

<b>Board: 1</b>	♠ Q5	You bid first.
Dealer: North	♥ A93	The opponents are silent.
Vul: None	♦ KQ42	
HCP: 15	♣ KJT5	

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<b>Board: 2</b>	♠ KT76	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: N-S	♦ 842	
HCP: 8	♣ K84	

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<b>Board: 3</b>	♠ A73	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ AQ653	
HCP: 15+1	♣ K52	

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<b>Board: 4</b>	♠ QJ3	Partner bids first.
Dealer: South	♥ J853	The opponents are silent.
Vul: Both	♦ A852	
HCP: 9	♣ J4	

---

<b>Board: 5</b>	♠ A93	You bid first.
Dealer: North	♥ T43	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 15	♣ KJT3	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q5

♥ A93

♦ KQ42

♣ KJT5

South:

♠ K74

♥ JT7

♦ AJT

♣ 8764

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KT76

♥ QT8

♦ 842

♣ K84

South:

♠ Q54

♥ K72

♦ AKT

♣ QJ97

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A73

♥ Q7

♦ AQ653

♣ K52

South:

♠ Q84

♥ K64

♦ T98

♣ A764

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ QJ3

♥ J853

♦ A852

♣ J4

South:

♠ KT2

♥ KT4

♦ K3

♣ AQ732

W	N	E	S
			1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 5

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 3NT South

North:

♠ A93

♥ T43

♦ AKT

♣ KJT3

South:

♠ T84

♥ A2

♦ Q82

♣ Q9864

W	N	E	S
	1NT	Pass	3NT

All Pass

<b>Board: 1</b>	♠ K74	Partner bids first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ AJT	
HCP: 9	♣ 8764	

---

<b>Board: 2</b>	♠ Q54	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 15	♣ QJ97	

---

<b>Board: 3</b>	♠ Q84	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: E-W	♦ T98	
HCP: 9	♣ A764	

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<b>Board: 4</b>	♠ KT2	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: Both	♦ K3	
HCP: 15+1	♣ AQ732	

---

<b>Board: 5</b>	♠ T84	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 8+1	♣ Q9864	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q5

♥ A93

♦ KQ42

♣ KJT5

South:

♠ K74

♥ JT7

♦ AJT

♣ 8764

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 2

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KT76

♥ QT8

♦ 842

♣ K84

South:

♠ Q54

♥ K72

♦ AKT

♣ QJ97

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

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A73

♥ Q7

♦ AQ653

♣ K52

South:

♠ Q84

♥ K64

♦ T98

♣ A764

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 4

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ QJ3

♥ J853

♦ A852

♣ J4

South:

♠ KT2

♥ KT4

♦ K3

♣ AQ732

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

### Board: 5

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 3NT South

North:

♠ A93

♥ T43

♦ AKT

♣ KJT3

South:

♠ T84

♥ A2

♦ Q82

♣ Q9864

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 6</b>	♠ 975	Partner bids first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 9	♣ J543	
<hr/>		
<b>Board: 7</b>	♠ A42	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ KJT9	
HCP: 15	♣ QJ85	
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<b>Board: 8</b>	♠ KQ72	Partner bids first.
Dealer: South	♥ 94	The opponents are silent.
Vul: None	♦ T982	
HCP: 9	♣ A42	
<hr/>		
<b>Board: 9</b>	♠ AJ	LHO opens the bidding 1NT.
Dealer: East	♥ 54	Partner bids next.
Vul: N-S	♦ 73	West (RHO) bids 2♣ if possible.
HCP: 11+3	♣ AQ98762	West (RHO) Doubles 3♣ if possible.
<hr/>		
<b>Board: 10</b>	♠ QJ4	Partner bids first.
Dealer: South	♥ Q865	The opponents are silent.
Vul: Both	♦ A842	
HCP: 9	♣ 94	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 975

♥ AKT4

♦ J8

♣ J543

South:

♠ KJT

♥ 98

♦ AT74

♣ AK82

W	N	E	S
			1NT

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

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A42

♥ A7

♦ KJT9

♣ QJ85

South:

