

Board: 1 ♠ QJT8753 RHO is dealer. You bid second.

Dealer: West ♥ K West (RHO) opens 1NT if possible.

Vul: None ♦ K7 West (RHO) Doubles 2♦ if possible.

HCP: 12+3 ♣ K97

Board: 2 ♠ KQT2 Partner is dealer.

Dealer: South ♥ AJ The opponents are silent.

Vul: N-S ♦ A5

HCP: 18+1 ♣ KJ976

Board: 3 ♠ J3 You are dealer.

Dealer: North ♥ AQT6 The opponents are silent.

Vul: E-W ♦ A9

HCP: 16+1 ♣ KQ987

Board: 4 ♠ K62 Partner is dealer.

Dealer: South ♥ JT94 East (LHO) Doubles 1NT if possible.

Vul: Both ♦ T64

HCP: 4 ♣ T72

Board: 5 ♠ A9842 RHO is dealer. You bid second.

Dealer: West ♥ 985 West (RHO) opens 1NT if possible.

Vul: E-W ♦ K752

HCP: 11+1 ♣ A

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QJT8753	♠ -	1NT	2♣ ¹	Pass	2♦ ²
Vul: None	♥ K	♥ J6542	X	2♠	All Pass	
North HCP: 12+3	♦ K7	♦ J953				
South HCP: 9+1	♣ K97	♣ AQJT				
Contract: 2♠ North			1. Cappelletti, any 6+suit			
			2. automat			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KQT2	♠ AJ				1NT
Vul: N-S	♥ AJ	♥ Q875	Pass	2♣ ¹	Pass	2♥
North HCP: 18+1	♦ A5	♦ KQ976	Pass	3♣	Pass	3NT
South HCP: 16+1	♣ KJ976	♣ AT	Pass	6NT	All Pass	
Contract: 6NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ AT62		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQT6	♥ K32	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ A9	♦ K54	All Pass			
South HCP: 10	♣ KQ987	♣ 654				
Contract: 3NT South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ J7				1NT
Vul: Both	♥ JT94	♥ K6	Pass	Pass	X	2♦
North HCP: 4	♦ T64	♦ AJ972	All Pass			
South HCP: 15+1	♣ T72	♣ AQ95				
Contract: 2♦ South						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ A9842	♠ T53	1NT	2♠ ¹	All Pass	
Vul: E-W	♥ 985	♥ AJ72				
North HCP: 11+1	♦ K752	♦ JT63				1. Cappelletti, 5M-4m
South HCP: 6	♣ A	♣ 62				
Contract: 2♠ North						

Board: 1	♠ -	LHO is dealer.
Dealer: West	♥ J6542	West (LHO) opens 1NT if possible.
Vul: None	♦ J953	West (LHO) Doubles 2♦ if possible.
HCP: 9+1	♣ AQJT	

Board: 2	♠ AJ	You are dealer.
Dealer: South	♥ Q875	The opponents are silent.
Vul: N-S	♦ KQ976	
HCP: 16+1	♣ AT	

Board: 3	♠ AT62	Partner is dealer.
Dealer: North	♥ K32	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 10	♣ 654	

Board: 4	♠ J7	You are dealer.
Dealer: South	♥ K6	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ AJ972	
HCP: 15+1	♣ AQ95	

Board: 5	♠ T53	LHO is dealer.
Dealer: West	♥ AJ72	West (LHO) opens 1NT if possible.
Vul: E-W	♦ JT63	
HCP: 6	♣ 62	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ QJT8753	♠ -	1NT	2♣ ¹	Pass	2♦ ²
Vul: None	♥ K	♥ J6542	X	2♠	All Pass	
North HCP: 12+3	♦ K7	♦ J953				
South HCP: 9+1	♣ K97	♣ AQJT				
Contract: 2♠ North			1. Cappelletti, any 6+suit			
			2. automat			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KQT2	♠ AJ				1NT
Vul: N-S	♥ AJ	♥ Q875	Pass	2♣ ¹	Pass	2♥
North HCP: 18+1	♦ A5	♦ KQ976	Pass	3♣	Pass	3NT
South HCP: 16+1	♣ KJ976	♣ AT	Pass	6NT	All Pass	
Contract: 6NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ AT62		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQT6	♥ K32	Pass	2♥	Pass	3NT
North HCP: 16+1	♦ A9	♦ K54	All Pass			
South HCP: 10	♣ KQ987	♣ 654				
Contract: 3NT South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ J7				1NT
Vul: Both	♥ JT94	♥ K6	Pass	Pass	X	2♦
North HCP: 4	♦ T64	♦ AJ972	All Pass			
South HCP: 15+1	♣ T72	♣ AQ95				
Contract: 2♦ South						

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ A9842	♠ T53	1NT	2♠ ¹	All Pass	
Vul: E-W	♥ 985	♥ AJ72				
North HCP: 11+1	♦ K752	♦ JT63				1. Cappelletti, 5M-4m
South HCP: 6	♣ A	♣ 62				
Contract: 2♠ North						

Board: 6	♠ AK94	Partner is dealer.
Dealer: South	♥ 542	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 14	♣ Q76	

Board: 7	♠ J3	You are dealer.
Dealer: North	♥ KQT7	The opponents are silent.
Vul: Both	♦ A2	
HCP: 15+1	♣ AJ853	

Board: 8	♠ 8	Partner is dealer.
Dealer: South	♥ A9872	East (LHO) bids 2♠ if possible.
Vul: None	♦ KJT975	West (RHO) bids 3♠ if possible.
HCP: 8+3	♣ 3	East (LHO) bids 4♠ if possible.

