

Board: 1 ♠ AT42 You bid first.

Dealer: North ♥ AQ The opponents are silent.

Vul: N-S ♦ KQJ

HCP: 21 ♣ AJ53

Board: 2 ♠ KT62 Partner bids first.

Dealer: South ♥ KJ73 The opponents are silent.

Vul: E-W ♦ 73

HCP: 9 ♣ Q98

Board: 3 ♠ AJ3 You bid first.

Dealer: North ♥ A873 The opponents are silent.

Vul: Both ♦ AK8

HCP: 20 ♣ AT8

Board: 4 ♠ AKT2 You bid first.

Dealer: North ♥ AK West (RHO) Doubles 3♦ if possible.

Vul: E-W ♦ AQT

HCP: 20 ♣ T543

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AT42	♠ K863		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQ	♥ K8	Pass	3♦	Pass	6♦
North HCP: 21	♦ KQJ	♦ 4	All Pass			
South HCP: 9+2	♣ AJ53	♣ KT9876				1. Stayman
Contract: 6♦ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT62	♠ AQ93				2NT
Vul: E-W	♥ KJ73	♥ Q9	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ 73	♦ AKQ98	Pass	4♥	Pass	4NT
South HCP: 20+1	♣ Q98	♣ K6	Pass	5♦ ²	Pass	5♦
Contract: 5♦ South			All Pass			
			1. Stayman			
			2. A=1/5 or 4/5			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K972		2NT	Pass	3♣ ¹
Vul: Both	♥ A873	♥ 2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK8	♦ QJ963	All Pass			
South HCP: 7+1	♣ AT8	♣ J74				1. Stayman
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKT2	♠ 95		2NT	Pass	3♦
Vul: E-W	♥ AK	♥ 98643	X	XX	Pass	3♥
North HCP: 20	♦ AQT	♦ 8754	All Pass			
South HCP: 0+1	♣ T543	♣ 97				
Contract: 3♥ South						

Board: 1	♠ K863	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 9+2	♣ KT9876	

Board: 2	♠ AQ93	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ AKQ98	
HCP: 20+1	♣ K6	

Board: 3	♠ K972	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ QJ963	
HCP: 7+1	♣ J74	

Board: 4	♠ 95	Partner bids first.
Dealer: North	♥ 98643	West (LHO) Doubles 3♦ if possible.
Vul: E-W	♦ 8754	
HCP: 0+1	♣ 97	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AT42	♠ K863		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQ	♥ K8	Pass	3♦	Pass	6♦
North HCP: 21	♦ KQJ	♦ 4	All Pass			
South HCP: 9+2	♣ AJ53	♣ KT9876				1. Stayman
Contract: 6♦ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT62	♠ AQ93				2NT
Vul: E-W	♥ KJ73	♥ Q9	Pass	3♣ ¹	Pass	3♦
North HCP: 9	♦ 73	♦ AKQ98	Pass	4♥	Pass	4NT
South HCP: 20+1	♣ Q98	♣ K6	Pass	5♦ ²	Pass	5♦
Contract: 5♦ South			All Pass			
			1. Stayman			
			2. A=1/5 or 4/5			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K972		2NT	Pass	3♣ ¹
Vul: Both	♥ A873	♥ 2	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK8	♦ QJ963	All Pass			
South HCP: 7+1	♣ AT8	♣ J74				1. Stayman
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKT2	♠ 95		2NT	Pass	3♦
Vul: E-W	♥ AK	♥ 98643	X	XX	Pass	3♥
North HCP: 20	♦ AQT	♦ 8754	All Pass			
South HCP: 0+1	♣ T543	♣ 97				
Contract: 3♥ South						

Board: 5	♠ KT5	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ AJT854	
HCP: 9+2	♣ 93	

Board: 6	♠ J65	Partner bids first.
Dealer: South	♥ J984	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 7	♣ 97	

Board: 7	♠ KJ	You bid first.
Dealer: North	♥ KQ92	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 20	♣ KJ5	

Board: 8	♠ T953	Partner bids first.
Dealer: South	♥ 964	The opponents are silent.
Vul: Both	♦ 6	
HCP: 7+1	♣ AK874	

Board: 9	♠ KQ	You bid first.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 20	♣ AK97	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AJ84				2NT
Vul: Both	♥ J7	♥ AT	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ AJT854	♦ Q9	Pass	6♦	All Pass	
South HCP: 20+1	♣ 93	♣ AKQ74				1. A=3 out of 4
Contract: 6♦ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ K32				2NT
Vul: None	♥ J984	♥ K6	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AJ54	♦ KQT3	Pass	3NT	All Pass	
South HCP: 20	♣ 97	♣ AKQ8				1. Stayman
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q64		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ92	♥ A643	Pass	3♥	Pass	3♠
North HCP: 20	♦ AK85	♦ QJ	Pass	4NT	Pass	5♥ ²
South HCP: 13	♣ KJ5	♣ AT63	Pass	6♥	All Pass	
Contract: 6♥ North						1. Stayman
						2. A=2/5 or 5/5, Q(H)=0

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T953	♠ AKJ				2NT
Vul: Both	♥ 964	♥ AT82	Pass	3♣ ¹	Pass	3♥
North HCP: 7+1	♦ 6	♦ AK85	Pass	3NT	All Pass	
South HCP: 20	♣ AK874	♣ J6				1. Stayman
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJ9862		2NT	Pass	4♥ ¹
Vul: None	♥ K64	♥ J98	Pass	4♠	All Pass	
North HCP: 20	♦ AJ54	♦ 3				1. Texas
South HCP: 6+2	♣ AK97	♣ 854				
Contract: 4♠ North						

