

## North hands

## Stayman

**Board: 1**      ♠ AQ      You bid first.

Dealer: North      ♥ KJ54      The opponents are silent.

Vul: None      ♦ AT53

HCP: 17      ♣ K64

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**Board: 2**      ♠ A653      Partner bids first.

Dealer: South      ♥ A654      The opponents are silent.

Vul: N-S      ♦ QJ9

HCP: 11      ♣ 82

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**Board: 3**      ♠ QJ974      You bid first.

Dealer: North      ♥ K94      The opponents are silent.

Vul: E-W      ♦ A64

HCP: 16+1      ♣ AQ

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**Board: 4**      ♠ QT95      Partner bids first.

Dealer: South      ♥ A63      The opponents are silent.

Vul: Both      ♦ QT7

HCP: 10      ♣ Q76

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**Board: 5**      ♠ KQ9      You bid first.

Dealer: North      ♥ KT6      The opponents are silent.

Vul: N-S      ♦ AQ54

HCP: 17      ♣ K64

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KT63		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ54	♥ 2	Pass	2♥	Pass	3♦
North HCP: 17	♦ AT53	♦ K9842	Pass	3NT	All Pass	
South HCP: 10+1	♣ K64	♣ A85				
Contract: 3NT North			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ K2				1NT
Vul: N-S	♥ A654	♥ JT8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ QJ9	♦ AK64	Pass	3NT	All Pass	
South HCP: 16	♣ 82	♣ AJ96				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ QJ974	♠ AT53		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K94	♥ 32	Pass	2♠	Pass	3♠
North HCP: 16+1	♦ A64	♦ KJT2	Pass	4♠	All Pass	
South HCP: 8	♣ AQ	♣ T62				
Contract: 4♠ North			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ AK7				1NT
Vul: Both	♥ A63	♥ JT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ QT7	♦ A8542	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q76	♣ KT4				
Contract: 3NT North			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ J52		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KT6	♥ AQ82	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ54	♦ J97	All Pass			
South HCP: 12	♣ K64	♣ A92				
Contract: 3NT South			1. Stayman			

## South hands

## Stayman

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

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

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

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

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

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KT63		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ54	♥ 2	Pass	2♥	Pass	3♦
North HCP: 17	♦ AT53	♦ K9842	Pass	3NT	All Pass	
South HCP: 10+1	♣ K64	♣ A85				
Contract: 3NT North			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ K2				1NT
Vul: N-S	♥ A654	♥ JT8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ QJ9	♦ AK64	Pass	3NT	All Pass	
South HCP: 16	♣ 82	♣ AJ96				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ QJ974	♠ AT53		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K94	♥ 32	Pass	2♠	Pass	3♠
North HCP: 16+1	♦ A64	♦ KJT2	Pass	4♠	All Pass	
South HCP: 8	♣ AQ	♣ T62				
Contract: 4♠ North			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ AK7				1NT
Vul: Both	♥ A63	♥ JT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ QT7	♦ A8542	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q76	♣ KT4				
Contract: 3NT North			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ J52		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KT6	♥ AQ82	Pass	2♦	Pass	3NT
North HCP: 17	♦ AQ54	♦ J97	All Pass			
South HCP: 12	♣ K64	♣ A92				
Contract: 3NT South			1. Stayman			

## North hands

## Stayman

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

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

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

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

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

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 8542	♠ AK6				1NT
Vul: E-W	♥ AT8	♥ J93	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 7	♦ K743	♦ A9	Pass	2NT	All Pass	
South HCP: 15+1	♣ 52	♣ QJ974				
Contract: 2NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT63		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A74	♥ T632	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ74	♦ 5	All Pass			
South HCP: 7	♣ 964	♣ AJ52				
Contract: 2NT South			1. Stayman			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ KT5				1NT
Vul: None	♥ QT62	♥ A7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ A543	♦ KJ9	Pass	3NT	All Pass	
South HCP: 15+1	♣ T4	♣ A9875				
Contract: 3NT North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q4		1NT	All Pass	
Vul: E-W	♥ KQT2	♥ 9874				
North HCP: 16	♦ Q6	♦ JT985				
South HCP: 6+1	♣ AJ93	♣ K6				
Contract: 1NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AJ62	♠ KQT				1NT
Vul: Both	♥ T5	♥ KQJ3	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ 98	♦ Q42	Pass	3♣	Pass	3NT
South HCP: 17	♣ KQJT9	♣ A76	All Pass			
Contract: 3NT South			1. Stayman			