♠ Q87

♥ QJ5

♦ A865

♣ T74

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KQ72

♥ 94

♦ T982

♣ A42

South:

♠ AT6

♥ A5

♦ KJ65

♣ QJT8

W	N	E	S
			1NT

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

### Board: 9

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 5+1

Contract: 3♣X North

North:

♠ AJ

♥ 54

♦ 73

♣ AQ98762

South:

♠ T7632

♥ Q972

♦ T52

♣ K

W	N	E	S
		1NT	Pass

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

### Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QJ4

♥ Q865

♦ A842

♣ 94

South:

♠ K765

♥ J92

♦ KQJ

♣ AJ8

W	N	E	S
			1NT

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

<b>Board: 6</b>	♠ KJT	You bid first.
Dealer: South	♥ 98	The opponents are silent.
Vul: E-W	♦ AT74	
HCP: 15	♣ AK82	

---

<b>Board: 7</b>	♠ Q87	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: Both	♦ A865	
HCP: 9	♣ T74	

---

<b>Board: 8</b>	♠ AT6	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ KJ65	
HCP: 15	♣ QJT8	

---

<b>Board: 9</b>	♠ T7632	RHO opens the bidding 1NT.
Dealer: East	♥ Q972	You bid next.
Vul: N-S	♦ T52	West (LHO) bids 2♣ if possible.
HCP: 5+1	♣ K	West (LHO) Doubles 3♣ if possible.

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<b>Board: 10</b>	♠ K765	You bid first.
Dealer: South	♥ J92	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 15	♣ AJ8	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 975

♥ AKT4

♦ J8

♣ J543

South:

♠ KJT

♥ 98

♦ AT74

♣ AK82

W	N	E	S
			1NT

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

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A42

♥ A7

♦ KJT9

♣ QJ85

South:

♠ Q87

♥ QJ5

♦ A865

♣ T74

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KQ72

♥ 94

♦ T982

♣ A42

South:

♠ AT6

♥ A5

♦ KJ65

♣ QJT8

W	N	E	S
			1NT

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

### Board: 9

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 5+1

Contract: 3♣X North

North:

♠ AJ

♥ 54

♦ 73

♣ AQ98762

South:

♠ T7632

♥ Q972

♦ T52

♣ K

W	N	E	S
		1NT	Pass

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

### Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QJ4

♥ Q865

♦ A842

♣ 94

South:

♠ K765

♥ J92

♦ KQJ

♣ AJ8

W	N	E	S
			1NT

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



<b>Board: 11</b>	♠ AQ6	You bid first.
Dealer: North	♥ 984	The opponents are silent.
Vul: None	♦ QJ95	
HCP: 15	♣ AQ2	

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<b>Board: 12</b>	♠ KQ8	Partner bids first.
Dealer: South	♥ T42	The opponents are silent.
Vul: N-S	♦ A9832	
HCP: 9+1	♣ 64	

---

<b>Board: 13</b>	♠ J9	You bid first.
Dealer: North	♥ K953	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 15	♣ A976	

---

<b>Board: 14</b>	♠ T832	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ 43	
HCP: 8+1	♣ QJT94	

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<b>Board: 15</b>	♠ A985	You bid first.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 15	♣ QJ	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ6

♥ 984

♦ QJ95

♣ AQ2

South:

♠ T854

♥ AJ5

♦ A82

♣ 943

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

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ KQ8

♥ T42

♦ A9832

♣ 64

South:

♠ J4

♥ AJ85

♦ QJ5

♣ AQ95

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J9

♥ K953

♦ AK5

♣ A976

South:

♠ Q53

♥ AJ8

♦ QT64

♣ T54

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 14

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 4♠ North

North:

♠ T832

♥ AJ

♦ 43

♣ QJT94

South:

♠ AK74

♥ KT4

♦ Q98

♣ K73

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

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ A985

♥ KQ86

♦ K62

♣ QJ

South:

♠ QJ3

♥ A93

♦ Q8

♣ 87643

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 11</b>	♠ T854	Partner bids first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: None	♦ A82	
HCP: 9	♣ 943	

---

<b>Board: 12</b>	♠ J4	You bid first.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 15	♣ AQ95	