Board: 5	♠ AJ84	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 20+1	♣ AKQ74	

Board: 6	♠ K32	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ KQT3	
HCP: 20	♣ AKQ8	

Board: 7	♠ Q64	Partner bids first.
Dealer: North	♥ A643	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 13	♣ AT63	

Board: 8	♠ AKJ	You bid first.
Dealer: South	♥ AT82	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 20	♣ J6	

Board: 9	♠ AJ9862	Partner bids first.
Dealer: North	♥ J98	The opponents are silent.
Vul: None	♦ 3	
HCP: 6+2	♣ 854	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AJ84				2NT
Vul: Both	♥ J7	♥ AT	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ AJT854	♦ Q9	Pass	6♦	All Pass	
South HCP: 20+1	♣ 93	♣ AKQ74				1. A=3 out of 4
Contract: 6♦ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ K32				2NT
Vul: None	♥ J984	♥ K6	Pass	3♣ ¹	Pass	3♦
North HCP: 7	♦ AJ54	♦ KQT3	Pass	3NT	All Pass	
South HCP: 20	♣ 97	♣ AKQ8				1. Stayman
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q64		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ92	♥ A643	Pass	3♥	Pass	3♠
North HCP: 20	♦ AK85	♦ QJ	Pass	4NT	Pass	5♥ ²
South HCP: 13	♣ KJ5	♣ AT63	Pass	6♥	All Pass	
Contract: 6♥ North						1. Stayman
						2. A=2/5 or 5/5, Q(H)=0

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T953	♠ AKJ				2NT
Vul: Both	♥ 964	♥ AT82	Pass	3♣ ¹	Pass	3♥
North HCP: 7+1	♦ 6	♦ AK85	Pass	3NT	All Pass	
South HCP: 20	♣ AK874	♣ J6				1. Stayman
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJ9862		2NT	Pass	4♥ ¹
Vul: None	♥ K64	♥ J98	Pass	4♠	All Pass	
North HCP: 20	♦ AJ54	♦ 3				1. Texas
South HCP: 6+2	♣ AK97	♣ 854				
Contract: 4♠ North						

Board: 10	♠ 753	Partner bids first.
Dealer: South	♥ 643	The opponents are silent.
Vul: N-S	♦ KQ85	
HCP: 6	♣ JT7	

Board: 11	♠ AJT	You bid first.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: None	♦ KJ42	
HCP: 20	♣ AJ	

Board: 12	♠ J74	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: N-S	♦ AKQJ764	
HCP: 11+3	♣ 9	

Board: 13	♠ A97	You bid first.
Dealer: North	♥ K96	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 20	♣ AKQ4	

Board: 14	♠ JT	Partner bids first.
Dealer: South	♥ J9643	The opponents are silent.
Vul: None	♦ AT84	
HCP: 7+1	♣ J4	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ AKJ2				2NT
Vul: N-S	♥ 643	♥ AQ8	Pass	3NT	All Pass	
North HCP: 6	♦ KQ85	♦ AT76				
South HCP: 21	♣ JT7	♣ K6				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ 3		2NT	Pass	3 ♠ ¹
Vul: None	♥ AQ83	♥ 65	Pass	4 ♣ ²	Pass	5 ♣
North HCP: 20	♦ KJ42	♦ A987	All Pass			
South HCP: 4+2	♣ AJ	♣ 987653				
Contract: 5 ♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ AQ8				2NT
Vul: N-S	♥ 82	♥ AK63	Pass	4 ♣	Pass	4NT ¹
North HCP: 11+3	♦ AKQJ764	♦ 53	Pass	6NT	All Pass	
South HCP: 20	♣ 9	♣ AK65				
Contract: 6NT North			1. A=3 out of 4			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ JT4		2NT	Pass	3NT
Vul: E-W	♥ K96	♥ AT5	All Pass			
North HCP: 20	♦ KJ3	♦ 954				
South HCP: 6	♣ AKQ4	♣ JT98				
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK84				2NT
Vul: None	♥ J9643	♥ A2	Pass	3 ♦	Pass	3 ♥
North HCP: 7+1	♦ AT84	♦ KQJ65	Pass	3NT	All Pass	
South HCP: 20+1	♣ J4	♣ K6				
Contract: 3NT North						

Board: 10	♠ AKJ2	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AT76	
HCP: 21	♣ K6	

Board: 11	♠ 3	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ A987	
HCP: 4+2	♣ 987653	

Board: 12	♠ AQ8	You bid first.
Dealer: South	♥ AK63	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 20	♣ AK65	

Board: 13	♠ JT4	Partner bids first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 6	♣ JT98	

Board: 14	♠ AK84	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ KQJ65	
HCP: 20+1	♣ K6	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ AKJ2				2NT
Vul: N-S	♥ 643	♥ AQ8	Pass	3NT	All Pass	
North HCP: 6	♦ KQ85	♦ AT76				
South HCP: 21	♣ JT7	♣ K6				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ 3		2NT	Pass	3 ♠ ¹
Vul: None	♥ AQ83	♥ 65	Pass	4 ♣ ²	Pass	5 ♣
North HCP: 20	♦ KJ42	♦ A987	All Pass			
South HCP: 4+2	♣ AJ	♣ 987653				
Contract: 5 ♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J74	♠ AQ8				2NT
Vul: N-S	♥ 82	♥ AK63	Pass	4 ♣	Pass	4NT ¹
North HCP: 11+3	♦ AKQJ764	♦ 53	Pass	6NT	All Pass	
South HCP: 20	♣ 9	♣ AK65				
Contract: 6NT North			1. A=3 out of 4			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ JT4		2NT	Pass	3NT
Vul: E-W	♥ K96	♥ AT5	All Pass			
North HCP: 20	♦ KJ3	♦ 954				
South HCP: 6	♣ AKQ4	♣ JT98				
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK84				2NT
Vul: None	♥ J9643	♥ A2	Pass	3 ♦	Pass	3 ♥
North HCP: 7+1	♦ AT84	♦ KQJ65	Pass	3NT	All Pass	
South HCP: 20+1	♣ J4	♣ K6				
Contract: 3NT North						

