

Board: 1 ♠ Q54 You bid first.

Dealer: North ♥ AJT53 The opponents are silent.

Vul: None ♦ AQ

HCP: 15+1 ♣ Q84

Board: 2 ♠ KT85 Partner bids first.

Dealer: South ♥ K8 The opponents are silent.

Vul: N-S ♦ JT92

HCP: 9 ♣ Q43

Board: 3 ♠ A82 You bid first.

Dealer: North ♥ 86 The opponents are silent.

Vul: E-W ♦ AKQ64

HCP: 17+1 ♣ KJ4

Board: 4 ♠ Q4 Partner bids first.

Dealer: South ♥ Q43 The opponents are silent.

Vul: Both ♦ QJ6

HCP: 8+1 ♣ JT852

Board: 5 ♠ A43 You bid first.

Dealer: North ♥ 987 The opponents are silent.

Vul: N-S ♦ AJ92

HCP: 16 ♣ AK4

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ JT8		1NT	Pass	2NT
Vul: None	♥ AJT53	♥ K76		All Pass		
North HCP: 15+1	♦ AQ	♦ K9632				
South HCP: 8+1	♣ Q84	♣ J7				
Contract: 2NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ A94				1NT
Vul: N-S	♥ K8	♥ A532	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ JT92	♦ AQ76	Pass	3NT	All Pass	
South HCP: 15	♣ Q43	♣ J2				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ 96		1NT	Pass	2♣ ¹
Vul: E-W	♥ 86	♥ KT43	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ64	♦ JT72	Pass	3NT	All Pass	
South HCP: 8	♣ KJ4	♣ A82				
Contract: 3NT North			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A765				1NT
Vul: Both	♥ Q43	♥ AK7		All Pass		
North HCP: 8+1	♦ QJ6	♦ A75				
South HCP: 15	♣ JT852	♣ 643				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ 965		1NT	Pass	3NT
Vul: N-S	♥ 987	♥ KQ5		All Pass		
North HCP: 16	♦ AJ92	♦ K874				
South HCP: 9	♣ AK4	♣ J52				
Contract: 3NT South						

Board: 1	♠ JT8	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ K9632	
HCP: 8+1	♣ J7	

Board: 2	♠ A94	You bid first.
Dealer: South	♥ A532	The opponents are silent.
Vul: N-S	♦ AQ76	
HCP: 15	♣ J2	

Board: 3	♠ 96	Partner bids first.
Dealer: North	♥ KT43	The opponents are silent.
Vul: E-W	♦ JT72	
HCP: 8	♣ A82	

Board: 4	♠ A765	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: Both	♦ A75	
HCP: 15	♣ 643	

Board: 5	♠ 965	Partner bids first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ K874	
HCP: 9	♣ J52	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ JT8		1NT	Pass	2NT
Vul: None	♥ AJT53	♥ K76		All Pass		
North HCP: 15+1	♦ AQ	♦ K9632				
South HCP: 8+1	♣ Q84	♣ J7				
Contract: 2NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ A94				1NT
Vul: N-S	♥ K8	♥ A532	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ JT92	♦ AQ76	Pass	3NT	All Pass	
South HCP: 15	♣ Q43	♣ J2				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ 96		1NT	Pass	2♣ ¹
Vul: E-W	♥ 86	♥ KT43	Pass	2♦	Pass	2NT
North HCP: 17+1	♦ AKQ64	♦ JT72	Pass	3NT	All Pass	
South HCP: 8	♣ KJ4	♣ A82				
Contract: 3NT North			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A765				1NT
Vul: Both	♥ Q43	♥ AK7		All Pass		
North HCP: 8+1	♦ QJ6	♦ A75				
South HCP: 15	♣ JT852	♣ 643				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ 965		1NT	Pass	3NT
Vul: N-S	♥ 987	♥ KQ5		All Pass		
North HCP: 16	♦ AJ92	♦ K874				
South HCP: 9	♣ AK4	♣ J52				
Contract: 3NT South						

Board: 6	♠ J87	Partner bids first.
Dealer: South	♥ KQ98	The opponents are silent.
Vul: E-W	♦ Q975	
HCP: 8	♣ T4	

Board: 7	♠ QT93	You bid first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: Both	♦ AJ97	
HCP: 16	♣ AK	

Board: 8	♠ T93	Partner bids first.
Dealer: South	♥ 754	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 8	♣ KT73	

Board: 9	♠ A94	You bid first.
Dealer: North	♥ 976	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 15+1	♣ AKJT7	