## South hands

## Stayman

**Board: 6**      ♠ AK6      You bid first.

Dealer: South      ♥ J93      The opponents are silent.

Vul: E-W      ♦ A9

HCP: 15+1      ♣ QJ974

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**Board: 7**      ♠ QT63      Partner bids first.

Dealer: North      ♥ T632      The opponents are silent.

Vul: Both      ♦ 5

HCP: 7      ♣ AJ52

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**Board: 8**      ♠ KT5      You bid first.

Dealer: South      ♥ A7      The opponents are silent.

Vul: None      ♦ KJ9

HCP: 15+1      ♣ A9875

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**Board: 9**      ♠ Q4      Partner bids first.

Dealer: North      ♥ 9874      The opponents are silent.

Vul: E-W      ♦ JT985

HCP: 6+1      ♣ K6

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**Board: 10**      ♠ KQT      You bid first.

Dealer: South      ♥ KQJ3      The opponents are silent.

Vul: Both      ♦ Q42

HCP: 17      ♣ A76

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 8542	♠ AK6				1NT
Vul: E-W	♥ AT8	♥ J93	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 7	♦ K743	♦ A9	Pass	2NT	All Pass	
South HCP: 15+1	♣ 52	♣ QJ974				
Contract: 2NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT63		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A74	♥ T632	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ74	♦ 5	All Pass			
South HCP: 7	♣ 964	♣ AJ52				
Contract: 2NT South			1. Stayman			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ KT5				1NT
Vul: None	♥ QT62	♥ A7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ A543	♦ KJ9	Pass	3NT	All Pass	
South HCP: 15+1	♣ T4	♣ A9875				
Contract: 3NT North			1. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q4		1NT	All Pass	
Vul: E-W	♥ KQT2	♥ 9874				
North HCP: 16	♦ Q6	♦ JT985				
South HCP: 6+1	♣ AJ93	♣ K6				
Contract: 1NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AJ62	♠ KQT				1NT
Vul: Both	♥ T5	♥ KQJ3	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ 98	♦ Q42	Pass	3♣	Pass	3NT
South HCP: 17	♣ KQJT9	♣ A76	All Pass			
Contract: 3NT South			1. Stayman			

## North hands

## Stayman

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

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

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

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

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

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ KT52		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQT	♥ 2	Pass	2♦	Pass	2NT
North HCP: 15	♦ 983	♦ KJT64	All Pass			
South HCP: 8+1	♣ KQ96	♣ J54				
Contract: 2NT South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KT73	♠ AJ9				1NT
Vul: N-S	♥ 63	♥ K54	All Pass			
North HCP: 5	♦ JT9	♦ AK74				
South HCP: 17	♣ J972	♣ QT5				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ KJ74		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQJ9	♥ 84	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q854	♦ JT	All Pass			
South HCP: 7+1	♣ A5	♣ Q9876				
Contract: 2NT South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT94	♠ A7				1NT
Vul: None	♥ A4	♥ KQJ5	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ A763	♦ QJT	Pass	3NT	All Pass	
South HCP: 16	♣ Q73	♣ KT85				
Contract: 3NT North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ KQ9		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK85	♥ J976	Pass	2♥	Pass	3♥
North HCP: 15	♦ JT73	♦ 94	All Pass			
South HCP: 9	♣ QJ	♣ K762				
Contract: 3♥ South			1. Stayman			

