
Board: 1	♠ A93	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: None	♦ KJ92	
HCP: 15	♣ AK74	

Board: 2	♠ T62	Partner bids first.
Dealer: South	♥ AT73	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 9	♣ K72	

Board: 3	♠ K4	You bid first.
Dealer: North	♥ KQ7	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ A983	
HCP: 15	♣ QJ74	

Board: 4	♠ 8754	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: Both	♦ K42	
HCP: 8	♣ K98	

Board: 5	♠ K94	You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 15	♣ J743	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ T842		1NT	Pass	2♣ ¹
Vul: None	♥ 98	♥ A543	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ92	♦ Q8		All Pass		
South HCP: 8	♣ AK74	♣ Q92				
Contract: 2NT South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ AK98				1NT
Vul: N-S	♥ AT73	♥ KQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q85	♦ KT72	Pass	3NT	All Pass	
South HCP: 15	♣ K72	♣ 964				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ JT82		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ7	♥ A965	X	2♦	Pass	2NT
North HCP: 15	♦ A983	♦ K42		All Pass		
South HCP: 8	♣ QJ74	♣ 96				
Contract: 2NT South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 8754	♠ AKJ6				1NT
Vul: Both	♥ Q84	♥ AK9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K42	♦ 73		All Pass		
South HCP: 15	♣ K98	♣ 7654				
Contract: 2♠ South			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ JT3		1NT	Pass	2NT
Vul: N-S	♥ AK76	♥ 42		All Pass		
North HCP: 15	♦ A3	♦ QJ942				
South HCP: 8+1	♣ J743	♣ A85				
Contract: 2NT South						

Board: 1	♠ T842	Partner bids first.
Dealer: North	♥ A543	The opponents are silent.
Vul: None	♦ Q8	
HCP: 8	♣ Q92	

Board: 2	♠ AK98	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ KT72	
HCP: 15	♣ 964	

Board: 3	♠ JT82	Partner bids first.
Dealer: North	♥ A965	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ K42	
HCP: 8	♣ 96	

Board: 4	♠ AKJ6	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: Both	♦ 73	
HCP: 15	♣ 7654	

Board: 5	♠ JT3	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ QJ942	
HCP: 8+1	♣ A85	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ T842		1NT	Pass	2♣ ¹
Vul: None	♥ 98	♥ A543	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ92	♦ Q8		All Pass		
South HCP: 8	♣ AK74	♣ Q92				
Contract: 2NT South			1. Stayman			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ AK98				1NT
Vul: N-S	♥ AT73	♥ KQ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q85	♦ KT72	Pass	3NT	All Pass	
South HCP: 15	♣ K72	♣ 964				
Contract: 3NT North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ JT82		1NT	Pass	2♣ ¹
Vul: E-W	♥ KQ7	♥ A965	X	2♦	Pass	2NT
North HCP: 15	♦ A983	♦ K42		All Pass		
South HCP: 8	♣ QJ74	♣ 96				
Contract: 2NT South			1. Stayman			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 8754	♠ AKJ6				1NT
Vul: Both	♥ Q84	♥ AK9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K42	♦ 73		All Pass		
South HCP: 15	♣ K98	♣ 7654				
Contract: 2♠ South			1. Stayman			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ JT3		1NT	Pass	2NT
Vul: N-S	♥ AK76	♥ 42		All Pass		
North HCP: 15	♦ A3	♦ QJ942				
South HCP: 8+1	♣ J743	♣ A85				
Contract: 2NT South						

Board: 6	♠ A653	Partner bids first.
Dealer: South	♥ T973	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 8	♣ Q9	

Board: 7	♠ AQJ2	You bid first.
Dealer: North	♥ A853	The opponents are silent.
Vul: Both	♦ A4	
HCP: 15	♣ T54	

Board: 8	♠ AJ2	Partner bids first.
Dealer: South	♥ 843	The opponents are silent.
Vul: None	♦ QJ932	
HCP: 8+1	♣ 92	

Board: 9	♠ Q6	Partner bids first.
Dealer: South	♥ 82	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ JT964	
HCP: 8+1	♣ KQ52	

Board: 10	♠ 764	Partner bids first.
Dealer: South	♥ J5	The opponents are silent.
Vul: Both	♦ KT86	
HCP: 9	♣ AJ63	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ KJ				1NT
Vul: E-W	♥ T973	♥ QJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT7	♦ K95	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q9	♣ AJ842				1. Stayman
Contract: 2NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ 73		1NT	All Pass	
Vul: Both	♥ A853	♥ KT				
North HCP: 15	♦ A4	♦ Q986				
South HCP: 8+1	♣ T54	♣ QJ632				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AJ2	♠ Q53				1NT
Vul: None	♥ 843	♥ AQT9	Pass	2NT	All Pass	
North HCP: 8+1	♦ QJ932	♦ A84				
South HCP: 15	♣ 92	♣ K43				
Contract: 2NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ KJ5				1NT
Vul: E-W	♥ 82	♥ KQT9	Pass	Pass	2♣ ¹	Pass
North HCP: 8+1	♦ JT964	♦ AQ85	Pass	3♦	All Pass	
South HCP: 15	♣ KQ52	♣ T4				1. Cappelletti, 5M-4m
Contract: 3♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ K3				1NT
Vul: Both	♥ J5	♥ A962	Pass	3NT	All Pass	
North HCP: 9	♦ KT86	♦ AQ2				
South HCP: 15	♣ AJ63	♣ Q954				
Contract: 3NT North						

Board: 6 ♠ KJ You bid first.