Board: 10	♠ Q875	Partner bids first.
Dealer: South	♥ AJ5	East (LHO) bids 2♠ if possible.
Vul: Both	♦ J954	
HCP: 8	♣ T7	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ K2				1NT
Vul: E-W	♥ KQ98	♥ AJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q975	♦ KT8	Pass	3♥	Pass	4♥
South HCP: 17	♣ T4	♣ AQ72	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ QT93	♠ K5		1NT	Pass	2♣ ¹
Vul: Both	♥ Q97	♥ AJT2	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ97	♦ T85	All Pass			
South HCP: 9	♣ AK	♣ J854	1. Stayman			
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ K8				1NT
Vul: None	♥ 754	♥ AKJT3	Pass	2NT	All Pass	
North HCP: 8	♦ KQ6	♦ A74				
South HCP: 15+1	♣ KT73	♣ 864				
Contract: 2NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ K2		1NT	Pass	3NT
Vul: E-W	♥ 976	♥ K84	All Pass			
North HCP: 15+1	♦ K5	♦ J83				
South HCP: 9+1	♣ AKJT7	♣ Q9432				
Contract: 3NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q875	♠ K6				1NT
Vul: Both	♥ AJ5	♥ QT864	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ J954	♦ AQ8	Pass	2NT	All Pass	
South HCP: 15+1	♣ T7	♣ A64	1. Stayman			
Contract: 2NT North						

Board: 6 ♠ K2 You bid first.

Dealer: South ♥ AJ72 The opponents are silent.

Vul: E-W ♦ KT8

HCP: 17 ♣ AQ72

Board: 7 ♠ K5 Partner bids first.

Dealer: North ♥ AJT2 The opponents are silent.

Vul: Both ♦ T85

HCP: 9 ♣ J854

Board: 8 ♠ K8 You bid first.

Dealer: South ♥ AKJT3 The opponents are silent.

Vul: None ♦ A74

HCP: 15+1 ♣ 864

Board: 9 ♠ K2 Partner bids first.

Dealer: North ♥ K84 The opponents are silent.

Vul: E-W ♦ J83

HCP: 9+1 ♣ Q9432

Board: 10 ♠ K6 You bid first.

Dealer: South ♥ QT864 East (RHO) bids 2♠ if possible.

Vul: Both ♦ AQ8

HCP: 15+1 ♣ A64

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ K2				1NT
Vul: E-W	♥ KQ98	♥ AJ72	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q975	♦ KT8	Pass	3♥	Pass	4♥
South HCP: 17	♣ T4	♣ AQ72	All Pass			
Contract: 4♥ South			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ QT93	♠ K5		1NT	Pass	2♣ ¹
Vul: Both	♥ Q97	♥ AJT2	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ97	♦ T85	All Pass			
South HCP: 9	♣ AK	♣ J854	1. Stayman			
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ K8				1NT
Vul: None	♥ 754	♥ AKJT3	Pass	2NT	All Pass	
North HCP: 8	♦ KQ6	♦ A74				
South HCP: 15+1	♣ KT73	♣ 864				
Contract: 2NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ K2		1NT	Pass	3NT
Vul: E-W	♥ 976	♥ K84	All Pass			
North HCP: 15+1	♦ K5	♦ J83				
South HCP: 9+1	♣ AKJT7	♣ Q9432				
Contract: 3NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q875	♠ K6				1NT
Vul: Both	♥ AJ5	♥ QT864	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ J954	♦ AQ8	Pass	2NT	All Pass	
South HCP: 15+1	♣ T7	♣ A64	1. Stayman			
Contract: 2NT North						

Board: 11 ♠ A2 You bid first.

Dealer: North ♥ AT54 The opponents are silent.

Vul: None ♦ AQ85

HCP: 15 ♣ JT4

Board: 12 ♠ J86 Partner bids first.

Dealer: South ♥ AJ2 The opponents are silent.

Vul: N-S ♦ KT87

HCP: 9 ♣ 843

Board: 13 ♠ QJ92 You bid first.

Dealer: North ♥ AJ42 West (RHO) Doubles 1NT if possible.

Vul: Both ♦ KJ8

HCP: 15 ♣ K4

Board: 14 ♠ J654 Partner bids first.

Dealer: South ♥ KT The opponents are silent.

Vul: None ♦ A764

HCP: 8 ♣ 987

Board: 15 ♠ A96 You bid first.

Dealer: North ♥ AJ43 The opponents are silent.

Vul: N-S ♦ AK72

HCP: 16 ♣ 63

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q85		1NT	Pass	3NT
Vul: None	♥ AT54	♥ K93		All Pass		
North HCP: 15	♦ AQ85	♦ KJ3				
South HCP: 9	♣ JT4	♣ 6532				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ Q7				1NT
Vul: N-S	♥ AJ2	♥ K63	Pass	3NT	All Pass	
North HCP: 9	♦ KT87	♦ QJ64				
South HCP: 15	♣ 843	♣ AK65				
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QJ92	♠ T6		1NT	Pass	Pass
Vul: Both	♥ AJ42	♥ Q83	X	All Pass		
North HCP: 15	♦ KJ8	♦ 6543				
South HCP: 8	♣ K4	♣ AQ92				
Contract: 1NTX North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ QT82				1NT
Vul: None	♥ KT	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A764	♦ KQ3	Pass	3♠	All Pass	
South HCP: 16	♣ 987	♣ AJ64				
Contract: 3♠ North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ KQT2		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ43	♥ Q2	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK72	♦ JT96	All Pass			
South HCP: 9	♣ 63	♣ J94				
Contract: 3NT South			1. Stayman			

