

North hands

2N_and_1_Minor

Board: 1	♠ AKJ	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: None	♦ AK4	
HCP: 20	♣ T743	

Board: 2	♠ AKQ6	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 20	♣ A873	

Board: 3	♠ QJ8	Partner bids first.
Dealer: South	♥ JT9	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 9+2	♣ AJ8532	

Board: 4	♠ AQ965	You bid first.
Dealer: North	♥ AK9	West (RHO) Doubles 3♣ if possible.
Vul: Both	♦ A97	
HCP: 21+1	♣ A3	

Board: 5	♠ AK6	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 21+1	♣ AQ853	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 8732		2NT	Pass	3♣ ¹
Vul: None	♥ KQ3	♥ 62	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK4	♦ 8	All Pass			
South HCP: 5+2	♣ T743	♣ AJ8652				1. Stayman
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 83		2NT	Pass	3♣ ¹
Vul: N-S	♥ K9	♥ JT87	Pass	3♠	Pass	4♦
North HCP: 20	♦ AT2	♦ KQJ643	Pass	4NT	Pass	5♦ ²
South HCP: 8+2	♣ A873	♣ J	Pass	6♦	All Pass	
Contract: 6♦ North						1. Stayman
						2. A=1/5 or 4/5

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AK92				2NT
Vul: E-W	♥ JT9	♥ A54	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ 3	♦ AK75	Pass	6♣	All Pass	
South HCP: 20	♣ AJ8532	♣ Q7				1. A=3 out of 4
Contract: 6♣ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AQ965	♠ J32		2NT	Pass	3♣ ¹
Vul: Both	♥ AK9	♥ T863	X	3♠	Pass	5♦
North HCP: 21+1	♦ A97	♦ QJ8532	Pass	6♦	All Pass	
South HCP: 4+2	♣ A3	♣ -				1. Stayman
Contract: 6♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ Q984		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK5	♥ 962	Pass	3♦	Pass	3NT
North HCP: 21+1	♦ J9	♦ AT8542	All Pass			
South HCP: 6+2	♣ AQ853	♣ -				1. Stayman
Contract: 3NT South						

South hands**2N_and_1_Minor**

Board: 1	♠ 8732	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: None	♦ 8	
HCP: 5+2	♣ AJ8652	

Board: 2	♠ 83	Partner bids first.
Dealer: North	♥ JT87	The opponents are silent.
Vul: N-S	♦ KQJ643	
HCP: 8+2	♣ J	

Board: 3	♠ AK92	You bid first.
Dealer: South	♥ A54	The opponents are silent.
Vul: E-W	♦ AK75	
HCP: 20	♣ Q7	

Board: 4	♠ J32	Partner bids first.
Dealer: North	♥ T863	West (LHO) Doubles 3♣ if possible.
Vul: Both	♦ QJ8532	
HCP: 4+2	♣ -	

Board: 5	♠ Q984	Partner bids first.
Dealer: North	♥ 962	The opponents are silent.
Vul: N-S	♦ AT8542	
HCP: 6+2	♣ -	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 8732		2NT	Pass	3♣ ¹
Vul: None	♥ KQ3	♥ 62	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK4	♦ 8	All Pass			
South HCP: 5+2	♣ T743	♣ AJ8652				1. Stayman
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 83		2NT	Pass	3♣ ¹
Vul: N-S	♥ K9	♥ JT87	Pass	3♠	Pass	4♦
North HCP: 20	♦ AT2	♦ KQJ643	Pass	4NT	Pass	5♦ ²
South HCP: 8+2	♣ A873	♣ J	Pass	6♦	All Pass	
Contract: 6♦ North						1. Stayman
						2. A=1/5 or 4/5

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AK92				2NT
Vul: E-W	♥ JT9	♥ A54	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ 3	♦ AK75	Pass	6♣	All Pass	
South HCP: 20	♣ AJ8532	♣ Q7				1. A=3 out of 4
Contract: 6♣ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AQ965	♠ J32		2NT	Pass	3♣ ¹
Vul: Both	♥ AK9	♥ T863	X	3♠	Pass	5♦
North HCP: 21+1	♦ A97	♦ QJ8532	Pass	6♦	All Pass	
South HCP: 4+2	♣ A3	♣ -				1. Stayman
Contract: 6♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ Q984		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK5	♥ 962	Pass	3♦	Pass	3NT
North HCP: 21+1	♦ J9	♦ AT8542	All Pass			
South HCP: 6+2	♣ AQ853	♣ -				1. Stayman
Contract: 3NT South						

North hands

2N_and_1_Minor

Board: 6 ♠ J2 You bid first.

Dealer: North ♥ AKT The opponents are silent.

Vul: E-W ♦ AQ75

HCP: 20 ♣ AQ74

Board: 7 ♠ Q74 Partner bids first.

Dealer: South ♥ Q9 The opponents are silent.

Vul: Both ♦ 84

HCP: 9+2 ♣ KQ9752

Board: 8 ♠ K Partner bids first.

Dealer: South ♥ QJ93 The opponents are silent.

Vul: None ♦ J2

HCP: 15+2 ♣ AKJ542

Board: 9 ♠ 54 Partner bids first.

Dealer: South ♥ T86 The opponents are silent.

Vul: None ♦ AQJT9853

HCP: 7+4 ♣ -

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ 3		2NT	Pass	3♠ ¹
Vul: E-W	♥ AKT	♥ Q86	Pass	4♣ ²	Pass	6♦
North HCP: 20	♦ AQ75	♦ K98643	All Pass			
South HCP: 8+2	♣ AQ74	♣ K63				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ AK86				2NT
Vul: Both	♥ Q9	♥ A43	Pass	4♣	Pass	4♦ ¹
North HCP: 9+2	♦ 84	♦ AQ92	Pass	6♣	All Pass	
South HCP: 21	♣ KQ9752	♣ A8				
Contract: 6♣ North			1. A=0/4 or 4/4			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQ76				2NT
Vul: None	♥ QJ93	♥ AK86	Pass	3♣ ¹	Pass	3♥
North HCP: 15+2	♦ J2	♦ AK6	Pass	3♠	Pass	4♦
South HCP: 20	♣ AKJ542	♣ 73	Pass	4NT	Pass	5♦ ²
Contract: 7♥ North			Pass	7♥	All Pass	
			1. Stayman			
			2. A=1/5 or 4/5			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ JT3				2NT
Vul: None	♥ T86	♥ AKQ5	Pass	6♦	All Pass	
North HCP: 7+4	♦ AQJT9853	♦ K74				
South HCP: 20	♣ -	♣ AK2				
Contract: 6♦ North						

South hands

2N_and_1_Minor

Board: 6	♠ 3	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: E-W	♦ K98643	
HCP: 8+2	♣ K63	

Board: 7	♠ AK86	You bid first.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ AQ92	
HCP: 21	♣ A8	

Board: 8	♠ AQ76	You bid first.
Dealer: South	♥ AK86	The opponents are silent.
Vul: None	♦ AK6	
HCP: 20	♣ 73	

