP: 17	♦ AQ32	♦ T986				
South HCP: 7	♣ AT	♣ K98				
Contract: 2♥ North				1. Stayman		

North hands**Stayman**

Board: 340	♠ QT64	Partner is dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: E-W	♦ 865	
HCP: 10	♣ A94	

Board: 341	♠ A93	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ AJ965	
HCP: 15+1	♣ QT8	

Board: 342	♠ J763	Partner is dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: None	♦ K32	
HCP: 12	♣ KQT	

Board: 343	♠ KQ	You are dealer.
Dealer: North	♥ A543	The opponents are silent.
Vul: N-S	♦ KQ753	
HCP: 16+1	♣ QT	

Board: 344	♠ KJT9	Partner is dealer.
Dealer: South	♥ 974	The opponents are silent.
Vul: Both	♦ J854	
HCP: 7	♣ Q6	

Both hands (Answers Page)

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ QT64	♠ A83				1NT
Vul: E-W	♥ KJ2	♥ T9	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 865	♦ AKJ2	Pass	3NT	All Pass	
South HCP: 16	♣ A94	♣ KJ85				
Contract: 3NT North				1. Stayman		

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ K64		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ T862	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AJ965	♦ T73	All Pass			
South HCP: 8	♣ QT8	♣ AJ7				
Contract: 2NT South				1. Stayman		

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ J763	♠ AKT9				1NT
Vul: None	♥ K64	♥ AQ7	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ K32	♦ Q87	Pass	4♠	All Pass	
South HCP: 15	♣ KQT	♣ 975				
Contract: 4♠ North				1. Stayman		

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J963		1NT	Pass	2♣ ¹
Vul: N-S	♥ A543	♥ 76	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ KQ753	♦ A4	All Pass			
South HCP: 9+1	♣ QT	♣ A9654				
Contract: 3NT South				1. Stayman		

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ KJT9	♠ AQ52				1NT
Vul: Both	♥ 974	♥ AKQ	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ J854	♦ 32	Pass	3♠	All Pass	
South HCP: 15	♣ Q6	♣ 9875				
Contract: 3♠ North				1. Stayman		

South hands**Stayman**

Board: 340	♠ A83	You are dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: E-W	♦ AKJ2	
HCP: 16	♣ KJ85	

Board: 341	♠ K64	Partner is dealer.
Dealer: North	♥ T862	The opponents are silent.
Vul: Both	♦ T73	
HCP: 8	♣ AJ7	

Board: 342	♠ AKT9	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: None	♦ Q87	
HCP: 15	♣ 975	

Board: 343	♠ J963	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 9+1	♣ A9654	

Board: 344	♠ AQ52	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ 32	
HCP: 15	♣ 9875	

Both hands (Answers Page)

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ QT64	♠ A83				1NT
Vul: E-W	♥ KJ2	♥ T9	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 865	♦ AKJ2	Pass	3NT	All Pass	
South HCP: 16	♣ A94	♣ KJ85				
Contract: 3NT North				1. Stayman		

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ K64		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ	♥ T862	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AJ965	♦ T73	All Pass			
South HCP: 8	♣ QT8	♣ AJ7				
Contract: 2NT South				1. Stayman		

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ J763	♠ AKT9				1NT
Vul: None	♥ K64	♥ AQ7	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ K32	♦ Q87	Pass	4♠	All Pass	
South HCP: 15	♣ KQT	♣ 975				
Contract: 4♠ North				1. Stayman		

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J963		1NT	Pass	2♣ ¹
Vul: N-S	♥ A543	♥ 76	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ KQ753	♦ A4	All Pass			
South HCP: 9+1	♣ QT	♣ A9654				
Contract: 3NT South				1. Stayman		

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ KJT9	♠ AQ52				1NT
Vul: Both	♥ 974	♥ AKQ	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ J854	♦ 32	Pass	3♠	All Pass	
South HCP: 15	♣ Q6	♣ 9875				
Contract: 3♠ North				1. Stayman		

North hands**Stayman**

Board: 345	♠ 62	You are dealer.
Dealer: North	♥ AJ72	The opponents are silent.
Vul: None	♦ AK6	
HCP: 15	♣ KT97	

Board: 346	♠ KT93	Partner is dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 12+1	♣ J9765	

Board: 347	♠ K53	You are dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: E-W	♦ AT76	
HCP: 17	♣ AQ8	

Board: 348	♠ AK64	Partner is dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: None	♦ 952	
HCP: 10	♣ JT7	

Board: 349	♠ 9542	You are dealer.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 16	♣ A6	

Both hands (Answers Page)

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ KQJ9		1NT	Pass	2♣ ¹
Vul: None	♥ AJ72	♥ T64	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK6	♦ T875	All Pass			
South HCP: 11	♣ KT97	♣ AJ				
Contract: 3NT South				1. Stayman		

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ KT93	♠ AQ2				1NT
Vul: N-S	♥ K7	♥ AT3	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ KQ	♦ J865	Pass	3♣	Pass	3♦
South HCP: 15	♣ J9765	♣ AT2	Pass	3NT	All Pass	
Contract: 3NT North				1. Stayman		

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ QJT6		1NT	Pass	2♣ ¹
Vul: E-W	♥ KJ5	♥ Q872	Pass	2♦	Pass	3NT
North HCP: 17	♦ AT76	♦ Q42	All Pass			
South HCP: 10	♣ AQ8	♣ K6				
Contract: 3NT South				1. Stayman		

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ AK64	♠ 98				1NT
Vul: None	♥ QT5	♥ AK42	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ 952	♦ KT76	Pass	3NT	All Pass	
South HCP: 17	♣ JT7	♣ AK5				
Contract: 3NT North				1. Stayman		

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ 9542	♠ JT86		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ82	♥ K	Pass	2♥	Pass	3NT
North HCP: 16	♦ AQ4	♦ KT32	Pass	4♠	All Pass	
South HCP: 12	♣ A6	♣ KQT8				
Contract: 4♠ North				1. Stayman		

South hands

Stayman

Board: 345	♠ KQJ9	Partner is dealer.
Dealer: North	♥ T64	The opponents are silent.
Vul: None	♦ T875	
HCP: 11	♣ AJ	

Board: 346	♠ AQ2	You are dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: N-S	♦ J865	
HCP: 15	♣ AT2	

Board: 347	♠ QJT6	Partner is dealer.
Dealer: North	♥ Q872	The opponents are silent.
Vul: E-W	♦ Q42	
HCP: 10	♣ K6	

Board: 348	♠ 98	You are dealer.
Dealer: South	♥ AK42	The opponents are silent.
Vul: None	♦ KT76	
HCP: 17	♣ AK5	

Board: 349	♠ JT86	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ KT32	
HCP: 12	♣ KQT8	

Both hands (Answers Page)

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ KQJ9		1NT	Pass	2♣ ¹
Vul: None	♥ AJ72	♥ T64	Pass	2♥	Pass	3NT
North HCP: 15	♦ AK6	♦ T875	All Pass			
South HCP: 11	♣ KT97	♣ AJ				
Contract: 3NT South				1. Stayman		

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ KT93	♠ AQ2				1NT
Vul: N-S	♥ K7	♥ AT3	Pass	2♣ ¹	Pass	2♦
North HCP: 12+1	♦ KQ	♦ J865	Pass	3♣	Pass	3♦
South HCP: 15	♣ J9765	♣ AT2	Pass	3NT	All Pass	
Contract: 3NT North				1. Stayman		

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ QJT6		1NT	Pass	2♣ ¹
Vul: E-W	♥ KJ5	♥ Q872	Pass	2♦	Pass	3NT
North HCP: 17	♦ AT76	♦ Q42	All Pass			
South HCP: 10	♣ AQ8	♣ K6				
Contract: 3NT South				1. Stayman		

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ AK64	♠ 98				1NT
Vul: None	♥ QT5	♥ AK42	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ 952	♦ KT76	Pass	3NT	All Pass	
South HCP: 17	♣ JT7	♣ AK5				
Contract: 3NT North				1. Stayman		

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ 9542	♠ JT86		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ82	♥ K	Pass	2♥	Pass	3NT
North HCP: 16	♦ AQ4	♦ KT32	Pass	4♠	All Pass	
South HCP: 12	♣ A6	♣ KQT8				
Contract: 4♠ North				1. Stayman		

North hands**Stayman**

Board: 350	♠ 953	Partner is dealer.
Dealer: South	♥ T832	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 8	♣ AQ74	

Board: 351	♠ AQ54	You are dealer.
Dealer: North	♥ A765	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 16	♣ QT8	

Board: 352	♠ 8	Partner is dealer.
Dealer: South	♥ K863	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 10+1	♣ K9874	

Board: 353	♠ QT32	You are dealer.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: Both	♦ A65	
HCP: 15	♣ A6	

Both hands (Answers Page)

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ 953	♠ AJ2				1NT
Vul: Both	♥ T832	♥ A976	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ Q7	♦ AKT2	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ AQ74	♣ 95	All Pass			
Contract: 4 ♥ South						
						1. Stayman

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ JT76		1NT	Pass	2 ♣ ¹
Vul: N-S	♥ A765	♥ 98	Pass	2 ♥	Pass	3NT
North HCP: 16	♦ A5	♦ KQT4	Pass	4 ♠	All Pass	
South HCP: 11	♣ QT8	♣ AJ9				
Contract: 4 ♠ North						
						1. Stayman

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQ74				1NT
Vul: E-W	♥ K863	♥ J5	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 10+1	♦ A95	♦ KQT	Pass	3 ♣	Pass	3NT
South HCP: 17	♣ K9874	♣ AQT5	All Pass			
Contract: 3NT South						
						1. Stayman

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ 9876		1NT	Pass	2 ♣ ¹
Vul: Both	♥ AJ73	♥ KT	Pass	2 ♥	Pass	3NT
North HCP: 15	♦ A65	♦ KJ93	Pass	4 ♠	All Pass	
South HCP: 9	♣ A6	♣ Q52				
Contract: 4 ♠ North						
						1. Stayman

South hands**Stayman**

Board: 350	♠ AJ2	You are dealer.
Dealer: South	♥ A976	The opponents are silent.
Vul: Both	♦ AKT2	
HCP: 16	♣ 95	

Board: 351	♠ JT76	Partner is dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: N-S	♦ KQT4	
HCP: 11	♣ AJ9	

Board: 352	♠ KQ74	You are dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 17	♣ AQT5	

Board: 353	♠ 9876	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ KJ93	
HCP: 9	♣ Q52	

Both hands (Answers Page)

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ 953	♠ AJ2				1NT
Vul: Both	♥ T832	♥ A976	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 8	♦ Q7	♦ AKT2	Pass	3 ♥	Pass	4 ♥
South HCP: 16	♣ AQ74	♣ 95	All Pass			
Contract: 4 ♥ South						
						1. Stayman

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ JT76		1NT	Pass	2 ♣ ¹
Vul: N-S	♥ A765	♥ 98	Pass	2 ♥	Pass	3NT
North HCP: 16	♦ A5	♦ KQT4	Pass	4 ♠	All Pass	
South HCP: 11	♣ QT8	♣ AJ9				
Contract: 4 ♠ North						
						1. Stayman

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQ74				1NT
Vul: E-W	♥ K863	♥ J5	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 10+1	♦ A95	♦ KQT	Pass	3 ♣	Pass	3NT
South HCP: 17	♣ K9874	♣ AQT5	All Pass			
Contract: 3NT South						
						1. Stayman

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ 9876		1NT	Pass	2 ♣ ¹
Vul: Both	♥ AJ73	♥ KT	Pass	2 ♥	Pass	3NT
North HCP: 15	♦ A65	♦ KJ93	Pass	4 ♠	All Pass	
South HCP: 9	♣ A6	♣ Q52				
Contract: 4 ♠ North						
						1. Stayman

North hands**Stayman**

Board: 354	♠ J754	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ A87	
HCP: 8	♣ J952	

Board: 355	♠ KQT3	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 16	♣ AJT	

Board: 356	♠ 76	Partner is dealer.
Dealer: South	♥ QT93	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 9	♣ KJ82	

Board: 357	♠ AQJ	You are dealer.
Dealer: North	♥ QJ642	The opponents are silent.
Vul: None	♦ AT5	
HCP: 16+1	♣ Q2	