Board: 11	♠ Q85	Partner bids first.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 9	♣ 6532	
Board: 12	♠ Q7	You bid first.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ QJ64	
HCP: 15	♣ AK65	
Board: 13	♠ T6	Partner bids first.
Dealer: North	♥ Q83	West (LHO) Doubles 1NT if possible.
Vul: Both	♦ 6543	
HCP: 8	♣ AQ92	
Board: 14	♠ QT82	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 16	♣ AJ64	
Board: 15	♠ KQT2	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ JT96	
HCP: 9	♣ J94	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q85		1NT	Pass	3NT
Vul: None	♥ AT54	♥ K93		All Pass		
North HCP: 15	♦ AQ85	♦ KJ3				
South HCP: 9	♣ JT4	♣ 6532				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ Q7				1NT
Vul: N-S	♥ AJ2	♥ K63	Pass	3NT	All Pass	
North HCP: 9	♦ KT87	♦ QJ64				
South HCP: 15	♣ 843	♣ AK65				
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ QJ92	♠ T6		1NT	Pass	Pass
Vul: Both	♥ AJ42	♥ Q83	X	All Pass		
North HCP: 15	♦ KJ8	♦ 6543				
South HCP: 8	♣ K4	♣ AQ92				
Contract: 1NTX North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ QT82				1NT
Vul: None	♥ KT	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A764	♦ KQ3	Pass	3♠	All Pass	
South HCP: 16	♣ 987	♣ AJ64				
Contract: 3♠ North			1. Stayman			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ KQT2		1NT	Pass	2♣ ¹
Vul: N-S	♥ AJ43	♥ Q2	Pass	2♥	Pass	3NT
North HCP: 16	♦ AK72	♦ JT96		All Pass		
South HCP: 9	♣ 63	♣ J94				
Contract: 3NT South			1. Stayman			

Board: 16	♠ 53	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ J9876	
HCP: 8+1	♣ A83	

Board: 17	♠ AJ7	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ QJ764	
HCP: 17+1	♣ KQ2	

Board: 18	♠ A5	Partner bids first.
Dealer: South	♥ J95	The opponents are silent.
Vul: N-S	♦ Q9864	
HCP: 8+1	♣ J52	

Board: 19	♠ KJ3	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ AJ93	
HCP: 17	♣ AQ84	

Board: 20	♠ 86	Partner bids first.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 9	♣ 9864	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ AKQ4				1NT
Vul: E-W	♥ K52	♥ J9	Pass	2NT	All Pass	
North HCP: 8+1	♦ J9876	♦ Q54				
South HCP: 15	♣ A83	♣ K974				
Contract: 2NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ KQ9		1NT	Pass	2♣ ¹
Vul: None	♥ A4	♥ K732	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ QJ764	♦ 85	All Pass			
South HCP: 9	♣ KQ2	♣ J984				
Contract: 3NT South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ K8				1NT
Vul: N-S	♥ J95	♥ Q742	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q9864	♦ AK3				
South HCP: 15	♣ J52	♣ K643				
Contract: 2NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ A765		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q2	♥ A965	Pass	2♦	Pass	2NT
North HCP: 17	♦ AJ93	♦ 87	All Pass			
South HCP: 8	♣ AQ84	♣ T95				
Contract: 2NT South			1. Stayman			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ K53				1NT
Vul: Both	♥ AQ53	♥ KJ42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT3	♦ J4	Pass	4♥	All Pass	
South HCP: 16	♣ 9864	♣ AKJ7				
Contract: 4♥ North			1. Stayman			

Board: 16 ♠ AKQ4 You bid first.

Dealer: South ♥ J9 The opponents are silent.

Vul: E-W ♦ Q54

HCP: 15 ♣ K974

Board: 17 ♠ KQ9 Partner bids first.

Dealer: North ♥ K732 The opponents are silent.

Vul: None ♦ 85

HCP: 9 ♣ J984

Board: 18 ♠ K8 You bid first.

Dealer: South ♥ Q742 The opponents are silent.

Vul: N-S ♦ AK3

HCP: 15 ♣ K643

Board: 19 ♠ A765 Partner bids first.

Dealer: North ♥ A965 The opponents are silent.

Vul: E-W ♦ 87

HCP: 8 ♣ T95

Board: 20 ♠ K53 You bid first.

Dealer: South ♥ KJ42 The opponents are silent.