Board: 9	♠ AK	LHO is dealer.
Dealer: East	♥ AQ653	East (LHO) opens 1NT if possible.
Vul: E-W	♦ A943	West (RHO) bids 2♥ if possible.
HCP: 18+1	♣ J2	West (RHO) Doubles 3♥ if possible.

Board: 10	♠ 3	Partner is dealer.
Dealer: South	♥ Q7632	The opponents are silent.
Vul: Both	♦ T9	
HCP: 7+2	♣ AJ632	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ 76				1NT
Vul: Both	♥ 542	♥ AKT3	Pass	2♦ ¹	Pass	2♥
North HCP: 14	♦ AJ7	♦ K5	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q76	♣ AJ842				1. Stayman
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ 5		1NT	Pass	3♠ ¹
Vul: Both	♥ KQT7	♥ AJ96	Pass	4♥	All Pass	
North HCP: 15+1	♦ A2	♦ KJ863				1. 1N-3M splinter
South HCP: 11+1	♣ AJ853	♣ QT4				
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A9				1NT
Vul: None	♥ A9872	♥ J654	Pass	2♦	2♠	3♥
North HCP: 8+3	♦ KJT975	♦ A4	3♠	4♥	4♠	Pass
South HCP: 15+1	♣ 3	♣ AQ842	Pass	5♥	All Pass	
Contract: 5♥ North						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AK	♠ 8743			1NT	Pass
Vul: E-W	♥ AQ653	♥ 972	2♥	3♥	Pass	Pass
North HCP: 18+1	♦ A943	♦ JT8	X	All Pass		
South HCP: 1	♣ J2	♣ T73				
Contract: 3♥X North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ K5				1NT
Vul: Both	♥ Q7632	♥ 85	Pass	2♦	Pass	2♥
North HCP: 7+2	♦ T9	♦ AK843			All Pass	
South HCP: 15+1	♣ AJ632	♣ KQ87				
Contract: 2♥ South						

Board: 6	♠ 76	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: Both	♦ K5	
HCP: 15+1	♣ AJ842	
Board: 7	♠ 5	Partner is dealer.
Dealer: North	♥ AJ96	The opponents are silent.
Vul: Both	♦ KJ863	
HCP: 11+1	♣ QT4	
Board: 8	♠ A9	You are dealer.
Dealer: South	♥ J654	East (RHO) bids 2♠ if possible.
Vul: None	♦ A4	West (LHO) bids 3♠ if possible.
HCP: 15+1	♣ AQ842	East (RHO) bids 4♠ if possible.
Board: 9	♠ 8743	RHO is dealer. You bid second.
Dealer: East	♥ 972	East (RHO) opens 1NT if possible.
Vul: E-W	♦ JT8	West (LHO) bids 2♥ if possible.
HCP: 1	♣ T73	West (LHO) Doubles 3♥ if possible.
Board: 10	♠ K5	You are dealer.
Dealer: South	♥ 85	The opponents are silent.
Vul: Both	♦ AK843	
HCP: 15+1	♣ KQ87	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ 76				1NT
Vul: Both	♥ 542	♥ AKT3	Pass	2♦ ¹	Pass	2♥
North HCP: 14	♦ AJ7	♦ K5	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q76	♣ AJ842				
Contract: 3NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ 5		1NT	Pass	3♠ ¹
Vul: Both	♥ KQT7	♥ AJ96	Pass	4♥	All Pass	
North HCP: 15+1	♦ A2	♦ KJ863				
South HCP: 11+1	♣ AJ853	♣ QT4	1. 1N-3M splinter			
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A9				1NT
Vul: None	♥ A9872	♥ J654	Pass	2♦	2♠	3♥
North HCP: 8+3	♦ KJT975	♦ A4	3♠	4♥	4♠	Pass
South HCP: 15+1	♣ 3	♣ AQ842	Pass	5♥	All Pass	
Contract: 5♥ North						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ AK	♠ 8743			1NT	Pass
Vul: E-W	♥ AQ653	♥ 972	2♥	3♥	Pass	Pass
North HCP: 18+1	♦ A943	♦ JT8	X	All Pass		
South HCP: 1	♣ J2	♣ T73				
Contract: 3♥X North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ K5				1NT
Vul: Both	♥ Q7632	♥ 85	Pass	2♦	Pass	2♥
North HCP: 7+2	♦ T9	♦ AK843	All Pass			
South HCP: 15+1	♣ AJ632	♣ KQ87				
Contract: 2♥ South						

Board: 11	♠ KJ96	LHO is dealer.
Dealer: East	♥ T8	East (LHO) opens 1NT if possible.
Vul: None	♦ AQJ83	West (RHO) bids 2♠ if possible.
HCP: 14+1	♣ K8	West (RHO) Doubles 3♦ if possible.

Board: 12	♠ T52	Partner is dealer.
Dealer: South	♥ QJT3	The opponents are silent.
Vul: N-S	♦ J82	
HCP: 7	♣ QJ9	

Board: 13	♠ 94	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ KJ87	
HCP: 15+1	♣ AQJ97	

Board: 14	♠ KJ63	Partner is dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: None	♦ 96432	
HCP: 12+1	♣ K	

Board: 15	♠ KQ83	LHO is dealer.
Dealer: East	♥ 7	East (LHO) opens 1NT if possible.
Vul: N-S	♦ K2	
HCP: 13+2	♣ AJT642	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ KJ96	♠ T732			1NT	Pass
Vul: None	♥ T8	♥ 76543	2 ♠ ¹	3 ♦	Pass	Pass
North HCP: 14+1	♦ AQJ83	♦ 2	X	All Pass		
South HCP: 0+1	♣ K8	♣ 976				1. 1N-2S transfer to clubs
Contract: 3♦ X North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ A9			1NT	
Vul: N-S	♥ QJT3	♥ A742	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 7	♦ J82	♦ 54	All Pass			
South HCP: 15+1	♣ QJ9	♣ AK865				1. Stayman
Contract: 2 ♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ 875		1NT	Pass	2 ♣ ¹
Vul: E-W	♥ A7	♥ JT98	Pass	2 ♦	Pass	2 NT
North HCP: 15+1	♦ KJ87	♦ AQT	All Pass			
South HCP: 7	♣ AQJ97	♣ 532				1. Stayman
Contract: 2 NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KJ63	♠ 95			1NT	
Vul: None	♥ KQ8	♥ J9	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12+1	♦ 96432	♦ AKT8	Pass	3 ♦	Pass	5 ♦
South HCP: 15+1	♣ K	♣ AQJ75	All Pass			
Contract: 5 ♦ South						1. Stayman