Board: 358	♠ Q	Partner is dealer.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: N-S	♦ QJ972	
HCP: 11+1	♣ 942	

Both hands (Answers Page)

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ J754	♠ K963				1NT
Vul: None	♥ Q2	♥ KJT5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A87	♦ QJ	Pass	2NT	Pass	3♠
South HCP: 16	♣ J952	♣ AQ8	All Pass			
Contract: 3♠ South						
						1. Stayman

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ A854		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q75	♥ K4	Pass	2♠	Pass	4♠
North HCP: 16	♦ A84	♦ QT73	All Pass			
South HCP: 12	♣ AJT	♣ K76				
Contract: 4♠ South						
						1. Stayman

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ A9543				1NT
Vul: Both	♥ QT93	♥ AK2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KT9	♦ A72	Pass	3NT	All Pass	
South HCP: 17+1	♣ KJ82	♣ Q5				
Contract: 3NT North						
						1. Stayman

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ T876		1NT	Pass	2♣ ¹
Vul: None	♥ QJ642	♥ A5	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ AT5	♦ 76	All Pass			
South HCP: 8+1	♣ Q2	♣ A7654				
Contract: 2NT South						
						1. Stayman

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT54				1NT
Vul: N-S	♥ AQ94	♥ 65	Pass	2♣ ¹	Pass	2♠
North HCP: 11+1	♦ QJ972	♦ KT6	Pass	3♦	Pass	3NT
South HCP: 16	♣ 942	♣ AKQT	All Pass			
Contract: 3NT South						
						1. Stayman

South hands

Stayman

Board: 354 ♠ K963 You are dealer.
 Dealer: South ♥ KJT5 The opponents are silent.
 Vul: None ♦ QJ
 HCP: 16 ♣ AQ8

Board: 355 ♠ A854 Partner is dealer.
 Dealer: North ♥ K4 The opponents are silent.
 Vul: E-W ♦ QT73
 HCP: 12 ♣ K76

Board: 356 ♠ A9543 You are dealer.
 Dealer: South ♥ AK2 The opponents are silent.
 Vul: Both ♦ A72
 HCP: 17+1 ♣ Q5

Board: 357 ♠ T876 Partner is dealer.
 Dealer: North ♥ A5 The opponents are silent.
 Vul: None ♦ 76
 HCP: 8+1 ♣ A7654

Board: 358 ♠ AT54 You are dealer.
 Dealer: South ♥ 65 The opponents are silent.
 Vul: N-S ♦ KT6
 HCP: 16 ♣ AKQT

Both hands (Answers Page)

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ J754	♠ K963				1NT
Vul: None	♥ Q2	♥ KJT5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ A87	♦ QJ	Pass	2NT	Pass	3♠
South HCP: 16	♣ J952	♣ AQ8	All Pass			
Contract: 3♠ South						
						1. Stayman

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ A854		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q75	♥ K4	Pass	2♠	Pass	4♠
North HCP: 16	♦ A84	♦ QT73	All Pass			
South HCP: 12	♣ AJT	♣ K76				
Contract: 4♠ South						
						1. Stayman

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ A9543				1NT
Vul: Both	♥ QT93	♥ AK2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ KT9	♦ A72	Pass	3NT	All Pass	
South HCP: 17+1	♣ KJ82	♣ Q5				
Contract: 3NT North						
						1. Stayman

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ T876		1NT	Pass	2♣ ¹
Vul: None	♥ QJ642	♥ A5	Pass	2♥	Pass	2NT
North HCP: 16+1	♦ AT5	♦ 76	All Pass			
South HCP: 8+1	♣ Q2	♣ A7654				
Contract: 2NT South						
						1. Stayman

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT54				1NT
Vul: N-S	♥ AQ94	♥ 65	Pass	2♣ ¹	Pass	2♠
North HCP: 11+1	♦ QJ972	♦ KT6	Pass	3♦	Pass	3NT
South HCP: 16	♣ 942	♣ AKQT	All Pass			
Contract: 3NT South						
						1. Stayman

North hands

Stayman

Board: 359	♠ QJ64	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 17	♣ AT	

Board: 360	♠ AK92	Partner is dealer.
Dealer: South	♥ K962	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 10	♣ 982	

Board: 361	♠ KQT9	You are dealer.
Dealer: North	♥ AK43	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 16	♣ KJ3	

Board: 362	♠ Q92	Partner is dealer.
Dealer: South	♥ K532	The opponents are silent.
Vul: None	♦ Q42	
HCP: 12	♣ KQT	

Board: 363	♠ 975	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ AK95	
HCP: 15	♣ KJ72	

Both hands (Answers Page)

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ 5		1NT	Pass	2♣ ¹
Vul: Both	♥ A87	♥ K962	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ83	♦ KT94	All Pass			
South HCP: 11	♣ AT	♣ KQ84				
Contract: 3NT South						1. Stayman

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ AK92	♠ T87				1NT
Vul: N-S	♥ K962	♥ QJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 42	♦ AQ8	Pass	3NT	All Pass	
South HCP: 17	♣ 982	♣ AKJ4				
Contract: 3NT North						1. Stayman

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ KQT9	♠ J5		1NT	All Pass	
Vul: E-W	♥ AK43	♥ J872				
North HCP: 16	♦ T7	♦ 9642				
South HCP: 6	♣ KJ3	♣ AT7				
Contract: 1NT North						

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ K85				1NT
Vul: None	♥ K532	♥ AT74	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ Q42	♦ KT9	Pass	4♥	All Pass	
South HCP: 15	♣ KQT	♣ AJ2				
Contract: 4♥ North						1. Stayman

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ K43		1NT	Pass	2♣ ¹
Vul: N-S	♥ A5	♥ KQ73	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK95	♦ Q3	All Pass			
South HCP: 12	♣ KJ72	♣ QT86				
Contract: 3NT South						1. Stayman

South hands

Stayman

Board: 359 ♠ 5 Partner is dealer.
 Dealer: North ♥ K962 The opponents are silent.
 Vul: Both ♦ KT94
 HCP: 11 ♣ KQ84

Board: 360 ♠ T87 You are dealer.
 Dealer: South ♥ QJ7 The opponents are silent.
 Vul: N-S ♦ AQ8
 HCP: 17 ♣ AKJ4

Board: 361 ♠ J5 Partner is dealer.
 Dealer: North ♥ J872 The opponents are silent.
 Vul: E-W ♦ 9642
 HCP: 6 ♣ AT7

Board: 362 ♠ K85 You are dealer.
 Dealer: South ♥ AT74 The opponents are silent.
 Vul: None ♦ KT9
 HCP: 15 ♣ AJ2

Board: 363 ♠ K43 Partner is dealer.
 Dealer: North ♥ KQ73 The opponents are silent.
 Vul: N-S ♦ Q3
 HCP: 12 ♣ QT86

Both hands (Answers Page)

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ 5		1NT	Pass	2♣ ¹
Vul: Both	♥ A87	♥ K962	Pass	2♠	Pass	3NT
North HCP: 17	♦ AQ83	♦ KT94	All Pass			
South HCP: 11	♣ AT	♣ KQ84				
Contract: 3NT South				1. Stayman		

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ AK92	♠ T87				1NT
Vul: N-S	♥ K962	♥ QJ7	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 42	♦ AQ8	Pass	3NT	All Pass	
South HCP: 17	♣ 982	♣ AKJ4				
Contract: 3NT North				1. Stayman		

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ KQT9	♠ J5		1NT	All Pass	
Vul: E-W	♥ AK43	♥ J872				
North HCP: 16	♦ T7	♦ 9642				
South HCP: 6	♣ KJ3	♣ AT7				
Contract: 1NT North						

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ K85				1NT
Vul: None	♥ K532	♥ AT74	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ Q42	♦ KT9	Pass	4♥	All Pass	
South HCP: 15	♣ KQT	♣ AJ2				
Contract: 4♥ North				1. Stayman		

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ K43		1NT	Pass	2♣ ¹
Vul: N-S	♥ A5	♥ KQ73	Pass	2♦	Pass	3NT
North HCP: 15	♦ AK95	♦ Q3	All Pass			
South HCP: 12	♣ KJ72	♣ QT86				
Contract: 3NT South				1. Stayman		

North hands**Stayman**

Board: 364	♠ 964	Partner is dealer.
Dealer: South	♥ KJ54	The opponents are silent.
Vul: E-W	♦ KJ876	
HCP: 12+1	♣ A	

Board: 365	♠ KQ6	You are dealer.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 16	♣ AT43	

Board: 366	♠ 53	Partner is dealer.
Dealer: South	♥ KT96	The opponents are silent.
Vul: N-S	♦ AQ987	
HCP: 9+1	♣ T9	

Board: 367	♠ KQ9	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 16	♣ AK72	

Board: 368	♠ K8	Partner is dealer.
Dealer: South	♥ K632	The opponents are silent.
Vul: Both	♦ AT52	
HCP: 10	♣ 852	

Both hands (Answers Page)

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AKQ5				1NT
Vul: E-W	♥ KJ54	♥ AQT	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 12+1	♦ KJ876	♦ 9542	Pass	3 ♦	Pass	3 ♥
South HCP: 16	♣ A	♣ J7	Pass	3NT	All Pass	
Contract: 3NT North						

1. Stayman

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ T753		1NT	Pass	2 ♣ ¹
Vul: Both	♥ KJ2	♥ AQ73	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ KT6	♦ 43	All Pass			
South HCP: 7	♣ AT43	♣ J76				
Contract: 2NT South						

1. Stayman

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ AKQ				1NT
Vul: N-S	♥ KT96	♥ AQ752	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 9+1	♦ AQ987	♦ J3	Pass	4 ♥	All Pass	
South HCP: 16+1	♣ T9	♣ 854				
Contract: 4 ♥ North						

1. Stayman

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ AJ8		1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AT2	♥ KJ86	Pass	2 ♦	Pass	3NT
North HCP: 16	♦ T93	♦ QJ85	All Pass			
South HCP: 12	♣ AK72	♣ T4				
Contract: 3NT South						

1. Stayman

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ A752				1NT
Vul: Both	♥ K632	♥ AQ5	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 10	♦ AT52	♦ KQ93	Pass	3NT	All Pass	
South HCP: 17	♣ 852	♣ Q4				
Contract: 3NT North						

1. Stayman

South hands

Stayman

Board: 364	♠ AKQ5	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ 9542	
HCP: 16	♣ J7	

Board: 365	♠ T753	Partner is dealer.
Dealer: North	♥ AQ73	The opponents are silent.
Vul: Both	♦ 43	
HCP: 7	♣ J76	

Board: 366	♠ AKQ	You are dealer.
Dealer: South	♥ AQ752	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 16+1	♣ 854	

Board: 367	♠ AJ8	Partner is dealer.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: E-W	♦ QJ85	
HCP: 12	♣ T4	

Board: 368	♠ A752	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ KQ93	
HCP: 17	♣ Q4	

Both hands (Answers Page)

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AKQ5				1NT
Vul: E-W	♥ KJ54	♥ AQT	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 12+1	♦ KJ876	♦ 9542	Pass	3 ♦	Pass	3 ♥
South HCP: 16	♣ A	♣ J7	Pass	3NT	All Pass	
Contract: 3NT North						

1. Stayman

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ T753		1NT	Pass	2 ♣ ¹
Vul: Both	♥ KJ2	♥ AQ73	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ KT6	♦ 43	All Pass			
South HCP: 7	♣ AT43	♣ J76				
Contract: 2NT South						

1. Stayman

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ AKQ				1NT
Vul: N-S	♥ KT96	♥ AQ752	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 9+1	♦ AQ987	♦ J3	Pass	4 ♥	All Pass	
South HCP: 16+1	♣ T9	♣ 854				
Contract: 4 ♥ North						

1. Stayman

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ AJ8		1NT	Pass	2 ♣ ¹
Vul: E-W	♥ AT2	♥ KJ86	Pass	2 ♦	Pass	3NT
North HCP: 16	♦ T93	♦ QJ85	All Pass			
South HCP: 12	♣ AK72	♣ T4				
Contract: 3NT South						