Vul: Both ♦ J4

HCP: 16 ♣ AKJ7

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 53	♠ AKQ4				1NT
Vul: E-W	♥ K52	♥ J9	Pass	2NT	All Pass	
North HCP: 8+1	♦ J9876	♦ Q54				
South HCP: 15	♣ A83	♣ K974				
Contract: 2NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ KQ9		1NT	Pass	2♣ ¹
Vul: None	♥ A4	♥ K732	Pass	2♦	Pass	3NT
North HCP: 17+1	♦ QJ764	♦ 85	All Pass			
South HCP: 9	♣ KQ2	♣ J984				
Contract: 3NT South			1. Stayman			

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ K8				1NT
Vul: N-S	♥ J95	♥ Q742	Pass	2NT	All Pass	
North HCP: 8+1	♦ Q9864	♦ AK3				
South HCP: 15	♣ J52	♣ K643				
Contract: 2NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ A765		1NT	Pass	2♣ ¹
Vul: E-W	♥ Q2	♥ A965	Pass	2♦	Pass	2NT
North HCP: 17	♦ AJ93	♦ 87	All Pass			
South HCP: 8	♣ AQ84	♣ T95				
Contract: 2NT South			1. Stayman			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ K53				1NT
Vul: Both	♥ AQ53	♥ KJ42	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KT3	♦ J4	Pass	4♥	All Pass	
South HCP: 16	♣ 9864	♣ AKJ7				
Contract: 4♥ North			1. Stayman			

Board: 21 ♠ A43 You bid first.

Dealer: North ♥ A952 The opponents are silent.

Vul: N-S ♦ KT3

HCP: 15 ♣ KJT

Board: 22 ♠ Q85 Partner bids first.

Dealer: South ♥ T853 The opponents are silent.

Vul: E-W ♦ Q84

HCP: 9 ♣ AJ4

Board: 23 ♠ AK8 You bid first.

Dealer: North ♥ Q8 The opponents are silent.

Vul: Both ♦ K875

HCP: 15 ♣ K987

Board: 24 ♠ KQT Partner bids first.

Dealer: South ♥ KT98 The opponents are silent.

Vul: None ♦ 873

HCP: 8 ♣ 954

Board: 25 ♠ 93 Partner bids first.

Dealer: South ♥ AT42 East (LHO) bids 2♠ if possible.

Vul: E-W ♦ K64

HCP: 8 ♣ JT53

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ J75		1NT	Pass	2NT
Vul: N-S	♥ A952	♥ J8		All Pass		
North HCP: 15	♦ KT3	♦ AJ987				
South HCP: 9+1	♣ KJT	♣ Q54				
Contract: 2NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ KJT				1NT
Vul: E-W	♥ T853	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q84	♦ KJ93	Pass	3NT	All Pass	
South HCP: 17	♣ AJ4	♣ KQ2				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT92		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ J94	Pass	2♦	Pass	3NT
North HCP: 15	♦ K875	♦ AQ43		All Pass		
South HCP: 9	♣ K987	♣ 42				
Contract: 3NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A873				1NT
Vul: None	♥ KT98	♥ Q6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 873	♦ JT5	Pass	2NT	All Pass	
South HCP: 16	♣ 954	♣ AKQ7				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ7				1NT
Vul: E-W	♥ AT42	♥ KQ65	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ K64	♦ A2	Pass	X	Pass	3♣
South HCP: 15	♣ JT53	♣ K874		All Pass		
Contract: 3♣ South			1. Stayman			

Board: 21	♠ J75	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ AJ987	
HCP: 9+1	♣ Q54	

Board: 22	♠ KJT	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: E-W	♦ KJ93	
HCP: 17	♣ KQ2	

Board: 23	♠ QT92	Partner bids first.
Dealer: North	♥ J94	The opponents are silent.
Vul: Both	♦ AQ43	
HCP: 9	♣ 42	

Board: 24	♠ A873	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ JT5	
HCP: 16	♣ AKQ7	

Board: 25	♠ QJ7	You bid first.
Dealer: South	♥ KQ65	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ A2	
HCP: 15	♣ K874	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ J75		1NT	Pass	2NT
Vul: N-S	♥ A952	♥ J8		All Pass		
North HCP: 15	♦ KT3	♦ AJ987				
South HCP: 9+1	♣ KJT	♣ Q54				
Contract: 2NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ KJT				1NT
Vul: E-W	♥ T853	♥ A94	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q84	♦ KJ93	Pass	3NT	All Pass	
South HCP: 17	♣ AJ4	♣ KQ2				
Contract: 3NT North			1. Stayman			

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT92		1NT	Pass	2♣ ¹
Vul: Both	♥ Q8	♥ J94	Pass	2♦	Pass	3NT
North HCP: 15	♦ K875	♦ AQ43		All Pass		
South HCP: 9	♣ K987	♣ 42				
Contract: 3NT South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A873				1NT
Vul: None	♥ KT98	♥ Q6	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 873	♦ JT5	Pass	2NT	All Pass	
South HCP: 16	♣ 954	♣ AKQ7				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ7				1NT
Vul: E-W	♥ AT42	♥ KQ65	Pass	2♣ ¹	2♠	Pass
North HCP: 8	♦ K64	♦ A2	Pass	X	Pass	3♣
South HCP: 15	♣ JT53	♣ K874		All Pass		
Contract: 3♣ South			1. Stayman			

Board: 26	♠ J86	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 9	♣ 6542	

Board: 27	♠ K2	You bid first.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: None	♦ A9	
HCP: 15+1	♣ Q9754	

Board: 28	♠ 76	Partner bids first.
Dealer: South	♥ Q832	The opponents are silent.
Vul: N-S	♦ KQ53	
HCP: 8	♣ JT7	