Dealer: South ♥ QJ2 The opponents are silent.

Vul: E-W ♦ K95

HCP: 15+1 ♣ AJ842

Board: 7 ♠ 73 Partner bids first.

Dealer: North ♥ KT The opponents are silent.

Vul: Both ♦ Q986

HCP: 8+1 ♣ QJ632

Board: 8 ♠ Q53 You bid first.

Dealer: South ♥ AQT9 The opponents are silent.

Vul: None ♦ A84

HCP: 15 ♣ K43

Board: 9 ♠ KJ5 You bid first.

Dealer: South ♥ KQT9 East (RHO) bids 2♠ if possible.

Vul: E-W ♦ AQ85

HCP: 15 ♣ T4

Board: 10 ♠ K3 You bid first.

Dealer: South ♥ A962 The opponents are silent.

Vul: Both ♦ AQ2

HCP: 15 ♣ Q954

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ KJ				1NT
Vul: E-W	♥ T973	♥ QJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ QT7	♦ K95	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q9	♣ AJ842				
Contract: 2NT North			1. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ 73		1NT	All Pass	
Vul: Both	♥ A853	♥ KT				
North HCP: 15	♦ A4	♦ Q986				
South HCP: 8+1	♣ T54	♣ QJ632				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AJ2	♠ Q53				1NT
Vul: None	♥ 843	♥ AQT9	Pass	2NT	All Pass	
North HCP: 8+1	♦ QJ932	♦ A84				
South HCP: 15	♣ 92	♣ K43				
Contract: 2NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ KJ5				1NT
Vul: E-W	♥ 82	♥ KQT9	Pass	Pass	2♣ ¹	Pass
North HCP: 8+1	♦ JT964	♦ AQ85	Pass	3♦	All Pass	
South HCP: 15	♣ KQ52	♣ T4				
Contract: 3♦ North			1. Cappelletti, 5M-4m			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ K3				1NT
Vul: Both	♥ J5	♥ A962	Pass	3NT	All Pass	
North HCP: 9	♦ KT86	♦ AQ2				
South HCP: 15	♣ AJ63	♣ Q954				
Contract: 3NT North						

Board: 11 ♠ 854 You bid first.

Dealer: North ♥ KQJT The opponents are silent.

Vul: None ♦ AK9

HCP: 15 ♣ Q42

Board: 12 ♠ T9874 RHO opens the bidding 1NT.

Dealer: West ♥ 754 You bid next.

Vul: E-W ♦ 6532 East (LHO) bids 2♣ if possible.

HCP: 0+1 ♣ 6 East (LHO) Doubles 3♣ if possible.

Board: 13 ♠ KQT9 You bid first.

Dealer: North ♥ Q7 The opponents are silent.

Vul: Both ♦ KQ5

HCP: 15 ♣ QJ54

Board: 14 ♠ J87 Partner bids first.

Dealer: South ♥ 9763 The opponents are silent.

Vul: None ♦ AJ54

HCP: 8 ♣ Q9

Board: 15 ♠ KQ7 You bid first.

Dealer: North ♥ T6 The opponents are silent.

Vul: N-S ♦ KQ63

HCP: 15 ♣ AJ42

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 854	♠ QJ7		1NT	Pass	2♣ ¹
Vul: None	♥ KQJT	♥ 9762	Pass	2♥	All Pass	
North HCP: 15	♦ AK9	♦ QT2				
South HCP: 8	♣ Q42	♣ K93	1. Stayman			
Contract: 2♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T9874	♠ AQ6	1NT	Pass	2♣ ¹	3♣
Vul: E-W	♥ 754	♥ KT8	Pass	Pass	X	All Pass
North HCP: 0+1	♦ 6532	♦ T				
South HCP: 17+2	♣ 6	♣ AKJT97	1. Stayman			
Contract: 3♣X South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQT9	♠ J82		1NT	Pass	2NT
Vul: Both	♥ Q7	♥ 93	All Pass			
North HCP: 15	♦ KQ5	♦ T643				
South HCP: 8	♣ QJ54	♣ AK86				
Contract: 2NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ AQ4				1NT
Vul: None	♥ 9763	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ54	♦ K93	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q9	♣ KT542	1. Stayman			
Contract: 2NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ JT42		1NT	Pass	2♣ ¹
Vul: N-S	♥ T6	♥ A8	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ63	♦ T954	All Pass			
South HCP: 8	♣ AJ42	♣ K76	1. Stayman			
Contract: 2NT South						

Board: 11	♠ QJ7	Partner bids first.
Dealer: North	♥ 9762	The opponents are silent.
Vul: None	♦ QT2	
HCP: 8	♣ K93	

Board: 12	♠ AQ6	LHO opens the bidding 1NT.
Dealer: West	♥ KT8	Partner bids next.
Vul: E-W	♦ T	East (RHO) bids 2♣ if possible.
HCP: 17+2	♣ AKJT97	East (RHO) Doubles 3♣ if possible.