Board: 15	♠ AQ97	You bid first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: N-S	♦ AQ54	
HCP: 20	♣ A3	
Board: 16	♠ 8	Partner bids first.
Dealer: South	♥ QT8732	West (RHO) Doubles 6♥ if possible.
Vul: E-W	♦ J	
HCP: 5+3	♣ QT643	
Board: 17	♠ QJ6	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ AKJ87	
HCP: 20+1	♣ AT6	
Board: 18	♠ Q965	RHO opens the bidding 2NT.
Dealer: West	♥ 954	You bid next.
Vul: E-W	♦ Q8	East (LHO) bids 3♦ if possible.
HCP: 7	♣ K942	West (RHO) Doubles 5♦ if possible.
Board: 19	♠ Q2	You bid first.
Dealer: North	♥ AKT52	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 21+1	♣ AJT	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AQ97	♠ 53		2NT	Pass	4♦ ¹
Vul: N-S	♥ AT4	♥ QJ7532	Pass	4♥	All Pass	
North HCP: 20	♦ AQ54	♦ 82				
South HCP: 4+2	♣ A3	♣ J65	1. Texas			
Contract: 4♥ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AK32				2NT
Vul: E-W	♥ QT8732	♥ K6	Pass	3♦	Pass	3♥
North HCP: 5+3	♦ J	♦ KT6	Pass	6♥	Pass	Pass
South HCP: 20	♣ QT643	♣ AK85	X	All Pass		
Contract: 6♥X North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 852		2NT	Pass	3NT
Vul: Both	♥ AJ	♥ 43		All Pass		
North HCP: 20+1	♦ AKJ87	♦ QT94				
South HCP: 6	♣ AT6	♣ KJ87				
Contract: 3NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ Q965	♠ KJ	2NT	Pass	3♦	5♦
Vul: E-W	♥ 954	♥ Q2	X	All Pass		
North HCP: 7	♦ Q8	♦ KT976532				
South HCP: 9+4	♣ K942	♣ 8				
Contract: 5♦X South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AJT7643		2NT	Pass	4♥ ¹
Vul: E-W	♥ AKT52	♥ J	Pass	4♠	All Pass	
North HCP: 21+1	♦ AK9	♦ 8762				
South HCP: 6+3	♣ AJT	♣ 8	1. Texas			
Contract: 4♠ North						

Board: 15	♠ 53	Partner bids first.
Dealer: North	♥ QJ7532	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 4+2	♣ J65	

Board: 16	♠ AK32	You bid first.
Dealer: South	♥ K6	West (LHO) Doubles 6♥ if possible.
Vul: E-W	♦ KT6	
HCP: 20	♣ AK85	

Board: 17	♠ 852	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ QT94	
HCP: 6	♣ KJ87	

Board: 18	♠ KJ	LHO opens the bidding 2NT.
Dealer: West	♥ Q2	Partner bids next.
Vul: E-W	♦ KT976532	East (RHO) bids 3♦ if possible.
HCP: 9+4	♣ 8	West (LHO) Doubles 5♦ if possible.

Board: 19	♠ AJT7643	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ 8762	
HCP: 6+3	♣ 8	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AQ97	♠ 53		2NT	Pass	4♦ ¹
Vul: N-S	♥ AT4	♥ QJ7532	Pass	4♥	All Pass	
North HCP: 20	♦ AQ54	♦ 82				
South HCP: 4+2	♣ A3	♣ J65	1. Texas			
Contract: 4♥ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AK32				2NT
Vul: E-W	♥ QT8732	♥ K6	Pass	3♦	Pass	3♥
North HCP: 5+3	♦ J	♦ KT6	Pass	6♥	Pass	Pass
South HCP: 20	♣ QT643	♣ AK85	X	All Pass		
Contract: 6♥X North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 852		2NT	Pass	3NT
Vul: Both	♥ AJ	♥ 43		All Pass		
North HCP: 20+1	♦ AKJ87	♦ QT94				
South HCP: 6	♣ AT6	♣ KJ87				
Contract: 3NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ Q965	♠ KJ	2NT	Pass	3♦	5♦
Vul: E-W	♥ 954	♥ Q2	X	All Pass		
North HCP: 7	♦ Q8	♦ KT976532				
South HCP: 9+4	♣ K942	♣ 8				
Contract: 5♦X South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AJT7643		2NT	Pass	4♥ ¹
Vul: E-W	♥ AKT52	♥ J	Pass	4♠	All Pass	
North HCP: 21+1	♦ AK9	♦ 8762				
South HCP: 6+3	♣ AJT	♣ 8	1. Texas			
Contract: 4♠ North						

Board: 20	♠ QJ7653	Partner bids first.
Dealer: South	♥ 542	The opponents are silent.
Vul: Both	♦ T6	
HCP: 8+2	♣ KQ	

Board: 21	♠ AK74	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ AK2	
HCP: 20	♣ AJT7	