## South hands

## Stayman

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

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

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

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

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

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ KT52		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQT	♥ 2	Pass	2♦	Pass	2NT
North HCP: 15	♦ 983	♦ KJT64	All Pass			
South HCP: 8+1	♣ KQ96	♣ J54				
Contract: 2NT South			1. Stayman			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ KT73	♠ AJ9				1NT
Vul: N-S	♥ 63	♥ K54	All Pass			
North HCP: 5	♦ JT9	♦ AK74				
South HCP: 17	♣ J972	♣ QT5				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ KJ74		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQJ9	♥ 84	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q854	♦ JT	All Pass			
South HCP: 7+1	♣ A5	♣ Q9876				
Contract: 2NT South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ JT94	♠ A7				1NT
Vul: None	♥ A4	♥ KQJ5	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ A763	♦ QJT	Pass	3NT	All Pass	
South HCP: 16	♣ Q73	♣ KT85				
Contract: 3NT North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ KQ9		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AK85	♥ J976	Pass	2♥	Pass	3♥
North HCP: 15	♦ JT73	♦ 94	All Pass			
South HCP: 9	♣ QJ	♣ K762				
Contract: 3♥ South			1. Stayman			

## North hands

## Stayman

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

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

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

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

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

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KJT				1NT
Vul: E-W	♥ J965	♥ AKQ3	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7+1	♦ 43	♦ 872				All Pass
South HCP: 17	♣ KQJT3	♣ A94				1. Stayman
Contract: 2♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ QT83	♠ K72		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ7	♥ QT94	Pass	2♠	Pass	2NT
North HCP: 16	♦ KQ63	♦ JT8				All Pass
South HCP: 8	♣ A9	♣ Q82				1. Stayman
Contract: 2NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AQJ4				1NT
Vul: N-S	♥ K765	♥ AT9	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ QJ3	♦ AT75	Pass	3NT	All Pass	
South HCP: 15	♣ A962	♣ 85				1. Stayman
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ KT53		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A987	♥ KJ32	Pass	2♥	Pass	4♥
North HCP: 15	♦ 943	♦ J52				All Pass
South HCP: 10	♣ AK6	♣ Q2				1. Stayman
Contract: 4♥ South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K942	♠ A7				1NT
Vul: Both	♥ A4	♥ QJ632	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10+1	♦ K9853	♦ AQ7	Pass	3♦	Pass	3♥
South HCP: 15+1	♣ T5	♣ Q84	Pass	3NT	All Pass	
Contract: 3NT North						1. Stayman

## South hands

## Stayman

**Board: 16**      ♠ KJT      You bid first.

Dealer: South      ♥ AKQ3      The opponents are silent.

Vul: E-W      ♦ 872

HCP: 17      ♣ A94

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**Board: 17**      ♠ K72      Partner bids first.

Dealer: North      ♥ QT94      The opponents are silent.

Vul: None      ♦ JT8

HCP: 8      ♣ Q82

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**Board: 18**      ♠ AQJ4      You bid first.

Dealer: South      ♥ AT9      The opponents are silent.

Vul: N-S      ♦ AT75

HCP: 15      ♣ 85

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**Board: 19**      ♠ KT53      Partner bids first.

Dealer: North      ♥ KJ32      The opponents are silent.

Vul: E-W      ♦ J52

HCP: 10      ♣ Q2

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**Board: 20**      ♠ A7      You bid first.

Dealer: South      ♥ QJ632      The opponents are silent.