Board: 29	♠ J4	Partner bids first.
Dealer: South	♥ Q64	East (LHO) bids 3♥ if possible.
Vul: Both	♦ KQ3	
HCP: 9+1	♣ JT974	

Board: 30	♠ 752	Partner bids first.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ Q86	
HCP: 9	♣ A982	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AK32				1NT
Vul: Both	♥ Q93	♥ 65	Pass	3NT	All Pass	
North HCP: 9	♦ AQ9	♦ K753				
South HCP: 15	♣ 6542	♣ KQ8				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ J876		1NT	Pass	2♣ ¹
Vul: None	♥ AQT4	♥ 52	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ A9	♦ K32	All Pass			
South HCP: 8	♣ Q9754	♣ KJT6				
Contract: 2NT South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AJ				1NT
Vul: N-S	♥ Q832	♥ K974	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KQ53	♦ AT4	Pass	3♥	All Pass	
South HCP: 15	♣ JT7	♣ K542				
Contract: 3♥ North			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQ653				1NT
Vul: Both	♥ Q64	♥ K3	Pass	2NT	3♥	Pass
North HCP: 9+1	♦ KQ3	♦ 942	Pass	4♣	All Pass	
South HCP: 15+1	♣ JT974	♣ AK6				
Contract: 4♣ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 752	♠ KT3				1NT
Vul: None	♥ K72	♥ QJ	Pass	3NT	All Pass	
North HCP: 9	♦ Q86	♦ AK532				
South HCP: 16+1	♣ A982	♣ QJ4				
Contract: 3NT North						

Board: 26

♠ AK32

You bid first.

Dealer: South

♥ 65

The opponents are silent.

Vul: Both

♦ K753

HCP: 15

♣ KQ8

Board: 27

♠ J876

Partner bids first.

Dealer: North

♥ 52

The opponents are silent.

Vul: None

♦ K32

HCP: 8

♣ KJT6

Board: 28

♠ AJ

You bid first.

Dealer: South

♥ K974

The opponents are silent.

Vul: N-S

♦ AT4

HCP: 15

♣ K542

Board: 29

♠ KQ653

You bid first.

Dealer: South

♥ K3

East (RHO) bids 3♥ if possible.

Vul: Both

♦ 942

HCP: 15+1

♣ AK6

Board: 30

♠ KT3

You bid first.

Dealer: South

♥ QJ

The opponents are silent.

Vul: None

♦ AK532

HCP: 16+1

♣ QJ4

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AK32				1NT
Vul: Both	♥ Q93	♥ 65	Pass	3NT	All Pass	
North HCP: 9	♦ AQ9	♦ K753				
South HCP: 15	♣ 6542	♣ KQ8				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ J876		1NT	Pass	2♣ ¹
Vul: None	♥ AQT4	♥ 52	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ A9	♦ K32	All Pass			
South HCP: 8	♣ Q9754	♣ KJT6				
Contract: 2NT South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AJ				1NT
Vul: N-S	♥ Q832	♥ K974	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ KQ53	♦ AT4	Pass	3♥	All Pass	
South HCP: 15	♣ JT7	♣ K542				
Contract: 3♥ North			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQ653				1NT
Vul: Both	♥ Q64	♥ K3	Pass	2NT	3♥	Pass
North HCP: 9+1	♦ KQ3	♦ 942	Pass	4♣	All Pass	
South HCP: 15+1	♣ JT974	♣ AK6				
Contract: 4♣ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 752	♠ KT3				1NT
Vul: None	♥ K72	♥ QJ	Pass	3NT	All Pass	
North HCP: 9	♦ Q86	♦ AK532				
South HCP: 16+1	♣ A982	♣ QJ4				
Contract: 3NT North						

Board: 31 ♠ AQ96 You bid first.

Dealer: North ♥ Q52 West (RHO) bids 2♦ if possible.

Vul: N-S ♦ K64

HCP: 16 ♣ KQ4

Board: 32 ♠ J532 Partner bids first.

Dealer: South ♥ KJ5 The opponents are silent.

Vul: E-W ♦ K865

HCP: 8 ♣ 95

Board: 33 ♠ 74 You bid first.

Dealer: North ♥ AQ6 The opponents are silent.

Vul: None ♦ K85

HCP: 16+1 ♣ AK973

Board: 34 ♠ QJ94 Partner bids first.

Dealer: South ♥ T53 The opponents are silent.

Vul: N-S ♦ K83

HCP: 9 ♣ QJ4

Board: 35 ♠ A87 You bid first.

Dealer: North ♥ K83 The opponents are silent.