Board: 22	♠ Q7652	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 10+1	♣ K7	

Board: 23	♠ AK2	You bid first.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: Both	♦ JT94	
HCP: 20	♣ AJ	

Board: 24	♠ 52	Partner bids first.
Dealer: South	♥ J93	The opponents are silent.
Vul: None	♦ J52	
HCP: 5+1	♣ QJT83	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QJ7653	♠ AK				2NT
Vul: Both	♥ 542	♥ KQJ87	Pass	3 ♥	Pass	3 ♠
North HCP: 8+2	♦ T6	♦ A92	Pass	4 ♠	All Pass	
South HCP: 21+1	♣ KQ	♣ A74				
Contract: 4 ♠ North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ 85		2NT	Pass	3NT
Vul: None	♥ JT	♥ Q2		All Pass		
North HCP: 20	♦ AK2	♦ Q9754				
South HCP: 9+1	♣ AJT7	♣ KQ43				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q7652	♠ AK8				2NT
Vul: E-W	♥ J82	♥ A643	Pass	3 ♥	Pass	3 ♠
North HCP: 10+1	♦ AT8	♦ K6	Pass	3NT	Pass	4 ♠
South HCP: 20	♣ K7	♣ AQ96	Pass	4NT	Pass	5 ♦ ¹
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ QJ		2NT	Pass	3 ♣ ¹
Vul: Both	♥ AKT5	♥ 7642	Pass	3 ♥	Pass	4 ♥
North HCP: 20	♦ JT94	♦ 85		All Pass		
South HCP: 5+1	♣ AJ	♣ Q7654				
Contract: 4 ♥ South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQ76				2NT
Vul: None	♥ J93	♥ AK74	Pass	3NT	All Pass	
North HCP: 5+1	♦ J52	♦ AKQ				
South HCP: 21	♣ QJT83	♣ 76				
Contract: 3NT North						

Board: 20	♠ AK	You bid first.
Dealer: South	♥ KQJ87	The opponents are silent.
Vul: Both	♦ A92	
HCP: 21+1	♣ A74	

Board: 21	♠ 85	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: None	♦ Q9754	
HCP: 9+1	♣ KQ43	

Board: 22	♠ AK8	You bid first.
Dealer: South	♥ A643	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 20	♣ AQ96	

Board: 23	♠ QJ	Partner bids first.
Dealer: North	♥ 7642	The opponents are silent.
Vul: Both	♦ 85	
HCP: 5+1	♣ Q7654	

Board: 24	♠ KQ76	You bid first.
Dealer: South	♥ AK74	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 21	♣ 76	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QJ7653	♠ AK				2NT
Vul: Both	♥ 542	♥ KQJ87	Pass	3 ♥	Pass	3 ♠
North HCP: 8+2	♦ T6	♦ A92	Pass	4 ♠	All Pass	
South HCP: 21+1	♣ KQ	♣ A74				
Contract: 4 ♠ North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ 85		2NT	Pass	3NT
Vul: None	♥ JT	♥ Q2		All Pass		
North HCP: 20	♦ AK2	♦ Q9754				
South HCP: 9+1	♣ AJT7	♣ KQ43				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q7652	♠ AK8				2NT
Vul: E-W	♥ J82	♥ A643	Pass	3 ♥	Pass	3 ♠
North HCP: 10+1	♦ AT8	♦ K6	Pass	3NT	Pass	4 ♠
South HCP: 20	♣ K7	♣ AQ96	Pass	4NT	Pass	5 ♦ ¹
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ QJ		2NT	Pass	3 ♣ ¹
Vul: Both	♥ AKT5	♥ 7642	Pass	3 ♥	Pass	4 ♥
North HCP: 20	♦ JT94	♦ 85		All Pass		
South HCP: 5+1	♣ AJ	♣ Q7654				
Contract: 4 ♥ South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQ76				2NT
Vul: None	♥ J93	♥ AK74	Pass	3NT	All Pass	
North HCP: 5+1	♦ J52	♦ AKQ				
South HCP: 21	♣ QJT83	♣ 76				
Contract: 3NT North						

Board: 25 ♠ K3 You bid first.

Dealer: North ♥ Q97 East (LHO) Doubles 6♠ if possible.

Vul: N-S ♦ AKQ8

HCP: 21 ♣ AK86

Board: 26 ♠ 8 Partner bids first.

Dealer: South ♥ 984 The opponents are silent.

Vul: Both ♦ QT873

HCP: 5+1 ♣ QJ96

Board: 27 ♠ AQ4 You bid first.

Dealer: North ♥ A76 The opponents are silent.

Vul: None ♦ J96

HCP: 20 ♣ AKQ5

Board: 28 ♠ AQT3 You bid first.

Dealer: North ♥ AQJ9 The opponents are silent.

Vul: N-S ♦ K9

HCP: 20 ♣ A87

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AT8762		2NT	Pass	4♥ ¹
Vul: N-S	♥ Q97	♥ A843	Pass	4♠	Pass	4NT
North HCP: 21	♦ AKQ8	♦ 54	Pass	5♣ ²	Pass	5♦
South HCP: 8+2	♣ AK86	♣ 9	Pass	5♠ ³	Pass	6♠
Contract: 6♠X South			Pass	Pass	X	All Pass

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ T52				2NT
Vul: Both	♥ 984	♥ KQT2	Pass	3NT	All Pass	
North HCP: 5+1	♦ QT873	♦ AKJ				
South HCP: 20	♣ QJ96	♣ AK4				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ J5		2NT	Pass	3NT
Vul: None	♥ A76	♥ K93		All Pass		
North HCP: 20	♦ J96	♦ AT52				
South HCP: 8	♣ AKQ5	♣ 9874				
Contract: 3NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AQT3	♠ 87654		2NT	Pass	3♥
Vul: N-S	♥ AQJ9	♥ T84	Pass	3NT ¹	Pass	4♠
North HCP: 20	♦ K9	♦ 63		All Pass		
South HCP: 0+1	♣ A87	♣ T53				
Contract: 4♠ South			1. Extended acceptance after NT			

Board: 25 ♠ AT8762 Partner bids first.