Vul: Both      ♦ AQ7

HCP: 15+1      ♣ Q84

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KJT				1NT
Vul: E-W	♥ J965	♥ AKQ3	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 7+1	♦ 43	♦ 872				All Pass
South HCP: 17	♣ KQJT3	♣ A94				1. Stayman
Contract: 2♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ QT83	♠ K72		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ7	♥ QT94	Pass	2♠	Pass	2NT
North HCP: 16	♦ KQ63	♦ JT8				All Pass
South HCP: 8	♣ A9	♣ Q82				1. Stayman
Contract: 2NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AQJ4				1NT
Vul: N-S	♥ K765	♥ AT9	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ QJ3	♦ AT75	Pass	3NT	All Pass	
South HCP: 15	♣ A962	♣ 85				1. Stayman
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ KT53		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A987	♥ KJ32	Pass	2♥	Pass	4♥
North HCP: 15	♦ 943	♦ J52				All Pass
South HCP: 10	♣ AK6	♣ Q2				1. Stayman
Contract: 4♥ South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K942	♠ A7				1NT
Vul: Both	♥ A4	♥ QJ632	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 10+1	♦ K9853	♦ AQ7	Pass	3♦	Pass	3♥
South HCP: 15+1	♣ T5	♣ Q84	Pass	3NT	All Pass	
Contract: 3NT North						1. Stayman

**Board: 21**      ♠ AJ8      You bid first.

Dealer: North      ♥ Q7      The opponents are silent.

Vul: N-S      ♦ AKQ53

HCP: 17+1      ♣ J75

---

**Board: 22**      ♠ 983      Partner bids first.

Dealer: South      ♥ QJT6      The opponents are silent.

Vul: E-W      ♦ AKJ4

HCP: 11      ♣ 97

---

**Board: 23**      ♠ K8      You bid first.

Dealer: North      ♥ AK83      The opponents are silent.

Vul: Both      ♦ QT954

HCP: 15+1      ♣ K4

---

**Board: 24**      ♠ QJT      Partner bids first.

Dealer: South      ♥ KT53      The opponents are silent.

Vul: None      ♦ KJ63

HCP: 12      ♣ QT

---

**Board: 25**      ♠ AQT7      You bid first.

Dealer: North      ♥ T7      The opponents are silent.

Vul: E-W      ♦ AQ86

HCP: 17      ♣ AJ8

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K963		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q7	♥ J3	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ AKQ53	♦ JT6	All Pass			
South HCP: 12	♣ J75	♣ AK96				
Contract: 3NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 983	♠ AK654				1NT
Vul: E-W	♥ QJT6	♥ 83	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ AKJ4	♦ 875	Pass	3NT	All Pass	
South HCP: 16+1	♣ 97	♣ AKQ				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ JT4		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK83	♥ JT97	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ QT954	♦ K	All Pass			
South HCP: 10+1	♣ K4	♣ AJ652				
Contract: 4♥ South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ K93				1NT
Vul: None	♥ KT53	♥ A72	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ KJ63	♦ AQT	Pass	3NT	All Pass	
South HCP: 17	♣ QT	♣ KJ85				
Contract: 3NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AQT7	♠ 863		1NT	All Pass	
Vul: E-W	♥ T7	♥ 9654				
North HCP: 17	♦ AQ86	♦ K95				
South HCP: 6	♣ AJ8	♣ K53				
Contract: 1NT North						

## South hands

## Stayman

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K963		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ Q7	♥ J3	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ AKQ53	♦ JT6	All Pass			
South HCP: 12	♣ J75	♣ AK96				
Contract: 3NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 983	♠ AK654				1NT
Vul: E-W	♥ QJT6	♥ 83	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ AKJ4	♦ 875	Pass	3NT	All Pass	
South HCP: 16+1	♣ 97	♣ AKQ				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ JT4		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK83	♥ JT97	Pass	2♥	Pass	4♥
North HCP: 15+1	♦ QT954	♦ K	All Pass			
South HCP: 10+1	♣ K4	♣ AJ652				
Contract: 4♥ South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ K93				1NT
Vul: None	♥ KT53	♥ A72	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ KJ63	♦ AQT	Pass	3NT	All Pass	
South HCP: 17	♣ QT	♣ KJ85				
Contract: 3NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AQT7	♠ 863		1NT	All Pass	
Vul: E-W	♥ T7	♥ 9654				
North HCP: 17	♦ AQ86	♦ K95				
South HCP: 6	♣ AJ8	♣ K53				
Contract: 1NT North						