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ KQ83	♠ AJT962		1NT	2 ♦ ¹	
Vul: N-S	♥ 7	♥ K642	Pass	4 ♠	All Pass	
North HCP: 13+2	♦ K2	♦ 3				
South HCP: 11+2	♣ AJT642	♣ K5				1. Cappelletti, both majors
Contract: 4 ♠ North						

Board: 11	♠ T732	RHO is dealer. You bid second.
Dealer: East	♥ 76543	East (RHO) opens 1NT if possible.
Vul: None	♦ 2	West (LHO) bids 2♠ if possible.
HCP: 0+1	♣ 976	West (LHO) Doubles 3♦ if possible.

Board: 12	♠ A9	You are dealer.
Dealer: South	♥ A742	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 15+1	♣ AK865	

Board: 13	♠ 875	Partner is dealer.
Dealer: North	♥ JT98	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 7	♣ 532	

Board: 14	♠ 95	You are dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: None	♦ AKT8	
HCP: 15+1	♣ AQJ75	

Board: 15	♠ AJT962	RHO is dealer. You bid second.
Dealer: East	♥ K642	East (RHO) opens 1NT if possible.
Vul: N-S	♦ 3	
HCP: 11+2	♣ K5	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ KJ96	♠ T732			1NT	Pass
Vul: None	♥ T8	♥ 76543	2 ♠ ¹	3 ♦	Pass	Pass
North HCP: 14+1	♦ AQJ83	♦ 2	X	All Pass		
South HCP: 0+1	♣ K8	♣ 976				1. 1N-2S transfer to clubs
Contract: 3♦ X North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ A9			1NT	
Vul: N-S	♥ QJT3	♥ A742	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 7	♦ J82	♦ 54	All Pass			
South HCP: 15+1	♣ QJ9	♣ AK865				1. Stayman
Contract: 2 ♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ 875		1NT	Pass	2 ♣ ¹
Vul: E-W	♥ A7	♥ JT98	Pass	2 ♦	Pass	2 NT
North HCP: 15+1	♦ KJ87	♦ AQT	All Pass			
South HCP: 7	♣ AQJ97	♣ 532				1. Stayman
Contract: 2 NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KJ63	♠ 95			1NT	
Vul: None	♥ KQ8	♥ J9	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12+1	♦ 96432	♦ AKT8	Pass	3 ♦	Pass	5 ♦
South HCP: 15+1	♣ K	♣ AQJ75	All Pass			
Contract: 5 ♦ South						1. Stayman

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ KQ83	♠ AJT962		1NT	2 ♦ ¹	
Vul: N-S	♥ 7	♥ K642	Pass	4 ♠	All Pass	
North HCP: 13+2	♦ K2	♦ 3				
South HCP: 11+2	♣ AJT642	♣ K5				1. Cappelletti, both majors
Contract: 4 ♠ North						

Board: 16	♠ AJ
Dealer: South	♥ 64
Vul: Both	♦ AJT542
HCP: 14+2	♣ A52

Partner is dealer.
The opponents are silent.

Board: 17	♠ A87542
Dealer: West	♥ 72
Vul: N-S	♦ AQ5
HCP: 11+2	♣ J5

RHO is dealer. You bid second.
West (RHO) opens 1NT if possible.
East (LHO) Doubles 2♣ if possible.
West (RHO) bids 2♥ if possible.
East (LHO) Doubles 2♠ if possible.

Board: 18	♠ A4
Dealer: South	♥ QJ8
Vul: Both	♦ AKJ52
HCP: 16+1	♣ JT7

Partner is dealer.
The opponents are silent.

Board: 19	♠ KJ
Dealer: North	♥ 92
Vul: None	♦ AT94
HCP: 15+1	♣ AQJ95

You are dealer.
The opponents are silent.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ 74				1NT
Vul: Both	♥ 64	♥ AKT2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 14+2	♦ AJT542	♦ KQ963	Pass	4♣	Pass	4♥
South HCP: 15+1	♣ A52	♣ QJ	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	

1. 1N-3C transfer to diamonds
 2. automat
 3. A=2/5 or 5/5, Q(D)=1

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ A87542	♠ 9	1NT	2♣ ¹	X	Pass
Vul: N-S	♥ 72	♥ KT83	2♥	2♠	X	All Pass
North HCP: 11+2	♦ AQ5	♦ T9742				
South HCP: 3+1	♣ J5	♣ 964				
Contract: 2♠X North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ Q2				1NT
Vul: Both	♥ QJ8	♥ AK72	Pass	4♣	Pass	4♠ ¹
North HCP: 16+1	♦ AKJ52	♦ QT843	Pass	4NT	All Pass	
South HCP: 15+1	♣ JT7	♣ A3				
Contract: 4NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ 8732		1NT	Pass	2♦
Vul: None	♥ 92	♥ AJ854	Pass	2♥	All Pass	
North HCP: 15+1	♦ AT94	♦ 72				
South HCP: 5+1	♣ AQJ95	♣ 83				
Contract: 2♥ North						

Board: 16 ♠ 74 You are dealer.