1. Stayman

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ A752				1NT
Vul: Both	♥ K632	♥ AQ5	Pass	2 ♣ ¹	Pass	2 ♠
North HCP: 10	♦ AT52	♦ KQ93	Pass	3NT	All Pass	
South HCP: 17	♣ 852	♣ Q4				
Contract: 3NT North						

1. Stayman

North hands

Stayman

Board: 369 ♠ Q8 You are dealer.
 Dealer: North ♥ A87 The opponents are silent.
 Vul: None ♦ K62
 HCP: 16+1 ♣ AK964

Board: 370 ♠ J987 Partner is dealer.
 Dealer: South ♥ A85 The opponents are silent.
 Vul: E-W ♦ KQT
 HCP: 11 ♣ JT5

Board: 371 ♠ KJ93 You are dealer.
 Dealer: North ♥ AJ94 The opponents are silent.
 Vul: None ♦ A3
 HCP: 17 ♣ AT6

Board: 372 ♠ KT76 Partner is dealer.
 Dealer: South ♥ KQ96 The opponents are silent.
 Vul: N-S ♦ 8532
 HCP: 12 ♣ A

Board: 373 ♠ QJ8 You are dealer.
 Dealer: North ♥ AK98 The opponents are silent.
 Vul: Both ♦ A74
 HCP: 16 ♣ Q94

Both hands (Answers Page)

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K962		1NT	Pass	2♣ ¹
Vul: None	♥ A87	♥ Q95	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ K62	♦ 954	All Pass			
South HCP: 7	♣ AK964	♣ QT3				
Contract: 2NT South						1. Stayman

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQ4				1NT
Vul: E-W	♥ A85	♥ KQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ KQT	♦ J65	Pass	3NT	All Pass	
South HCP: 15	♣ JT5	♣ A862				
Contract: 3NT North						1. Stayman

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KJ93	♠ AQ4		1NT	Pass	2♣ ¹
Vul: None	♥ AJ94	♥ K765	Pass	2♥	Pass	4♥
North HCP: 17	♦ A3	♦ Q65	All Pass			
South HCP: 12	♣ AT6	♣ J98				
Contract: 4♥ South						1. Stayman

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ KT76	♠ AJ				1NT
Vul: N-S	♥ KQ96	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ 8532	♦ J97	Pass	3NT	All Pass	
South HCP: 15+1	♣ A	♣ KQ964				
Contract: 3NT North						1. Stayman

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ A432		1NT	Pass	2♣ ¹
Vul: Both	♥ AK98	♥ 5	Pass	2♥	Pass	3♦
North HCP: 16	♦ A74	♦ KJT953	Pass	3NT	All Pass	
South HCP: 11+2	♣ Q94	♣ K7				
Contract: 3NT North						1. Stayman

South hands

Stayman

Board: 369	♠ K962	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ 954	
HCP: 7	♣ QT3	

Board: 370	♠ KQ4	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 15	♣ A862	

Board: 371	♠ AQ4	Partner is dealer.
Dealer: North	♥ K765	The opponents are silent.
Vul: None	♦ Q65	
HCP: 12	♣ J98	

Board: 372	♠ AJ	You are dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 15+1	♣ KQ964	

Board: 373	♠ A432	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ KJT953	
HCP: 11+2	♣ K7	

Both hands (Answers Page)

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K962		1NT	Pass	2♣ ¹
Vul: None	♥ A87	♥ Q95	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ K62	♦ 954	All Pass			
South HCP: 7	♣ AK964	♣ QT3				
Contract: 2NT South						1. Stayman

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQ4				1NT
Vul: E-W	♥ A85	♥ KQ6	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ KQT	♦ J65	Pass	3NT	All Pass	
South HCP: 15	♣ JT5	♣ A862				
Contract: 3NT North						1. Stayman

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KJ93	♠ AQ4		1NT	Pass	2♣ ¹
Vul: None	♥ AJ94	♥ K765	Pass	2♥	Pass	4♥
North HCP: 17	♦ A3	♦ Q65	All Pass			
South HCP: 12	♣ AT6	♣ J98				
Contract: 4♥ South						1. Stayman

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ KT76	♠ AJ				1NT
Vul: N-S	♥ KQ96	♥ A52	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ 8532	♦ J97	Pass	3NT	All Pass	
South HCP: 15+1	♣ A	♣ KQ964				
Contract: 3NT North						1. Stayman

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ A432		1NT	Pass	2♣ ¹
Vul: Both	♥ AK98	♥ 5	Pass	2♥	Pass	3♦
North HCP: 16	♦ A74	♦ KJT953	Pass	3NT	All Pass	
South HCP: 11+2	♣ Q94	♣ K7				
Contract: 3NT North						1. Stayman

North hands

Stayman

Board: 374	♠ Q96	Partner is dealer.
Dealer: South	♥ K953	The opponents are silent.
Vul: None	♦ Q75	
HCP: 7	♣ T87	

Board: 375	♠ AKQ5	You are dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ J762	
HCP: 17	♣ AJ	

Board: 376	♠ 96	Partner is dealer.
Dealer: South	♥ QJ94	The opponents are silent.
Vul: E-W	♦ AKJT93	
HCP: 11+2	♣ 8	

Board: 377	♠ K9	You are dealer.
Dealer: North	♥ K863	The opponents are silent.
Vul: None	♦ A93	
HCP: 16	♣ AQ65	

Board: 378	♠ A852	Partner is dealer.
Dealer: South	♥ J87	The opponents are silent.
Vul: N-S	♦ QJ86	
HCP: 8	♣ T5	

Both hands (Answers Page)

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ T3				1NT
Vul: None	♥ K953	♥ A874	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ Q75	♦ AJ98	All Pass			
South HCP: 17	♣ T87	♣ AKJ				
Contract: 2♥ South						1. Stayman

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ 43		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q83	♥ AT92	Pass	2♠	Pass	3NT
North HCP: 17	♦ J762	♦ KT93	All Pass			
South HCP: 12	♣ AJ	♣ KQ5				
Contract: 3NT South						1. Stayman

Board: 376	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AKJ				1NT
Vul: E-W	♥ QJ94	♥ K763	Pass	2♣ ¹	Pass	2♥
North HCP: 11+2	♦ AKJT93	♦ 84	Pass	4♥	All Pass	
South HCP: 16	♣ 8	♣ KQ94				
Contract: 4♥ North						1. Stayman

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ 854		1NT	Pass	2♣ ¹
Vul: None	♥ K863	♥ J752	Pass	2♥	Pass	3♥
North HCP: 16	♦ A93	♦ KJ4	Pass	4♥	All Pass	
South HCP: 9	♣ AQ65	♣ KJ2				
Contract: 4♥ North						1. Stayman

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ A852	♠ KQT7				1NT
Vul: N-S	♥ J87	♥ K94	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ86	♦ KT4	Pass	3♠	All Pass	
South HCP: 15	♣ T5	♣ KJ8				
Contract: 3♠ North						1. Stayman

South hands

Stayman

Board: 374 ♠ T3 You are dealer.
 Dealer: South ♥ A874 The opponents are silent.
 Vul: None ♦ AJ98
 HCP: 17 ♣ AKJ

Board: 375 ♠ 43 Partner is dealer.
 Dealer: North ♥ AT92 The opponents are silent.
 Vul: N-S ♦ KT93
 HCP: 12 ♣ KQ5

Board: 376 ♠ AKJ You are dealer.
 Dealer: South ♥ K763 The opponents are silent.
 Vul: E-W ♦ 84
 HCP: 16 ♣ KQ94

Board: 377 ♠ 854 Partner is dealer.
 Dealer: North ♥ J752 The opponents are silent.
 Vul: None ♦ KJ4
 HCP: 9 ♣ KJ2

Board: 378 ♠ KQT7 You are dealer.
 Dealer: South ♥ K94 The opponents are silent.
 Vul: N-S ♦ KT4
 HCP: 15 ♣ KJ8

Both hands (Answers Page)

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ T3				1NT
Vul: None	♥ K953	♥ A874	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ Q75	♦ AJ98	All Pass			
South HCP: 17	♣ T87	♣ AKJ				
Contract: 2♥ South						1. Stayman

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ AKQ5	♠ 43		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q83	♥ AT92	Pass	2♠	Pass	3NT
North HCP: 17	♦ J762	♦ KT93	All Pass			
South HCP: 12	♣ AJ	♣ KQ5				
Contract: 3NT South						1. Stayman

Board: 376	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AKJ				1NT
Vul: E-W	♥ QJ94	♥ K763	Pass	2♣ ¹	Pass	2♥
North HCP: 11+2	♦ AKJT93	♦ 84	Pass	4♥	All Pass	
South HCP: 16	♣ 8	♣ KQ94				
Contract: 4♥ North						1. Stayman

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ 854		1NT	Pass	2♣ ¹
Vul: None	♥ K863	♥ J752	Pass	2♥	Pass	3♥
North HCP: 16	♦ A93	♦ KJ4	Pass	4♥	All Pass	
South HCP: 9	♣ AQ65	♣ KJ2				
Contract: 4♥ North						1. Stayman

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ A852	♠ KQT7				1NT
Vul: N-S	♥ J87	♥ K94	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ86	♦ KT4	Pass	3♠	All Pass	
South HCP: 15	♣ T5	♣ KJ8				
Contract: 3♠ North						1. Stayman

North hands

Stayman

Board: 379	♠ K52	You are dealer.
Dealer: North	♥ AKJ9	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 15	♣ Q94	

Board: 380	♠ AQ86	Partner is dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: N-S	♦ 874	
HCP: 11	♣ 976	

Board: 381	♠ AKQ3	You are dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: E-W	♦ KT95	
HCP: 17	♣ J6	

Board: 382	♠ AQT9	Partner is dealer.
Dealer: South	♥ T843	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12	♣ A76	

Board: 383	♠ 943	You are dealer.
Dealer: North	♥ AK643	The opponents are silent.
Vul: None	♦ AK	
HCP: 15+1	♣ J62	

Both hands (Answers Page)

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ 76		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKJ9	♥ 8642	Pass	2♥	Pass	3♥
North HCP: 15	♦ QT8	♦ KJ65	All Pass			
South HCP: 8	♣ Q94	♣ KJ7				
Contract: 3♥ South						1. Stayman

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ AQ86	♠ KT				1NT
Vul: N-S	♥ AJ8	♥ KT96	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 874	♦ Q32	Pass	3NT	All Pass	
South HCP: 15	♣ 976	♣ AQJT				
Contract: 3NT North						1. Stayman

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ J85		1NT	Pass	2♣ ¹
Vul: E-W	♥ A94	♥ K763	Pass	2♠	Pass	2NT
North HCP: 17	♦ KT95	♦ A62	Pass	3NT	All Pass	
South HCP: 8	♣ J6	♣ T92				
Contract: 3NT North						1. Stayman

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ K52				1NT
Vul: Both	♥ T843	♥ K752	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ Q3	♦ AT86	Pass	4♥	All Pass	
South HCP: 15	♣ A76	♣ KQ				
Contract: 4♥ North						1. Stayman

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ A7		1NT	Pass	2♣ ¹
Vul: None	♥ AK643	♥ QT92	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ AK	♦ QJT65	All Pass			
South HCP: 9+1	♣ J62	♣ T7				
Contract: 4♥ South						1. Stayman

South hands**Stayman**

Board: 379	♠ 76	Partner is dealer.
Dealer: North	♥ 8642	The opponents are silent.
Vul: E-W	♦ KJ65	
HCP: 8	♣ KJ7	

Board: 380	♠ KT	You are dealer.
Dealer: South	♥ KT96	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 15	♣ AQJT	

Board: 381	♠ J85	Partner is dealer.
Dealer: North	♥ K763	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 8	♣ T92	

Board: 382	♠ K52	You are dealer.
Dealer: South	♥ K752	The opponents are silent.
Vul: Both	♦ AT86	
HCP: 15	♣ KQ	

Board: 383	♠ A7	Partner is dealer.
Dealer: North	♥ QT92	The opponents are silent.
Vul: None	♦ QJT65	
HCP: 9+1	♣ T7	

Both hands (Answers Page)