## North hands

## Stayman

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AJ98	♠ 74				1NT
Vul: Both	♥ J76	♥ A942	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ AQ54	♦ K76	Pass	3NT	All Pass	
South HCP: 16	♣ 85	♣ AKQT				
Contract: 3NT North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQ43	♠ A62		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K72	♥ AQT5	Pass	2♠	Pass	3NT
North HCP: 15	♦ K875	♦ JT2	All Pass			
South HCP: 11	♣ A4	♣ 965				
Contract: 3NT South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K542	♠ J863				1NT
Vul: Both	♥ AT54	♥ K9	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 432	♦ KQT	Pass	3♠	Pass	4♠
South HCP: 16	♣ J9	♣ AKT7	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ K842		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AK7	♥ T9	Pass	2♦	Pass	2NT
North HCP: 16	♦ J43	♦ Q9765	All Pass			
South HCP: 9+1	♣ KT74	♣ A5				
Contract: 2NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A64				1NT
Vul: N-S	♥ AQT8	♥ 74	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ J974	♦ AQ65	Pass	3NT	All Pass	
South HCP: 16	♣ J65	♣ AQ83				
Contract: 3NT North			1. Stayman			

## South hands

## Stayman

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AJ98	♠ 74				1NT
Vul: Both	♥ J76	♥ A942	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ AQ54	♦ K76	Pass	3NT	All Pass	
South HCP: 16	♣ 85	♣ AKQT				
Contract: 3NT North			1. Stayman			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQ43	♠ A62		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K72	♥ AQT5	Pass	2♠	Pass	3NT
North HCP: 15	♦ K875	♦ JT2	All Pass			
South HCP: 11	♣ A4	♣ 965				
Contract: 3NT South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K542	♠ J863				1NT
Vul: Both	♥ AT54	♥ K9	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 432	♦ KQT	Pass	3♠	Pass	4♠
South HCP: 16	♣ J9	♣ AKT7	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ K842		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AK7	♥ T9	Pass	2♦	Pass	2NT
North HCP: 16	♦ J43	♦ Q9765	All Pass			
South HCP: 9+1	♣ KT74	♣ A5				
Contract: 2NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A64				1NT
Vul: N-S	♥ AQT8	♥ 74	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ J974	♦ AQ65	Pass	3NT	All Pass	
South HCP: 16	♣ J65	♣ AQ83				
Contract: 3NT North			1. Stayman			

## North hands

## Stayman

**Board: 31**      ♠ AJ72      You bid first.

Dealer: North      ♥ K73      The opponents are silent.

Vul: E-W      ♦ KQ83

HCP: 17      ♣ AT

---

**Board: 32**      ♠ K4      Partner bids first.

Dealer: South      ♥ KQ86      The opponents are silent.

Vul: None      ♦ J7

HCP: 11+1      ♣ Q8762

---

**Board: 33**      ♠ Q53      You bid first.

Dealer: North      ♥ KQJ      The opponents are silent.

Vul: N-S      ♦ KQ3

HCP: 17      ♣ AT87

---

**Board: 34**      ♠ QT53      Partner bids first.

Dealer: South      ♥ 87      The opponents are silent.

Vul: E-W      ♦ A875

HCP: 10      ♣ KJ4

---

**Board: 35**      ♠ A98      You bid first.

Dealer: North      ♥ QJ9      The opponents are silent.

Vul: Both      ♦ AQ62

HCP: 17      ♣ AT8

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ KT85		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K73	♥ T642	Pass	2♠	Pass	4♠
North HCP: 17	♦ KQ83	♦ A5		All Pass		
South HCP: 11	♣ AT	♣ KJ4				
Contract: 4♠ South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ J96				1NT
Vul: None	♥ KQ86	♥ A73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ J7	♦ K9854	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ Q8762	♣ AK	Pass	3NT	All Pass	
Contract: 3NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ AK86		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQJ	♥ T982	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ3	♦ J972	Pass	3NT	All Pass	
South HCP: 8	♣ AT87	♣ 2				
Contract: 3NT North			1. Stayman			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ QT53	♠ AJ6				1NT
Vul: E-W	♥ 87	♥ K65	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ A875	♦ J2	Pass	3NT	All Pass	
South HCP: 15+1	♣ KJ4	♣ AQT62				
Contract: 3NT North			1. Stayman			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJ		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QJ9	♥ A862	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ62	♦ JT5	Pass	3NT	All Pass	
South HCP: 8	♣ AT8	♣ 9765				
Contract: 3NT North			1. Stayman			