Vul: E-W ♦ AKJ6

HCP: 15 ♣ T84

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AQ96	♠ T74		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q52	♥ AJ83	2♦	2NT	All Pass	
North HCP: 16	♦ K64	♦ Q2				
South HCP: 8	♣ KQ4	♣ J753		1. Stayman		
Contract: 2NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ KQT7				1NT
Vul: E-W	♥ KJ5	♥ Q87	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K865	♦ A74	Pass	3♠	All Pass	
South HCP: 15	♣ 95	♣ A64		1. Stayman		
Contract: 3♠ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ T32		1NT	Pass	3NT
Vul: None	♥ AQ6	♥ KT5		All Pass		
North HCP: 16+1	♦ K85	♦ AQ97				
South HCP: 9	♣ AK973	♣ T42				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ QJ94	♠ AKT2				1NT
Vul: N-S	♥ T53	♥ KJ74	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K83	♦ Q64	Pass	3NT	Pass	4♠
South HCP: 16	♣ QJ4	♣ K5	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ J96		1NT	Pass	2NT
Vul: E-W	♥ K83	♥ T62		All Pass		
North HCP: 15	♦ AKJ6	♦ Q54				
South HCP: 9	♣ T84	♣ AQ63				
Contract: 2NT South						

Board: 31 ♠ T74 Partner bids first.

Dealer: North ♥ AJ83 West (LHO) bids 2♦ if possible.

Vul: N-S ♦ Q2

HCP: 8 ♣ J753

Board: 32 ♠ KQT7 You bid first.

Dealer: South ♥ Q87 The opponents are silent.

Vul: E-W ♦ A74

HCP: 15 ♣ A64

Board: 33 ♠ T32 Partner bids first.

Dealer: North ♥ KT5 The opponents are silent.

Vul: None ♦ AQ97

HCP: 9 ♣ T42

Board: 34 ♠ AKT2 You bid first.

Dealer: South ♥ KJ74 The opponents are silent.

Vul: N-S ♦ Q64

HCP: 16 ♣ K5

Board: 35 ♠ J96 Partner bids first.

Dealer: North ♥ T62 The opponents are silent.

Vul: E-W ♦ Q54

HCP: 9 ♣ AQ63

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AQ96	♠ T74		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q52	♥ AJ83	2♦	2NT	All Pass	
North HCP: 16	♦ K64	♦ Q2				
South HCP: 8	♣ KQ4	♣ J753		1. Stayman		
Contract: 2NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ KQT7				1NT
Vul: E-W	♥ KJ5	♥ Q87	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K865	♦ A74	Pass	3♠	All Pass	
South HCP: 15	♣ 95	♣ A64		1. Stayman		
Contract: 3♠ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ T32		1NT	Pass	3NT
Vul: None	♥ AQ6	♥ KT5		All Pass		
North HCP: 16+1	♦ K85	♦ AQ97				
South HCP: 9	♣ AK973	♣ T42				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ QJ94	♠ AKT2				1NT
Vul: N-S	♥ T53	♥ KJ74	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K83	♦ Q64	Pass	3NT	Pass	4♠
South HCP: 16	♣ QJ4	♣ K5	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ J96		1NT	Pass	2NT
Vul: E-W	♥ K83	♥ T62		All Pass		
North HCP: 15	♦ AKJ6	♦ Q54				
South HCP: 9	♣ T84	♣ AQ63				
Contract: 2NT South						

Board: 36	♠ T98	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: Both	♦ 94	
HCP: 8+1	♣ A8543	

Board: 37	♠ A72	You bid first.
Dealer: North	♥ AK74	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 16	♣ J875	

Board: 38	♠ 543	Partner bids first.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 9	♣ QJ93	

Board: 39	♠ K95	You bid first.
Dealer: North	♥ AJ87	The opponents are silent.
Vul: Both	♦ KJ74	
HCP: 15	♣ K6	

Board: 40	♠ 42	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 9+1	♣ A8754	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ 743				1NT
Vul: Both	♥ A97	♥ KQ8	Pass	2NT	All Pass	
North HCP: 8+1	♦ 94	♦ AQ2				
South HCP: 15	♣ A8543	♣ KJT9				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ 863		1NT	Pass	3NT
Vul: N-S	♥ AK74	♥ Q32	All Pass			
North HCP: 16	♦ A7	♦ QT8				
South HCP: 9	♣ J875	♣ KQ64				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ A6				1NT
Vul: E-W	♥ KQJ6	♥ A842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 54	♦ K63	Pass	4♥	All Pass	
South HCP: 15	♣ QJ93	♣ AT54	1. Stayman			
Contract: 4♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ AJT7		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ87	♥ K952	Pass	2♥	Pass	3♥
North HCP: 15	♦ KJ74	♦ T96	All Pass			
South HCP: 8	♣ K6	♣ 84	1. Stayman			
Contract: 3♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AT83				1NT
Vul: None	♥ Q98	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ QJ8	♦ AT6	All Pass			
South HCP: 17	♣ A8754	♣ Q63				
Contract: 3NT South						

Board: 36	♠ 743	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 15	♣ KJT9	

Board: 37	♠ 863	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ QT8	
HCP: 9	♣ KQ64	

Board: 38	♠ A6	You bid first.
Dealer: South	♥ A842	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 15	♣ AT54	

Board: 39	♠ AJT7	Partner bids first.
Dealer: North	♥ K952	The opponents are silent.
Vul: Both	♦ T96	
HCP: 8	♣ 84	