Board: 13	♠ J82	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: Both	♦ T643	
HCP: 8	♣ AK86	

Board: 14	♠ AQ4	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ K93	
HCP: 15+1	♣ KT542	

Board: 15	♠ JT42	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ T954	
HCP: 8	♣ K76	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 854	♠ QJ7		1NT	Pass	2♣ ¹
Vul: None	♥ KQJT	♥ 9762	Pass	2♥	All Pass	
North HCP: 15	♦ AK9	♦ QT2				
South HCP: 8	♣ Q42	♣ K93	1. Stayman			
Contract: 2♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T9874	♠ AQ6	1NT	Pass	2♣ ¹	3♣
Vul: E-W	♥ 754	♥ KT8	Pass	Pass	X	All Pass
North HCP: 0+1	♦ 6532	♦ T				
South HCP: 17+2	♣ 6	♣ AKJT97	1. Stayman			
Contract: 3♣X South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQT9	♠ J82		1NT	Pass	2NT
Vul: Both	♥ Q7	♥ 93	All Pass			
North HCP: 15	♦ KQ5	♦ T643				
South HCP: 8	♣ QJ54	♣ AK86				
Contract: 2NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ AQ4				1NT
Vul: None	♥ 9763	♥ QJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AJ54	♦ K93	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q9	♣ KT542	1. Stayman			
Contract: 2NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ JT42		1NT	Pass	2♣ ¹
Vul: N-S	♥ T6	♥ A8	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQ63	♦ T954	All Pass			
South HCP: 8	♣ AJ42	♣ K76	1. Stayman			
Contract: 2NT South						

Board: 16	♠ K4	Partner bids first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: E-W	♦ J72	
HCP: 9	♣ 8752	

Board: 17	♠ A54	You bid first.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: None	♦ AT87	
HCP: 15	♣ 74	

Board: 18	♠ 842	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ QJ75	
HCP: 9	♣ Q632	

Board: 19	♠ J932	You bid first.
Dealer: North	♥ AK87	The opponents are silent.
Vul: E-W	♦ AT9	
HCP: 15	♣ K4	

Board: 20	♠ 843	Partner bids first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: Both	♦ AQJ	
HCP: 9	♣ T652	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ Q983				1NT
Vul: E-W	♥ KQ94	♥ 532	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J72	♦ AKQ	Pass	3NT	All Pass	
South HCP: 15	♣ 8752	♣ AT4				
Contract: 3NT North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ T7		1NT	Pass	3NT
Vul: None	♥ AKT5	♥ 974		All Pass		
North HCP: 15	♦ AT87	♦ J43				
South HCP: 9+1	♣ 74	♣ AKJ65				
Contract: 3NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ J6				1NT
Vul: N-S	♥ A8	♥ Q74	Pass	2NT	All Pass	
North HCP: 9	♦ QJ75	♦ AK64				
South HCP: 15	♣ Q632	♣ AJT4				
Contract: 2NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J932	♠ A7		1NT	Pass	2NT
Vul: E-W	♥ AK87	♥ T9		All Pass		
North HCP: 15	♦ AT9	♦ Q873				
South HCP: 8+1	♣ K4	♣ Q8753				
Contract: 2NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 843	♠ AKT5				1NT
Vul: Both	♥ Q64	♥ AJ9	Pass	3NT	All Pass	
North HCP: 9	♦ AQJ	♦ T4				
South HCP: 15	♣ T652	♣ K874				
Contract: 3NT North						

Board: 16 ♠ Q983 You bid first.

Dealer: South ♥ 532 The opponents are silent.

Vul: E-W ♦ AKQ

HCP: 15 ♣ AT4

Board: 17 ♠ T7 Partner bids first.

Dealer: North ♥ 974 The opponents are silent.

Vul: None ♦ J43

HCP: 9+1 ♣ AKJ65

Board: 18 ♠ J6 You bid first.

Dealer: South ♥ Q74 The opponents are silent.

Vul: N-S ♦ AK64

HCP: 15 ♣ AJT4

Board: 19 ♠ A7 Partner bids first.

Dealer: North ♥ T9 The opponents are silent.

Vul: E-W ♦ Q873

HCP: 8+1 ♣ Q8753

Board: 20 ♠ AKT5 You bid first.

Dealer: South ♥ AJ9 The opponents are silent.