Board: 9	♠ JT3	You bid first.
Dealer: South	♥ AKQ5	The opponents are silent.
Vul: None	♦ K74	
HCP: 20	♣ AK2	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ 3		2NT	Pass	3♠ ¹
Vul: E-W	♥ AKT	♥ Q86	Pass	4♣ ²	Pass	6♦
North HCP: 20	♦ AQ75	♦ K98643	All Pass			
South HCP: 8+2	♣ AQ74	♣ K63				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ AK86				2NT
Vul: Both	♥ Q9	♥ A43	Pass	4♣	Pass	4♦ ¹
North HCP: 9+2	♦ 84	♦ AQ92	Pass	6♣	All Pass	
South HCP: 21	♣ KQ9752	♣ A8				
Contract: 6♣ North			1. A=0/4 or 4/4			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQ76				2NT
Vul: None	♥ QJ93	♥ AK86	Pass	3♣ ¹	Pass	3♥
North HCP: 15+2	♦ J2	♦ AK6	Pass	3♠	Pass	4♦
South HCP: 20	♣ AKJ542	♣ 73	Pass	4NT	Pass	5♦ ²
Contract: 7♥ North			Pass	7♥	All Pass	
			1. Stayman			
			2. A=1/5 or 4/5			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ JT3				2NT
Vul: None	♥ T86	♥ AKQ5	Pass	6♦	All Pass	
North HCP: 7+4	♦ AQJT9853	♦ K74				
South HCP: 20	♣ -	♣ AK2				
Contract: 6♦ North						

North hands

2N_and_1_Minor

Board: 10	♠ Q84	You bid first.
Dealer: North	♥ AQ6	East (LHO) Doubles 4♠ if possible.
Vul: N-S	♦ KQ9	
HCP: 20	♣ AK83	
 Board: 11	 ♠ 73	 Partner bids first.
Dealer: South	♥ 965	The opponents are silent.
Vul: Both	♦ QJ98743	
HCP: 3+3	♣ 5	
 Board: 12	 ♠ 842	 Partner bids first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AQJT75	
HCP: 13+2	♣ 5	
 Board: 13	 ♠ A5	 You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 21	♣ KJ72	
 Board: 14	 ♠ QJ63	 Partner bids first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: None	♦ QJT763	
HCP: 11+2	♣ -	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ K63		2NT	Pass	4♣
Vul: N-S	♥ AQ6	♥ J	Pass	4♦ ¹	X	6♦
North HCP: 20	♦ KQ9	♦ AJ86542	All Pass			
South HCP: 9+3	♣ AK83	♣ 92				
Contract: 6♦ South			1. A=2 out of 4			

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK86				2NT
Vul: Both	♥ 965	♥ Q2	Pass	3♦ ¹	Pass	4♣ ²
North HCP: 3+3	♦ QJ98743	♦ K6	Pass	5♦	All Pass	
South HCP: 20+1	♣ 5	♣ AKJ32				
Contract: 5♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AK				2NT
Vul: N-S	♥ AQ8	♥ K65	Pass	4♣	Pass	4♦ ¹
North HCP: 13+2	♦ AQJT75	♦ K63	Pass	7NT	All Pass	
South HCP: 20+1	♣ 5	♣ AQJ93				
Contract: 7NT North			1. A=2 out of 4			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ J873		2NT	Pass	3♣ ¹
Vul: Both	♥ AK76	♥ QT5	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ7	♦ KJ9843	All Pass			
South HCP: 7+2	♣ KJ72	♣ -				
Contract: 3NT South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ QJ63	♠ A9				2NT
Vul: None	♥ AJT	♥ Q43	Pass	3♣ ¹	Pass	3♦
North HCP: 11+2	♦ QJT763	♦ AK9	Pass	4♦	Pass	5♦
South HCP: 20+1	♣ -	♣ AK932	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

South hands

2N_and_1_Minor

Board: 10 ♠ K63 Partner bids first.

Dealer: North ♥ J East (RHO) Doubles 4♠ if possible.

Vul: N-S ♦ AJ86542

HCP: 9+3 ♣ 92

Board: 11 ♠ AK86 You bid first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: Both ♦ K6

HCP: 20+1 ♣ AKJ32

Board: 12 ♠ AK You bid first.

Dealer: South ♥ K65 The opponents are silent.

Vul: N-S ♦ K63

HCP: 20+1 ♣ AQJ93

Board: 13 ♠ J873 Partner bids first.

Dealer: North ♥ QT5 The opponents are silent.

Vul: Both ♦ KJ9843

HCP: 7+2 ♣ -

Board: 14 ♠ A9 You bid first.

Dealer: South ♥ Q43 The opponents are silent.

Vul: None ♦ AK9

HCP: 20+1 ♣ AK932

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ K63		2NT	Pass	4♣
Vul: N-S	♥ AQ6	♥ J	Pass	4♦ ¹	X	6♦
North HCP: 20	♦ KQ9	♦ AJ86542	All Pass			
South HCP: 9+3	♣ AK83	♣ 92				
Contract: 6♦ South			1. A=2 out of 4			

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK86				2NT
Vul: Both	♥ 965	♥ Q2	Pass	3♦ ¹	Pass	4♣ ²
North HCP: 3+3	♦ QJ98743	♦ K6	Pass	5♦	All Pass	
South HCP: 20+1	♣ 5	♣ AKJ32				
Contract: 5♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AK				2NT
Vul: N-S	♥ AQ8	♥ K65	Pass	4♣	Pass	4♦ ¹
North HCP: 13+2	♦ AQJT75	♦ K63	Pass	7NT	All Pass	
South HCP: 20+1	♣ 5	♣ AQJ93				
Contract: 7NT North			1. A=2 out of 4			

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ J873		2NT	Pass	3♣ ¹
Vul: Both	♥ AK76	♥ QT5	Pass	3♥	Pass	3NT
North HCP: 21	♦ AQ7	♦ KJ9843	All Pass			
South HCP: 7+2	♣ KJ72	♣ -				
Contract: 3NT South			1. Stayman			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ QJ63	♠ A9				2NT
Vul: None	♥ AJT	♥ Q43	Pass	3♣ ¹	Pass	3♦
North HCP: 11+2	♦ QJT763	♦ AK9	Pass	4♦	Pass	5♦
South HCP: 20+1	♣ -	♣ AK932	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

Board: 15 ♠ Q6 You bid first.

Dealer: North ♥ KQ75 The opponents are silent.

Vul: E-W ♦ AK84

HCP: 20 ♣ AQ4

Board: 16 ♠ AQ83 You bid first.

Dealer: North ♥ AK64 The opponents are silent.

Vul: Both ♦ AT6

HCP: 21 ♣ A2

Board: 17 ♠ Q53 Partner bids first.

Dealer: South ♥ 85 The opponents are silent.

Vul: None ♦ AJT863

HCP: 9+2 ♣ Q6

Board: 18 ♠ K973 You bid first.

Dealer: North ♥ AK73 The opponents are silent.

Vul: N-S ♦ AQ6

HCP: 20 ♣ A9

Board: 19 ♠ AK76 You bid first.

Dealer: North ♥ AQ8 The opponents are silent.