Board: 40	♠ AT83	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ AT6	
HCP: 17	♣ Q63	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ 743				1NT
Vul: Both	♥ A97	♥ KQ8	Pass	2NT	All Pass	
North HCP: 8+1	♦ 94	♦ AQ2				
South HCP: 15	♣ A8543	♣ KJT9				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ 863		1NT	Pass	3NT
Vul: N-S	♥ AK74	♥ Q32	All Pass			
North HCP: 16	♦ A7	♦ QT8				
South HCP: 9	♣ J875	♣ KQ64				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ A6				1NT
Vul: E-W	♥ KQJ6	♥ A842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 54	♦ K63	Pass	4♥	All Pass	
South HCP: 15	♣ QJ93	♣ AT54	1. Stayman			
Contract: 4♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ AJT7		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ87	♥ K952	Pass	2♥	Pass	3♥
North HCP: 15	♦ KJ74	♦ T96	All Pass			
South HCP: 8	♣ K6	♣ 84	1. Stayman			
Contract: 3♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AT83				1NT
Vul: None	♥ Q98	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 9+1	♦ QJ8	♦ AT6	All Pass			
South HCP: 17	♣ A8754	♣ Q63				
Contract: 3NT South						

Board: 41 ♠ A842 Partner bids first.

Dealer: South ♥ QJ32 East (LHO) bids 2♦ if possible.

Vul: E-W ♦ 93

HCP: 9 ♣ Q32

Board: 42 ♠ 42 RHO opens the bidding 1NT.

Dealer: West ♥ T8652 You bid next.

Vul: Both ♦ 8532 East (LHO) bids 2♣ if possible.

HCP: 1+1 ♣ J2 East (LHO) Doubles 3♣ if possible.

Board: 43 ♠ A76 You bid first.

Dealer: North ♥ AKT5 The opponents are silent.

Vul: None ♦ Q943

HCP: 17 ♣ A4

Board: 44 ♠ A96 Partner bids first.

Dealer: South ♥ AT85 The opponents are silent.

Vul: N-S ♦ T532

HCP: 8 ♣ 83

Board: 45 ♠ K5 You bid first.

Dealer: North ♥ QT72 The opponents are silent.

Vul: Both ♦ A8

HCP: 16+1 ♣ AQJ74

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A842	♠ KJ7				1NT
Vul: E-W	♥ QJ32	♥ 75	Pass	2♣ ¹	2♦	Pass
North HCP: 9	♦ 93	♦ A76	Pass	X	Pass	3♣
South HCP: 15+1	♣ Q32	♣ AK854	All Pass			
Contract: 3♣ South			1. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ Q863	1NT	Pass	2♣ ¹	3♣
Vul: Both	♥ T8652	♥ K	Pass	Pass	X	All Pass
North HCP: 1+1	♦ 8532	♦ A4				
South HCP: 14+2	♣ J2	♣ KQT765	1. Stayman			
Contract: 3♣X South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ J32		1NT	Pass	2NT
Vul: None	♥ AKT5	♥ 984	Pass	3NT	All Pass	
North HCP: 17	♦ Q943	♦ AT62				
South HCP: 8	♣ A4	♣ K65				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ QT3				1NT
Vul: N-S	♥ AT85	♥ K73	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T532	♦ AK6	Pass	2NT	All Pass	
South HCP: 16	♣ 83	♣ KJ54	1. Stayman			
Contract: 2NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJ43		1NT	Pass	2♣ ¹
Vul: Both	♥ QT72	♥ A853	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ A8	♦ 432	All Pass			
South HCP: 9	♣ AQJ74	♣ 93	1. Stayman			
Contract: 4♥ South						

Board: 41	♠ KJ7	You bid first.
Dealer: South	♥ 75	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ A76	
HCP: 15+1	♣ AK854	

Board: 42	♠ Q863	LHO opens the bidding 1NT.
Dealer: West	♥ K	Partner bids next.
Vul: Both	♦ A4	East (RHO) bids 2♣ if possible.
HCP: 14+2	♣ KQT765	East (RHO) Doubles 3♣ if possible.

Board: 43	♠ J32	Partner bids first.
Dealer: North	♥ 984	The opponents are silent.
Vul: None	♦ AT62	
HCP: 8	♣ K65	

Board: 44	♠ QT3	You bid first.
Dealer: South	♥ K73	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 16	♣ KJ54	