Vul: Both ♦ T4

HCP: 15 ♣ K874

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ Q983				1NT
Vul: E-W	♥ KQ94	♥ 532	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J72	♦ AKQ	Pass	3NT	All Pass	
South HCP: 15	♣ 8752	♣ AT4				
Contract: 3NT North			1. Stayman			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ T7		1NT	Pass	3NT
Vul: None	♥ AKT5	♥ 974		All Pass		
North HCP: 15	♦ AT87	♦ J43				
South HCP: 9+1	♣ 74	♣ AKJ65				
Contract: 3NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ J6				1NT
Vul: N-S	♥ A8	♥ Q74	Pass	2NT	All Pass	
North HCP: 9	♦ QJ75	♦ AK64				
South HCP: 15	♣ Q632	♣ AJT4				
Contract: 2NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J932	♠ A7		1NT	Pass	2NT
Vul: E-W	♥ AK87	♥ T9		All Pass		
North HCP: 15	♦ AT9	♦ Q873				
South HCP: 8+1	♣ K4	♣ Q8753				
Contract: 2NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 843	♠ AKT5				1NT
Vul: Both	♥ Q64	♥ AJ9	Pass	3NT	All Pass	
North HCP: 9	♦ AQJ	♦ T4				
South HCP: 15	♣ T652	♣ K874				
Contract: 3NT North						

Board: 21 ♠ AK9 You bid first.

Dealer: North ♥ Q65 The opponents are silent.

Vul: N-S ♦ 753

HCP: 15 ♣ AQ54

Board: 22 ♠ A2 Partner bids first.

Dealer: South ♥ 953 The opponents are silent.

Vul: E-W ♦ KJ652

HCP: 9+1 ♣ JT2

Board: 23 ♠ A6 You bid first.

Dealer: North ♥ KJ76 The opponents are silent.

Vul: Both ♦ KQ8

HCP: 15 ♣ Q642

Board: 24 ♠ T943 Partner bids first.

Dealer: South ♥ AJ5 The opponents are silent.

Vul: None ♦ T75

HCP: 8 ♣ KT6

Board: 25 ♠ J64 You bid first.

Dealer: North ♥ AK2 The opponents are silent.

Vul: E-W ♦ 953

HCP: 15 ♣ AK94

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QJ54		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q65	♥ 83	Pass	2♦	Pass	2NT
North HCP: 15	♦ 753	♦ KQ82	All Pass			
South HCP: 8	♣ AQ54	♣ T63				
Contract: 2NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ QJ43				1NT
Vul: E-W	♥ 953	♥ J42	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJ652	♦ AQ				
South HCP: 15	♣ JT2	♣ KQ43				
Contract: 3NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 82		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ76	♥ 8532	Pass	2♥	Pass	3♥
North HCP: 15	♦ KQ8	♦ A43	All Pass			
South HCP: 9	♣ Q642	♣ AJ93				
Contract: 3♥ South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ T943	♠ AQJ				1NT
Vul: None	♥ AJ5	♥ K832	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ T75	♦ K9	Pass	2NT	All Pass	
South HCP: 15	♣ KT6	♣ Q843				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ AQ5		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK2	♥ J873	Pass	2♦	Pass	2NT
North HCP: 15	♦ 953	♦ JT2	All Pass			
South HCP: 8	♣ AK94	♣ T62				
Contract: 2NT South			1. Stayman			

Board: 21	♠ QJ54	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ KQ82	
HCP: 8	♣ T63	

Board: 22	♠ QJ43	You bid first.
Dealer: South	♥ J42	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 15	♣ KQ43	

Board: 23	♠ 82	Partner bids first.
Dealer: North	♥ 8532	The opponents are silent.
Vul: Both	♦ A43	
HCP: 9	♣ AJ93	

Board: 24	♠ AQJ	You bid first.
Dealer: South	♥ K832	The opponents are silent.
Vul: None	♦ K9	
HCP: 15	♣ Q843	

Board: 25	♠ AQ5	Partner bids first.
Dealer: North	♥ J873	The opponents are silent.
Vul: E-W	♦ JT2	
HCP: 8	♣ T62	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QJ54		1NT	Pass	2♣ ¹
Vul: N-S	♥ Q65	♥ 83	Pass	2♦	Pass	2NT
North HCP: 15	♦ 753	♦ KQ82	All Pass			
South HCP: 8	♣ AQ54	♣ T63				
Contract: 2NT South			1. Stayman			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ QJ43				1NT
Vul: E-W	♥ 953	♥ J42	Pass	3NT	All Pass	
North HCP: 9+1	♦ KJ652	♦ AQ				
South HCP: 15	♣ JT2	♣ KQ43				
Contract: 3NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 82		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ76	♥ 8532	Pass	2♥	Pass	3♥
North HCP: 15	♦ KQ8	♦ A43	All Pass			
South HCP: 9	♣ Q642	♣ AJ93				
Contract: 3♥ South			1. Stayman			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ T943	♠ AQJ				1NT
Vul: None	♥ AJ5	♥ K832	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ T75	♦ K9	Pass	2NT	All Pass	
South HCP: 15	♣ KT6	♣ Q843				
Contract: 2NT North			1. Stayman			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ AQ5		1NT	Pass	2♣ ¹
Vul: E-W	♥ AK2	♥ J873	Pass	2♦	Pass	2NT
North HCP: 15	♦ 953	♦ JT2	All Pass			
South HCP: 8	♣ AK94	♣ T62				
Contract: 2NT South			1. Stayman			