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ 76		1NT	Pass	2♣ ¹
Vul: E-W	♥ AKJ9	♥ 8642	Pass	2♥	Pass	3♥
North HCP: 15	♦ QT8	♦ KJ65	All Pass			
South HCP: 8	♣ Q94	♣ KJ7				
Contract: 3♥ South						1. Stayman

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ AQ86	♠ KT				1NT
Vul: N-S	♥ AJ8	♥ KT96	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ 874	♦ Q32	Pass	3NT	All Pass	
South HCP: 15	♣ 976	♣ AQJT				
Contract: 3NT North						1. Stayman

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ J85		1NT	Pass	2♣ ¹
Vul: E-W	♥ A94	♥ K763	Pass	2♠	Pass	2NT
North HCP: 17	♦ KT95	♦ A62	Pass	3NT	All Pass	
South HCP: 8	♣ J6	♣ T92				
Contract: 3NT North						1. Stayman

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ K52				1NT
Vul: Both	♥ T843	♥ K752	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ Q3	♦ AT86	Pass	4♥	All Pass	
South HCP: 15	♣ A76	♣ KQ				
Contract: 4♥ North						1. Stayman

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ A7		1NT	Pass	2♣ ¹
Vul: None	♥ AK643	♥ QT92	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ AK	♦ QJT65	All Pass			
South HCP: 9+1	♣ J62	♣ T7				
Contract: 4♥ South						1. Stayman

North hands

Stayman

Board: 384	♠ A973	Partner is dealer.
Dealer: South	♥ 632	The opponents are silent.
Vul: E-W	♦ AK72	
HCP: 11	♣ T5	

Board: 385	♠ Q3	You are dealer.
Dealer: North	♥ A983	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 16	♣ KJ74	

Board: 386	♠ QT96	Partner is dealer.
Dealer: South	♥ T86	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 9	♣ AK65	

Board: 387	♠ JT3	You are dealer.
Dealer: North	♥ 964	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 17	♣ AK9	

Board: 388	♠ J863	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ KJ84	
HCP: 11	♣ AJT4	

Both hands (Answers Page)

Board: 384	North:	South:	W	N	E	S
Dealer: South	♠ A973	♠ KT				1NT
Vul: E-W	♥ 632	♥ AK85	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AK72	♦ Q96	Pass	3NT	All Pass	
South HCP: 16	♣ T5	♣ KJ76				
Contract: 3NT North				1. Stayman		

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ J954		1NT	Pass	2♣ ¹
Vul: Both	♥ A983	♥ K7	Pass	2♥	Pass	2NT
North HCP: 16	♦ AQ5	♦ KJ987	All Pass			
South HCP: 8+1	♣ KJ74	♣ T5				
Contract: 2NT South				1. Stayman		

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ QT96	♠ K54				1NT
Vul: N-S	♥ T86	♥ AKQ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 87	♦ K9	Pass	2NT	All Pass	
South HCP: 16+1	♣ AK65	♣ J98				
Contract: 2NT North				1. Stayman		

Board: 387	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ AK6		1NT	Pass	2♣ ¹
Vul: Both	♥ 964	♥ KJT8	Pass	2♦	Pass	3NT
North HCP: 17	♦ AKQ9	♦ 762	All Pass			
South HCP: 12	♣ AK9	♣ J86				
Contract: 3NT South				1. Stayman		

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ J863	♠ A97				1NT
Vul: None	♥ J	♥ AKQ5	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ KJ84	♦ 762	Pass	3NT	All Pass	
South HCP: 15	♣ AJT4	♣ Q98				
Contract: 3NT North				1. Stayman		

South hands**Stayman**

Board: 384 ♠ KT You are dealer.
Dealer: South ♥ AK85 The opponents are silent.
Vul: E-W ♦ Q96
HCP: 16 ♣ KJ76

Board: 385 ♠ J954 Partner is dealer.
Dealer: North ♥ K7 The opponents are silent.
Vul: Both ♦ KJ987
HCP: 8+1 ♣ T5

Board: 386 ♠ K54 You are dealer.
Dealer: South ♥ AKQ43 The opponents are silent.
Vul: N-S ♦ K9
HCP: 16+1 ♣ J98

Board: 387 ♠ AK6 Partner is dealer.
Dealer: North ♥ KJT8 The opponents are silent.
Vul: Both ♦ 762
HCP: 12 ♣ J86

Board: 388 ♠ A97 You are dealer.
Dealer: South ♥ AKQ5 The opponents are silent.
Vul: None ♦ 762
HCP: 15 ♣ Q98

Both hands (Answers Page)

Board: 384	North:	South:	W	N	E	S
Dealer: South	♠ A973	♠ KT				1NT
Vul: E-W	♥ 632	♥ AK85	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AK72	♦ Q96	Pass	3NT	All Pass	
South HCP: 16	♣ T5	♣ KJ76				
Contract: 3NT North				1. Stayman		

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ J954		1NT	Pass	2♣ ¹
Vul: Both	♥ A983	♥ K7	Pass	2♥	Pass	2NT
North HCP: 16	♦ AQ5	♦ KJ987	All Pass			
South HCP: 8+1	♣ KJ74	♣ T5				
Contract: 2NT South				1. Stayman		

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ QT96	♠ K54				1NT
Vul: N-S	♥ T86	♥ AKQ43	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 87	♦ K9	Pass	2NT	All Pass	
South HCP: 16+1	♣ AK65	♣ J98				
Contract: 2NT North				1. Stayman		

Board: 387	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ AK6		1NT	Pass	2♣ ¹
Vul: Both	♥ 964	♥ KJT8	Pass	2♦	Pass	3NT
North HCP: 17	♦ AKQ9	♦ 762	All Pass			
South HCP: 12	♣ AK9	♣ J86				
Contract: 3NT South				1. Stayman		

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ J863	♠ A97				1NT
Vul: None	♥ J	♥ AKQ5	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ KJ84	♦ 762	Pass	3NT	All Pass	
South HCP: 15	♣ AJT4	♣ Q98				
Contract: 3NT North				1. Stayman		

North hands

Stayman

Board: 389 ♠ AJ2 You are dealer.
 Dealer: North ♥ 7432 The opponents are silent.
 Vul: N-S ♦ A763
 HCP: 15 ♣ AQ

Board: 390 ♠ AQJ7 Partner is dealer.
 Dealer: South ♥ 9873 The opponents are silent.
 Vul: E-W ♦ T87
 HCP: 9 ♣ QT

Board: 391 ♠ Q3 You are dealer.
 Dealer: North ♥ A63 The opponents are silent.
 Vul: None ♦ AQ5
 HCP: 16+1 ♣ A9873

Board: 392 ♠ 7542 Partner is dealer.
 Dealer: South ♥ J7 The opponents are silent.
 Vul: N-S ♦ J8
 HCP: 9+1 ♣ AKT84

Board: 393 ♠ A9 You are dealer.
 Dealer: North ♥ AQ42 The opponents are silent.
 Vul: E-W ♦ KT9
 HCP: 16 ♣ QJT4

Both hands (Answers Page)

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K96		1NT	All Pass	
Vul: N-S	♥ 7432	♥ JT86				
North HCP: 15	♦ A763	♦ Q9				
South HCP: 6	♣ AQ	♣ T864				
Contract: 1NT North						
<hr/>						
Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ KT92				1NT
Vul: E-W	♥ 9873	♥ A652	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T87	♦ AQ4	Pass	4♥	All Pass	
South HCP: 17	♣ QT	♣ A2				
Contract: 4♥ North				1. Stayman		
<hr/>						
Board: 391	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ JT82		1NT	Pass	2♣ ¹
Vul: None	♥ A63	♥ QJT4	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ AQ5	♦ K942	All Pass			
South HCP: 7	♣ A9873	♣ T				
Contract: 2NT South				1. Stayman		
<hr/>						
Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ 7542	♠ AQ3				1NT
Vul: N-S	♥ J7	♥ A864	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ J8	♦ AK9	Pass	2NT	Pass	3NT
South HCP: 17	♣ AKT84	♣ 976	All Pass			
Contract: 3NT South				1. Stayman		
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Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ J854		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ42	♥ 65	Pass	2♥	Pass	3NT
North HCP: 16	♦ KT9	♦ AJ864	All Pass			
South HCP: 9+1	♣ QJT4	♣ K8				
Contract: 3NT South				1. Stayman		

South hands

Stayman

Board: 389 ♠ K96 Partner is dealer.
 Dealer: North ♥ JT86 The opponents are silent.
 Vul: N-S ♦ Q9
 HCP: 6 ♣ T864

Board: 390 ♠ KT92 You are dealer.
 Dealer: South ♥ A652 The opponents are silent.
 Vul: E-W ♦ AQ4
 HCP: 17 ♣ A2

Board: 391 ♠ JT82 Partner is dealer.
 Dealer: North ♥ QJT4 The opponents are silent.
 Vul: None ♦ K942
 HCP: 7 ♣ T

Board: 392 ♠ AQ3 You are dealer.
 Dealer: South ♥ A864 The opponents are silent.
 Vul: N-S ♦ AK9
 HCP: 17 ♣ 976

Board: 393 ♠ J854 Partner is dealer.
 Dealer: North ♥ 65 The opponents are silent.
 Vul: E-W ♦ AJ864
 HCP: 9+1 ♣ K8

Both hands (Answers Page)

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K96		1NT	All Pass	
Vul: N-S	♥ 7432	♥ JT86				
North HCP: 15	♦ A763	♦ Q9				
South HCP: 6	♣ AQ	♣ T864				
Contract: 1NT North						
<hr/>						
Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ KT92				1NT
Vul: E-W	♥ 9873	♥ A652	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ T87	♦ AQ4	Pass	4♥	All Pass	
South HCP: 17	♣ QT	♣ A2				
Contract: 4♥ North				1. Stayman		
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Board: 391	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ JT82		1NT	Pass	2♣ ¹
Vul: None	♥ A63	♥ QJT4	Pass	2♦	Pass	2NT
North HCP: 16+1	♦ AQ5	♦ K942	All Pass			
South HCP: 7	♣ A9873	♣ T				
Contract: 2NT South				1. Stayman		
<hr/>						
Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ 7542	♠ AQ3				1NT
Vul: N-S	♥ J7	♥ A864	Pass	2♣ ¹	Pass	2♥
North HCP: 9+1	♦ J8	♦ AK9	Pass	2NT	Pass	3NT
South HCP: 17	♣ AKT84	♣ 976	All Pass			
Contract: 3NT South				1. Stayman		
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Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ J854		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ42	♥ 65	Pass	2♥	Pass	3NT
North HCP: 16	♦ KT9	♦ AJ864	All Pass			
South HCP: 9+1	♣ QJT4	♣ K8				
Contract: 3NT South				1. Stayman		

North hands**Stayman**

Board: 394 ♠ AT95 Partner is dealer.
Dealer: South ♥ AT5 The opponents are silent.
Vul: Both ♦ T874
HCP: 8 ♣ 75

Board: 395 ♠ AJT3 You are dealer.
Dealer: North ♥ KJ94 The opponents are silent.
Vul: Both ♦ JT
HCP: 15 ♣ KQT

Board: 396 ♠ K5 Partner is dealer.
Dealer: South ♥ Q853 The opponents are silent.
Vul: None ♦ KT984
HCP: 10+1 ♣ Q2

Board: 397 ♠ AJ You are dealer.
Dealer: North ♥ AQT7 The opponents are silent.
Vul: E-W ♦ 863
HCP: 17 ♣ AQT7

Board: 398 ♠ T72 Partner is dealer.
Dealer: South ♥ A962 The opponents are silent.
Vul: Both ♦ KJT75
HCP: 8+1 ♣ 2

Both hands (Answers Page)

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ AT95	♠ Q83				1NT
Vul: Both	♥ AT5	♥ 63	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T874	♦ KQJ9	Pass	3NT	All Pass	
South HCP: 16	♣ 75	♣ AKJ8				
Contract: 3NT North				1. Stayman		

Board: 395	North:	South:	W	N	E	S
Dealer: North	♠ AJT3	♠ 98		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ94	♥ 6532	Pass	2♥	Pass	3♥
North HCP: 15	♦ JT	♦ Q865	All Pass			
South HCP: 7	♣ KQT	♣ AJ3				
Contract: 3♥ South				1. Stayman		