Dealer: North ♥ A843 East (RHO) Doubles 6♠ if possible.

Vul: N-S ♦ 54

HCP: 8+2 ♣ 9

Board: 26 ♠ T52 You bid first.

Dealer: South ♥ KQT2 The opponents are silent.

Vul: Both ♦ AKJ

HCP: 20 ♣ AK4

Board: 27 ♠ J5 Partner bids first.

Dealer: North ♥ K93 The opponents are silent.

Vul: None ♦ AT52

HCP: 8 ♣ 9874

Board: 28 ♠ 87654 Partner bids first.

Dealer: North ♥ T84 The opponents are silent.

Vul: N-S ♦ 63

HCP: 0+1 ♣ T53

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AT8762		2NT	Pass	4♥ ¹
Vul: N-S	♥ Q97	♥ A843	Pass	4♠	Pass	4NT
North HCP: 21	♦ AKQ8	♦ 54	Pass	5♣ ²	Pass	5♦
South HCP: 8+2	♣ AK86	♣ 9	Pass	5♠ ³	Pass	6♠
Contract: 6♠X South			Pass	Pass	X	All Pass

1. Texas

2. A=0/5 or 3/5

3. no !S queen

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ T52				2NT
Vul: Both	♥ 984	♥ KQT2	Pass	3NT	All Pass	
North HCP: 5+1	♦ QT873	♦ AKJ				
South HCP: 20	♣ QJ96	♣ AK4				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ J5		2NT	Pass	3NT
Vul: None	♥ A76	♥ K93		All Pass		
North HCP: 20	♦ J96	♦ AT52				
South HCP: 8	♣ AKQ5	♣ 9874				
Contract: 3NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AQT3	♠ 87654		2NT	Pass	3♥
Vul: N-S	♥ AQJ9	♥ T84	Pass	3NT ¹	Pass	4♠
North HCP: 20	♦ K9	♦ 63		All Pass		
South HCP: 0+1	♣ A87	♣ T53				
Contract: 4♠ South			1. Extended acceptance after NT			

Board: 29 ♠ QJ4 You bid first.

Dealer: North ♥ AK65 The opponents are silent.

Vul: None ♦ J7

HCP: 20 ♣ AKQ8

Board: 30 ♠ 95 Partner bids first.

Dealer: South ♥ 62 The opponents are silent.

Vul: N-S ♦ KJ5432

HCP: 5+2 ♣ J85

Board: 31 ♠ KQ95 You bid first.

Dealer: North ♥ AKT2 The opponents are silent.

Vul: E-W ♦ AK6

HCP: 20 ♣ J8

Board: 32 ♠ T83 Partner bids first.

Dealer: South ♥ J865 The opponents are silent.

Vul: Both ♦ T64

HCP: 5 ♣ AT9

Board: 33 ♠ Q4 Partner bids first.

Dealer: South ♥ KJ West (RHO) Doubles 4♠ if possible.

Vul: N-S ♦ A7632

HCP: 13+1 ♣ QJT6

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ A92		2NT	Pass	3NT
Vul: None	♥ AK65	♥ Q94		All Pass		
North HCP: 20	♦ J7	♦ 852				
South HCP: 6	♣ AKQ8	♣ T653				
Contract: 3NT South						

Contract: 3NT South

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ QJ7				2NT
Vul: N-S	♥ 62	♥ KQT	Pass	3NT	All Pass	
North HCP: 5+2	♦ KJ5432	♦ AQ98				
South HCP: 20	♣ J85	♣ AQ7				

Contract: 3NT North

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KQ95	♠ JT8		2NT	Pass	4♣
Vul: E-W	♥ AKT2	♥ QJ9	Pass	4♠ ¹	Pass	6NT
North HCP: 20	♦ AK6	♦ 87	All Pass			
South HCP: 11+1	♣ J8	♣ AK976				
Contract: 6NT South			1. A=2 out of 4			

Contract: 6NT South

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T83	♠ KQ				2NT
Vul: Both	♥ J865	♥ K932	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ T64	♦ AKQ9	Pass	4♥	All Pass	
South HCP: 20	♣ AT9	♣ QJ4				
Contract: 4♥ North				1. Stayman		

Contract: 4♥ North

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ KT93				2NT
Vul: N-S	♥ KJ	♥ A2	Pass	4♣	Pass	4♠ ¹
North HCP: 13+1	♦ A7632	♦ KQJ	X	XX	Pass	5♣
South HCP: 20	♣ QJT6	♣ AK97	Pass	6♣	All Pass	
Contract: 6♣ North			1. A=2 out of 4			

Board: 29	♠ A92	Partner bids first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: None	♦ 852	
HCP: 6	♣ T653	

Board: 30	♠ QJ7	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ AQ98	
HCP: 20	♣ AQ7	

Board: 31	♠ JT8	Partner bids first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 11+1	♣ AK976	