Board: 26	♠ 975	Partner bids first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: Both	♦ J983	
HCP: 8	♣ Q73	

Board: 27	♠ K2	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: None	♦ J82	
HCP: 15+1	♣ Q8642	

Board: 28	♠ 8753	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: N-S	♦ AT74	
HCP: 9	♣ Q7	

Board: 29	♠ K32	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ QT96	
HCP: 15	♣ AKT4	

Board: 30	♠ JT73	Partner bids first.
Dealer: South	♥ A87	The opponents are silent.
Vul: None	♦ K97	
HCP: 8	♣ 863	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ AKQ3				1NT
Vul: Both	♥ AJ3	♥ T64	Pass	2NT	All Pass	
North HCP: 8	♦ J983	♦ AQT4				
South HCP: 15	♣ Q73	♣ T4				
Contract: 2NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ A4		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ	♥ 9854	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ J82	♦ 975	All Pass			
South HCP: 8	♣ Q8642	♣ AT95				
Contract: 2NT South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 8753	♠ J42				1NT
Vul: N-S	♥ K83	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AT74	♦ Q2	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q7	♣ AK432				
Contract: 3NT North			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ AJ5		1NT	Pass	2♣ ¹
Vul: Both	♥ K8	♥ JT94	Pass	2♦	Pass	3NT
North HCP: 15	♦ QT96	♦ K743	All Pass			
South HCP: 9	♣ AKT4	♣ 63				
Contract: 3NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ JT73	♠ AQ92				1NT
Vul: None	♥ A87	♥ 94	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K97	♦ AJ8	Pass	3♠	All Pass	
South HCP: 15	♣ 863	♣ KJ74				
Contract: 3♠ North			1. Stayman			

Board: 26 ♠ AKQ3 You bid first.

Dealer: South ♥ T64 The opponents are silent.

Vul: Both ♦ AQT4

HCP: 15 ♣ T4

Board: 27 ♠ A4 Partner bids first.

Dealer: North ♥ 9854 The opponents are silent.

Vul: None ♦ 975

HCP: 8 ♣ AT95

Board: 28 ♠ J42 You bid first.

Dealer: South ♥ AJ6 The opponents are silent.

Vul: N-S ♦ Q2

HCP: 15+1 ♣ AK432

Board: 29 ♠ AJ5 Partner bids first.

Dealer: North ♥ JT94 The opponents are silent.

Vul: Both ♦ K743

HCP: 9 ♣ 63

Board: 30 ♠ AQ92 You bid first.

Dealer: South ♥ 94 The opponents are silent.

Vul: None ♦ AJ8

HCP: 15 ♣ KJ74

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ AKQ3				1NT
Vul: Both	♥ AJ3	♥ T64	Pass	2NT	All Pass	
North HCP: 8	♦ J983	♦ AQT4				
South HCP: 15	♣ Q73	♣ T4				
Contract: 2NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ A4		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ	♥ 9854	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ J82	♦ 975	All Pass			
South HCP: 8	♣ Q8642	♣ AT95				
Contract: 2NT South			1. Stayman			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ 8753	♠ J42				1NT
Vul: N-S	♥ K83	♥ AJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AT74	♦ Q2	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q7	♣ AK432				
Contract: 3NT North			1. Stayman			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ AJ5		1NT	Pass	2♣ ¹
Vul: Both	♥ K8	♥ JT94	Pass	2♦	Pass	3NT
North HCP: 15	♦ QT96	♦ K743	All Pass			
South HCP: 9	♣ AKT4	♣ 63				
Contract: 3NT South			1. Stayman			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ JT73	♠ AQ92				1NT
Vul: None	♥ A87	♥ 94	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K97	♦ AJ8	Pass	3♠	All Pass	
South HCP: 15	♣ 863	♣ KJ74				
Contract: 3♠ North			1. Stayman			

Board: 31 ♠ QJ2 You bid first.

Dealer: North ♥ T73 The opponents are silent.

Vul: N-S ♦ A83

HCP: 15 ♣ AKJ4

Board: 32 ♠ J743 Partner bids first.

Dealer: South ♥ K75 The opponents are silent.

Vul: E-W ♦ T83

HCP: 8 ♣ A98

Board: 33 ♠ AT5 You bid first.

Dealer: North ♥ K3 The opponents are silent.

Vul: None ♦ A752

HCP: 15 ♣ A642

Board: 34 ♠ K9 Partner bids first.

Dealer: South ♥ Q532 The opponents are silent.

Vul: N-S ♦ Q875

HCP: 9 ♣ Q63

Board: 35 ♠ A974 You bid first.