Dealer: South ♥ AKT2 The opponents are silent.

Vul: Both ♦ KQ963

HCP: 15+1 ♣ QJ

Board: 17 ♠ 9 LHO is dealer.

Dealer: West ♥ KT83 West (LHO) opens 1NT if possible.

Vul: N-S ♦ T9742 East (RHO) Doubles 2♣ if possible.

HCP: 3+1 ♣ 964 West (LHO) bids 2♥ if possible.

East (RHO) Doubles 2♠ if possible.

Board: 18 ♠ Q2 You are dealer.

Dealer: South ♥ AK72 The opponents are silent.

Vul: Both ♦ QT843

HCP: 15+1 ♣ A3

Board: 19 ♠ 8732 Partner is dealer.

Dealer: North ♥ AJ854 The opponents are silent.

Vul: None ♦ 72

HCP: 5+1 ♣ 83

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ 74				1NT
Vul: Both	♥ 64	♥ AKT2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 14+2	♦ AJT542	♦ KQ963	Pass	4♣	Pass	4♥
South HCP: 15+1	♣ A52	♣ QJ	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	

1. 1N-3C transfer to diamonds
 2. automat
 3. A=2/5 or 5/5, Q(D)=1

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ A87542	♠ 9	1NT	2♣ ¹	X	Pass
Vul: N-S	♥ 72	♥ KT83	2♥	2♠	X	All Pass
North HCP: 11+2	♦ AQ5	♦ T9742				
South HCP: 3+1	♣ J5	♣ 964				
Contract: 2♠X North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ Q2				1NT
Vul: Both	♥ QJ8	♥ AK72	Pass	4♣	Pass	4♠ ¹
North HCP: 16+1	♦ AKJ52	♦ QT843	Pass	4NT	All Pass	
South HCP: 15+1	♣ JT7	♣ A3				
Contract: 4NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ 8732		1NT	Pass	2♦
Vul: None	♥ 92	♥ AJ854	Pass	2♥	All Pass	
North HCP: 15+1	♦ AT94	♦ 72				
South HCP: 5+1	♣ AQJ95	♣ 83				
Contract: 2♥ North						

Board: 20	♠ QJ	Partner is dealer.
Dealer: South	♥ 9763	The opponents are silent.
Vul: E-W	♦ AQJ9	
HCP: 14	♣ A54	

Board: 21	♠ A2	You are dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ JT752	
HCP: 15+1	♣ AKT5	

Board: 22	♠ T2	Partner is dealer.
Dealer: South	♥ J98754	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 3+2	♣ T9	

Board: 23	♠ A8765	Partner is dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ QT43	
HCP: 9+1	♣ Q5	

Board: 24	♠ K96	Partner is dealer.
Dealer: South	♥ T963	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 8	♣ QT8	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AK				1NT
Vul: E-W	♥ 9763	♥ K8	Pass	2♣ ¹	Pass	2♦
North HCP: 14	♦ AQJ9	♦ K742	Pass	2NT	All Pass	
South HCP: 15+1	♣ A54	♣ QT982				
Contract: 2NT North			1. Stayman			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ T76		1NT	Pass	2♦
Vul: None	♥ K4	♥ QJ963	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ JT752	♦ AQ		All Pass		
South HCP: 9+1	♣ AKT5	♣ 873				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ K7				1NT
Vul: Both	♥ J98754	♥ Q632	Pass	2♦	Pass	3♥ ¹
North HCP: 3+2	♦ Q95	♦ AJT42		All Pass		
South HCP: 15+1	♣ T9	♣ KQ				
Contract: 3♥ South			1. Super acceptance after NT			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ A8765	♠ J2				1NT
Vul: N-S	♥ J3	♥ AKT5	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ QT43	♦ AK865	Pass	3♦	Pass	5♦
South HCP: 16+1	♣ Q5	♣ J2		All Pass		
Contract: 5♦ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ A4				1NT
Vul: E-W	♥ T963	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K32	♦ AQJ8	Pass	2NT	All Pass	
South HCP: 15+1	♣ QT8	♣ J9532				
Contract: 2NT North			1. Stayman			

Board: 20	♠ AK	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ K742	
HCP: 15+1	♣ QT982	

Board: 21	♠ T76	Partner is dealer.
Dealer: North	♥ QJ963	The opponents are silent.
Vul: None	♦ AQ	
HCP: 9+1	♣ 873	

Board: 22	♠ K7	You are dealer.
Dealer: South	♥ Q632	The opponents are silent.
Vul: Both	♦ AJT42	
HCP: 15+1	♣ KQ	

Board: 23	♠ J2	You are dealer.
Dealer: South	♥ AKT5	The opponents are silent.
Vul: N-S	♦ AK865	
HCP: 16+1	♣ J2	

Board: 24	♠ A4	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ AQJ8	
HCP: 15+1	♣ J9532	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AK				1NT
Vul: E-W	♥ 9763	♥ K8	Pass	2♣ ¹	Pass	2♦
North HCP: 14	♦ AQJ9	♦ K742	Pass	2NT	All Pass	
South HCP: 15+1	♣ A54	♣ QT982				
Contract: 2NT North			1. Stayman			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ T76		1NT	Pass	2♦
Vul: None	♥ K4	♥ QJ963	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ JT752	♦ AQ		All Pass		
South HCP: 9+1	♣ AKT5	♣ 873				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ K7				1NT
Vul: Both	♥ J98754	♥ Q632	Pass	2♦	Pass	3♥ ¹
North HCP: 3+2	♦ Q95	♦ AJT42		All Pass		
South HCP: 15+1	♣ T9	♣ KQ				
Contract: 3♥ South			1. Super acceptance after NT			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ A8765	♠ J2				1NT
Vul: N-S	♥ J3	♥ AKT5	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ QT43	♦ AK865	Pass	3♦	Pass	5♦
South HCP: 16+1	♣ Q5	♣ J2		All Pass		
Contract: 5♦ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ A4				1NT
Vul: E-W	♥ T963	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K32	♦ AQJ8	Pass	2NT	All Pass	
South HCP: 15+1	♣ QT8	♣ J9532				
Contract: 2NT North			1. Stayman			