---

<b>Board: 13</b>	♠ Q53	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: Both	♦ QT64	
HCP: 9	♣ T54	

---

<b>Board: 14</b>	♠ AK74	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: None	♦ Q98	
HCP: 15	♣ K73	

---

<b>Board: 15</b>	♠ QJ3	Partner bids first.
Dealer: North	♥ A93	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 9+1	♣ 87643	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ T854		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ 984	♥ AJ5	Pass	2♦	Pass	3NT
North HCP: 15	♦ QJ95	♦ A82	All Pass			
South HCP: 9	♣ AQ2	♣ 943				
Contract: 3NT South				1. Stayman		

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ J4				1NT
Vul: N-S	♥ T42	♥ AJ85	Pass	2NT	All Pass	
North HCP: 9+1	♦ A9832	♦ QJ5				
South HCP: 15	♣ 64	♣ AQ95				
Contract: 2NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ Q53		1NT	Pass	3NT
Vul: Both	♥ K953	♥ AJ8	All Pass			
North HCP: 15	♦ AK5	♦ QT64				
South HCP: 9	♣ A976	♣ T54				
Contract: 3NT South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ T832	♠ AK74				1NT
Vul: None	♥ AJ	♥ KT4	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8+1	♦ 43	♦ Q98	Pass	4♠	All Pass	
South HCP: 15	♣ QJT94	♣ K73				
Contract: 4♠ North				1. Stayman		

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ QJ3		1NT	Pass	3NT
Vul: N-S	♥ KQ86	♥ A93	All Pass			
North HCP: 15	♦ K62	♦ Q8				
South HCP: 9+1	♣ QJ	♣ 87643				
Contract: 3NT South						

<b>Board: 16</b>	♠ A982	Partner bids first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ QT72	
HCP: 9	♣ J42	

---

<b>Board: 17</b>	♠ 964	You bid first.
Dealer: North	♥ AKJ2	The opponents are silent.
Vul: None	♦ 752	
HCP: 15	♣ AK3	

---

<b>Board: 18</b>	♠ 83	Partner bids first.
Dealer: South	♥ J92	The opponents are silent.
Vul: N-S	♦ KQ952	
HCP: 8+1	♣ QT4	

---

<b>Board: 19</b>	♠ A63	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: E-W	♦ QJ98	
HCP: 15	♣ KQ3	

---

<b>Board: 20</b>	♠ KJ5	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: Both	♦ J8	
HCP: 9+1	♣ Q5432	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A982

♥ Q5

♦ QT72

♣ J42

South:

♠ J7

♥ A964

♦ AJ86

♣ KQ7

W	N	E	S
			1NT

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

### Board: 17

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ 964

♥ AKJ2

♦ 752

♣ AK3

South:

♠ AJ87

♥ T964

♦ A83

♣ 74

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
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All Pass

1. Stayman

### Board: 18

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ 83

♥ J92

♦ KQ952

♣ QT4

South:

♠ A942

♥ AK8

♦ T86

♣ A85

W	N	E	S
			1NT

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A63

♥ K75

♦ QJ98

♣ KQ3

South:

♠ QT95

♥ AJ6

♦ 65

♣ J984

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
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All Pass

1. Stayman

### Board: 20

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KJ5

♥ QT7

♦ J8

♣ Q5432

South:

♠ Q42

♥ K95

♦ AQ742

♣ A9

W	N	E	S
			1NT

Pass	3NT	All Pass	
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<b>Board: 16</b>	♠ J7	You bid first.
Dealer: South	♥ A964	The opponents are silent.
Vul: E-W	♦ AJ86	
HCP: 15	♣ KQ7	

---

<b>Board: 17</b>	♠ AJ87	Partner bids first.
Dealer: North	♥ T964	The opponents are silent.
Vul: None	♦ A83	
HCP: 9	♣ 74	

---

<b>Board: 18</b>	♠ A942	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ T86	
HCP: 15	♣ A85	

---

<b>Board: 19</b>	♠ QT95	Partner bids first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 8	♣ J984	

---

<b>Board: 20</b>	♠ Q42	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ AQ742	
HCP: 15+1	♣ A9	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A982