Dealer: North ♥ AJ6 The opponents are silent.

Vul: E-W ♦ QT8

HCP: 15 ♣ A43

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A86		1NT	Pass	2NT
Vul: N-S	♥ T73	♥ Q5		All Pass		
North HCP: 15	♦ A83	♦ KT42				
South HCP: 9	♣ AKJ4	♣ 9752				
Contract: 2NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J743	♠ Q2			1NT	
Vul: E-W	♥ K75	♥ AQ8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T83	♦ Q962	Pass	2NT	All Pass	
South HCP: 15	♣ A98	♣ KQT4				
Contract: 2NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ 932		1NT	Pass	3NT
Vul: None	♥ K3	♥ AQ6		All Pass		
North HCP: 15	♦ A752	♦ 43				
South HCP: 9+1	♣ A642	♣ QJ875				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ Q3			1NT	
Vul: N-S	♥ Q532	♥ KJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q875	♦ AT9	Pass	4♥	All Pass	
South HCP: 15	♣ Q63	♣ AJ84				
Contract: 4♥ North			1. Stayman			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ T8		1NT	All Pass	
Vul: E-W	♥ AJ6	♥ 42				
North HCP: 15	♦ QT8	♦ AK73				
South HCP: 8+1	♣ A43	♣ JT975				
Contract: 1NT North						

Board: 31	♠ A86	Partner bids first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ KT42	
HCP: 9	♣ 9752	

Board: 32	♠ Q2	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: E-W	♦ Q962	
HCP: 15	♣ KQT4	

Board: 33	♠ 932	Partner bids first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: None	♦ 43	
HCP: 9+1	♣ QJ875	

Board: 34	♠ Q3	You bid first.
Dealer: South	♥ KJ94	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 15	♣ AJ84	

Board: 35	♠ T8	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 8+1	♣ JT975	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A86		1NT	Pass	2NT
Vul: N-S	♥ T73	♥ Q5		All Pass		
North HCP: 15	♦ A83	♦ KT42				
South HCP: 9	♣ AKJ4	♣ 9752				
Contract: 2NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ J743	♠ Q2			1NT	
Vul: E-W	♥ K75	♥ AQ8	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ T83	♦ Q962	Pass	2NT	All Pass	
South HCP: 15	♣ A98	♣ KQT4				
Contract: 2NT North			1. Stayman			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ 932		1NT	Pass	3NT
Vul: None	♥ K3	♥ AQ6		All Pass		
North HCP: 15	♦ A752	♦ 43				
South HCP: 9+1	♣ A642	♣ QJ875				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ Q3			1NT	
Vul: N-S	♥ Q532	♥ KJ94	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q875	♦ AT9	Pass	4♥	All Pass	
South HCP: 15	♣ Q63	♣ AJ84				
Contract: 4♥ North			1. Stayman			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ T8		1NT	All Pass	
Vul: E-W	♥ AJ6	♥ 42				
North HCP: 15	♦ QT8	♦ AK73				
South HCP: 8+1	♣ A43	♣ JT975				
Contract: 1NT North						

Board: 36	♠ Q82	Partner bids first.
Dealer: South	♥ 9872	The opponents are silent.
Vul: Both	♦ K4	
HCP: 8	♣ QJ62	

Board: 37	♠ AQ87	You bid first.
Dealer: North	♥ KQ85	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 15	♣ K42	

Board: 38	♠ 965	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: E-W	♦ KQ94	
HCP: 8	♣ J76	

Board: 39	♠ AQ87	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 15	♣ AQ94	

Board: 40	♠ J863	Partner bids first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ Q32	
HCP: 8	♣ KT86	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ A97				1NT
Vul: Both	♥ 9872	♥ AJT5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K4	♦ AQT6	Pass	3♥	All Pass	
South HCP: 15	♣ QJ62	♣ 43				1. Stayman
Contract: 3♥ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ K932		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ85	♥ T3	Pass	2♥	Pass	2NT
North HCP: 15	♦ J4	♦ KQT62	Pass	3♠	Pass	4♠
South HCP: 8+1	♣ K42	♣ 95	All Pass			
Contract: 4♠ South						1. Stayman

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ KJ2				1NT
Vul: E-W	♥ Q85	♥ AK2	Pass	2NT	All Pass	
North HCP: 8	♦ KQ94	♦ J8752				
South HCP: 15+1	♣ J76	♣ K4				
Contract: 2NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ 95		1NT	Pass	3NT
Vul: Both	♥ 98	♥ KQT	All Pass			
North HCP: 15	♦ QJ3	♦ 7542				
South HCP: 9	♣ AQ94	♣ KJ72				
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J863	♠ AKT7				1NT
Vul: None	♥ Q3	♥ KT5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q32	♦ K6	Pass	3♠	All Pass	
South HCP: 15	♣ KT86	♣ Q542				1. Stayman
Contract: 3♠ North						

Board: 36 ♠ A97 You bid first.