Vul: Both ♦ A763

HCP: 21 ♣ A9

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ JT		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ75	♥ JT94	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK84	♦ 9		All Pass		
South HCP: 6+2	♣ AQ4	♣ KJ9732				1. Stayman
Contract: 4♥ South						

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ 95		2NT	Pass	6♣
Vul: Both	♥ AK64	♥ J3		All Pass		
North HCP: 21	♦ AT6	♦ KJ4				
South HCP: 8+2	♣ A2	♣ K86543				
Contract: 6♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ A8				2NT
Vul: None	♥ 85	♥ AQ97	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ AJT863	♦ K9	Pass	6♦	All Pass	
South HCP: 20+1	♣ Q6	♣ AK832				1. A=3 out of 4
Contract: 6♦ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ K973	♠ A		2NT	Pass	4♣
Vul: N-S	♥ AK73	♥ Q84	Pass	4NT ¹	Pass	7♣
North HCP: 20	♦ AQ6	♦ T95		All Pass		
South HCP: 10+2	♣ A9	♣ KJT854				1. A=3 out of 4
Contract: 7♣ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ Q2		2NT	Pass	4♣
Vul: Both	♥ AQ8	♥ 76	Pass	4♦ ¹	Pass	6NT
North HCP: 21	♦ A763	♦ KQ9		All Pass		
South HCP: 11+2	♣ A9	♣ KJT542				1. A=0/4 or 4/4
Contract: 6NT South						

South hands**2N_and_1_Minor**

Board: 15	♠ JT	Partner bids first.
Dealer: North	♥ JT94	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 6+2	♣ KJ9732	

Board: 16	♠ 95	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 8+2	♣ K86543	

Board: 17	♠ A8	You bid first.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: None	♦ K9	
HCP: 20+1	♣ AK832	

Board: 18	♠ A	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: N-S	♦ T95	
HCP: 10+2	♣ KJT854	

Board: 19	♠ Q2	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 11+2	♣ KJT542	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ JT		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ75	♥ JT94	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK84	♦ 9		All Pass		
South HCP: 6+2	♣ AQ4	♣ KJ9732				1. Stayman
Contract: 4♥ South						

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ AQ83	♠ 95		2NT	Pass	6♣
Vul: Both	♥ AK64	♥ J3		All Pass		
North HCP: 21	♦ AT6	♦ KJ4				
South HCP: 8+2	♣ A2	♣ K86543				
Contract: 6♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ A8				2NT
Vul: None	♥ 85	♥ AQ97	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ AJT863	♦ K9	Pass	6♦	All Pass	
South HCP: 20+1	♣ Q6	♣ AK832				1. A=3 out of 4
Contract: 6♦ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ K973	♠ A		2NT	Pass	4♣
Vul: N-S	♥ AK73	♥ Q84	Pass	4NT ¹	Pass	7♣
North HCP: 20	♦ AQ6	♦ T95		All Pass		
South HCP: 10+2	♣ A9	♣ KJT854				1. A=3 out of 4
Contract: 7♣ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ Q2		2NT	Pass	4♣
Vul: Both	♥ AQ8	♥ 76	Pass	4♦ ¹	Pass	6NT
North HCP: 21	♦ A763	♦ KQ9		All Pass		
South HCP: 11+2	♣ A9	♣ KJT542				1. A=0/4 or 4/4
Contract: 6NT South						

North hands

2N_and_1_Minor

Board: 20	♠ A643	You bid first.
Dealer: North	♥ KQ	West (RHO) Doubles 3♣ if possible.
Vul: N-S	♦ AQ	
HCP: 20+1	♣ KQ932	
Board: 21	♠ AQJ2	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ AK76	
HCP: 20	♣ J94	
Board: 22	♠ 42	Partner bids first.
Dealer: South	♥ 6	West (RHO) bids 4♦ if possible.
Vul: None	♦ 73	
HCP: 3+4	♣ K8765432	
Board: 23	♠ AKQ3	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ AJ43	
HCP: 20	♣ AQ8	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ J85		2NT	Pass	3♣ ¹
Vul: N-S	♥ KQ	♥ 9652	X	3♠	Pass	5♦
North HCP: 20+1	♦ AQ	♦ K76542		All Pass		
South HCP: 4+2	♣ KQ932	♣ -				1. Stayman
Contract: 5♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ KT98		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ	♥ 63	Pass	3♠	Pass	4♥
North HCP: 20	♦ AK76	♦ 2	Pass	4♠	Pass	4NT
South HCP: 10+2	♣ J94	♣ AKT876	Pass	5♣ ²	Pass	6♠
Contract: 6♠ South				All Pass		
						1. Stayman
						2. A=2/5 or 5/5, Q(S)=1

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AJ86				2NT
Vul: None	♥ 6	♥ KJT7	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 3+4	♦ 73	♦ AQ	4♦	5♣	All Pass	
South HCP: 20	♣ K8765432	♣ AJT				1. Minor Suit Transfers after 2NT
Contract: 5♣ North						2. automat

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ 52		2NT	Pass	4♣
Vul: E-W	♥ T7	♥ AJ9	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AJ43	♦ Q2		All Pass		
South HCP: 11+2	♣ AQ8	♣ KJT953				1. A=3 out of 4
Contract: 6NT South						

South hands

2N_and_1_Minor

Board: 20 ♠ J85 Partner bids first.

Dealer: North ♥ 9652 West (LHO) Doubles 3♣ if possible.

Vul: N-S ♦ K76542

HCP: 4+2 ♣ -

Board: 21 ♠ KT98 Partner bids first.

Dealer: North ♥ 63 The opponents are silent.

Vul: E-W ♦ 2

HCP: 10+2 ♣ AKT876

Board: 22 ♠ AJ86 You bid first.

Dealer: South ♥ KJT7 West (LHO) bids 4♦ if possible.

Vul: None ♦ AQ

HCP: 20 ♣ AJT

Board: 23 ♠ 52 Partner bids first.

Dealer: North ♥ AJ9 The opponents are silent.

Vul: E-W ♦ Q2

HCP: 11+2 ♣ KJT953

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ J85		2NT	Pass	3♣ ¹
Vul: N-S	♥ KQ	♥ 9652	X	3♠	Pass	5♦
North HCP: 20+1	♦ AQ	♦ K76542		All Pass		
South HCP: 4+2	♣ KQ932	♣ -				1. Stayman
Contract: 5♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ KT98		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ	♥ 63	Pass	3♠	Pass	4♥
North HCP: 20	♦ AK76	♦ 2	Pass	4♠	Pass	4NT
South HCP: 10+2	♣ J94	♣ AKT876	Pass	5♣ ²	Pass	6♠
Contract: 6♠ South				All Pass		
						1. Stayman
						2. A=2/5 or 5/5, Q(S)=1

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AJ86				2NT
Vul: None	♥ 6	♥ KJT7	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 3+4	♦ 73	♦ AQ	4♦	5♣	All Pass	
South HCP: 20	♣ K8765432	♣ AJT				1. Minor Suit Transfers after 2NT
Contract: 5♣ North						2. automat

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ 52		2NT	Pass	4♣
Vul: E-W	♥ T7	♥ AJ9	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AJ43	♦ Q2		All Pass		
South HCP: 11+2	♣ AQ8	♣ KJT953				1. A=3 out of 4
Contract: 6NT South						

North hands

2N_and_1_Minor

Board: 24	♠ 3	Partner bids first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 10+2	♣ KQJ982	

Board: 25	♠ Q	Partner bids first.
Dealer: South	♥ Q753	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 14+2	♣ AQ8643	

Board: 26	♠ AQ975	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AT3	
HCP: 20+1	♣ A52	

Board: 27	♠ KJT87	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 8+4	♣ AT95432	

Both hands (Answers Page)

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ64				2NT
Vul: Both	♥ Q52	♥ AK4	Pass	4♣	Pass	4♦ ¹
North HCP: 10+2	♦ QT2	♦ A5	Pass	6NT	All Pass	
South HCP: 21	♣ KQJ982	♣ AT64				
Contract: 6NT North			1. A=0/4 or 4/4			

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK742				2NT
Vul: E-W	♥ Q753	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 14+2	♦ AT	♦ K743	Pass	4♣	Pass	4♦
South HCP: 20+1	♣ AQ8643	♣ K2	Pass	4NT	Pass	5♣ ²
Contract: 6♣ North			Pass	6♣	All Pass	
			1. Stayman			
			2. A=0/5 or 3/5			

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AQ975	♠ K42		2NT	Pass	6♣
Vul: None	♥ AQ	♥ 5		All Pass		
North HCP: 20+1	♦ AT3	♦ J54				
South HCP: 7+2	♣ A52	♣ QJ9743				
Contract: 6♣ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ KJT87	♠ AQ5				2NT
Vul: E-W	♥ -	♥ AK75	Pass	3♥	Pass	3♠
North HCP: 8+4	♦ 8	♦ QJT7	Pass	6♣	All Pass	
South HCP: 20	♣ AT95432	♣ KJ				
Contract: 6♣ North						

South hands

2N_and_1_Minor

Board: 24 ♠ AQ64 You bid first.