Board: 25	♠ 72	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ AK963	
HCP: 15+1	♣ KJ84	

Board: 26	♠ QJ975	Partner is dealer.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 13+1	♣ A9	

Board: 27	♠ JT	You are dealer.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: Both	♦ K4	
HCP: 15+1	♣ AJT84	

Board: 28	♠ 8742	Partner is dealer.
Dealer: South	♥ AQ742	The opponents are silent.
Vul: None	♦ KT7	
HCP: 9+1	♣ 6	

Board: 29	♠ 95	You are dealer.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: N-S	♦ KQ954	
HCP: 16+1	♣ AJ	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ QJ5		1NT	Pass	2♣ ¹
Vul: Both	♥ A2	♥ 8543	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AK963	♦ JT4	All Pass			
South HCP: 8	♣ KJ84	♣ A65				
Contract: 2NT South			1. Stayman			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ QJ975	♠ K4				1NT
Vul: E-W	♥ AJ2	♥ T6	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ J98	♦ AKQT	Pass	3NT	All Pass	
South HCP: 15+1	♣ A9	♣ QJT32				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ 965		1NT	Pass	2NT
Vul: Both	♥ AQ76	♥ KT4	All Pass			
North HCP: 15+1	♦ K4	♦ Q65				
South HCP: 8	♣ AJT84	♣ K752				
Contract: 2NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 8742	♠ QT				1NT
Vul: None	♥ AQ742	♥ J985	Pass	2♦	Pass	3♥ ¹
North HCP: 9+1	♦ KT7	♦ AJ652	Pass	4♥	All Pass	
South HCP: 15+1	♣ 6	♣ AK				
Contract: 4♥ North			1. Super acceptance after NT			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ QJ732		1NT	Pass	2♥
Vul: N-S	♥ AQT4	♥ K5	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ KQ954	♦ T	Pass	3♦	Pass	3NT
South HCP: 9+2	♣ AJ	♣ K5432	All Pass			
Contract: 3NT South						

Board: 25	♠ QJ5	Partner is dealer.
Dealer: North	♥ 8543	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 8	♣ A65	

Board: 26	♠ K4	You are dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 15+1	♣ QJT32	

Board: 27	♠ 965	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: Both	♦ Q65	
HCP: 8	♣ K752	

Board: 28	♠ QT	You are dealer.
Dealer: South	♥ J985	The opponents are silent.
Vul: None	♦ AJ652	
HCP: 15+1	♣ AK	

Board: 29	♠ QJ732	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ T	
HCP: 9+2	♣ K5432	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ QJ5		1NT	Pass	2♣ ¹
Vul: Both	♥ A2	♥ 8543	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AK963	♦ JT4	All Pass			
South HCP: 8	♣ KJ84	♣ A65				
Contract: 2NT South			1. Stayman			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ QJ975	♠ K4				1NT
Vul: E-W	♥ AJ2	♥ T6	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ J98	♦ AKQT	Pass	3NT	All Pass	
South HCP: 15+1	♣ A9	♣ QJT32				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ 965		1NT	Pass	2NT
Vul: Both	♥ AQ76	♥ KT4	All Pass			
North HCP: 15+1	♦ K4	♦ Q65				
South HCP: 8	♣ AJT84	♣ K752				
Contract: 2NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 8742	♠ QT				1NT
Vul: None	♥ AQ742	♥ J985	Pass	2♦	Pass	3♥ ¹
North HCP: 9+1	♦ KT7	♦ AJ652	Pass	4♥	All Pass	
South HCP: 15+1	♣ 6	♣ AK				
Contract: 4♥ North			1. Super acceptance after NT			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ QJ732		1NT	Pass	2♥
Vul: N-S	♥ AQT4	♥ K5	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ KQ954	♦ T	Pass	3♦	Pass	3NT
South HCP: 9+2	♣ AJ	♣ K5432	All Pass			
Contract: 3NT South						

Board: 30	♠ KT863	Partner is dealer.
Dealer: South	♥ 9	East (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ A863	
HCP: 8+1	♣ J85	

Board: 31	♠ J5	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AQ63	
HCP: 15+1	♣ QT752	

Board: 32	♠ Q864	Partner is dealer.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 12	♣ QJ2	

Board: 33	♠ Q8	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ AKQ2	
HCP: 15+1	♣ K9643	

Board: 34	♠ 52	RHO is dealer. You bid second.
Dealer: West	♥ T62	West (RHO) opens 1NT if possible.
Vul: E-W	♦ A732	East (LHO) bids 3♣ if possible.
HCP: 10	♣ KQJ7	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT863	♠ AQ				1NT
Vul: N-S	♥ 9	♥ JT85	Pass	2♥	X	XX
North HCP: 8+1	♦ A863	♦ JT954	Pass	2NT	Pass	3♠
South HCP: 15+1	♣ J85	♣ AK	All Pass			
Contract: 3♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KQT		1NT	Pass	2♣ ¹
Vul: None	♥ AQ	♥ J532	Pass	2♦	Pass	3♦
North HCP: 15+1	♦ AQ63	♦ KT852	Pass	4♦	All Pass	
South HCP: 13+1	♣ QT752	♣ A	1. Stayman			
Contract: 4♦ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q864	♠ AK				1NT
Vul: E-W	♥ AQJT	♥ K852	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ 97	♦ KQ863	Pass	4♥	All Pass	
South HCP: 15+1	♣ QJ2	♣ 74	1. Stayman			
Contract: 4♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ T9642		1NT	Pass	4♦ ¹
Vul: Both	♥ JT	♥ KQ86543	Pass	4♥	All Pass	
North HCP: 15+1	♦ AKQ2	♦ -	1. Texas			
South HCP: 7+4	♣ K9643	♣ Q				
Contract: 4♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ 52	♠ KQJ764	1NT	Pass	3♣ ¹	3♠
Vul: E-W	♥ T62	♥ AJ73	All Pass			
North HCP: 10	♦ A732	♦ 8	1. 1N-3C transfer to diamonds			
South HCP: 11+2	♣ KQJ7	♣ 64				
Contract: 3♠ South						