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ A64				1NT
Vul: None	♥ Q853	♥ JT7	Pass	2♣ ¹	Pass	2♦
North HCP: 10+1	♦ KT984	♦ AQ5	Pass	3NT	All Pass	
South HCP: 15	♣ Q2	♣ KJ96				
Contract: 3NT North				1. Stayman		

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ QT74		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQT7	♥ K93	Pass	2♥	Pass	3NT
North HCP: 17	♦ 863	♦ AT74	All Pass			
South HCP: 9	♣ AQT7	♣ 98				
Contract: 3NT South				1. Stayman		

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ J95				1NT
Vul: Both	♥ A962	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ KJT75	♦ A96	Pass	2NT	All Pass	
South HCP: 15+1	♣ 2	♣ AQJ76				
Contract: 2NT North				1. Stayman		

South hands

Stayman

Board: 394 ♠ Q83 You are dealer.
 Dealer: South ♥ 63 The opponents are silent.
 Vul: Both ♦ KQJ9
 HCP: 16 ♣ AKJ8

Board: 395 ♠ 98 Partner is dealer.
 Dealer: North ♥ 6532 The opponents are silent.
 Vul: Both ♦ Q865
 HCP: 7 ♣ AJ3

Board: 396 ♠ A64 You are dealer.
 Dealer: South ♥ JT7 The opponents are silent.
 Vul: None ♦ AQ5
 HCP: 15 ♣ KJ96

Board: 397 ♠ QT74 Partner is dealer.
 Dealer: North ♥ K93 The opponents are silent.
 Vul: E-W ♦ AT74
 HCP: 9 ♣ 98

Board: 398 ♠ J95 You are dealer.
 Dealer: South ♥ K7 The opponents are silent.
 Vul: Both ♦ A96
 HCP: 15+1 ♣ AQJ76

Both hands (Answers Page)

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ AT95	♠ Q83				1NT
Vul: Both	♥ AT5	♥ 63	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T874	♦ KQJ9	Pass	3NT	All Pass	
South HCP: 16	♣ 75	♣ AKJ8				
Contract: 3NT North				1. Stayman		

Board: 395	North:	South:	W	N	E	S
Dealer: North	♠ AJT3	♠ 98		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ94	♥ 6532	Pass	2♥	Pass	3♥
North HCP: 15	♦ JT	♦ Q865	All Pass			
South HCP: 7	♣ KQT	♣ AJ3				
Contract: 3♥ South				1. Stayman		

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ A64				1NT
Vul: None	♥ Q853	♥ JT7	Pass	2♣ ¹	Pass	2♦
North HCP: 10+1	♦ KT984	♦ AQ5	Pass	3NT	All Pass	
South HCP: 15	♣ Q2	♣ KJ96				
Contract: 3NT North				1. Stayman		

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ QT74		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQT7	♥ K93	Pass	2♥	Pass	3NT
North HCP: 17	♦ 863	♦ AT74	All Pass			
South HCP: 9	♣ AQT7	♣ 98				
Contract: 3NT South				1. Stayman		

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ J95				1NT
Vul: Both	♥ A962	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 8+1	♦ KJT75	♦ A96	Pass	2NT	All Pass	
South HCP: 15+1	♣ 2	♣ AQJ76				
Contract: 2NT North				1. Stayman		

North hands

Stayman

Board: 399 ♠ AK73 You are dealer.
 Dealer: North ♥ A98 The opponents are silent.
 Vul: N-S ♦ T64
 HCP: 15 ♣ A93

Board: 400 ♠ QJ3 Partner is dealer.
 Dealer: South ♥ JT65 The opponents are silent.
 Vul: Both ♦ QJ72
 HCP: 7 ♣ T7

Board: 401 ♠ A52 You are dealer.
 Dealer: North ♥ AKJ82 The opponents are silent.
 Vul: N-S ♦ 54
 HCP: 16+1 ♣ KJ9

Board: 402 ♠ QJ82 Partner is dealer.
 Dealer: South ♥ KQT The opponents are silent.
 Vul: E-W ♦ JT6
 HCP: 9 ♣ 942

Board: 403 ♠ AKT3 You are dealer.
 Dealer: North ♥ 642 The opponents are silent.
 Vul: None ♦ AKQ6
 HCP: 16 ♣ 98

Both hands (Answers Page)

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ AK73	♠ 854		1NT	All Pass	
Vul: N-S	♥ A98	♥ J743				
North HCP: 15	♦ T64	♦ KQ3				
South HCP: 6	♣ A93	♣ 864				
Contract: 1NT North						
<hr/>						
Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AT2				1NT
Vul: Both	♥ JT65	♥ AK73	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ QJ72	♦ 943	All Pass			
South HCP: 17	♣ T7	♣ AQ3				
Contract: 2♥ South				1. Stayman		
<hr/>						
Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ T963		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKJ82	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ 54	♦ K8732	All Pass			
South HCP: 9+1	♣ KJ9	♣ AT				
Contract: 3NT South				1. Stayman		
<hr/>						
Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ K754				1NT
Vul: E-W	♥ KQT	♥ A52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ JT6	♦ K3	Pass	3♠	All Pass	
South HCP: 15	♣ 942	♣ KQT6				
Contract: 3♠ North				1. Stayman		
<hr/>						
Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ AKT3	♠ Q95		1NT	Pass	2♣ ¹
Vul: None	♥ 642	♥ AJ83	Pass	2♠	Pass	3NT
North HCP: 16	♦ AKQ6	♦ JT	All Pass			
South HCP: 12	♣ 98	♣ KJT4				
Contract: 3NT South				1. Stayman		

South hands

Stayman

Board: 399	♠ 854	Partner is dealer.
Dealer: North	♥ J743	The opponents are silent.
Vul: N-S	♦ KQ3	
HCP: 6	♣ 864	

Board: 400	♠ AT2	You are dealer.
Dealer: South	♥ AK73	The opponents are silent.
Vul: Both	♦ 943	
HCP: 17	♣ AQ3	

Board: 401	♠ T963	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ K8732	
HCP: 9+1	♣ AT	

Board: 402	♠ K754	You are dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 15	♣ KQT6	

Board: 403	♠ Q95	Partner is dealer.
Dealer: North	♥ AJ83	The opponents are silent.
Vul: None	♦ JT	
HCP: 12	♣ KJT4	

Both hands (Answers Page)

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ AK73	♠ 854		1NT	All Pass	
Vul: N-S	♥ A98	♥ J743				
North HCP: 15	♦ T64	♦ KQ3				
South HCP: 6	♣ A93	♣ 864				
Contract: 1NT North						
<hr/>						
Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AT2				1NT
Vul: Both	♥ JT65	♥ AK73	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ QJ72	♦ 943	All Pass			
South HCP: 17	♣ T7	♣ AQ3				
Contract: 2♥ South				1. Stayman		
<hr/>						
Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ T963		1NT	Pass	2♣ ¹
Vul: N-S	♥ AKJ82	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ 54	♦ K8732	All Pass			
South HCP: 9+1	♣ KJ9	♣ AT				
Contract: 3NT South				1. Stayman		
<hr/>						
Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ K754				1NT
Vul: E-W	♥ KQT	♥ A52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ JT6	♦ K3	Pass	3♠	All Pass	
South HCP: 15	♣ 942	♣ KQT6				
Contract: 3♠ North				1. Stayman		
<hr/>						
Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ AKT3	♠ Q95		1NT	Pass	2♣ ¹
Vul: None	♥ 642	♥ AJ83	Pass	2♠	Pass	3NT
North HCP: 16	♦ AKQ6	♦ JT	All Pass			
South HCP: 12	♣ 98	♣ KJT4				
Contract: 3NT South				1. Stayman		

North hands**Stayman**

Board: 404	♠ 75	Partner is dealer.
Dealer: South	♥ AJT2	The opponents are silent.
Vul: N-S	♦ JT762	
HCP: 6+1	♣ 75	

Board: 405	♠ K7	You are dealer.
Dealer: North	♥ T32	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 16	♣ KQJ6	

Board: 406	♠ A965	Partner is dealer.
Dealer: South	♥ T874	The opponents are silent.
Vul: Both	♦ J4	
HCP: 5	♣ 864	

Board: 407	♠ AQ2	You are dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: N-S	♦ AK75	
HCP: 17	♣ K98	

Board: 408	♠ 64	Partner is dealer.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: E-W	♦ 9843	
HCP: 7	♣ A86	

Both hands (Answers Page)

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ98				1NT
Vul: N-S	♥ AJT2	♥ 543	All Pass			
North HCP: 6+1	♦ JT762	♦ AK				
South HCP: 16	♣ 75	♣ QJ63				
Contract: 1NT South						

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ AQ52		1NT	Pass	2♣ ¹
Vul: E-W	♥ T32	♥ Q85	Pass	2♦	Pass	3NT
North HCP: 16	♦ AK32	♦ 64	All Pass			
South HCP: 12	♣ KQJ6	♣ A842				
Contract: 3NT South					1. Stayman	

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ A965	♠ QT8				1NT
Vul: Both	♥ T874	♥ AQJ	All Pass			
North HCP: 5	♦ J4	♦ AK982				
South HCP: 17+1	♣ 864	♣ J9				
Contract: 1NT South						

Board: 407	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ J7		1NT	Pass	2♣ ¹
Vul: N-S	♥ J54	♥ A973	Pass	2♦	Pass	3♣
North HCP: 17	♦ AK75	♦ 84	Pass	3NT	All Pass	
South HCP: 12+1	♣ K98	♣ AQJ76				
Contract: 3NT North					1. Stayman	

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ AQT8				1NT
Vul: E-W	♥ QJ42	♥ AKT	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ 9843	♦ JT7	Pass	2NT	Pass	3NT
South HCP: 17	♣ A86	♣ KT9	All Pass			
Contract: 3NT South					1. Stayman	

South hands

Stayman

Board: 404 ♠ AQ98 You are dealer.
 Dealer: South ♥ 543 The opponents are silent.
 Vul: N-S ♦ AK
 HCP: 16 ♣ QJ63

Board: 405 ♠ AQ52 Partner is dealer.
 Dealer: North ♥ Q85 The opponents are silent.
 Vul: E-W ♦ 64
 HCP: 12 ♣ A842

Board: 406 ♠ QT8 You are dealer.
 Dealer: South ♥ AQJ The opponents are silent.
 Vul: Both ♦ AK982
 HCP: 17+1 ♣ J9

Board: 407 ♠ J7 Partner is dealer.
 Dealer: North ♥ A973 The opponents are silent.
 Vul: N-S ♦ 84
 HCP: 12+1 ♣ AQJ76

Board: 408 ♠ AQT8 You are dealer.
 Dealer: South ♥ AKT The opponents are silent.
 Vul: E-W ♦ JT7
 HCP: 17 ♣ KT9

Both hands (Answers Page)

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ98				1NT
Vul: N-S	♥ AJT2	♥ 543	All Pass			
North HCP: 6+1	♦ JT762	♦ AK				
South HCP: 16	♣ 75	♣ QJ63				
Contract: 1NT South						

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ AQ52		1NT	Pass	2♣ ¹
Vul: E-W	♥ T32	♥ Q85	Pass	2♦	Pass	3NT
North HCP: 16	♦ AK32	♦ 64	All Pass			
South HCP: 12	♣ KQJ6	♣ A842				
Contract: 3NT South					1. Stayman	

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ A965	♠ QT8				1NT
Vul: Both	♥ T874	♥ AQJ	All Pass			
North HCP: 5	♦ J4	♦ AK982				
South HCP: 17+1	♣ 864	♣ J9				
Contract: 1NT South						

Board: 407	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ J7		1NT	Pass	2♣ ¹
Vul: N-S	♥ J54	♥ A973	Pass	2♦	Pass	3♣
North HCP: 17	♦ AK75	♦ 84	Pass	3NT	All Pass	
South HCP: 12+1	♣ K98	♣ AQJ76				
Contract: 3NT North					1. Stayman	

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ AQT8				1NT
Vul: E-W	♥ QJ42	♥ AKT	Pass	2♣ ¹	Pass	2♠
North HCP: 7	♦ 9843	♦ JT7	Pass	2NT	Pass	3NT
South HCP: 17	♣ A86	♣ KT9	All Pass			
Contract: 3NT South					1. Stayman	