## South hands

## Stayman

---

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ KT85		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K73	♥ T642	Pass	2♠	Pass	4♠
North HCP: 17	♦ KQ83	♦ A5		All Pass		
South HCP: 11	♣ AT	♣ KJ4				
Contract: 4♠ South			1. Stayman			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ J96				1NT
Vul: None	♥ KQ86	♥ A73	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+1	♦ J7	♦ K9854	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ Q8762	♣ AK	Pass	3NT	All Pass	
Contract: 3NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ AK86		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQJ	♥ T982	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ3	♦ J972	Pass	3NT	All Pass	
South HCP: 8	♣ AT87	♣ 2				
Contract: 3NT North			1. Stayman			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ QT53	♠ AJ6				1NT
Vul: E-W	♥ 87	♥ K65	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ A875	♦ J2	Pass	3NT	All Pass	
South HCP: 15+1	♣ KJ4	♣ AQT62				
Contract: 3NT North			1. Stayman			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJ		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QJ9	♥ A862	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ62	♦ JT5	Pass	3NT	All Pass	
South HCP: 8	♣ AT8	♣ 9765				
Contract: 3NT North			1. Stayman			

## North hands

## Stayman

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KQ95	♠ A42				1NT
Vul: N-S	♥ 85	♥ AKQ92	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 987	♦ Q5	Pass	2NT	All Pass	
South HCP: 17+1	♣ AT54	♣ Q86				
Contract: 2NT North			1. Stayman			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ A753		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A95	♥ 874	Pass	2♠	Pass	4♠
North HCP: 17	♦ J9	♦ A32	All Pass			
South HCP: 9	♣ AKQ6	♣ J52				
Contract: 4♠ South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KJ764				1NT
Vul: Both	♥ K984	♥ A63	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ 975	♦ A83	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT98	♣ A5				
Contract: 3NT North			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A642	♠ 87		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ3	♥ A874	Pass	2♠	Pass	3NT
North HCP: 17	♦ 42	♦ AJ983	All Pass			
South HCP: 9+1	♣ AKQ7	♣ 54				
Contract: 3NT South			1. Stayman			

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ K7				1NT
Vul: E-W	♥ Q65	♥ KJ97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ KQ	♦ T82	Pass	3NT	All Pass	
South HCP: 15	♣ T762	♣ AKJ9				
Contract: 3NT North			1. Stayman			

## South hands

## Stayman

**Board: 36**      ♠ A42      You bid first.

Dealer: South      ♥ AKQ92      The opponents are silent.

Vul: N-S      ♦ Q5

HCP: 17+1      ♣ Q86

---

**Board: 37**      ♠ A753      Partner bids first.

Dealer: North      ♥ 874      The opponents are silent.

Vul: E-W      ♦ A32

HCP: 9      ♣ J52

---

**Board: 38**      ♠ KJ764      You bid first.

Dealer: South      ♥ A63      The opponents are silent.

Vul: Both      ♦ A83

HCP: 16+1      ♣ A5

---

**Board: 39**      ♠ 87      Partner bids first.

Dealer: North      ♥ A874      The opponents are silent.

Vul: None      ♦ AJ983

HCP: 9+1      ♣ 54

---

**Board: 40**      ♠ K7      You bid first.

Dealer: South      ♥ KJ97      The opponents are silent.