♥ Q5

♦ QT72

♣ J42

South:

♠ J7

♥ A964

♦ AJ86

♣ KQ7

W	N	E	S
			1NT

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

### Board: 17

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ 964

♥ AKJ2

♦ 752

♣ AK3

South:

♠ AJ87

♥ T964

♦ A83

♣ 74

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
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All Pass

1. Stayman

### Board: 18

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ 83

♥ J92

♦ KQ952

♣ QT4

South:

♠ A942

♥ AK8

♦ T86

♣ A85

W	N	E	S
			1NT

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A63

♥ K75

♦ QJ98

♣ KQ3

South:

♠ QT95

♥ AJ6

♦ 65

♣ J984

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

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

All Pass

1. Stayman

### Board: 20

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KJ5

♥ QT7

♦ J8

♣ Q5432

South:

♠ Q42

♥ K95

♦ AQ742

♣ A9

W	N	E	S
			1NT

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



<b>Board: 21</b>	♠ AQJ	You bid first.
Dealer: North	♥ T73	The opponents are silent.
Vul: N-S	♦ AQ52	
HCP: 15	♣ Q53	
<hr/>		
<b>Board: 22</b>	♠ A742	RHO opens the bidding 1NT.
Dealer: West	♥ 9432	You bid next.
Vul: N-S	♦ 2	East (LHO) bids 2NT if possible.
HCP: 4	♣ 7632	East (LHO) Doubles 3♦ if possible.
<hr/>		
<b>Board: 23</b>	♠ AT2	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: Both	♦ J973	
HCP: 15	♣ AKT8	
<hr/>		
<b>Board: 24</b>	♠ K73	Partner bids first.
Dealer: South	♥ AT84	The opponents are silent.
Vul: None	♦ JT8	
HCP: 8	♣ 964	
<hr/>		
<b>Board: 25</b>	♠ KT2	You bid first.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: E-W	♦ A92	
HCP: 15	♣ QT6	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQJ

♥ T73

♦ AQ52

♣ Q53

South:

♠ K975

♥ 542

♦ KT9

♣ K84

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 22

Dealer: West

Vul: N-S

North HCP: 4

South HCP: 12+2

Contract: 3♦ X South

North:

♠ A742

♥ 9432

♦ 2

♣ 7632

South:

♠ Q96

♥ 87

♦ KQJ876

♣ KJ

W N E S

1NT Pass 2NT 3♦

Pass Pass X All Pass

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AT2

♥ K2

♦ J973

♣ AKT8

South:

♠ J873

♥ J9

♦ KQ2

♣ Q742

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ K73

♥ AT84

♦ JT8

♣ 964

South:

♠ A96

♥ 72

♦ A73

♣ AK873

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KT2

♥ AQ32

♦ A92

♣ QT6

South:

♠ J3

♥ KJ6

♦ KJ63

♣ 9842

W N E S

1NT Pass 2NT

All Pass

<b>Board: 21</b>	♠ K975	Partner bids first.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 9	♣ K84	
<hr/>		
<b>Board: 22</b>	♠ Q96	LHO opens the bidding 1NT.
Dealer: West	♥ 87	Partner bids next.
Vul: N-S	♦ KQJ876	East (RHO) bids 2NT if possible.
HCP: 12+2	♣ KJ	East (RHO) Doubles 3♦ if possible.
<hr/>		
<b>Board: 23</b>	♠ J873	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ KQ2	
HCP: 9	♣ Q742	
<hr/>		
<b>Board: 24</b>	♠ A96	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ A73	
HCP: 15+1	♣ AK873	
<hr/>		
<b>Board: 25</b>	♠ J3	Partner bids first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: E-W	♦ KJ63	
HCP: 9	♣ 9842	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQJ

♥ T73

♦ AQ52

♣ Q53

South:

♠ K975

♥ 542

♦ KT9

♣ K84

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 22

Dealer: West

Vul: N-S

North HCP: 4

South HCP: 12+2

Contract: 3♦ X South

North:

♠ A742

♥ 9432

♦ 2

♣ 7632

South:

♠ Q96

♥ 87

♦ KQJ876

♣ KJ

W N E S

1NT Pass 2NT 3♦

Pass Pass X All Pass

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AT2

♥ K2

♦ J973

♣ AKT8

South:

♠ J873

♥ J9

♦ KQ2

♣ Q742

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ K73

♥ AT84

♦ JT8

♣ 964

South:

♠ A96

♥ 72

♦ A73

♣ AK873

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KT2

♥ AQ32

♦ A92

♣ QT6

South:

♠ J3

♥ KJ6

♦ KJ63

♣ 9842

W N E S

1NT Pass 2NT

All Pass

<b>Board: 26</b>	♠ 9862	Partner bids first.
Dealer: South	♥ K74	The opponents are silent.
Vul: Both	♦ QJ83	
HCP: 9	♣ K4	

---

<b>Board: 27</b>	♠ K6	You bid first.
Dealer: North	♥ QJ96	The opponents are silent.
Vul: None	♦ K63	
HCP: 15	♣ AQT5	

---

<b>Board: 28</b>	♠ KJ75	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ J653	
HCP: 9	♣ T84	

---

<b>Board: 29</b>	♠ K96	You bid first.
Dealer: North	♥ J95	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 15	♣ AT95	

---

<b>Board: 30</b>	♠ KT2	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ JT	
HCP: 8+1	♣ Q5432	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 9862

♥ K74

♦ QJ83

♣ K4

South:

♠ KT4

♥ QT

♦ A42

♣ AQT96

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ K6

♥ QJ96

♦ K63

♣ AQT5

South:

♠ Q7

♥ T3

♦ AQJ9

♣ 87432

W N E S

Pass 1NT Pass 2NT

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KJ75

♥ AT

♦ J653

♣ T84

South:

♠ T4

♥ KQ87

♦ AQ84

♣ A62

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K96

♥ J95

♦ AK4

♣ AT95

South:

♠ J53

♥ AQT3

♦ QT82

♣ 43

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ KT2

♥ Q98

♦ JT

♣ Q5432

South:

♠ 63

♥ AK52

♦ A653

♣ KJ6

W N E S

Pass 3NT All Pass

<b>Board: 26</b>	♠ KT4	You bid first.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ A42	
HCP: 15+1	♣ AQT96	

---

<b>Board: 27</b>	♠ Q7	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: None	♦ AQJ9	
HCP: 9+1	♣ 87432	

---

<b>Board: 28</b>	♠ T4	You bid first.
Dealer: South	♥ KQ87	The opponents are silent.
Vul: N-S	♦ AQ84	
HCP: 15	♣ A62	

---

<b>Board: 29</b>	♠ J53	Partner bids first.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: Both	♦ QT82	
HCP: 9	♣ 43	

---

<b>Board: 30</b>	♠ 63	You bid first.
Dealer: South	♥ AK52	The opponents are silent.
Vul: None	♦ A653	
HCP: 15	♣ KJ6	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 9862

♥ K74

♦ QJ83

♣ K4

South:

♠ KT4

♥ QT

♦ A42

♣ AQT96

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ K6

♥ QJ96

♦ K63

♣ AQT5

South:

♠ Q7

♥ T3

♦ AQJ9

♣ 87432

W N E S

Pass 1NT Pass 2NT

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KJ75

♥ AT

♦ J653

♣ T84

South:

♠ T4

♥ KQ87

♦ AQ84

♣ A62

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K96

♥ J95

♦ AK4

♣ AT95

South:

♠ J53

♥ AQT3

♦ QT82

♣ 43

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ KT2

♥ Q98

♦ JT

♣ Q5432

South:

♠ 63

♥ AK52

♦ A653

♣ KJ6

W N E S

Pass 3NT All Pass



<b>Board: 31</b>	♠ 953	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 15+1	♣ AK876	

---

<b>Board: 32</b>	♠ 9873	Partner bids first.
Dealer: South	♥ T7	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 8	♣ AK54	

---

<b>Board: 33</b>	♠ KQ76	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: None	♦ 76	
HCP: 15	♣ K982	

---

<b>Board: 34</b>	♠ T984	Partner bids first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 8	♣ A643	