North hands**Stayman**

Board: 409	♠ A32	You are dealer.
Dealer: North	♥ 87	The opponents are silent.
Vul: Both	♦ AKT9	
HCP: 16	♣ KQT6	

Board: 410	♠ 9764	Partner is dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: None	♦ A87	
HCP: 9	♣ T53	

Board: 411	♠ KQJ5	You are dealer.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: Both	♦ K97	
HCP: 15	♣ Q76	

Board: 412	♠ AQ96	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ Q43	
HCP: 11	♣ QJ94	

Board: 413	♠ KQ4	You are dealer.
Dealer: North	♥ AJ75	The opponents are silent.
Vul: N-S	♦ AT5	
HCP: 17	♣ QJ6	

Both hands (Answers Page)

Board: 409	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ K985		1NT	Pass	2♣ ¹
Vul: Both	♥ 87	♥ KT5	Pass	2♦	Pass	3NT
North HCP: 16	♦ AKT9	♦ Q54	All Pass			
South HCP: 9	♣ KQT6	♣ J82				
Contract: 3NT South				1. Stayman		

Board: 410	North:	South:	W	N	E	S
Dealer: South	♠ 9764	♠ KJ3				1NT
Vul: None	♥ KQ8	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A87	♦ K96	Pass	2NT	All Pass	
South HCP: 16+1	♣ T53	♣ AJ764				
Contract: 2NT North				1. Stayman		

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ KQJ5	♠ A9		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ8	♥ T732	Pass	2♠	Pass	3NT
North HCP: 15	♦ K97	♦ Q652	All Pass			
South HCP: 11	♣ Q76	♣ AJT				
Contract: 3NT South				1. Stayman		

Board: 412	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ K732				1NT
Vul: None	♥ 83	♥ Q7	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ Q43	♦ AK65	Pass	4♠	All Pass	
South HCP: 16	♣ QJ94	♣ A52				
Contract: 4♠ North				1. Stayman		

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AJ63		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ75	♥ 8	Pass	2♥	Pass	2NT
North HCP: 17	♦ AT5	♦ K7643	Pass	3NT	All Pass	
South HCP: 8+1	♣ QJ6	♣ 874				
Contract: 3NT North				1. Stayman		

South hands

Stayman

Board: 409 ♠ K985 Partner is dealer.
 Dealer: North ♥ KT5 The opponents are silent.
 Vul: Both ♦ Q54
 HCP: 9 ♣ J82

Board: 410 ♠ KJ3 You are dealer.
 Dealer: South ♥ A7 The opponents are silent.
 Vul: None ♦ K96
 HCP: 16+1 ♣ AJ764

Board: 411 ♠ A9 Partner is dealer.
 Dealer: North ♥ T732 The opponents are silent.
 Vul: Both ♦ Q652
 HCP: 11 ♣ AJT

Board: 412 ♠ K732 You are dealer.
 Dealer: South ♥ Q7 The opponents are silent.
 Vul: None ♦ AK65
 HCP: 16 ♣ A52

Board: 413 ♠ AJ63 Partner is dealer.
 Dealer: North ♥ 8 The opponents are silent.
 Vul: N-S ♦ K7643
 HCP: 8+1 ♣ 874

Both hands (Answers Page)

Board: 409	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ K985		1NT	Pass	2♣ ¹
Vul: Both	♥ 87	♥ KT5	Pass	2♦	Pass	3NT
North HCP: 16	♦ AKT9	♦ Q54	All Pass			
South HCP: 9	♣ KQT6	♣ J82				
Contract: 3NT South				1. Stayman		

Board: 410	North:	South:	W	N	E	S
Dealer: South	♠ 9764	♠ KJ3				1NT
Vul: None	♥ KQ8	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A87	♦ K96	Pass	2NT	All Pass	
South HCP: 16+1	♣ T53	♣ AJ764				
Contract: 2NT North				1. Stayman		

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ KQJ5	♠ A9		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ8	♥ T732	Pass	2♠	Pass	3NT
North HCP: 15	♦ K97	♦ Q652	All Pass			
South HCP: 11	♣ Q76	♣ AJT				
Contract: 3NT South				1. Stayman		

Board: 412	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ K732				1NT
Vul: None	♥ 83	♥ Q7	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ Q43	♦ AK65	Pass	4♠	All Pass	
South HCP: 16	♣ QJ94	♣ A52				
Contract: 4♠ North				1. Stayman		

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AJ63		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ75	♥ 8	Pass	2♥	Pass	2NT
North HCP: 17	♦ AT5	♦ K7643	Pass	3NT	All Pass	
South HCP: 8+1	♣ QJ6	♣ 874				
Contract: 3NT North				1. Stayman		

North hands**Stayman**

Board: 414 ♠ AJ98 Partner is dealer.
Dealer: South ♥ 852 The opponents are silent.
Vul: Both ♦ K753
HCP: 8 ♣ 43

Board: 415 ♠ K43 You are dealer.
Dealer: North ♥ QJ6 The opponents are silent.
Vul: None ♦ KJ4
HCP: 16 ♣ AQT8

Board: 416 ♠ Q3 Partner is dealer.
Dealer: South ♥ 9542 The opponents are silent.
Vul: E-W ♦ KQ7
HCP: 11 ♣ AT97

Board: 417 ♠ T942 You are dealer.
Dealer: North ♥ AK2 The opponents are silent.
Vul: None ♦ A64
HCP: 17 ♣ AQ4

Board: 418 ♠ 8432 Partner is dealer.
Dealer: South ♥ KJ7 The opponents are silent.
Vul: N-S ♦ AJ98
HCP: 11 ♣ Q7

Both hands (Answers Page)

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ AJ98	♠ QT				1NT
Vul: Both	♥ 852	♥ AK3	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ K753	♦ QJT8	Pass	2NT	Pass	3NT
South HCP: 16	♣ 43	♣ KJT7	All Pass			
Contract: 3NT South						1. Stayman

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ A85		1NT	Pass	2 ♣ ¹
Vul: None	♥ QJ6	♥ 8432	Pass	2 ♦	Pass	3NT
North HCP: 16	♦ KJ4	♦ A9	All Pass			
South HCP: 12	♣ AQT8	♣ KJ97				
Contract: 3NT South						1. Stayman

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ K6				1NT
Vul: E-W	♥ 9542	♥ AK8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 11	♦ KQ7	♦ 642	Pass	2NT	All Pass	
South HCP: 15+1	♣ AT97	♣ KQ865				
Contract: 2NT North						1. Stayman

Board: 417	North:	South:	W	N	E	S
Dealer: North	♠ T942	♠ AQ		1NT	Pass	2 ♣ ¹
Vul: None	♥ AK2	♥ QT75	Pass	2 ♠	Pass	3NT
North HCP: 17	♦ A64	♦ J752	All Pass			
South HCP: 9	♣ AQ4	♣ T82				
Contract: 3NT South						1. Stayman

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ 8432	♠ KQ7				1NT
Vul: N-S	♥ KJ7	♥ Q982	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 11	♦ AJ98	♦ K73	Pass	3NT	All Pass	
South HCP: 17	♣ Q7	♣ AK5				
Contract: 3NT North						1. Stayman

South hands

Stayman

Board: 414 ♠ QT You are dealer.
 Dealer: South ♥ AK3 The opponents are silent.
 Vul: Both ♦ QJT8
 HCP: 16 ♣ KJT7

Board: 415 ♠ A85 Partner is dealer.
 Dealer: North ♥ 8432 The opponents are silent.
 Vul: None ♦ A9
 HCP: 12 ♣ KJ97

Board: 416 ♠ K6 You are dealer.
 Dealer: South ♥ AK8 The opponents are silent.
 Vul: E-W ♦ 642
 HCP: 15+1 ♣ KQ865

Board: 417 ♠ AQ Partner is dealer.
 Dealer: North ♥ QT75 The opponents are silent.
 Vul: None ♦ J752
 HCP: 9 ♣ T82

Board: 418 ♠ KQ7 You are dealer.
 Dealer: South ♥ Q982 The opponents are silent.
 Vul: N-S ♦ K73
 HCP: 17 ♣ AK5

Both hands (Answers Page)

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ AJ98	♠ QT				1NT
Vul: Both	♥ 852	♥ AK3	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8	♦ K753	♦ QJT8	Pass	2NT	Pass	3NT
South HCP: 16	♣ 43	♣ KJT7	All Pass			
Contract: 3NT South						1. Stayman

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ A85		1NT	Pass	2 ♣ ¹
Vul: None	♥ QJ6	♥ 8432	Pass	2 ♦	Pass	3NT
North HCP: 16	♦ KJ4	♦ A9	All Pass			
South HCP: 12	♣ AQT8	♣ KJ97				
Contract: 3NT South						1. Stayman

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ K6				1NT
Vul: E-W	♥ 9542	♥ AK8	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 11	♦ KQ7	♦ 642	Pass	2NT	All Pass	
South HCP: 15+1	♣ AT97	♣ KQ865				
Contract: 2NT North						1. Stayman

Board: 417	North:	South:	W	N	E	S
Dealer: North	♠ T942	♠ AQ		1NT	Pass	2 ♣ ¹
Vul: None	♥ AK2	♥ QT75	Pass	2 ♠	Pass	3NT
North HCP: 17	♦ A64	♦ J752	All Pass			
South HCP: 9	♣ AQ4	♣ T82				
Contract: 3NT South						1. Stayman

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ 8432	♠ KQ7				1NT
Vul: N-S	♥ KJ7	♥ Q982	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 11	♦ AJ98	♦ K73	Pass	3NT	All Pass	
South HCP: 17	♣ Q7	♣ AK5				
Contract: 3NT North						1. Stayman

North hands**Stayman**

Board: 419	♠ A8	You are dealer.
Dealer: North	♥ A842	The opponents are silent.
Vul: Both	♦ AQT	
HCP: 16	♣ Q764	

Board: 420	♠ J5	Partner is dealer.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 9+1	♣ QJT94	

Board: 421	♠ J43	You are dealer.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 17	♣ AT54	

Board: 422	♠ J2	Partner is dealer.
Dealer: South	♥ AQ63	The opponents are silent.
Vul: Both	♦ QJT3	
HCP: 10	♣ 762	

Board: 423	♠ 94	You are dealer.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: None	♦ AK72	
HCP: 16	♣ KQJ	

Both hands (Answers Page)

Board: 419	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ 9743		1NT	All Pass	
Vul: Both	♥ A842	♥ T953				
North HCP: 16	♦ AQT	♦ J86				
South HCP: 5	♣ Q764	♣ A8				
Contract: 1NT North						
<hr/>						
Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ A964				1NT
Vul: N-S	♥ KQT4	♥ AJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ 32	♦ Q864	Pass	3NT	All Pass	
South HCP: 15	♣ QJT94	♣ A7				
Contract: 3NT North				1. Stayman		
<hr/>						
Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ J43	♠ K986		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ93	♥ JT7	Pass	2♥	Pass	3NT
North HCP: 17	♦ AQ	♦ K64	All Pass			
South HCP: 12	♣ AT54	♣ KQ6				
Contract: 3NT South				1. Stayman		
<hr/>						
Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ KT8				1NT
Vul: Both	♥ AQ63	♥ J54	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ QJT3	♦ K54	Pass	2NT	All Pass	
South HCP: 15	♣ 762	♣ AKJ5				
Contract: 2NT North				1. Stayman		
<hr/>						
Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ QT52		1NT	Pass	2♣ ¹
Vul: None	♥ QJ92	♥ A854	Pass	2♥	Pass	4♥
North HCP: 16	♦ AK72	♦ 83	All Pass			
South HCP: 10	♣ KQJ	♣ A84				
Contract: 4♥ South				1. Stayman		

South hands**Stayman**

Board: 419 ♠ 9743 Partner is dealer.
Dealer: North ♥ T953 The opponents are silent.
Vul: Both ♦ J86
HCP: 5 ♣ A8

Board: 420 ♠ A964 You are dealer.
Dealer: South ♥ AJ7 The opponents are silent.
Vul: N-S ♦ Q864
HCP: 15 ♣ A7