Board: 30	♠ AQ	You are dealer.
Dealer: South	♥ JT85	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ JT954	
HCP: 15+1	♣ AK	

Board: 31	♠ KQT	Partner is dealer.
Dealer: North	♥ J532	The opponents are silent.
Vul: None	♦ KT852	
HCP: 13+1	♣ A	

Board: 32	♠ AK	You are dealer.
Dealer: South	♥ K852	The opponents are silent.
Vul: E-W	♦ KQ863	
HCP: 15+1	♣ 74	

Board: 33	♠ T9642	Partner is dealer.
Dealer: North	♥ KQ86543	The opponents are silent.
Vul: Both	♦ -	
HCP: 7+4	♣ Q	

Board: 34	♠ KQJ764	LHO is dealer.
Dealer: West	♥ AJ73	West (LHO) opens 1NT if possible.
Vul: E-W	♦ 8	East (RHO) bids 3♣ if possible.
HCP: 11+2	♣ 64	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT863	♠ AQ				1NT
Vul: N-S	♥ 9	♥ JT85	Pass	2♥	X	XX
North HCP: 8+1	♦ A863	♦ JT954	Pass	2NT	Pass	3♠
South HCP: 15+1	♣ J85	♣ AK	All Pass			
Contract: 3♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KQT		1NT	Pass	2♣ ¹
Vul: None	♥ AQ	♥ J532	Pass	2♦	Pass	3♦
North HCP: 15+1	♦ AQ63	♦ KT852	Pass	4♦	All Pass	
South HCP: 13+1	♣ QT752	♣ A	1. Stayman			
Contract: 4♦ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q864	♠ AK				1NT
Vul: E-W	♥ AQJT	♥ K852	Pass	2♣ ¹	Pass	2♥
North HCP: 12	♦ 97	♦ KQ863	Pass	4♥	All Pass	
South HCP: 15+1	♣ QJ2	♣ 74	1. Stayman			
Contract: 4♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ T9642		1NT	Pass	4♦ ¹
Vul: Both	♥ JT	♥ KQ86543	Pass	4♥	All Pass	
North HCP: 15+1	♦ AKQ2	♦ -	1. Texas			
South HCP: 7+4	♣ K9643	♣ Q				
Contract: 4♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ 52	♠ KQJ764	1NT	Pass	3♣ ¹	3♠
Vul: E-W	♥ T62	♥ AJ73	All Pass			
North HCP: 10	♦ A732	♦ 8	1. 1N-3C transfer to diamonds			
South HCP: 11+2	♣ KQJ7	♣ 64				
Contract: 3♠ South						

Board: 35	♠ AQ	You are dealer.
Dealer: North	♥ 9876	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 15+1	♣ AJT94	

Board: 36	♠ K852	Partner is dealer.
Dealer: South	♥ Q953	The opponents are silent.
Vul: Both	♦ 94	
HCP: 6	♣ J82	

Board: 37	♠ K6	You are dealer.
Dealer: North	♥ AJ76	The opponents are silent.
Vul: None	♦ QJT53	
HCP: 15+1	♣ A8	

Board: 38	♠ K9873	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 8+1	♣ A83	

Board: 39	♠ 92	You are dealer.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: N-S	♦ AQT74	
HCP: 15+1	♣ KJ	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ T732		1NT	Pass	2♣ ¹
Vul: E-W	♥ 9876	♥ 3	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ A3	♦ KQ74	All Pass			
South HCP: 8	♣ AJT94	♣ K763				
Contract: 2NT South			1. Stayman			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ J9				1NT
Vul: Both	♥ Q953	♥ AK	All Pass			
North HCP: 6	♦ 94	♦ QT53				
South HCP: 15+1	♣ J82	♣ KQT73				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ Q984		1NT	Pass	2♣ ¹
Vul: None	♥ AJ76	♥ QT83	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ QJT53	♦ A42	All Pass			
South HCP: 11	♣ A8	♣ K7				
Contract: 4♥ South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K9873	♠ Q6				1NT
Vul: E-W	♥ 43	♥ A962	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ J98	♦ AQ632	Pass	2NT	All Pass	
South HCP: 15+1	♣ A83	♣ K4				
Contract: 2NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ QJ		1NT	Pass	4NT
Vul: N-S	♥ KQ86	♥ AJ5	All Pass			
North HCP: 15+1	♦ AQT74	♦ KJ				
South HCP: 16+2	♣ KJ	♣ AT9632				
Contract: 4NT South						

Board: 35	♠ T732	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ KQ74	
HCP: 8	♣ K763	

Board: 36	♠ J9	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ QT53	
HCP: 15+1	♣ KQT73	

Board: 37	♠ Q984	Partner is dealer.
Dealer: North	♥ QT83	The opponents are silent.
Vul: None	♦ A42	
HCP: 11	♣ K7	

Board: 38	♠ Q6	You are dealer.
Dealer: South	♥ A962	The opponents are silent.
Vul: E-W	♦ AQ632	
HCP: 15+1	♣ K4	