---

<b>Board: 35</b>	♠ A87	You bid first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: E-W	♦ KQ73	
HCP: 15	♣ AT9	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ 953

♥ AQ8

♦ Q8

♣ AK876

South:

♠ AKJ6

♥ T7

♦ JT4

♣ 9432

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3♠ South

North:

♠ 9873

♥ T7

♦ J98

♣ AK54

South:

♠ KJT4

♥ J532

♦ AK4

♣ QJ

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3♠

All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ76

♥ AK6

♦ 76

♣ K982

South:

♠ J8

♥ T43

♦ KT92

♣ AT43

W N E S

1NT Pass 2NT

All Pass

### Board: 34

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T984

♥ KJ9

♦ 94

♣ A643

South:

♠ Q73

♥ Q432

♦ AKT

♣ KJ7

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A87

♥ Q75

♦ KQ73

♣ AT9

South:

♠ T92

♥ AT4

♦ T65

♣ KQ64

W N E S

1NT Pass 3NT

All Pass

<b>Board: 31</b>	♠ AKJ6	Partner bids first.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ JT4	
HCP: 9	♣ 9432	

---

<b>Board: 32</b>	♠ KJT4	You bid first.
Dealer: South	♥ J532	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 15	♣ QJ	

---

<b>Board: 33</b>	♠ J8	Partner bids first.
Dealer: North	♥ T43	The opponents are silent.
Vul: None	♦ KT92	
HCP: 8	♣ AT43	

---

<b>Board: 34</b>	♠ Q73	You bid first.
Dealer: South	♥ Q432	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 15	♣ KJ7	

---

<b>Board: 35</b>	♠ T92	Partner bids first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 9	♣ KQ64	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ 953

♥ AQ8

♦ Q8

♣ AK876

South:

♠ AKJ6

♥ T7

♦ JT4

♣ 9432

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

### Board: 32

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3♠ South

North:

♠ 9873

♥ T7

♦ J98

♣ AK54

South:

♠ KJT4

♥ J532

♦ AK4

♣ QJ

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

### Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ76

♥ AK6

♦ 76

♣ K982

South:

♠ J8

♥ T43

♦ KT92

♣ AT43

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 34

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T984

♥ KJ9

♦ 94

♣ A643

South:

♠ Q73

♥ Q432

♦ AKT

♣ KJ7

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

### Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A87

♥ Q75

♦ KQ73

♣ AT9

South:

♠ T92

♥ AT4

♦ T65

♣ KQ64

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 36</b>	♠ QJ	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ AT875	
HCP: 9+1	♣ Q432	

---

<b>Board: 37</b>	♠ AQ76	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 15	♣ Q953	

---

<b>Board: 38</b>	♠ J862	Partner bids first.
Dealer: South	♥ K872	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 9	♣ Q94	

---

<b>Board: 39</b>	♠ J95	You bid first.
Dealer: North	♥ AQ75	The opponents are silent.
Vul: Both	♦ A65	
HCP: 15	♣ A87	

---

<b>Board: 40</b>	♠ A85	Partner bids first.
Dealer: South	♥ 953	The opponents are silent.
Vul: None	♦ KQ84	
HCP: 9	♣ 974	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ QJ

♥ 82

♦ AT875

♣ Q432

South:

♠ A86

♥ K764

♦ KJ

♣ KJT6

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ76

♥ AK6

♦ 43

♣ Q953

South:

♠ K54

♥ Q87

♦ K75

♣ JT84

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 38

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 4♠ North

North:

♠ J862

♥ K872

♦ K5

♣ Q94

South:

♠ AT93

♥ QT4

♦ AQ

♣ K763

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

1. Stayman

### Board: 39

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 3NT South

North:

♠ J95

♥ AQ75

♦ A65

♣ A87

South:

♠ K8

♥ T32

♦ J97

♣ KJT54

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 40

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ A85

♥ 953

♦ KQ84

♣ 974

South:

♠ J92

♥ KJ74

♦ A76

♣ AQT

W	N	E	S
			1NT
Pass	2NT	All Pass	

<b>Board: 36</b>	♠ A86	You bid first.
Dealer: South	♥ K764	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 15	♣ KJT6	