Board: 421 ♠ K986 Partner is dealer.
Dealer: North ♥ JT7 The opponents are silent.
Vul: E-W ♦ K64
HCP: 12 ♣ KQ6

Board: 422 ♠ KT8 You are dealer.
Dealer: South ♥ J54 The opponents are silent.
Vul: Both ♦ K54
HCP: 15 ♣ AKJ5

Board: 423 ♠ QT52 Partner is dealer.
Dealer: North ♥ A854 The opponents are silent.
Vul: None ♦ 83
HCP: 10 ♣ A84

Both hands (Answers Page)

Board: 419	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ 9743		1NT	All Pass	
Vul: Both	♥ A842	♥ T953				
North HCP: 16	♦ AQT	♦ J86				
South HCP: 5	♣ Q764	♣ A8				
Contract: 1NT North						
Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ A964				1NT
Vul: N-S	♥ KQT4	♥ AJ7	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ 32	♦ Q864	Pass	3NT	All Pass	
South HCP: 15	♣ QJT94	♣ A7				
Contract: 3NT North				1. Stayman		
Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ J43	♠ K986		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQ93	♥ JT7	Pass	2♥	Pass	3NT
North HCP: 17	♦ AQ	♦ K64	All Pass			
South HCP: 12	♣ AT54	♣ KQ6				
Contract: 3NT South				1. Stayman		
Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ KT8				1NT
Vul: Both	♥ AQ63	♥ J54	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ QJT3	♦ K54	Pass	2NT	All Pass	
South HCP: 15	♣ 762	♣ AKJ5				
Contract: 2NT North				1. Stayman		
Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ QT52		1NT	Pass	2♣ ¹
Vul: None	♥ QJ92	♥ A854	Pass	2♥	Pass	4♥
North HCP: 16	♦ AK72	♦ 83	All Pass			
South HCP: 10	♣ KQJ	♣ A84				
Contract: 4♥ South				1. Stayman		

North hands

Stayman

Board: 424	♠ QJ	Partner is dealer.
Dealer: South	♥ T987	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 10	♣ AK72	

Board: 425	♠ AQ53	You are dealer.
Dealer: North	♥ 853	The opponents are silent.
Vul: Both	♦ KJT8	
HCP: 15	♣ AJ	

Board: 426	♠ AK3	Partner is dealer.
Dealer: South	♥ T642	The opponents are silent.
Vul: None	♦ J83	
HCP: 8	♣ 764	

Board: 427	♠ Q5	You are dealer.
Dealer: North	♥ K754	The opponents are silent.
Vul: N-S	♦ AKQT	
HCP: 17	♣ QJ9	

Board: 428	♠ 8732	Partner is dealer.
Dealer: South	♥ J976	The opponents are silent.
Vul: Both	♦ A5	
HCP: 10	♣ KQ9	

Both hands (Answers Page)

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K9				1NT
Vul: E-W	♥ T987	♥ Q3	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 953	♦ AKJ8	Pass	2NT	All Pass	
South HCP: 15+1	♣ AK72	♣ Q9865				
Contract: 2NT North				1. Stayman		

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ AQ53	♠ K964		1NT	Pass	2♣ ¹
Vul: Both	♥ 853	♥ KJT	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJT8	♦ A762	All Pass			
South HCP: 11	♣ AJ	♣ 95				
Contract: 4♠ South				1. Stayman		

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ QT				1NT
Vul: None	♥ T642	♥ AK53	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J83	♦ AK942	All Pass			
South HCP: 16+1	♣ 764	♣ T9				
Contract: 2♥ South				1. Stayman		

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ K874		1NT	Pass	2♣ ¹
Vul: N-S	♥ K754	♥ AT3	Pass	2♥	Pass	3NT
North HCP: 17	♦ AKQT	♦ J3	All Pass			
South HCP: 11	♣ QJ9	♣ KT82				
Contract: 3NT South				1. Stayman		

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ 8732	♠ AK6				1NT
Vul: Both	♥ J976	♥ KT3	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ A5	♦ QJ3	Pass	3NT	All Pass	
South HCP: 17	♣ KQ9	♣ A852				
Contract: 3NT North				1. Stayman		

South hands**Stayman**

Board: 424	♠ K9	You are dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: E-W	♦ AKJ8	
HCP: 15+1	♣ Q9865	

Board: 425	♠ K964	Partner is dealer.
Dealer: North	♥ KJT	The opponents are silent.
Vul: Both	♦ A762	
HCP: 11	♣ 95	

Board: 426	♠ QT	You are dealer.
Dealer: South	♥ AK53	The opponents are silent.
Vul: None	♦ AK942	
HCP: 16+1	♣ T9	

Board: 427	♠ K874	Partner is dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 11	♣ KT82	

Board: 428	♠ AK6	You are dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 17	♣ A852	

Both hands (Answers Page)

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K9				1NT
Vul: E-W	♥ T987	♥ Q3	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 953	♦ AKJ8	Pass	2NT	All Pass	
South HCP: 15+1	♣ AK72	♣ Q9865				
Contract: 2NT North				1. Stayman		

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ AQ53	♠ K964		1NT	Pass	2♣ ¹
Vul: Both	♥ 853	♥ KJT	Pass	2♠	Pass	4♠
North HCP: 15	♦ KJT8	♦ A762	All Pass			
South HCP: 11	♣ AJ	♣ 95				
Contract: 4♠ South				1. Stayman		

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ QT				1NT
Vul: None	♥ T642	♥ AK53	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J83	♦ AK942	All Pass			
South HCP: 16+1	♣ 764	♣ T9				
Contract: 2♥ South				1. Stayman		

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ K874		1NT	Pass	2♣ ¹
Vul: N-S	♥ K754	♥ AT3	Pass	2♥	Pass	3NT
North HCP: 17	♦ AKQT	♦ J3	All Pass			
South HCP: 11	♣ QJ9	♣ KT82				
Contract: 3NT South				1. Stayman		

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ 8732	♠ AK6				1NT
Vul: Both	♥ J976	♥ KT3	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ A5	♦ QJ3	Pass	3NT	All Pass	
South HCP: 17	♣ KQ9	♣ A852				
Contract: 3NT North				1. Stayman		

North hands**Stayman**

Board: 429	♠ 875	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: None	♦ KJ54	
HCP: 17	♣ AKQJ	

Board: 430	♠ Q953	Partner is dealer.
Dealer: South	♥ A64	The opponents are silent.
Vul: N-S	♦ 9765	
HCP: 8	♣ Q9	

Board: 431	♠ AQ54	You are dealer.
Dealer: North	♥ 872	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 17	♣ A653	

Board: 432	♠ AT54	Partner is dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: None	♦ QT75	
HCP: 11	♣ A7	

Board: 433	♠ AQ42	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 15	♣ J764	

Both hands (Answers Page)

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ KQT9		1NT	Pass	2♣ ¹
Vul: None	♥ K9	♥ J742	Pass	2♦	Pass	3NT
North HCP: 17	♦ KJ54	♦ A93	All Pass			
South HCP: 10	♣ AKQJ	♣ T6				
Contract: 3NT South				1. Stayman		

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ Q953	♠ J64				1NT
Vul: N-S	♥ A64	♥ KT	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 9765	♦ KJ4	Pass	2NT	All Pass	
South HCP: 16+1	♣ Q9	♣ AKJ76				
Contract: 2NT North				1. Stayman		

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ 86		1NT	All Pass	
Vul: E-W	♥ 872	♥ KQT3				
North HCP: 17	♦ AK	♦ T9874				
South HCP: 6+1	♣ A653	♣ J4				
Contract: 1NT North						

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ AT54	♠ KJ9				1NT
Vul: None	♥ J92	♥ AT86	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ QT75	♦ A62	Pass	3NT	All Pass	
South HCP: 15	♣ A7	♣ QJ5				
Contract: 3NT North				1. Stayman		

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ AQ42	♠ KJ75		1NT	Pass	2♣ ¹
Vul: N-S	♥ A8	♥ T62	Pass	2♠	Pass	4♠
North HCP: 15	♦ A54	♦ KQJ3	All Pass			
South HCP: 10	♣ J764	♣ 52				
Contract: 4♠ South				1. Stayman		

South hands

Stayman

Board: 429 ♠ KQT9 Partner is dealer.
 Dealer: North ♥ J742 The opponents are silent.
 Vul: None ♦ A93
 HCP: 10 ♣ T6

Board: 430 ♠ J64 You are dealer.
 Dealer: South ♥ KT The opponents are silent.
 Vul: N-S ♦ KJ4
 HCP: 16+1 ♣ AKJ76

Board: 431 ♠ 86 Partner is dealer.
 Dealer: North ♥ KQT3 The opponents are silent.
 Vul: E-W ♦ T9874
 HCP: 6+1 ♣ J4

Board: 432 ♠ KJ9 You are dealer.
 Dealer: South ♥ AT86 The opponents are silent.
 Vul: None ♦ A62
 HCP: 15 ♣ QJ5

Board: 433 ♠ KJ75 Partner is dealer.
 Dealer: North ♥ T62 The opponents are silent.
 Vul: N-S ♦ KQJ3
 HCP: 10 ♣ 52

Both hands (Answers Page)

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ KQT9		1NT	Pass	2♣ ¹
Vul: None	♥ K9	♥ J742	Pass	2♦	Pass	3NT
North HCP: 17	♦ KJ54	♦ A93	All Pass			
South HCP: 10	♣ AKQJ	♣ T6				
Contract: 3NT South				1. Stayman		

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ Q953	♠ J64				1NT
Vul: N-S	♥ A64	♥ KT	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 9765	♦ KJ4	Pass	2NT	All Pass	
South HCP: 16+1	♣ Q9	♣ AKJ76				
Contract: 2NT North				1. Stayman		

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ 86		1NT	All Pass	
Vul: E-W	♥ 872	♥ KQT3				
North HCP: 17	♦ AK	♦ T9874				
South HCP: 6+1	♣ A653	♣ J4				
Contract: 1NT North						

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ AT54	♠ KJ9				1NT
Vul: None	♥ J92	♥ AT86	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ QT75	♦ A62	Pass	3NT	All Pass	
South HCP: 15	♣ A7	♣ QJ5				
Contract: 3NT North				1. Stayman		

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ AQ42	♠ KJ75		1NT	Pass	2♣ ¹
Vul: N-S	♥ A8	♥ T62	Pass	2♠	Pass	4♠
North HCP: 15	♦ A54	♦ KQJ3	All Pass			
South HCP: 10	♣ J764	♣ 52				
Contract: 4♠ South				1. Stayman		

North hands

Stayman

Board: 434	♠ KT83	Partner is dealer.
Dealer: South	♥ JT52	The opponents are silent.
Vul: E-W	♦ 865	
HCP: 8	♣ KJ	

Board: 435	♠ AJ3	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: Both	♦ 654	
HCP: 15+1	♣ KJ854	

Board: 436	♠ 952	Partner is dealer.
Dealer: South	♥ KT87	The opponents are silent.
Vul: N-S	♦ AT92	
HCP: 7	♣ 86	

Board: 437	♠ K6532	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 16+1	♣ AT9	

Board: 438	♠ K974	Partner is dealer.
Dealer: South	♥ Q843	The opponents are silent.
Vul: Both	♦ 986	
HCP: 9	♣ A4	

Both hands (Answers Page)

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ Q4				1NT
Vul: E-W	♥ JT52	♥ A96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 865	♦ QJT	Pass	2NT	All Pass	
South HCP: 15+1	♣ KJ	♣ AQ854				
Contract: 2NT North						1. Stayman

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ T652		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ KJ3	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ 654	♦ A973	All Pass			
South HCP: 8	♣ KJ854	♣ T3				
Contract: 2NT South						1. Stayman

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ 952	♠ AQ7				1NT
Vul: N-S	♥ KT87	♥ AJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ AT92	♦ QJ5	Pass	3♥	Pass	4♥
South HCP: 17	♣ 86	♣ K73	All Pass			
Contract: 4♥ South						1. Stayman

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ K6532	♠ J		1NT	All Pass	
Vul: E-W	♥ A2	♥ T963				
North HCP: 16+1	♦ AJT	♦ Q952				
South HCP: 6	♣ AT9	♣ K873				
Contract: 1NT North						