Board: 45	♠ AJ43	Partner bids first.
Dealer: North	♥ A853	The opponents are silent.
Vul: Both	♦ 432	
HCP: 9	♣ 93	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A842	♠ KJ7				1NT
Vul: E-W	♥ QJ32	♥ 75	Pass	2♣ ¹	2♦	Pass
North HCP: 9	♦ 93	♦ A76	Pass	X	Pass	3♣
South HCP: 15+1	♣ Q32	♣ AK854	All Pass			
Contract: 3♣ South			1. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ Q863	1NT	Pass	2♣ ¹	3♣
Vul: Both	♥ T8652	♥ K	Pass	Pass	X	All Pass
North HCP: 1+1	♦ 8532	♦ A4				
South HCP: 14+2	♣ J2	♣ KQT765	1. Stayman			
Contract: 3♣X South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ J32		1NT	Pass	2NT
Vul: None	♥ AKT5	♥ 984	Pass	3NT	All Pass	
North HCP: 17	♦ Q943	♦ AT62				
South HCP: 8	♣ A4	♣ K65				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ QT3				1NT
Vul: N-S	♥ AT85	♥ K73	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T532	♦ AK6	Pass	2NT	All Pass	
South HCP: 16	♣ 83	♣ KJ54	1. Stayman			
Contract: 2NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJ43		1NT	Pass	2♣ ¹
Vul: Both	♥ QT72	♥ A853	Pass	2♥	Pass	4♥
North HCP: 16+1	♦ A8	♦ 432	All Pass			
South HCP: 9	♣ AQJ74	♣ 93	1. Stayman			
Contract: 4♥ South						

Board: 46	♠ AT	Partner bids first.
Dealer: South	♥ T84	The opponents are silent.
Vul: None	♦ 832	
HCP: 8+1	♣ A9753	

Board: 47	♠ KJ532	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 15+1	♣ A42	

Board: 48	♠ Q854	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 9	♣ J843	

Board: 49	♠ QJ	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: None	♦ Q98	
HCP: 15+1	♣ QJ862	

Board: 50	♠ AJT	Partner bids first.
Dealer: South	♥ JT63	The opponents are silent.
Vul: N-S	♦ T53	
HCP: 9	♣ K64	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ Q43				1NT
Vul: None	♥ T84	♥ KQJ7	Pass	2NT	All Pass	
North HCP: 8+1	♦ 832	♦ AQ97				
South HCP: 16	♣ A9753	♣ Q4				
Contract: 2NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KJ532	♠ 976		1NT	Pass	2NT
Vul: N-S	♥ AJT	♥ 42	All Pass			
North HCP: 15+1	♦ Q4	♦ AJ5				
South HCP: 9+1	♣ A42	♣ KJ765				
Contract: 2NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q854	♠ A972				1NT
Vul: E-W	♥ AT2	♥ 85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QT	♦ AK9	Pass	4♠	All Pass	
South HCP: 17	♣ J843	♣ AQT9	1. Stayman			
Contract: 4♠ North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ KT9		1NT	Pass	2NT
Vul: None	♥ AK8	♥ J42	All Pass			
North HCP: 15+1	♦ Q98	♦ J64				
South HCP: 9	♣ QJ862	♣ AT54				
Contract: 2NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 74				1NT
Vul: N-S	♥ JT63	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T53	♦ KQ874	Pass	3NT	All Pass	
South HCP: 15+1	♣ K64	♣ AJ9	1. Stayman			
Contract: 3NT North						

Board: 46 ♠ Q43 You bid first.

Dealer: South ♥ KQJ7 The opponents are silent.

Vul: None ♦ AQ97

HCP: 16 ♣ Q4

Board: 47 ♠ 976 Partner bids first.

Dealer: North ♥ 42 The opponents are silent.

Vul: N-S ♦ AJ5

HCP: 9+1 ♣ KJ765

Board: 48 ♠ A972 You bid first.

Dealer: South ♥ 85 The opponents are silent.

Vul: E-W ♦ AK9

HCP: 17 ♣ AQT9

Board: 49 ♠ KT9 Partner bids first.

Dealer: North ♥ J42 The opponents are silent.

Vul: None ♦ J64

HCP: 9 ♣ AT54

Board: 50 ♠ 74 You bid first.

Dealer: South ♥ KQ5 The opponents are silent.

Vul: N-S ♦ KQ874

HCP: 15+1 ♣ AJ9

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ Q43				1NT
Vul: None	♥ T84	♥ KQJ7	Pass	2NT	All Pass	
North HCP: 8+1	♦ 832	♦ AQ97				
South HCP: 16	♣ A9753	♣ Q4				
Contract: 2NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KJ532	♠ 976		1NT	Pass	2NT
Vul: N-S	♥ AJT	♥ 42	All Pass			
North HCP: 15+1	♦ Q4	♦ AJ5				
South HCP: 9+1	♣ A42	♣ KJ765				
Contract: 2NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q854	♠ A972				1NT
Vul: E-W	♥ AT2	♥ 85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QT	♦ AK9	Pass	4♠	All Pass	
South HCP: 17	♣ J843	♣ AQT9	1. Stayman			
Contract: 4♠ North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ KT9		1NT	Pass	2NT
Vul: None	♥ AK8	♥ J42	All Pass			
North HCP: 15+1	♦ Q98	♦ J64				
South HCP: 9	♣ QJ862	♣ AT54				
Contract: 2NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 74				1NT
Vul: N-S	♥ JT63	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ T53	♦ KQ874	Pass	3NT	All Pass	
South HCP: 15+1	♣ K64	♣ AJ9	1. Stayman			
Contract: 3NT North						