Dealer: South ♥ AJT5 The opponents are silent.

Vul: Both ♦ AQT6

HCP: 15 ♣ 43

Board: 37 ♠ K932 Partner bids first.

Dealer: North ♥ T3 The opponents are silent.

Vul: N-S ♦ KQT62

HCP: 8+1 ♣ 95

Board: 38 ♠ KJ2 You bid first.

Dealer: South ♥ AK2 The opponents are silent.

Vul: E-W ♦ J8752

HCP: 15+1 ♣ K4

Board: 39 ♠ 95 Partner bids first.

Dealer: North ♥ KQT The opponents are silent.

Vul: Both ♦ 7542

HCP: 9 ♣ KJ72

Board: 40 ♠ AKT7 You bid first.

Dealer: South ♥ KT5 The opponents are silent.

Vul: None ♦ K6

HCP: 15 ♣ Q542

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ A97				1NT
Vul: Both	♥ 9872	♥ AJT5	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K4	♦ AQT6	Pass	3♥	All Pass	
South HCP: 15	♣ QJ62	♣ 43				
Contract: 3♥ North			1. Stayman			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ K932		1NT	Pass	2♣ ¹
Vul: N-S	♥ KQ85	♥ T3	Pass	2♥	Pass	2NT
North HCP: 15	♦ J4	♦ KQT62	Pass	3♠	Pass	4♠
South HCP: 8+1	♣ K42	♣ 95	All Pass			
Contract: 4♠ South			1. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ KJ2				1NT
Vul: E-W	♥ Q85	♥ AK2	Pass	2NT	All Pass	
North HCP: 8	♦ KQ94	♦ J8752				
South HCP: 15+1	♣ J76	♣ K4				
Contract: 2NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ 95		1NT	Pass	3NT
Vul: Both	♥ 98	♥ KQT	All Pass			
North HCP: 15	♦ QJ3	♦ 7542				
South HCP: 9	♣ AQ94	♣ KJ72				
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J863	♠ AKT7				1NT
Vul: None	♥ Q3	♥ KT5	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q32	♦ K6	Pass	3♠	All Pass	
South HCP: 15	♣ KT86	♣ Q542				
Contract: 3♠ North			1. Stayman			

Board: 41 ♠ A954 You bid first.

Dealer: North ♥ QJ53 The opponents are silent.

Vul: E-W ♦ A3

HCP: 15 ♣ AT4

Board: 42 ♠ AK64 Partner bids first.

Dealer: South ♥ J6 The opponents are silent.

Vul: Both ♦ 963

HCP: 9 ♣ J976

Board: 43 ♠ KQ82 You bid first.

Dealer: North ♥ AQJ2 The opponents are silent.

Vul: None ♦ QT4

HCP: 15 ♣ J4

Board: 44 ♠ K62 Partner bids first.

Dealer: South ♥ 942 The opponents are silent.

Vul: N-S ♦ QJT84

HCP: 8+1 ♣ Q7

Board: 45 ♠ K42 You bid first.

Dealer: North ♥ KQ2 The opponents are silent.

Vul: Both ♦ A95

HCP: 15 ♣ K984

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A954	♠ 632		1NT	Pass	2NT
Vul: E-W	♥ QJ53	♥ A92		All Pass		
North HCP: 15	♦ A3	♦ J8				
South HCP: 8+1	♣ AT4	♣ K9875				
Contract: 2NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AK64	♠ QJ			1NT	
Vul: Both	♥ J6	♥ Q95	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 963	♦ KQJ7	Pass	2NT	All Pass	
South HCP: 15	♣ J976	♣ A543				
Contract: 2NT North			1. Stayman			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ T75		1NT	All Pass	
Vul: None	♥ AQJ2	♥ 93				
North HCP: 15	♦ QT4	♦ AJ7				
South HCP: 8+1	♣ J4	♣ KT952				
Contract: 1NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ Q975			1NT	
Vul: N-S	♥ 942	♥ AJ83	Pass	2NT	All Pass	
North HCP: 8+1	♦ QJT84	♦ AK				
South HCP: 15	♣ Q7	♣ J94				
Contract: 2NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ AQJ		1NT	Pass	3NT
Vul: Both	♥ KQ2	♥ 753		All Pass		
North HCP: 15	♦ A95	♦ J8642				
South HCP: 9+1	♣ K984	♣ J3				
Contract: 3NT South						

Board: 41	♠ 632	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 8+1	♣ K9875	

Board: 42	♠ QJ	You bid first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 15	♣ A543	

Board: 43	♠ T75	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 8+1	♣ KT952	

Board: 44	♠ Q975	You bid first.
Dealer: South	♥ AJ83	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 15	♣ J94	