Board: 32	♠ KQ	You bid first.
Dealer: South	♥ K932	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 20	♣ QJ4	

Board: 33	♠ KT93	You bid first.
Dealer: South	♥ A2	West (LHO) Doubles 4♠ if possible.
Vul: N-S	♦ KQJ	
HCP: 20	♣ AK97	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ A92		2NT	Pass	3NT
Vul: None	♥ AK65	♥ Q94		All Pass		
North HCP: 20	♦ J7	♦ 852				
South HCP: 6	♣ AKQ8	♣ T653				
Contract: 3NT South						

Contract: 3NT South

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ QJ7				2NT
Vul: N-S	♥ 62	♥ KQT	Pass	3NT	All Pass	
North HCP: 5+2	♦ KJ5432	♦ AQ98				
South HCP: 20	♣ J85	♣ AQ7				

Contract: 3NT North

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KQ95	♠ JT8		2NT	Pass	4♣
Vul: E-W	♥ AKT2	♥ QJ9	Pass	4♠ ¹	Pass	6NT
North HCP: 20	♦ AK6	♦ 87	All Pass			
South HCP: 11+1	♣ J8	♣ AK976				
Contract: 6NT South			1. A=2 out of 4			

Contract: 6NT South

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T83	♠ KQ				2NT
Vul: Both	♥ J865	♥ K932	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ T64	♦ AKQ9	Pass	4♥	All Pass	
South HCP: 20	♣ AT9	♣ QJ4				
Contract: 4♥ North				1. Stayman		

Contract: 4♥ North

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ KT93				2NT
Vul: N-S	♥ KJ	♥ A2	Pass	4♣	Pass	4♠ ¹
North HCP: 13+1	♦ A7632	♦ KQJ	X	XX	Pass	5♣
South HCP: 20	♣ QJT6	♣ AK97	Pass	6♣	All Pass	
Contract: 6♣ North			1. A=2 out of 4			

Board: 34	♠ A92	Partner bids first.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: E-W	♦ J876	
HCP: 9	♣ T64	

Board: 35	♠ AQT5	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ Q6	
HCP: 20+1	♣ AKJT4	

Board: 36	♠ J65	Partner bids first.
Dealer: South	♥ J98762	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 2+2	♣ 93	

Board: 37	♠ KJT63	You bid first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: None	♦ A3	
HCP: 20+1	♣ AK5	

Board: 38	♠ Q7632	Partner bids first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 10+1	♣ Q5	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K8				2NT
Vul: E-W	♥ KJ8	♥ A93	Pass	3NT	All Pass	
North HCP: 9	♦ J876	♦ AQT2				
South HCP: 20	♣ T64	♣ AK97				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQT5	♠ J93		2NT	Pass	3NT
Vul: None	♥ AT	♥ K2	All Pass			
North HCP: 20+1	♦ Q6	♦ KJ752				
South HCP: 10+1	♣ AKJT4	♣ Q85				
Contract: 3NT South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AK2				2NT
Vul: E-W	♥ J98762	♥ KT	Pass	3♦	Pass	3♥
North HCP: 2+2	♦ 75	♦ AK943	All Pass			
South HCP: 21+1	♣ 93	♣ A65				
Contract: 3♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJT63	♠ 952		2NT	Pass	3♣ ¹
Vul: None	♥ KQ7	♥ AJT5	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ A3	♦ T864	All Pass			
South HCP: 6	♣ AK5	♣ JT	1. Stayman			
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q7632	♠ AT				2NT
Vul: N-S	♥ KQT6	♥ A54	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ J2	♦ KQT7	Pass	3♥ ²	Pass	3NT
South HCP: 20	♣ Q5	♣ AK76	All Pass			
Contract: 3NT South			1. Stayman			
			2. SMOLEN			

Board: 34	♠ K8	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: E-W	♦ AQT2	
HCP: 20	♣ AK97	

Board: 35	♠ J93	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: None	♦ KJ752	
HCP: 10+1	♣ Q85	

Board: 36	♠ AK2	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ AK943	
HCP: 21+1	♣ A65	

Board: 37	♠ 952	Partner bids first.
Dealer: North	♥ AJT5	The opponents are silent.
Vul: None	♦ T864	
HCP: 6	♣ JT	

Board: 38	♠ AT	You bid first.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ KQT7	
HCP: 20	♣ AK76	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K8				2NT
Vul: E-W	♥ KJ8	♥ A93	Pass	3NT	All Pass	
North HCP: 9	♦ J876	♦ AQT2				
South HCP: 20	♣ T64	♣ AK97				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQT5	♠ J93		2NT	Pass	3NT
Vul: None	♥ AT	♥ K2	All Pass			
North HCP: 20+1	♦ Q6	♦ KJ752				
South HCP: 10+1	♣ AKJT4	♣ Q85				
Contract: 3NT South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AK2				2NT
Vul: E-W	♥ J98762	♥ KT	Pass	3♦	Pass	3♥
North HCP: 2+2	♦ 75	♦ AK943	All Pass			
South HCP: 21+1	♣ 93	♣ A65				
Contract: 3♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KJT63	♠ 952		2NT	Pass	3♣ ¹
Vul: None	♥ KQ7	♥ AJT5	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ A3	♦ T864	All Pass			
South HCP: 6	♣ AK5	♣ JT	1. Stayman			
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q7632	♠ AT				2NT
Vul: N-S	♥ KQT6	♥ A54	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ J2	♦ KQT7	Pass	3♥ ²	Pass	3NT
South HCP: 20	♣ Q5	♣ AK76	All Pass			
Contract: 3NT South			1. Stayman			
			2. SMOLEN			

Board: 39 ♠ AJ83 You bid first.