Vul: E-W      ♦ T82

HCP: 15      ♣ AKJ9

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KQ95	♠ A42				1NT
Vul: N-S	♥ 85	♥ AKQ92	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ 987	♦ Q5	Pass	2NT	All Pass	
South HCP: 17+1	♣ AT54	♣ Q86				
Contract: 2NT North			1. Stayman			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ A753		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ A95	♥ 874	Pass	2♠	Pass	4♠
North HCP: 17	♦ J9	♦ A32	All Pass			
South HCP: 9	♣ AKQ6	♣ J52				
Contract: 4♠ South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KJ764				1NT
Vul: Both	♥ K984	♥ A63	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ 975	♦ A83	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT98	♣ A5				
Contract: 3NT North			1. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A642	♠ 87		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KJ3	♥ A874	Pass	2♠	Pass	3NT
North HCP: 17	♦ 42	♦ AJ983	All Pass			
South HCP: 9+1	♣ AKQ7	♣ 54				
Contract: 3NT South			1. Stayman			

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ K7				1NT
Vul: E-W	♥ Q65	♥ KJ97	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ KQ	♦ T82	Pass	3NT	All Pass	
South HCP: 15	♣ T762	♣ AKJ9				
Contract: 3NT North			1. Stayman			

**Board: 41**      ♠ K7      You bid first.

Dealer: North      ♥ AKT3      The opponents are silent.

Vul: Both      ♦ AT83

HCP: 15      ♣ J75

---

**Board: 42**      ♠ Q954      Partner bids first.

Dealer: South      ♥ KT6      The opponents are silent.

Vul: None      ♦ KQ

HCP: 11      ♣ JT62

---

**Board: 43**      ♠ K8      You bid first.

Dealer: North      ♥ AJT6      The opponents are silent.

Vul: N-S      ♦ J52

HCP: 16      ♣ AK52

---

**Board: 44**      ♠ 97      Partner bids first.

Dealer: South      ♥ JT84      The opponents are silent.

Vul: Both      ♦ QJ73

HCP: 8      ♣ KJ2

---

**Board: 45**      ♠ AJ6      You bid first.

Dealer: North      ♥ A2      The opponents are silent.

Vul: None      ♦ A753

HCP: 17      ♣ A986

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q42		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AKT3	♥ J964	Pass	2♥	Pass	4♥
North HCP: 15	♦ AT83	♦ KQ7		All Pass		
South HCP: 12	♣ J75	♣ A96				1. Stayman
Contract: 4♥ South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ J63				1NT
Vul: None	♥ KT6	♥ AQ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ KQ	♦ J96	Pass	3NT	All Pass	
South HCP: 15	♣ JT62	♣ AK98				1. Stayman
Contract: 3NT North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ AT92		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AJT6	♥ Q52	Pass	2♥	Pass	3NT
North HCP: 16	♦ J52	♦ AT7		All Pass		
South HCP: 10	♣ AK52	♣ T97				1. Stayman
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ Q2				1NT
Vul: Both	♥ JT84	♥ Q72	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ QJ73	♦ AK8	Pass	2NT	All Pass	
South HCP: 17+1	♣ KJ2	♣ AQ985				1. Stayman
Contract: 2NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 8542		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A2	♥ K865	Pass	2♦	Pass	3NT
North HCP: 17	♦ A753	♦ KT9		All Pass		
South HCP: 9	♣ A986	♣ KT				1. Stayman
Contract: 3NT South						

## South hands

## Stayman

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ Q42		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AKT3	♥ J964	Pass	2♥	Pass	4♥
North HCP: 15	♦ AT83	♦ KQ7		All Pass		
South HCP: 12	♣ J75	♣ A96				
Contract: 4♥ South			1. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ J63				1NT
Vul: None	♥ KT6	♥ AQ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ KQ	♦ J96	Pass	3NT	All Pass	
South HCP: 15	♣ JT62	♣ AK98				
Contract: 3NT North			1. Stayman			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ AT92		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AJT6	♥ Q52	Pass	2♥	Pass	3NT
North HCP: 16	♦ J52	♦ AT7		All Pass		
South HCP: 10	♣ AK52	♣ T97				
Contract: 3NT South			1. Stayman			