Board: 45	♠ AQJ	Partner bids first.
Dealer: North	♥ 753	The opponents are silent.
Vul: Both	♦ J8642	
HCP: 9+1	♣ J3	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A954	♠ 632		1NT	Pass	2NT
Vul: E-W	♥ QJ53	♥ A92		All Pass		
North HCP: 15	♦ A3	♦ J8				
South HCP: 8+1	♣ AT4	♣ K9875				
Contract: 2NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AK64	♠ QJ			1NT	
Vul: Both	♥ J6	♥ Q95	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 963	♦ KQJ7	Pass	2NT	All Pass	
South HCP: 15	♣ J976	♣ A543				
Contract: 2NT North			1. Stayman			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ T75		1NT	All Pass	
Vul: None	♥ AQJ2	♥ 93				
North HCP: 15	♦ QT4	♦ AJ7				
South HCP: 8+1	♣ J4	♣ KT952				
Contract: 1NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ Q975			1NT	
Vul: N-S	♥ 942	♥ AJ83	Pass	2NT	All Pass	
North HCP: 8+1	♦ QJT84	♦ AK				
South HCP: 15	♣ Q7	♣ J94				
Contract: 2NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ AQJ		1NT	Pass	3NT
Vul: Both	♥ KQ2	♥ 753		All Pass		
North HCP: 15	♦ A95	♦ J8642				
South HCP: 9+1	♣ K984	♣ J3				
Contract: 3NT South						

Board: 46	♠ JT4	Partner bids first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: None	♦ T4	
HCP: 8+1	♣ AJT32	

Board: 47	♠ T6	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ Q742	
HCP: 15	♣ AK42	

Board: 48	♠ A53	Partner bids first.
Dealer: South	♥ Q874	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 9	♣ K872	

Board: 49	♠ QT32	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15	♣ KJT4	

Board: 50	♠ 743	Partner bids first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 9+1	♣ QJ862	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ KQ8				1NT
Vul: None	♥ Q43	♥ 987	Pass	3NT	All Pass	
North HCP: 8+1	♦ T4	♦ KQ82				
South HCP: 15	♣ AJT32	♣ KQ4				
Contract: 3NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ Q97		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ3	♥ T864	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q742	♦ A5	All Pass			
South HCP: 8	♣ AK42	♣ Q875				
Contract: 2NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ K984				1NT
Vul: E-W	♥ Q874	♥ AJ3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 83	♦ AK9	Pass	3NT	All Pass	
South HCP: 15	♣ K872	♣ T64				
Contract: 3NT North			1. Stayman			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ 64		1NT	Pass	2♣ ¹
Vul: None	♥ A87	♥ QJT9	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQ	♦ 632	All Pass			
South HCP: 9	♣ KJT4	♣ AQ62				
Contract: 3NT South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ QJ6				1NT
Vul: N-S	♥ Q72	♥ K865	Pass	3NT	All Pass	
North HCP: 9+1	♦ A9	♦ QT				
South HCP: 15	♣ QJ862	♣ AK94				
Contract: 3NT North						

Board: 46 ♠ KQ8 You bid first.

Dealer: South ♥ 987 The opponents are silent.

Vul: None ♦ KQ82

HCP: 15 ♣ KQ4

Board: 47 ♠ Q97 Partner bids first.

Dealer: North ♥ T864 The opponents are silent.

Vul: N-S ♦ A5

HCP: 8 ♣ Q875

Board: 48 ♠ K984 You bid first.

Dealer: South ♥ AJ3 The opponents are silent.

Vul: E-W ♦ AK9

HCP: 15 ♣ T64

Board: 49 ♠ 64 Partner bids first.

Dealer: North ♥ QJT9 The opponents are silent.

Vul: None ♦ 632

HCP: 9 ♣ AQ62

Board: 50 ♠ QJ6 You bid first.

Dealer: South ♥ K865 The opponents are silent.

Vul: N-S ♦ QT

HCP: 15 ♣ AK94

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ KQ8				1NT
Vul: None	♥ Q43	♥ 987	Pass	3NT	All Pass	
North HCP: 8+1	♦ T4	♦ KQ82				
South HCP: 15	♣ AJT32	♣ KQ4				
Contract: 3NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ Q97		1NT	Pass	2♣ ¹
Vul: N-S	♥ AQ3	♥ T864	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q742	♦ A5	All Pass			
South HCP: 8	♣ AK42	♣ Q875				
Contract: 2NT South			1. Stayman			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ K984				1NT
Vul: E-W	♥ Q874	♥ AJ3	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 83	♦ AK9	Pass	3NT	All Pass	
South HCP: 15	♣ K872	♣ T64				
Contract: 3NT North			1. Stayman			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ 64		1NT	Pass	2♣ ¹
Vul: None	♥ A87	♥ QJT9	Pass	2♠	Pass	3NT
North HCP: 15	♦ KQ	♦ 632	All Pass			
South HCP: 9	♣ KJT4	♣ AQ62				
Contract: 3NT South			1. Stayman			

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ QJ6				1NT
Vul: N-S	♥ Q72	♥ K865	Pass	3NT	All Pass	
North HCP: 9+1	♦ A9	♦ QT				
South HCP: 15	♣ QJ862	♣ AK94				
Contract: 3NT North						