Board: 39	♠ QJ	Partner is dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 16+2	♣ AT9632	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ T732		1NT	Pass	2♣ ¹
Vul: E-W	♥ 9876	♥ 3	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ A3	♦ KQ74	All Pass			
South HCP: 8	♣ AJT94	♣ K763				
Contract: 2NT South			1. Stayman			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ J9				1NT
Vul: Both	♥ Q953	♥ AK	All Pass			
North HCP: 6	♦ 94	♦ QT53				
South HCP: 15+1	♣ J82	♣ KQT73				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ Q984		1NT	Pass	2♣ ¹
Vul: None	♥ AJ76	♥ QT83	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ QJT53	♦ A42	All Pass			
South HCP: 11	♣ A8	♣ K7				
Contract: 4♥ South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K9873	♠ Q6				1NT
Vul: E-W	♥ 43	♥ A962	Pass	2♥	Pass	2♠
North HCP: 8+1	♦ J98	♦ AQ632	Pass	2NT	All Pass	
South HCP: 15+1	♣ A83	♣ K4				
Contract: 2NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ QJ		1NT	Pass	4NT
Vul: N-S	♥ KQ86	♥ AJ5	All Pass			
North HCP: 15+1	♦ AQT74	♦ KJ				
South HCP: 16+2	♣ KJ	♣ AT9632				
Contract: 4NT South						

Board: 40	♠ AQ6	Partner is dealer.
Dealer: South	♥ J654	The opponents are silent.
Vul: E-W	♦ J	
HCP: 9+1	♣ JT983	

Board: 41	♠ Q9	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: Both	♦ AQT9	
HCP: 16+1	♣ KQJ53	

Board: 42	♠ Q93	Partner is dealer.
Dealer: South	♥ AKQ3	The opponents are silent.
Vul: N-S	♦ K9542	
HCP: 14+1	♣ 2	

Board: 43	♠ Q8	You are dealer.
Dealer: North	♥ AQJ7	The opponents are silent.
Vul: E-W	♦ KJ965	
HCP: 16+1	♣ K3	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ J9				1NT
Vul: E-W	♥ J654	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ J	♦ AT973	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ JT983	♣ AK72	Pass	3NT	All Pass	
Contract: 3NT North			1. Stayman			

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AT53		1NT	Pass	2♣ ¹
Vul: Both	♥ Q3	♥ AT95	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AQT9	♦ 3	All Pass			
South HCP: 8	♣ KQJ53	♣ T972	1. Stayman			
Contract: 3NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ A7				1NT
Vul: N-S	♥ AKQ3	♥ JT42	Pass	2♣ ¹	Pass	2♥
North HCP: 14+1	♦ K9542	♦ A6	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ 2	♣ AQT76	Pass	5♠ ²	Pass	6♥
Contract: 6♥ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ KT		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQJ7	♥ 9854	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ KJ965	♦ AT2	All Pass			
South HCP: 11	♣ K3	♣ A754	1. Stayman			
Contract: 4♥ South						

Board: 40 ♠ J9 You are dealer.

Dealer: South ♥ K2 The opponents are silent.

Vul: E-W ♦ AT973

HCP: 15+1 ♣ AK72

Board: 41 ♠ AT53 Partner is dealer.

Dealer: North ♥ AT95 The opponents are silent.

Vul: Both ♦ 3

HCP: 8 ♣ T972

Board: 42 ♠ A7 You are dealer.

Dealer: South ♥ JT42 The opponents are silent.

Vul: N-S ♦ A6

HCP: 15+1 ♣ AQT76

Board: 43 ♠ KT Partner is dealer.

Dealer: North ♥ 9854 The opponents are silent.

Vul: E-W ♦ AT2

HCP: 11 ♣ A754

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ J9				1NT
Vul: E-W	♥ J654	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 9+1	♦ J	♦ AT973	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ JT983	♣ AK72	Pass	3NT	All Pass	
Contract: 3NT North			1. Stayman			

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AT53		1NT	Pass	2♣ ¹
Vul: Both	♥ Q3	♥ AT95	Pass	2♦	Pass	3NT
North HCP: 16+1	♦ AQT9	♦ 3	All Pass			
South HCP: 8	♣ KQJ53	♣ T972	1. Stayman			
Contract: 3NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ A7				1NT
Vul: N-S	♥ AKQ3	♥ JT42	Pass	2♣ ¹	Pass	2♥
North HCP: 14+1	♦ K9542	♦ A6	Pass	3♠	Pass	4NT
South HCP: 15+1	♣ 2	♣ AQT76	Pass	5♠ ²	Pass	6♥
Contract: 6♥ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ KT		1NT	Pass	2♣ ¹
Vul: E-W	♥ AQJ7	♥ 9854	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ KJ965	♦ AT2	All Pass			
South HCP: 11	♣ K3	♣ A754	1. Stayman			
Contract: 4♥ South						

Board: 44	♠ JT63	Partner is dealer.
Dealer: South	♥ KT53	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 11	♣ 83	

Board: 45	♠ AT	You are dealer.
Dealer: North	♥ A8	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AT975	East (LHO) bids 2♠ if possible.
HCP: 15+1	♣ QJ86	West (RHO) Doubles 3♦ if possible.