Dealer: South ♥ AK4 The opponents are silent.

Vul: Both ♦ A5

HCP: 21 ♣ AT64

Board: 25 ♠ AK742 You bid first.

Dealer: South ♥ AK The opponents are silent.

Vul: E-W ♦ K743

HCP: 20+1 ♣ K2

Board: 26 ♠ K42 Partner bids first.

Dealer: North ♥ 5 The opponents are silent.

Vul: None ♦ J54

HCP: 7+2 ♣ QJ9743

Board: 27 ♠ AQ5 You bid first.

Dealer: South ♥ AK75 The opponents are silent.

Vul: E-W ♦ QJT7

HCP: 20 ♣ KJ

Both hands (Answers Page)

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ64				2NT
Vul: Both	♥ Q52	♥ AK4	Pass	4♣	Pass	4♦ ¹
North HCP: 10+2	♦ QT2	♦ A5	Pass	6NT	All Pass	
South HCP: 21	♣ KQJ982	♣ AT64				
Contract: 6NT North			1. A=0/4 or 4/4			

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK742				2NT
Vul: E-W	♥ Q753	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 14+2	♦ AT	♦ K743	Pass	4♣	Pass	4♦
South HCP: 20+1	♣ AQ8643	♣ K2	Pass	4NT	Pass	5♣ ²
Contract: 6♣ North			Pass	6♣	All Pass	
			1. Stayman			
			2. A=0/5 or 3/5			

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AQ975	♠ K42		2NT	Pass	6♣
Vul: None	♥ AQ	♥ 5		All Pass		
North HCP: 20+1	♦ AT3	♦ J54				
South HCP: 7+2	♣ A52	♣ QJ9743				
Contract: 6♣ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ KJT87	♠ AQ5				2NT
Vul: E-W	♥ -	♥ AK75	Pass	3♥	Pass	3♠
North HCP: 8+4	♦ 8	♦ QJT7	Pass	6♣	All Pass	
South HCP: 20	♣ AT95432	♣ KJ				
Contract: 6♣ North						

North hands

2N_and_1_Minor

Board: 28 ♠ KQ8 You bid first.

Dealer: North ♥ QJ62 The opponents are silent.

Vul: Both ♦ KQ4

HCP: 20 ♣ AK6

Board: 29 ♠ Q8764 Partner bids first.

Dealer: South ♥ J The opponents are silent.

Vul: None ♦ -

HCP: 8+4 ♣ AJT9864

Board: 30 ♠ AQ You bid first.

Dealer: North ♥ AQ732 The opponents are silent.

Vul: N-S ♦ AQ6

HCP: 20+1 ♣ Q52

Board: 31 ♠ - Partner bids first.

Dealer: South ♥ 652 The opponents are silent.

Vul: None ♦ KQ4

HCP: 10+3 ♣ AJT9543

Board: 32 ♠ T765 Partner bids first.

Dealer: South ♥ 82 The opponents are silent.

Vul: N-S ♦ AKQT94

HCP: 9+2 ♣ 7

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ 5		2NT	Pass	3♠ ¹
Vul: Both	♥ QJ62	♥ 53	Pass	4♣ ²	Pass	6♦
North HCP: 20	♦ KQ4	♦ A9876532	All Pass			
South HCP: 5+4	♣ AK6	♣ J4				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ Q8764	♠ AJ5				2NT
Vul: None	♥ J	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 8+4	♦ -	♦ A54	Pass	6♣	All Pass	
South HCP: 20	♣ AJT9864	♣ Q32				
Contract: 6♣ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 7		2NT	Pass	4♣
Vul: N-S	♥ AQ732	♥ K84	Pass	4NT ¹	Pass	6♣
North HCP: 20+1	♦ AQ6	♦ K75	All Pass			
South HCP: 10+2	♣ Q52	♣ KJT764				
Contract: 6♣ South			1. A=3 out of 4			

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AT2				2NT
Vul: None	♥ 652	♥ AKQJ	Pass	4♣	Pass	4NT ¹
North HCP: 10+3	♦ KQ4	♦ A862	Pass	7♣	All Pass	
South HCP: 21	♣ AJT9543	♣ K7				
Contract: 7♣ North			1. A=3 out of 4			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T765	♠ AK9				2NT
Vul: N-S	♥ 82	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 9+2	♦ AKQT94	♦ J8532	Pass	4♦	Pass	5♦
South HCP: 20+1	♣ 7	♣ K2	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

South hands**2N_and_1_Minor**

Board: 28	♠ 5	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ A9876532	
HCP: 5+4	♣ J4	

Board: 29	♠ AJ5	You bid first.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: None	♦ A54	
HCP: 20	♣ Q32	

Board: 30	♠ 7	Partner bids first.
Dealer: North	♥ K84	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 10+2	♣ KJT764	

Board: 31	♠ AT2	You bid first.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: None	♦ A862	
HCP: 21	♣ K7	

Board: 32	♠ AK9	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ J8532	
HCP: 20+1	♣ K2	

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ 5		2NT	Pass	3♠ ¹
Vul: Both	♥ QJ62	♥ 53	Pass	4♣ ²	Pass	6♦
North HCP: 20	♦ KQ4	♦ A9876532	All Pass			
South HCP: 5+4	♣ AK6	♣ J4				
Contract: 6♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ Q8764	♠ AJ5				2NT
Vul: None	♥ J	♥ AKQ8	Pass	3♥	Pass	3♠
North HCP: 8+4	♦ -	♦ A54	Pass	6♣	All Pass	
South HCP: 20	♣ AJT9864	♣ Q32				
Contract: 6♣ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 7		2NT	Pass	4♣
Vul: N-S	♥ AQ732	♥ K84	Pass	4NT ¹	Pass	6♣
North HCP: 20+1	♦ AQ6	♦ K75	All Pass			
South HCP: 10+2	♣ Q52	♣ KJT764				
Contract: 6♣ South			1. A=3 out of 4			

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AT2				2NT
Vul: None	♥ 652	♥ AKQJ	Pass	4♣	Pass	4NT ¹
North HCP: 10+3	♦ KQ4	♦ A862	Pass	7♣	All Pass	
South HCP: 21	♣ AJT9543	♣ K7				
Contract: 7♣ North			1. A=3 out of 4			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T765	♠ AK9				2NT
Vul: N-S	♥ 82	♥ AKQ	Pass	3♣ ¹	Pass	3♦
North HCP: 9+2	♦ AKQT94	♦ J8532	Pass	4♦	Pass	5♦
South HCP: 20+1	♣ 7	♣ K2	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

North hands

2N_and_1_Minor

Board: 33	♠ AT7	You bid first.
Dealer: North	♥ A76	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 21+1	♣ AKQT7	

Board: 34	♠ 983	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: None	♦ AKJT64	
HCP: 10+2	♣ Q9	