Dealer: North ♥ AQT2 The opponents are silent.

Vul: Both ♦ Q9

HCP: 21 ♣ AKJ

Board: 40 ♠ Q Partner bids first.

Dealer: South ♥ JT9852 The opponents are silent.

Vul: N-S ♦ QJ4

HCP: 7+2 ♣ J97

Board: 41 ♠ KQJT5 You bid first.

Dealer: North ♥ AQ5 The opponents are silent.

Vul: N-S ♦ KQJ

HCP: 21+1 ♣ K6

Board: 42 ♠ KT97 Partner bids first.

Dealer: South ♥ J5432 The opponents are silent.

Vul: E-W ♦ 65

HCP: 10+1 ♣ AQ

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ83	♠ 9764		2NT	Pass	3♣ ¹
Vul: Both	♥ AQT2	♥ K763	Pass	3♥	Pass	4♥
North HCP: 21	♦ Q9	♦ A8	All Pass			
South HCP: 7	♣ AKJ	♣ 964				
Contract: 4♥ South			1. Stayman			

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J86				2NT
Vul: N-S	♥ JT9852	♥ AKQ6	Pass	3♦	Pass	3♥
North HCP: 7+2	♦ QJ4	♦ AK5	Pass	4♥	All Pass	
South HCP: 20	♣ J97	♣ K53				
Contract: 4♥ North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ KQJT5	♠ A86		2NT	Pass	3♦
Vul: N-S	♥ AQ5	♥ K9832	Pass	3♥	Pass	6NT
North HCP: 21+1	♦ KQJ	♦ A94	All Pass			
South HCP: 13+1	♣ K6	♣ Q4				
Contract: 6NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KT97	♠ J6				2NT
Vul: E-W	♥ J5432	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ 65	♦ AKQ2	Pass	3♠ ²	Pass	4♥
South HCP: 21	♣ AQ	♣ KJT2	Pass	4NT	Pass	5♣ ³
Contract: 6NT North			Pass	5♦	Pass	5♥ ⁴
			Pass	6NT	All Pass	

- 1. Stayman
- 2. SMOLEN
- 3. A=0/5 or 3/5
- 4. no !H queen

Board: 39	♠ 9764	Partner bids first.
Dealer: North	♥ K763	The opponents are silent.
Vul: Both	♦ A8	
HCP: 7	♣ 964	

Board: 40	♠ J86	You bid first.
Dealer: South	♥ AKQ6	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 20	♣ K53	

Board: 41	♠ A86	Partner bids first.
Dealer: North	♥ K9832	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13+1	♣ Q4	

Board: 42	♠ J6	You bid first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: E-W	♦ AKQ2	
HCP: 21	♣ KJT2	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ83	♠ 9764		2NT	Pass	3♣ ¹
Vul: Both	♥ AQT2	♥ K763	Pass	3♥	Pass	4♥
North HCP: 21	♦ Q9	♦ A8	All Pass			
South HCP: 7	♣ AKJ	♣ 964				
Contract: 4♥ South			1. Stayman			

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J86				2NT
Vul: N-S	♥ JT9852	♥ AKQ6	Pass	3♦	Pass	3♥
North HCP: 7+2	♦ QJ4	♦ AK5	Pass	4♥	All Pass	
South HCP: 20	♣ J97	♣ K53				
Contract: 4♥ North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ KQJT5	♠ A86		2NT	Pass	3♦
Vul: N-S	♥ AQ5	♥ K9832	Pass	3♥	Pass	6NT
North HCP: 21+1	♦ KQJ	♦ A94	All Pass			
South HCP: 13+1	♣ K6	♣ Q4				
Contract: 6NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KT97	♠ J6				2NT
Vul: E-W	♥ J5432	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 10+1	♦ 65	♦ AKQ2	Pass	3♠ ²	Pass	4♥
South HCP: 21	♣ AQ	♣ KJT2	Pass	4NT	Pass	5♣ ³
Contract: 6NT North			Pass	5♦	Pass	5♥ ⁴
			Pass	6NT	All Pass	

- 1. Stayman
- 2. SMOLEN
- 3. A=0/5 or 3/5
- 4. no !H queen

Board: 43 ♠ K63 You bid first.

Dealer: North ♥ J5 The opponents are silent.

Vul: Both ♦ AK62

HCP: 20 ♣ AKQ8

Board: 44 ♠ T9 Partner bids first.

Dealer: South ♥ 94 The opponents are silent.

Vul: N-S ♦ K9643

HCP: 6+1 ♣ QJ98

Board: 45 ♠ KT You bid first.

Dealer: North ♥ 872 The opponents are silent.

Vul: E-W ♦ AKT7

HCP: 20 ♣ AKQJ

Board: 46 ♠ QJT Partner bids first.

Dealer: South ♥ AJ98653 The opponents are silent.