---

<b>Board: 37</b>	♠ K54	Partner bids first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 9	♣ JT84	

---

<b>Board: 38</b>	♠ AT93	You bid first.
Dealer: South	♥ QT4	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 15	♣ K763	

---

<b>Board: 39</b>	♠ K8	Partner bids first.
Dealer: North	♥ T32	The opponents are silent.
Vul: Both	♦ J97	
HCP: 8+1	♣ KJT54	

---

<b>Board: 40</b>	♠ J92	You bid first.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ A76	
HCP: 15	♣ AQT	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ QJ

♥ 82

♦ AT875

♣ Q432

South:

♠ A86

♥ K764

♦ KJ

♣ KJT6

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ76

♥ AK6

♦ 43

♣ Q953

South:

♠ K54

♥ Q87

♦ K75

♣ JT84

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 38

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 4♠ North

North:

♠ J862

♥ K872

♦ K5

♣ Q94

South:

♠ AT93

♥ QT4

♦ AQ

♣ K763

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

### Board: 39

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 3NT South

North:

♠ J95

♥ AQ75

♦ A65

♣ A87

South:

♠ K8

♥ T32

♦ J97

♣ KJT54

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 40

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ A85

♥ 953

♦ KQ84

♣ 974

South:

♠ J92

♥ KJ74

♦ A76

♣ AQT

W	N	E	S
			1NT
Pass	2NT	All Pass	



<b>Board: 41</b>	♠ AK5	You bid first.
Dealer: North	♥ T54	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 15+1	♣ AK765	

---

<b>Board: 42</b>	♠ 85	Partner bids first.
Dealer: South	♥ J96	The opponents are silent.
Vul: Both	♦ 954	
HCP: 8+1	♣ AQJT4	

---

<b>Board: 43</b>	♠ AKT8	You bid first.
Dealer: North	♥ 32	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 15	♣ KJ2	

---

<b>Board: 44</b>	♠ J5	Partner bids first.
Dealer: South	♥ T92	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 8	♣ JT43	

---

<b>Board: 45</b>	♠ JT	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 15+1	♣ AJ872	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ J32		1NT	Pass	3NT
Vul: E-W	♥ T54	♥ J7	All Pass			
North HCP: 15+1	♦ J6	♦ AQ985				
South HCP: 9+1	♣ AK765	♣ J42				
Contract: 3NT South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ QJ32				1NT
Vul: Both	♥ J96	♥ A42	Pass	3NT	All Pass	
North HCP: 8+1	♦ 954	♦ KQ86				
South HCP: 15	♣ AQJT4	♣ K9				
Contract: 3NT North						

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ AKT8	♠ 974		1NT	Pass	3NT
Vul: None	♥ 32	♥ K94	All Pass			
North HCP: 15	♦ KJ53	♦ AT7				
South HCP: 9	♣ KJ2	♣ QT64				
Contract: 3NT South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AKQ6				1NT
Vul: N-S	♥ T92	♥ J4	All Pass			
North HCP: 8	♦ AQ92	♦ JT86				
South HCP: 15	♣ JT43	♣ A97				
Contract: 1NT South						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A952		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K97	♥ 42	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQ8	♦ KT96	All Pass			
South HCP: 9	♣ AJ872	♣ Q94				
Contract: 2NT South			1. Stayman			

<b>Board: 41</b>	♠ J32	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: E-W	♦ AQ985	
HCP: 9+1	♣ J42	

---

<b>Board: 42</b>	♠ QJ32	You bid first.
Dealer: South	♥ A42	The opponents are silent.
Vul: Both	♦ KQ86	
HCP: 15	♣ K9	

---

<b>Board: 43</b>	♠ 974	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: None	♦ AT7	
HCP: 9	♣ QT64	

---

<b>Board: 44</b>	♠ AKQ6	You bid first.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ JT86	
HCP: 15	♣ A97	