Board: 35	♠ 5	Partner bids first.
Dealer: South	♥ Q532	The opponents are silent.
Vul: Both	♦ T7	
HCP: 6+2	♣ AT7652	

Board: 36	♠ AT	You bid first.
Dealer: North	♥ AKJ4	The opponents are silent.
Vul: N-S	♦ A82	
HCP: 20	♣ A752	

Board: 37	♠ J872	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ A	
HCP: 9+3	♣ AT98543	

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ 95		2NT	Pass	4♣
Vul: E-W	♥ A76	♥ KT5	Pass	4♦ ¹	Pass	6♦
North HCP: 21+1	♦ A3	♦ KQJT75	All Pass			
South HCP: 10+2	♣ AKQT7	♣ J4				
Contract: 6♦ South			1. A=0/4 or 4/4			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 983	♠ AK4				2NT
Vul: None	♥ 84	♥ AK92	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ AKJT64	♦ Q9	Pass	6NT	All Pass	
South HCP: 21	♣ Q9	♣ AJT2				
Contract: 6NT North			1. A=3 out of 4			

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK8				2NT
Vul: Both	♥ Q532	♥ K4	Pass	3♣ ¹	Pass	3♦
North HCP: 6+2	♦ T7	♦ AQJ84	Pass	4♣	Pass	5♣
South HCP: 21+1	♣ AT7652	♣ KJ9	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 2		2NT	Pass	6♦
Vul: N-S	♥ AKJ4	♥ 9	All Pass			
North HCP: 20	♦ A82	♦ KQJT7543				
South HCP: 6+4	♣ A752	♣ T93				
Contract: 6♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ J872	♠ AKT				2NT
Vul: Both	♥ 2	♥ AT3	Pass	3♣ ¹	Pass	3♦
North HCP: 9+3	♦ A	♦ QJ98	Pass	4♣	Pass	5♣
South HCP: 20	♣ AT98543	♣ KQJ	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

South hands

2N_and_1_Minor

Board: 33	♠ 95	Partner bids first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: E-W	♦ KQJT75	
HCP: 10+2	♣ J4	

Board: 34	♠ AK4	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: None	♦ Q9	
HCP: 21	♣ AJT2	

Board: 35	♠ AK8	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ AQJ84	
HCP: 21+1	♣ KJ9	

Board: 36	♠ 2	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ KQJT7543	
HCP: 6+4	♣ T93	

Board: 37	♠ AKT	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: Both	♦ QJ98	
HCP: 20	♣ KQJ	

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ 95		2NT	Pass	4♣
Vul: E-W	♥ A76	♥ KT5	Pass	4♦ ¹	Pass	6♦
North HCP: 21+1	♦ A3	♦ KQJT75	All Pass			
South HCP: 10+2	♣ AKQT7	♣ J4				1. A=0/4 or 4/4
Contract: 6♦ South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 983	♠ AK4				2NT
Vul: None	♥ 84	♥ AK92	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ AKJT64	♦ Q9	Pass	6NT	All Pass	
South HCP: 21	♣ Q9	♣ AJT2				1. A=3 out of 4
Contract: 6NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK8				2NT
Vul: Both	♥ Q532	♥ K4	Pass	3♣ ¹	Pass	3♦
North HCP: 6+2	♦ T7	♦ AQJ84	Pass	4♣	Pass	5♣
South HCP: 21+1	♣ AT7652	♣ KJ9	Pass	6♣	All Pass	
Contract: 6♣ North						1. Stayman

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ 2		2NT	Pass	6♦
Vul: N-S	♥ AKJ4	♥ 9	All Pass			
North HCP: 20	♦ A82	♦ KQJT7543				
South HCP: 6+4	♣ A752	♣ T93				
Contract: 6♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ J872	♠ AKT				2NT
Vul: Both	♥ 2	♥ AT3	Pass	3♣ ¹	Pass	3♦
North HCP: 9+3	♦ A	♦ QJ98	Pass	4♣	Pass	5♣
South HCP: 20	♣ AT98543	♣ KQJ	Pass	6♣	All Pass	
Contract: 6♣ North						1. Stayman

Board: 38	♠ 95	Partner bids first.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: E-W	♦ A86432	
HCP: 10+2	♣ 7	

Board: 39	♠ AK	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: Both	♦ AQT43	
HCP: 21+1	♣ KQT	

Board: 40	♠ AK64	You bid first.
Dealer: North	♥ AQ54	The opponents are silent.
Vul: None	♦ AK5	
HCP: 20	♣ 98	

Board: 41	♠ Q87	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: N-S	♦ KQJ7	
HCP: 20	♣ KQ4	

Both hands (Answers Page)

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ K7				2NT
Vul: E-W	♥ KQJ4	♥ AT762	Pass	3♣ ¹	Pass	3♥
North HCP: 10+2	♦ A86432	♦ KQ7	Pass	3♠	Pass	4♣
South HCP: 21+1	♣ 7	♣ AKQ	Pass	4NT	Pass	5♥ ²
Contract: 6♥ North			Pass	6♥	All Pass	

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q52		2NT	Pass	4♣
Vul: Both	♥ KT5	♥ AQ3	Pass	4♠ ¹	Pass	6NT
North HCP: 21+1	♦ AQT43	♦ J		All Pass		
South HCP: 13+2	♣ KQT	♣ A97643			1. A=2 out of 4	
Contract: 6NT South						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ AK64	♠ QJ98		2NT	Pass	3♣ ¹
Vul: None	♥ AQ54	♥ 632	Pass	3♥	Pass	4♦
North HCP: 20	♦ AK5	♦ QJ9863	Pass	4♥	Pass	4NT
South HCP: 6+2	♣ 98	♣ -	Pass	5♦ ²	All Pass	
Contract: 5♦ North				1. Stayman		
				2. A=1/5 or 4/5		

Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ A64		2NT	Pass	4♣
Vul: N-S	♥ AK9	♥ 3	Pass	4♥ ¹	Pass	7NT
North HCP: 20	♦ KQJ7	♦ A92		All Pass		
South HCP: 13+2	♣ KQ4	♣ AJT853		1. A=1/4		
Contract: 7NT South						

South hands

2N_and_1_Minor

Board: 38 ♠ K7 You bid first.

Dealer: South ♥ AT762 The opponents are silent.

Vul: E-W ♦ KQ7

HCP: 21+1 ♣ AKQ

Board: 39 ♠ Q52 Partner bids first.

Dealer: North ♥ AQ3 The opponents are silent.

Vul: Both ♦ J

HCP: 13+2 ♣ A97643

Board: 40 ♠ QJ98 Partner bids first.

Dealer: North ♥ 632 The opponents are silent.

Vul: None ♦ QJ9863

HCP: 6+2 ♣ -

Board: 41 ♠ A64 Partner bids first.

Dealer: North ♥ 3 The opponents are silent.