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ Q2				1NT
Vul: Both	♥ JT84	♥ Q72	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ QJ73	♦ AK8	Pass	2NT	All Pass	
South HCP: 17+1	♣ KJ2	♣ AQ985				
Contract: 2NT North			1. Stayman			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 8542		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A2	♥ K865	Pass	2♦	Pass	3NT
North HCP: 17	♦ A753	♦ KT9		All Pass		
South HCP: 9	♣ A986	♣ KT				
Contract: 3NT South			1. Stayman			

## North hands

## Stayman

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K843	♠ QJ5				1NT
Vul: N-S	♥ KT9	♥ Q65	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ A85	♦ J2	Pass	3NT	All Pass	
South HCP: 15+1	♣ J98	♣ AKQ62				
Contract: 3NT North			1. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ 8765		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K862	♥ AJ	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK92	♦ Q653	All Pass			
South HCP: 10	♣ T5	♣ K96				
Contract: 3NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KQ85	♠ A4				1NT
Vul: None	♥ T984	♥ AJ5	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ 32	♦ AQT87	Pass	3NT	All Pass	
South HCP: 16+1	♣ AK6	♣ J97				
Contract: 3NT North			1. Stayman			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ 943		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AJ76	♥ K543	Pass	2♥	Pass	4♥
North HCP: 16	♦ K63	♦ QJ82	All Pass			
South HCP: 9	♣ A94	♣ K7				
Contract: 4♥ South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ A53				1NT
Vul: E-W	♥ AJT9	♥ 75432	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ J95	♦ Q6	Pass	4♥	All Pass	
South HCP: 15+1	♣ J54	♣ AKQ				
Contract: 4♥ North			1. Stayman			

## South hands

## Stayman

**Board: 46**      ♠ QJ5      You bid first.

Dealer: South      ♥ Q65      The opponents are silent.

Vul: N-S      ♦ J2

HCP: 15+1      ♣ AKQ62

---

**Board: 47**      ♠ 8765      Partner bids first.

Dealer: North      ♥ AJ      The opponents are silent.

Vul: E-W      ♦ Q653

HCP: 10      ♣ K96

---

**Board: 48**      ♠ A4      You bid first.

Dealer: South      ♥ AJ5      The opponents are silent.

Vul: None      ♦ AQT87

HCP: 16+1      ♣ J97

---

**Board: 49**      ♠ 943      Partner bids first.

Dealer: North      ♥ K543      The opponents are silent.

Vul: N-S      ♦ QJ82

HCP: 9      ♣ K7

---

**Board: 50**      ♠ A53      You bid first.

Dealer: South      ♥ 75432      The opponents are silent.

Vul: E-W      ♦ Q6

HCP: 15+1      ♣ AKQ

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K843	♠ QJ5				1NT
Vul: N-S	♥ KT9	♥ Q65	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11	♦ A85	♦ J2	Pass	3NT	All Pass	
South HCP: 15+1	♣ J98	♣ AKQ62				
Contract: 3NT North			1. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ 8765		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ K862	♥ AJ	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK92	♦ Q653	All Pass			
South HCP: 10	♣ T5	♣ K96				
Contract: 3NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KQ85	♠ A4				1NT
Vul: None	♥ T984	♥ AJ5	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♦ 32	♦ AQT87	Pass	3NT	All Pass	
South HCP: 16+1	♣ AK6	♣ J97				
Contract: 3NT North			1. Stayman			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ 943		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AJ76	♥ K543	Pass	2♥	Pass	4♥
North HCP: 16	♦ K63	♦ QJ82	All Pass			
South HCP: 9	♣ A94	♣ K7				
Contract: 4♥ South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ A53				1NT
Vul: E-W	♥ AJT9	♥ 75432	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ J95	♦ Q6	Pass	4♥	All Pass	
South HCP: 15+1	♣ J54	♣ AKQ				
Contract: 4♥ North			1. Stayman			