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ JT86				1NT
Vul: Both	♥ Q843	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 986	♦ AQ	Pass	4♠	All Pass	
South HCP: 16	♣ A4	♣ KQ83				
Contract: 4♠ North						1. Stayman

South hands**Stayman**

Board: 434	♠ Q4	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: E-W	♦ QJT	
HCP: 15+1	♣ AQ854	

Board: 435	♠ T652	Partner is dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: Both	♦ A973	
HCP: 8	♣ T3	

Board: 436	♠ AQ7	You are dealer.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 17	♣ K73	

Board: 437	♠ J	Partner is dealer.
Dealer: North	♥ T963	The opponents are silent.
Vul: E-W	♦ Q952	
HCP: 6	♣ K873	

Board: 438	♠ JT86	You are dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 16	♣ KQ83	

Both hands (Answers Page)

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ Q4				1NT
Vul: E-W	♥ JT52	♥ A96	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 865	♦ QJT	Pass	2NT	All Pass	
South HCP: 15+1	♣ KJ	♣ AQ854				
Contract: 2NT North						1. Stayman

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ T652		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ	♥ KJ3	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ 654	♦ A973	All Pass			
South HCP: 8	♣ KJ854	♣ T3				
Contract: 2NT South						1. Stayman

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ 952	♠ AQ7				1NT
Vul: N-S	♥ KT87	♥ AJ92	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ AT92	♦ QJ5	Pass	3♥	Pass	4♥
South HCP: 17	♣ 86	♣ K73	All Pass			
Contract: 4♥ South						1. Stayman

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ K6532	♠ J		1NT	All Pass	
Vul: E-W	♥ A2	♥ T963				
North HCP: 16+1	♦ AJT	♦ Q952				
South HCP: 6	♣ AT9	♣ K873				
Contract: 1NT North						

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ JT86				1NT
Vul: Both	♥ Q843	♥ A75	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 986	♦ AQ	Pass	4♠	All Pass	
South HCP: 16	♣ A4	♣ KQ83				
Contract: 4♠ North						1. Stayman

North hands**Stayman**

Board: 439	♠ A98	You are dealer.
Dealer: North	♥ AQJ65	The opponents are silent.
Vul: None	♦ A32	
HCP: 17+1	♣ Q9	

Board: 440	♠ KJ92	Partner is dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: E-W	♦ 872	
HCP: 11	♣ QT5	

Board: 441	♠ 74	You are dealer.
Dealer: North	♥ AQJ8	The opponents are silent.
Vul: Both	♦ A6	
HCP: 16+1	♣ AJT94	

Board: 442	♠ K92	Partner is dealer.
Dealer: South	♥ A654	The opponents are silent.
Vul: None	♦ 954	
HCP: 9	♣ Q93	

Board: 443	♠ A3	You are dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: N-S	♦ KQT8	
HCP: 15	♣ J652	

Both hands (Answers Page)

Board: 439	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ Q753		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ65	♥ K72	Pass	2♥	Pass	2NT
North HCP: 17+1	♦ A32	♦ T5	Pass	3NT	Pass	4♥
South HCP: 9	♣ Q9	♣ KJ75	All Pass			
Contract: 4♥ South						

1. Stayman

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ KJ92	♠ AQ74				1NT
Vul: E-W	♥ KQ8	♥ 95	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ 872	♦ AQT6	Pass	4♠	All Pass	
South HCP: 16	♣ QT5	♣ A62				
Contract: 4♠ North						

1. Stayman

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AK85		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ8	♥ 64	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ A6	♦ KT73	All Pass			
South HCP: 12	♣ AJT94	♣ Q76				
Contract: 3NT South						

1. Stayman

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ AQ643				1NT
Vul: None	♥ A654	♥ T8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 954	♦ KQ3	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q93	♣ KJ7				
Contract: 2NT North						

1. Stayman

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ Q62		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ5	♥ Q863	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQT8	♦ J43	All Pass			
South HCP: 11	♣ J652	♣ AQ8				
Contract: 3NT South						

1. Stayman

South hands

Stayman

Board: 439 ♠ Q753 Partner is dealer.
 Dealer: North ♥ K72 The opponents are silent.
 Vul: None ♦ T5
 HCP: 9 ♣ KJ75

Board: 440 ♠ AQ74 You are dealer.
 Dealer: South ♥ 95 The opponents are silent.
 Vul: E-W ♦ AQT6
 HCP: 16 ♣ A62

Board: 441 ♠ AK85 Partner is dealer.
 Dealer: North ♥ 64 The opponents are silent.
 Vul: Both ♦ KT73
 HCP: 12 ♣ Q76

Board: 442 ♠ AQ643 You are dealer.
 Dealer: South ♥ T8 The opponents are silent.
 Vul: None ♦ KQ3
 HCP: 15+1 ♣ KJ7

Board: 443 ♠ Q62 Partner is dealer.
 Dealer: North ♥ Q863 The opponents are silent.
 Vul: N-S ♦ J43
 HCP: 11 ♣ AQ8

Both hands (Answers Page)

Board: 439	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ Q753		1NT	Pass	2♣ ¹
Vul: None	♥ AQJ65	♥ K72	Pass	2♥	Pass	2NT
North HCP: 17+1	♦ A32	♦ T5	Pass	3NT	Pass	4♥
South HCP: 9	♣ Q9	♣ KJ75	All Pass			
Contract: 4♥ South						

1. Stayman

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ KJ92	♠ AQ74				1NT
Vul: E-W	♥ KQ8	♥ 95	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ 872	♦ AQT6	Pass	4♠	All Pass	
South HCP: 16	♣ QT5	♣ A62				
Contract: 4♠ North						

1. Stayman

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AK85		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ8	♥ 64	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ A6	♦ KT73	All Pass			
South HCP: 12	♣ AJT94	♣ Q76				
Contract: 3NT South						

1. Stayman

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ AQ643				1NT
Vul: None	♥ A654	♥ T8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 954	♦ KQ3	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q93	♣ KJ7				
Contract: 2NT North						

1. Stayman

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ Q62		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ5	♥ Q863	Pass	2♦	Pass	3NT
North HCP: 15	♦ KQT8	♦ J43	All Pass			
South HCP: 11	♣ J652	♣ AQ8				
Contract: 3NT South						

1. Stayman

North hands**Stayman**

Board: 444	♠ JT53	Partner is dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 12	♣ Q854	

Board: 445	♠ A83	You are dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: None	♦ A83	
HCP: 16	♣ AT98	

Board: 446	♠ KT64	Partner is dealer.
Dealer: South	♥ T7	The opponents are silent.
Vul: N-S	♦ QT75	
HCP: 7	♣ Q63	

Board: 447	♠ KJ4	You are dealer.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: None	♦ J764	
HCP: 17	♣ A3	

Board: 448	♠ T9	Partner is dealer.
Dealer: South	♥ AQ75	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 9+1	♣ J9865	

Both hands (Answers Page)

Board: 444	North:	South:	W	N	E	S
Dealer: South	♠ JT53	♠ AQ92				1NT
Vul: Both	♥ K42	♥ JT6	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ AQ	♦ J5	Pass	4♠	All Pass	
South HCP: 15	♣ Q854	♣ AKT9				
Contract: 4♠ North						1. Stayman

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ T654		1NT	Pass	2♣ ¹
Vul: None	♥ A84	♥ K7	Pass	2♦	Pass	3NT
North HCP: 16	♦ A83	♦ KQT2	All Pass			
South HCP: 12	♣ AT98	♣ KJ4				
Contract: 3NT South						1. Stayman

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ 732				1NT
Vul: N-S	♥ T7	♥ AK32	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ QT75	♦ AK8	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q63	♣ K98	All Pass			
Contract: 3NT South						1. Stayman

Board: 447	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ 6532		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ5	♥ QT6	Pass	2♥	All Pass	
North HCP: 17	♦ J764	♦ K83				
South HCP: 7	♣ A3	♣ Q64				
Contract: 2♥ North						1. Stayman

Board: 448	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q532				1NT
Vul: N-S	♥ AQ75	♥ K84	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ Q5	♦ KJ72	Pass	3NT	All Pass	
South HCP: 16	♣ J9865	♣ AK				
Contract: 3NT North						1. Stayman

South hands**Stayman**

Board: 444	♠ AQ92	You are dealer.
Dealer: South	♥ JT6	The opponents are silent.
Vul: Both	♦ J5	
HCP: 15	♣ AKT9	

Board: 445	♠ T654	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ KQT2	
HCP: 12	♣ KJ4	

Board: 446	♠ 732	You are dealer.
Dealer: South	♥ AK32	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 17	♣ K98	

Board: 447	♠ 6532	Partner is dealer.
Dealer: North	♥ QT6	The opponents are silent.
Vul: None	♦ K83	
HCP: 7	♣ Q64	

Board: 448	♠ Q532	You are dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: N-S	♦ KJ72	
HCP: 16	♣ AK	

Both hands (Answers Page)

Board: 444	North:	South:	W	N	E	S
Dealer: South	♠ JT53	♠ AQ92				1NT
Vul: Both	♥ K42	♥ JT6	Pass	2♣ ¹	Pass	2♠
North HCP: 12	♦ AQ	♦ J5	Pass	4♠	All Pass	
South HCP: 15	♣ Q854	♣ AKT9				
Contract: 4♠ North						1. Stayman

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ T654		1NT	Pass	2♣ ¹
Vul: None	♥ A84	♥ K7	Pass	2♦	Pass	3NT
North HCP: 16	♦ A83	♦ KQT2	All Pass			
South HCP: 12	♣ AT98	♣ KJ4				
Contract: 3NT South						1. Stayman

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ 732				1NT
Vul: N-S	♥ T7	♥ AK32	Pass	2♣ ¹	Pass	2♥
North HCP: 7	♦ QT75	♦ AK8	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q63	♣ K98	All Pass			
Contract: 3NT South						1. Stayman

Board: 447	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ 6532		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ5	♥ QT6	Pass	2♥	All Pass	
North HCP: 17	♦ J764	♦ K83				
South HCP: 7	♣ A3	♣ Q64				
Contract: 2♥ North						1. Stayman

Board: 448	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q532				1NT
Vul: N-S	♥ AQ75	♥ K84	Pass	2♣ ¹	Pass	2♠
North HCP: 9+1	♦ Q5	♦ KJ72	Pass	3NT	All Pass	
South HCP: 16	♣ J9865	♣ AK				
Contract: 3NT North						1. Stayman

North hands**Stayman****Board: 449**

♠ AJ7

You are dealer.

Dealer: North

♥ JT85

The opponents are silent.

Vul: E-W

♦ QT96

HCP: 15

♣ AK

Board: 450

♠ Q862

Partner is dealer.

Dealer: South

♥ KQ9

The opponents are silent.

Vul: Both

♦ 643

HCP: 12

♣ KQ7

Both hands (Answers Page)

Board: 449

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ AJ7

♥ JT85

♦ QT96

♣ AK

South:

♠ QT84

♥ A6

♦ KJ

♣ T8654

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♣
Pass	3NT	All Pass	
1. Stayman			

Board: 450

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 4♠ North

North:

♠ Q862

♥ KQ9

♦ 643

♣ KQ7

South:

♠ AKT5

♥ J87

♦ A8

♣ A865

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♠
Pass	4♠	All Pass	
1. Stayman			

Board: 449	♠ QT84	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 10+1	♣ T8654	

Board: 450	♠ AKT5	You are dealer.
Dealer: South	♥ J87	The opponents are silent.
Vul: Both	♦ A8	
HCP: 16	♣ A865	

Both hands (Answers Page)

Board: 449

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+1

Contract: 3NT North

North:

♠ AJ7

♥ JT85

♦ QT96

♣ AK

South:

♠ QT84

♥ A6

♦ KJ

♣ T8654

W	N	E	S
	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♣
Pass	3NT	All Pass	

1. Stayman

Board: 450

Dealer: South

Vul: Both

North HCP: 12

South HCP: 16

Contract: 4♠ North

North:

♠ Q862

♥ KQ9

♦ 643

♣ KQ7

South:

♠ AKT5

♥ J87

♦ A8

♣ A865

W	N	E	S
			1NT
Pass	2♣ ¹	Pass	2♠
Pass	4♠	All Pass	

1. Stayman