Vul: N-S ♦ A92

HCP: 13+2 ♣ AJT853

Both hands (Answers Page)

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ K7				2NT
Vul: E-W	♥ KQJ4	♥ AT762	Pass	3♣ ¹	Pass	3♥
North HCP: 10+2	♦ A86432	♦ KQ7	Pass	3♠	Pass	4♣
South HCP: 21+1	♣ 7	♣ AKQ	Pass	4NT	Pass	5♥ ²
Contract: 6♥ North			Pass	6♥	All Pass	

1. Stayman

2. A=2/5 or 5/5, Q(H)=0

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q52		2NT	Pass	4♣
Vul: Both	♥ KT5	♥ AQ3	Pass	4♠ ¹	Pass	6NT
North HCP: 21+1	♦ AQT43	♦ J		All Pass		
South HCP: 13+2	♣ KQT	♣ A97643			1. A=2 out of 4	
Contract: 6NT South						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ AK64	♠ QJ98		2NT	Pass	3♣ ¹
Vul: None	♥ AQ54	♥ 632	Pass	3♥	Pass	4♦
North HCP: 20	♦ AK5	♦ QJ9863	Pass	4♥	Pass	4NT
South HCP: 6+2	♣ 98	♣ -	Pass	5♦ ²	All Pass	
Contract: 5♦ North				1. Stayman		
				2. A=1/5 or 4/5		

Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ A64		2NT	Pass	4♣
Vul: N-S	♥ AK9	♥ 3	Pass	4♥ ¹	Pass	7NT
North HCP: 20	♦ KQJ7	♦ A92		All Pass		
South HCP: 13+2	♣ KQ4	♣ AJT853		1. A=1/4		
Contract: 7NT South						

North hands

2N_and_1_Minor

Board: 42 ♠ AT73 You bid first.

Dealer: North ♥ AQ6 The opponents are silent.

Vul: Both ♦ AKT4

HCP: 21 ♣ A8

Board: 43 ♠ 5 Partner bids first.

Dealer: South ♥ KT9 The opponents are silent.

Vul: E-W ♦ KQT764

HCP: 8+2 ♣ 532

Board: 44 ♠ 9876 Partner bids first.

Dealer: South ♥ AT4 The opponents are silent.

Vul: E-W ♦ AQ8764

HCP: 10+2 ♣ -

Board: 45 ♠ 2 Partner bids first.

Dealer: South ♥ Q98 The opponents are silent.

Vul: Both ♦ 43

HCP: 8+3 ♣ AQT9642

Both hands (Answers Page)

Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K4		2NT	Pass	4♣
Vul: Both	♥ AQ6	♥ 2	Pass	4♦ ¹	Pass	7♣
North HCP: 21	♦ AKT4	♦ Q5		All Pass		
South HCP: 10+4	♣ A8	♣ KQT97532				
Contract: 7♣ South			1. A=0/4 or 4/4			

Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJT6				2NT
Vul: E-W	♥ KT9	♥ AQ4	Pass	6♦	All Pass	
North HCP: 8+2	♦ KQT764	♦ 85				
South HCP: 20+1	♣ 532	♣ AKT				
Contract: 6♦ North						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ 9876	♠ AQ42				2NT
Vul: E-W	♥ AT4	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ AQ8764	♦ K93	Pass	4♥	Pass	4NT
South HCP: 21	♣ -	♣ AK96	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK98				2NT
Vul: Both	♥ Q98	♥ A2	Pass	6♣	All Pass	
North HCP: 8+3	♦ 43	♦ AQ75				
South HCP: 21	♣ AQT9642	♣ KJ8				
Contract: 6♣ North						

South hands

2N_and_1_Minor

Board: 42	♠ K4	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 10+4	♣ KQT97532	

Board: 43	♠ AQJT6	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 20+1	♣ AKT	

Board: 44	♠ AQ42	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 21	♣ AK96	

Board: 45	♠ AK98	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: Both	♦ AQ75	
HCP: 21	♣ KJ8	

Both hands (Answers Page)

Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K4		2NT	Pass	4♣
Vul: Both	♥ AQ6	♥ 2	Pass	4♦ ¹	Pass	7♣
North HCP: 21	♦ AKT4	♦ Q5		All Pass		
South HCP: 10+4	♣ A8	♣ KQT97532				
Contract: 7♣ South			1. A=0/4 or 4/4			

Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJT6				2NT
Vul: E-W	♥ KT9	♥ AQ4	Pass	6♦	All Pass	
North HCP: 8+2	♦ KQT764	♦ 85				
South HCP: 20+1	♣ 532	♣ AKT				
Contract: 6♦ North						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ 9876	♠ AQ42				2NT
Vul: E-W	♥ AT4	♥ KQ	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ AQ8764	♦ K93	Pass	4♥	Pass	4NT
South HCP: 21	♣ -	♣ AK96	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			

1. Stayman

2. A=2/5 or 5/5, Q(S)=0

Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK98				2NT
Vul: Both	♥ Q98	♥ A2	Pass	6♣	All Pass	
North HCP: 8+3	♦ 43	♦ AQ75				
South HCP: 21	♣ AQT9642	♣ KJ8				
Contract: 6♣ North						

Board: 46	♠ 9	Partner bids first.
Dealer: South	♥ 8763	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 4+2	♣ QJT843	

Board: 47	♠ KT82	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ AT6542	
HCP: 11+2	♣ KJ	

Board: 48	♠ A65	You bid first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ AQ	
HCP: 20+1	♣ AKJ32	

Board: 49	♠ AQ	You bid first.
Dealer: North	♥ AQ62	The opponents are silent.
Vul: E-W	♦ AKJ6	
HCP: 20	♣ 532	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ43				2NT
Vul: N-S	♥ 8763	♥ JT	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 4+2	♦ J6	♦ AQ5	Pass	5 ♣	All Pass	
South HCP: 20	♣ QJT843	♣ AK52				1. Minor Suit Transfers after 2NT
Contract: 5 ♣ North						2. automat

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ AQ				2NT
Vul: Both	♥ 3	♥ AK842	Pass	3 ♣ ¹	Pass	3 ♥
North HCP: 11+2	♦ AT6542	♦ QJ7	Pass	4 ♦	Pass	4 NT
South HCP: 20+1	♣ KJ	♣ A96	Pass	5 ♦ ²	Pass	6 ♦
Contract: 6 ♦ South						All Pass
						1. Stayman
						2. A=1/5 or 4/5

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K94		2NT	Pass	4 ♣
Vul: None	♥ Q32	♥ KJT	Pass	4 NT ¹	Pass	6 ♦
North HCP: 20+1	♦ AQ	♦ K87632	All Pass			
South HCP: 10+2	♣ AKJ32	♣ 9				1. A=3 out of 4
Contract: 6 ♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 4		2NT	Pass	4 ♣
Vul: E-W	♥ AQ62	♥ T85	Pass	4 NT ¹	Pass	7 NT
North HCP: 20	♦ AKJ6	♦ QT5	All Pass			
South HCP: 11+2	♣ 532	♣ AKQT74				1. A=3 out of 4
Contract: 7NT South						

South hands

2N_and_1_Minor

Board: 46 ♠ AQ43 You bid first.

Dealer: South ♥ JT The opponents are silent.

Vul: N-S ♦ AQ5

HCP: 20 ♣ AK52

Board: 47 ♠ AQ You bid first.

Dealer: South ♥ AK842 The opponents are silent.

Vul: Both ♦ QJ7

HCP: 20+1 ♣ A96

Board: 48 ♠ K94 Partner bids first.

Dealer: North ♥ KJT The opponents are silent.

Vul: None ♦ K87632

HCP: 10+2 ♣ 9

Board: 49 ♠ 4 Partner bids first.

Dealer: North ♥ T85 The opponents are silent.