---

<b>Board: 45</b>	♠ A952	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: Both	♦ KT96	
HCP: 9	♣ Q94	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ J32		1NT	Pass	3NT
Vul: E-W	♥ T54	♥ J7	All Pass			
North HCP: 15+1	♦ J6	♦ AQ985				
South HCP: 9+1	♣ AK765	♣ J42				
Contract: 3NT South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ QJ32				1NT
Vul: Both	♥ J96	♥ A42	Pass	3NT	All Pass	
North HCP: 8+1	♦ 954	♦ KQ86				
South HCP: 15	♣ AQJT4	♣ K9				
Contract: 3NT North						

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ AKT8	♠ 974		1NT	Pass	3NT
Vul: None	♥ 32	♥ K94	All Pass			
North HCP: 15	♦ KJ53	♦ AT7				
South HCP: 9	♣ KJ2	♣ QT64				
Contract: 3NT South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AKQ6				1NT
Vul: N-S	♥ T92	♥ J4	All Pass			
North HCP: 8	♦ AQ92	♦ JT86				
South HCP: 15	♣ JT43	♣ A97				
Contract: 1NT South						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A952		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K97	♥ 42	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQ8	♦ KT96	All Pass			
South HCP: 9	♣ AJ872	♣ Q94				
Contract: 2NT South			1. Stayman			

<b>Board: 46</b>	♠ QJT6	Partner bids first.
Dealer: South	♥ QJ43	The opponents are silent.
Vul: None	♦ K76	
HCP: 9	♣ T4	

---

<b>Board: 47</b>	♠ AKJ2	You bid first.
Dealer: North	♥ 62	The opponents are silent.
Vul: N-S	♦ A873	
HCP: 15	♣ K86	

---

<b>Board: 48</b>	♠ KJ6	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ 9874	
HCP: 9	♣ AJ43	

---

<b>Board: 49</b>	♠ K4	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ QT52	
HCP: 15	♣ A985	

---

<b>Board: 50</b>	♠ K97	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ A874	
HCP: 9	♣ 964	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QJT6

♥ QJ43

♦ K76

♣ T4

South:

♠ 954

♥ A85

♦ A43

♣ AK63

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ AKJ2

♥ 62

♦ A873

♣ K86

South:

♠ T4

♥ A983

♦ QT

♣ Q9742

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ KJ6

♥ 87

♦ 9874

♣ AJ43

South:

♠ Q943

♥ AJ9

♦ K2

♣ KQT5

W N E S

1NT

Pass 2NT All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K4

♥ AQ8

♦ QT52

♣ A985

South:

♠ AJ83

♥ JT7

♦ J743

♣ Q4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K97

♥ QT3

♦ A874

♣ 964

South:

♠ A3

♥ A852

♦ 532

♣ AK75

W N E S

1NT

Pass 3NT All Pass

<b>Board: 46</b>	♠ 954	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: None	♦ A43	
HCP: 15	♣ AK63	

---

<b>Board: 47</b>	♠ T4	Partner bids first.
Dealer: North	♥ A983	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 8+1	♣ Q9742	

---

<b>Board: 48</b>	♠ Q943	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 15	♣ KQT5	

---

<b>Board: 49</b>	♠ AJ83	Partner bids first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ J743	
HCP: 9	♣ Q4	

---

<b>Board: 50</b>	♠ A3	You bid first.
Dealer: South	♥ A852	The opponents are silent.
Vul: N-S	♦ 532	
HCP: 15	♣ AK75	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ QJT6

♥ QJ43

♦ K76

♣ T4

South:

♠ 954

♥ A85

♦ A43

♣ AK63

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ AKJ2

♥ 62

♦ A873

♣ K86

South:

♠ T4

♥ A983

♦ QT

♣ Q9742

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ KJ6

♥ 87

♦ 9874

♣ AJ43

South:

♠ Q943

♥ AJ9

♦ K2

♣ KQT5

W N E S

1NT

Pass 2NT All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K4

♥ AQ8

♦ QT52

♣ A985

South:

♠ AJ83

♥ JT7

♦ J743

♣ Q4

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K97

♥ QT3

♦ A874

♣ 964

South:

♠ A3

♥ A852

♦ 532

♣ AK75

W N E S

1NT

Pass 3NT All Pass