Vul: Both ♦ -

HCP: 13+3 ♣ KQT

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ 5		2NT	Pass	3♦
Vul: Both	♥ J5	♥ KQ9642	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK62	♦ JT73		All Pass		
South HCP: 6+2	♣ AKQ8	♣ 96				
Contract: 6♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ5				2NT
Vul: N-S	♥ 94	♥ QT8	Pass	3NT	All Pass	
North HCP: 6+1	♦ K9643	♦ Q72				
South HCP: 20	♣ QJ98	♣ AK6				
Contract: 3NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ5		2NT	Pass	3♦
Vul: E-W	♥ 872	♥ KT9653	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKT7	♦ J5		All Pass		
South HCP: 7+2	♣ AKQJ	♣ 98				
Contract: 4♥ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK98				2NT
Vul: Both	♥ AJ98653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 13+3	♦ -	♦ AQJ53	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ KQT	♣ A3	Pass	5♦	Pass	5♠ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 43	♠ 5	Partner bids first.
Dealer: North	♥ KQ9642	The opponents are silent.
Vul: Both	♦ JT73	
HCP: 6+2	♣ 96	

Board: 44	♠ AKQ5	You bid first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 20	♣ AK6	

Board: 45	♠ QJ5	Partner bids first.
Dealer: North	♥ KT9653	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 7+2	♣ 98	

Board: 46	♠ AK98	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AQJ53	
HCP: 20+1	♣ A3	

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ 5		2NT	Pass	3♦
Vul: Both	♥ J5	♥ KQ9642	Pass	3♥	Pass	6♥
North HCP: 20	♦ AK62	♦ JT73		All Pass		
South HCP: 6+2	♣ AKQ8	♣ 96				
Contract: 6♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ5				2NT
Vul: N-S	♥ 94	♥ QT8	Pass	3NT	All Pass	
North HCP: 6+1	♦ K9643	♦ Q72				
South HCP: 20	♣ QJ98	♣ AK6				
Contract: 3NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ5		2NT	Pass	3♦
Vul: E-W	♥ 872	♥ KT9653	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKT7	♦ J5		All Pass		
South HCP: 7+2	♣ AKQJ	♣ 98				
Contract: 4♥ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK98				2NT
Vul: Both	♥ AJ98653	♥ Q7	Pass	4♦ ¹	Pass	4♥
North HCP: 13+3	♦ -	♦ AQJ53	Pass	4NT	Pass	5♣ ²
South HCP: 20+1	♣ KQT	♣ A3	Pass	5♦	Pass	5♠ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. Texas

2. A=0/5 or 3/5

3. !H queen and !S king

Board: 47 ♠ A4 You bid first.

Dealer: North ♥ KQ65 The opponents are silent.

Vul: None ♦ AKT32

HCP: 21+1 ♣ KQ

Board: 48 ♠ KT64 Partner bids first.

Dealer: South ♥ K65 The opponents are silent.

Vul: E-W ♦ AT4

HCP: 14 ♣ A43

Board: 49 ♠ QT83 You bid first.

Dealer: North ♥ A4 The opponents are silent.

Vul: Both ♦ AK9

HCP: 20 ♣ AK84

Board: 50 ♠ K972 Partner bids first.

Dealer: South ♥ T742 The opponents are silent.

Vul: None ♦ J6

HCP: 9 ♣ AJ8

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KJ97532		2NT	Pass	4♥ ¹
Vul: None	♥ KQ65	♥ J		Pass	4♦	All Pass
North HCP: 21+1	♦ AKT32	♦ 8				
South HCP: 9+3	♣ KQ	♣ A965				1. Texas
Contract: 4♦ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ AJ				2NT
Vul: E-W	♥ K65	♥ AQJ2		Pass	3♣ ¹	Pass 3♥
North HCP: 14	♦ AT4	♦ KQ875		Pass	6NT	All Pass
South HCP: 20+1	♣ A43	♣ K7				1. Stayman
Contract: 6NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QT83	♠ KJ7		2NT	Pass	3♣ ¹
Vul: Both	♥ A4	♥ T972		Pass	3♦	Pass 3NT
North HCP: 20	♦ AK9	♦ QJ				All Pass
South HCP: 10	♣ AK84	♣ QJ53				1. Stayman
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ A83				2NT
Vul: None	♥ T742	♥ AKJ		Pass	3♣ ¹	Pass 3♦
North HCP: 9	♦ J6	♦ AK		Pass	3NT	All Pass
South HCP: 21+1	♣ AJ8	♣ QT754				1. Stayman
Contract: 3NT North						

Board: 47	♠ KJ97532	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ 8	
HCP: 9+3	♣ A965	

Board: 48	♠ AJ	You bid first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: E-W	♦ KQ875	
HCP: 20+1	♣ K7	

Board: 49	♠ KJ7	Partner bids first.
Dealer: North	♥ T972	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 10	♣ QJ53	

Board: 50	♠ A83	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ AK	
HCP: 21+1	♣ QT754	

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KJ97532		2NT	Pass	4♥ ¹
Vul: None	♥ KQ65	♥ J		Pass	4♦	All Pass
North HCP: 21+1	♦ AKT32	♦ 8				
South HCP: 9+3	♣ KQ	♣ A965				1. Texas
Contract: 4♦ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ AJ				2NT
Vul: E-W	♥ K65	♥ AQJ2		Pass	3♣ ¹	Pass 3♥
North HCP: 14	♦ AT4	♦ KQ875		Pass	6NT	All Pass
South HCP: 20+1	♣ A43	♣ K7				1. Stayman
Contract: 6NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QT83	♠ KJ7		2NT	Pass	3♣ ¹
Vul: Both	♥ A4	♥ T972		Pass	3♦	Pass 3NT
North HCP: 20	♦ AK9	♦ QJ				All Pass
South HCP: 10	♣ AK84	♣ QJ53				1. Stayman
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ A83				2NT
Vul: None	♥ T742	♥ AKJ		Pass	3♣ ¹	Pass 3♦
North HCP: 9	♦ J6	♦ AK		Pass	3NT	All Pass
South HCP: 21+1	♣ AJ8	♣ QT754				1. Stayman
Contract: 3NT North						