Vul: E-W ♦ QT5

HCP: 11+2 ♣ AKQT74

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ43				2NT
Vul: N-S	♥ 8763	♥ JT	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 4+2	♦ J6	♦ AQ5	Pass	5 ♣	All Pass	
South HCP: 20	♣ QJT843	♣ AK52				1. Minor Suit Transfers after 2NT
Contract: 5 ♣ North						2. automat

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ AQ				2NT
Vul: Both	♥ 3	♥ AK842	Pass	3 ♣ ¹	Pass	3 ♥
North HCP: 11+2	♦ AT6542	♦ QJ7	Pass	4 ♦	Pass	4 NT
South HCP: 20+1	♣ KJ	♣ A96	Pass	5 ♦ ²	Pass	6 ♦
Contract: 6 ♦ South						All Pass
						1. Stayman
						2. A=1/5 or 4/5

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K94		2NT	Pass	4 ♣
Vul: None	♥ Q32	♥ KJT	Pass	4 NT ¹	Pass	6 ♦
North HCP: 20+1	♦ AQ	♦ K87632	All Pass			
South HCP: 10+2	♣ AKJ32	♣ 9				1. A=3 out of 4
Contract: 6 ♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 4		2NT	Pass	4 ♣
Vul: E-W	♥ AQ62	♥ T85	Pass	4 NT ¹	Pass	7 NT
North HCP: 20	♦ AKJ6	♦ QT5	All Pass			
South HCP: 11+2	♣ 532	♣ AKQT74				1. A=3 out of 4
Contract: 7NT South						

North hands

2N_and_1_Minor

Board: 50 ♠ A5 You bid first.

Dealer: North ♥ A53 The opponents are silent.

Vul: Both ♦ AKQ62

HCP: 21+1 ♣ A72

Board: 51 ♠ A985 You bid first.

Dealer: North ♥ AK83 The opponents are silent.

Vul: None ♦ AKQ

HCP: 21 ♣ J5

Board: 52 ♠ AK9 Partner bids first.

Dealer: South ♥ 74 The opponents are silent.

Vul: Both ♦ QT

HCP: 12+2 ♣ K76432

Board: 53 ♠ AK You bid first.

Dealer: North ♥ 962 The opponents are silent.

Vul: None ♦ AKQ72

HCP: 20+1 ♣ AT6

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ 4		2NT	Pass	6♣
Vul: Both	♥ A53	♥ JT		All Pass		
North HCP: 21+1	♦ AKQ62	♦ J3				
South HCP: 8+4	♣ A72	♣ KQJT9864				
Contract: 6♣ South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ T		2NT	Pass	3♣ ¹
Vul: None	♥ AK83	♥ J764	Pass	3♥	Pass	3♠
North HCP: 21	♦ AKQ	♦ 98	Pass	4♦	Pass	4NT
South HCP: 10+2	♣ J5	♣ AKQ642	Pass	5♦ ²	Pass	5♠
Contract: 6♥ North			Pass	6♥ ³	All Pass	

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

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ AK9	♠ QJ85				2NT
Vul: Both	♥ 74	♥ AQJ	Pass	4♣	Pass	4♠ ¹
North HCP: 12+2	♦ QT	♦ KJ7	Pass	6NT	All Pass	
South HCP: 20	♣ K76432	♣ AQ9				
Contract: 6NT North			1. A=2 out of 4			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 63		2NT	Pass	4♣
Vul: None	♥ 962	♥ AQ3	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ AKQ72	♦ T9		All Pass		
South HCP: 12+2	♣ AT6	♣ KQJ543				
Contract: 6NT South			1. A=3 out of 4			

South hands

2N_and_1_Minor

Board: 50	♠ 4	Partner bids first.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ J3	
HCP: 8+4	♣ KQJT9864	

Board: 51	♠ T	Partner bids first.
Dealer: North	♥ J764	The opponents are silent.
Vul: None	♦ 98	
HCP: 10+2	♣ AKQ642	

Board: 52	♠ QJ85	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 20	♣ AQ9	

Board: 53	♠ 63	Partner bids first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ T9	
HCP: 12+2	♣ KQJ543	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ 4		2NT	Pass	6♣
Vul: Both	♥ A53	♥ JT		All Pass		
North HCP: 21+1	♦ AKQ62	♦ J3				
South HCP: 8+4	♣ A72	♣ KQJT9864				
Contract: 6♣ South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ T		2NT	Pass	3♣ ¹
Vul: None	♥ AK83	♥ J764	Pass	3♥	Pass	3♠
North HCP: 21	♦ AKQ	♦ 98	Pass	4♦	Pass	4NT
South HCP: 10+2	♣ J5	♣ AKQ642	Pass	5♦ ²	Pass	5♠
Contract: 6♥ North			Pass	6♥ ³	All Pass	

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

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ AK9	♠ QJ85				2NT
Vul: Both	♥ 74	♥ AQJ	Pass	4♣	Pass	4♠ ¹
North HCP: 12+2	♦ QT	♦ KJ7	Pass	6NT	All Pass	
South HCP: 20	♣ K76432	♣ AQ9				
Contract: 6NT North			1. A=2 out of 4			

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 63		2NT	Pass	4♣
Vul: None	♥ 962	♥ AQ3	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ AKQ72	♦ T9		All Pass		
South HCP: 12+2	♣ AT6	♣ KQJ543				
Contract: 6NT South			1. A=3 out of 4			

Board: 54	♠ AKJ	You bid first.
Dealer: North	♥ AJ52	West (RHO) Doubles 3♣ if possible.
Vul: N-S	♦ QJ64	
HCP: 20	♣ A9	
Board: 55	♠ AK6	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ JT54	
HCP: 20	♣ AJ74	
Board: 56	♠ KJ542	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 20+1	♣ AK97	
Board: 57	♠ K72	Partner bids first.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: E-W	♦ AQJT97	
HCP: 15+2	♣ -	

Both hands (Answers Page)

Board: 54

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 9+3

Contract: 6♦ North

North:

♠ AKJ

♥ AJ52

♦ QJ64

♣ A9

South:

♠ QT75

♥ 74

♦ AKT8752

♣ -

W

N

E

S

2NT Pass 3♣¹

X 3♥ Pass 4♦

Pass 4NT Pass 5♥²

Pass 6♦ All Pass

1. Stayman

2. A=2/5 or 5/5, Q(D)=0

Board: 55

Dealer: North

Vul: None

North HCP: 20

South HCP: 10+2

Contract: 6NT South

North:

♠ AK6

♥ AK

♦ JT54

♣ AJ74

South:

♠ J5

♥ QT8

♦ AK9632

♣ 96

W

N

E

S

2NT Pass 4♣

Pass 4NT¹ Pass 6NT

All Pass

1. A=3 out of 4

Board: 56

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 8+4

Contract: 6♦ South

North:

♠ KJ542

♥ A9

♦ KQ

♣ AK97

South:

♠ A9

♥ 32

♦ AT987642

♣ 6

W

N

E

S

2NT Pass 6♦

All Pass

Board: 57

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 21

Contract: 6♦ South

North:

♠ K72

♥ KQ83

♦ AQJT97

♣ -

South:

♠ AJ86

♥ A64

♦ K42

♣ AKQ

W

N

E

S

2NT

Pass 3♣¹ Pass 3♠

Pass 4♦ Pass 4NT

Pass 5♦² Pass 6♦

All Pass

1. Stayman

2. A=1/5 or 4/5

South hands**2N_and_1_Minor**

Board: 54 ♠ QT75 Partner bids first.

Dealer: North ♥ 74 West (LHO) Doubles 3♣ if possible.

Vul: N-S ♦ AKT8752

HCP: 9+3 ♣ -

Board: 55 ♠ J5 Partner bids first.

Dealer: North ♥ QT8 The opponents are silent.

Vul: None ♦ AK9632

HCP: 10+2 ♣ 96

Board: 56 ♠ A9 Partner bids first.