Board: 46	♠ K2	You are dealer.
Dealer: North	♥ JT82	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 15+1	♣ AKT74	

Board: 47	♠ A2	You are dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: Both	♦ AQT42	
HCP: 15+1	♣ KJT9	

Board: 48	♠ K9	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: None	♦ KJT8	
HCP: 15+1	♣ AQ932	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ JT63	♠ 82				1NT
Vul: Both	♥ KT53	♥ AQ74	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AK9	♦ Q2	Pass	4♥	All Pass	
South HCP: 15+1	♣ 83	♣ AK962				1. Stayman
Contract: 4♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q976		1NT	Pass	Pass
Vul: None	♥ A8	♥ JT97	X	2♦	2♠	3♦
North HCP: 15+1	♦ AT975	♦ Q82	X	All Pass		
South HCP: 5	♣ QJ86	♣ T7				
Contract: 3♦ X South						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ QJT973		1NT	Pass	2♥
Vul: E-W	♥ JT82	♥ Q	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ AT	♦ KQ	Pass	4NT	Pass	5♣ ¹
South HCP: 10+2	♣ AKT74	♣ 9865	All Pass			
Contract: 5♣ South						1. A=0/5 or 3/5

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 874		1NT	Pass	2♣ ¹
Vul: Both	♥ J2	♥ A654	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQT42	♦ K3	All Pass			
South HCP: 7	♣ KJT9	♣ 7642				1. Stayman
Contract: 2NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ J4		1NT	Pass	2♣ ¹
Vul: None	♥ Q3	♥ AJT8	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ KJT8	♦ 74	Pass	4♣	All Pass	
South HCP: 9+1	♣ AQ932	♣ KT654				1. Stayman
Contract: 4♣ North						

Board: 44 ♠ 82 You are dealer.

Dealer: South ♥ AQ74 The opponents are silent.

Vul: Both ♦ Q2

HCP: 15+1 ♣ AK962

Board: 45 ♠ Q976 Partner is dealer.

Dealer: North ♥ JT97 West (LHO) Doubles 1NT if possible.

Vul: None ♦ Q82 East (RHO) bids 2♠ if possible.

HCP: 5 ♣ T7 West (LHO) Doubles 3♦ if possible.

Board: 46 ♠ QJT973 Partner is dealer.

Dealer: North ♥ Q The opponents are silent.

Vul: E-W ♦ KQ

HCP: 10+2 ♣ 9865

Board: 47 ♠ 874 Partner is dealer.

Dealer: North ♥ A654 The opponents are silent.

Vul: Both ♦ K3

HCP: 7 ♣ 7642

Board: 48 ♠ J4 Partner is dealer.

Dealer: North ♥ AJT8 The opponents are silent.

Vul: None ♦ 74

HCP: 9+1 ♣ KT654

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ JT63	♠ 82				1NT
Vul: Both	♥ KT53	♥ AQ74	Pass	2♣ ¹	Pass	2♥
North HCP: 11	♦ AK9	♦ Q2	Pass	4♥	All Pass	
South HCP: 15+1	♣ 83	♣ AK962				1. Stayman
Contract: 4♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q976		1NT	Pass	Pass
Vul: None	♥ A8	♥ JT97	X	2♦	2♠	3♦
North HCP: 15+1	♦ AT975	♦ Q82	X	All Pass		
South HCP: 5	♣ QJ86	♣ T7				
Contract: 3♦ X South						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ QJT973		1NT	Pass	2♥
Vul: E-W	♥ JT82	♥ Q	Pass	2♠	Pass	3♣
North HCP: 15+1	♦ AT	♦ KQ	Pass	4NT	Pass	5♣ ¹
South HCP: 10+2	♣ AKT74	♣ 9865	All Pass			
Contract: 5♣ South						1. A=0/5 or 3/5

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 874		1NT	Pass	2♣ ¹
Vul: Both	♥ J2	♥ A654	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AQT42	♦ K3	All Pass			
South HCP: 7	♣ KJT9	♣ 7642				1. Stayman
Contract: 2NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ J4		1NT	Pass	2♣ ¹
Vul: None	♥ Q3	♥ AJT8	Pass	2♦	Pass	3♣
North HCP: 15+1	♦ KJT8	♦ 74	Pass	4♣	All Pass	
South HCP: 9+1	♣ AQ932	♣ KT654				1. Stayman
Contract: 4♣ North						

Board: 49	♠ 98	You are dealer.
Dealer: North	♥ A5	East (LHO) bids 2♦ if possible.
Vul: N-S	♦ AQJ62	
HCP: 15+1	♣ KJT5	

Board: 50	♠ AK75	Partner is dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 13	♣ 975	

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ 98

South:

♠ 43

W N E S1NT 2♦¹ 3NT

Vul: N-S

♥ A5

♥ KJ742

All Pass

North HCP: 15+1

♦ AQJ62

♦ K73

1. Cappelletti, both majors

South HCP: 11+1

♣ KJT5

♣ A82

Contract: 3NT South

Board: 50

Dealer: South

North:

♠ AK75

South:

♠ 42

W N E S

1NT

Vul: E-W

♥ QJ2

♥ AK94

Pass 2♣¹ Pass 2♥

North HCP: 13

♦ K98

♦ AJT75

Pass 3NT All Pass

South HCP: 16+1

♣ 975

♣ A2

1. Stayman

Contract: 3NT North

Board: 49	♠ 43	Partner is dealer.
Dealer: North	♥ KJ742	East (RHO) bids 2♦ if possible.
Vul: N-S	♦ K73	
HCP: 11+1	♣ A82	

Board: 50	♠ 42	You are dealer.
Dealer: South	♥ AK94	The opponents are silent.
Vul: E-W	♦ AJT75	
HCP: 16+1	♣ A2	

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ 43		1NT	2♦ ¹	3NT
Vul: N-S	♥ A5	♥ KJ742		All Pass		
North HCP: 15+1	♦ AQJ62	♦ K73				1. Cappelletti, both majors
South HCP: 11+1	♣ KJT5	♣ A82				
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ AK75	♠ 42				1NT
Vul: E-W	♥ QJ2	♥ AK94	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ K98	♦ AJT75	Pass	3NT	All Pass	
South HCP: 16+1	♣ 975	♣ A2				1. Stayman
Contract: 3NT North						