Dealer: North ♥ 32 The opponents are silent.

Vul: N-S ♦ AT987642

HCP: 8+4 ♣ 6

Board: 57 ♠ AJ86 You bid first.

Dealer: South ♥ A64 The opponents are silent.

Vul: E-W ♦ K42

HCP: 21 ♣ AKQ

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ QT75		2NT	Pass	3♣ ¹
Vul: N-S	♥ AJ52	♥ 74	X	3♥	Pass	4♦
North HCP: 20	♦ QJ64	♦ AKT8752	Pass	4NT	Pass	5♥ ²
South HCP: 9+3	♣ A9	♣ -	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			
			2. A=2/5 or 5/5, Q(D)=0			

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ J5		2NT	Pass	4♣
Vul: None	♥ AK	♥ QT8	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ JT54	♦ AK9632	All Pass			
South HCP: 10+2	♣ AJ74	♣ 96	1. A=3 out of 4			
Contract: 6NT South						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ KJ542	♠ A9		2NT	Pass	6♦
Vul: N-S	♥ A9	♥ 32	All Pass			
North HCP: 20+1	♦ KQ	♦ AT987642				
South HCP: 8+4	♣ AK97	♣ 6				
Contract: 6♦ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AJ86				2NT
Vul: E-W	♥ KQ83	♥ A64	Pass	3♣ ¹	Pass	3♠
North HCP: 15+2	♦ AQJT97	♦ K42	Pass	4♦	Pass	4NT
South HCP: 21	♣ -	♣ AKQ	Pass	5♦ ²	Pass	6♦
Contract: 6♦ South			All Pass			

1. Stayman
2. A=1/5 or 4/5

North hands

2N_and_1_Minor

Board: 58	♠ J4	Partner bids first.
Dealer: South	♥ 96	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 7+3	♣ QJ87652	

Board: 59	♠ K32	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ Q964	
HCP: 20	♣ AKJ6	

Board: 60	♠ T9	Partner bids first.
Dealer: South	♥ 2	East (LHO) Doubles 7NT if possible.
Vul: E-W	♦ KQJ9862	
HCP: 9+3	♣ K72	

Board: 61	♠ Q65	Partner bids first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: None	♦ 4	
HCP: 11+2	♣ AQ9842	

Board: 62	♠ AJ62	You bid first.
Dealer: North	♥ A72	The opponents are silent.
Vul: None	♦ K72	
HCP: 20	♣ AKJ	

Both hands (Answers Page)

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AK83				2NT
Vul: E-W	♥ 96	♥ KT74	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 7+3	♦ K3	♦ AQ	Pass	5 ♣	All Pass	
South HCP: 20	♣ QJ87652	♣ A43				
Contract: 5 ♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ AT7		2NT	Pass	4 ♣
Vul: Both	♥ AK	♥ 96	Pass	4 ♠ ¹	Pass	6NT
North HCP: 20	♦ Q964	♦ AJT832	All Pass			
South HCP: 9+2	♣ AKJ6	♣ 83				
Contract: 6NT South			1. A=2 out of 4			

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AQJ				2NT
Vul: E-W	♥ 2	♥ A975	Pass	4 ♣	Pass	4 ♦ ¹
North HCP: 9+3	♦ KQJ9862	♦ AT7	Pass	7NT	X	All Pass
South HCP: 21	♣ K72	♣ AQT				
Contract: 7NTX North			1. A=0/4 or 4/4			

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ AKT4				2NT
Vul: None	♥ KT5	♥ AQ98	Pass	4 ♣	Pass	4 ♠ ¹
North HCP: 11+2	♦ 4	♦ K85	Pass	6 ♣	All Pass	
South HCP: 20	♣ AQ9842	♣ KJ				
Contract: 6 ♣ North			1. A=2 out of 4			

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ Q8		2NT	Pass	4 ♣
Vul: None	♥ A72	♥ Q95	Pass	4NT ¹	Pass	6 ♦
North HCP: 20	♦ K72	♦ AQJT63	All Pass			
South HCP: 11+2	♣ AKJ	♣ T9				
Contract: 6 ♦ South			1. A=3 out of 4			

South hands

2N_and_1_Minor

Board: 58 ♠ AK83 You bid first.

Dealer: South ♥ KT74 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 20 ♣ A43

Board: 59 ♠ AT7 Partner bids first.

Dealer: North ♥ 96 The opponents are silent.

Vul: Both ♦ AJT832

HCP: 9+2 ♣ 83

Board: 60 ♠ AQJ You bid first.

Dealer: South ♥ A975 East (RHO) Doubles 7NT if possible.

Vul: E-W ♦ AT7

HCP: 21 ♣ AQT

Board: 61 ♠ AKT4 You bid first.

Dealer: South ♥ AQ98 The opponents are silent.

Vul: None ♦ K85

HCP: 20 ♣ KJ

Board: 62 ♠ Q8 Partner bids first.

Dealer: North ♥ Q95 The opponents are silent.

Vul: None ♦ AQJT63

HCP: 11+2 ♣ T9

Both hands (Answers Page)

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AK83				2NT
Vul: E-W	♥ 96	♥ KT74	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 7+3	♦ K3	♦ AQ	Pass	5 ♣	All Pass	
South HCP: 20	♣ QJ87652	♣ A43				
Contract: 5 ♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ AT7		2NT	Pass	4 ♣
Vul: Both	♥ AK	♥ 96	Pass	4 ♠ ¹	Pass	6NT
North HCP: 20	♦ Q964	♦ AJT832	All Pass			
South HCP: 9+2	♣ AKJ6	♣ 83				
Contract: 6NT South			1. A=2 out of 4			

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AQJ				2NT
Vul: E-W	♥ 2	♥ A975	Pass	4 ♣	Pass	4 ♦ ¹
North HCP: 9+3	♦ KQJ9862	♦ AT7	Pass	7NT	X	All Pass
South HCP: 21	♣ K72	♣ AQT				
Contract: 7NTX North			1. A=0/4 or 4/4			

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ AKT4				2NT
Vul: None	♥ KT5	♥ AQ98	Pass	4 ♣	Pass	4 ♠ ¹
North HCP: 11+2	♦ 4	♦ K85	Pass	6 ♣	All Pass	
South HCP: 20	♣ AQ9842	♣ KJ				
Contract: 6 ♣ North			1. A=2 out of 4			

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ Q8		2NT	Pass	4 ♣
Vul: None	♥ A72	♥ Q95	Pass	4NT ¹	Pass	6 ♦
North HCP: 20	♦ K72	♦ AQJT63	All Pass			
South HCP: 11+2	♣ AKJ	♣ T9				
Contract: 6 ♦ South			1. A=3 out of 4			

North hands

2N_and_1_Minor

Board: 63	♠ 654	Partner bids first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: N-S	♦ AJ8432	
HCP: 11+2	♣ J	

Board: 64	♠ KQ8	You bid first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: E-W	♦ AQ63	
HCP: 20	♣ A72	

Board: 65	♠ KJ	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ T84	
HCP: 11+2	♣ KQJ652	

Board: 66	♠ 763	Partner bids first.
Dealer: South	♥ J975	The opponents are silent.
Vul: N-S	♦ -	
HCP: 8+2	♣ AQJT42	

Board: 67	♠ 87	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ KT96532	
HCP: 5+3	♣ Q42	

Both hands (Answers Page)

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ 654	♠ QJ87				2NT
Vul: N-S	♥ AJ5	♥ KQ	Pass	4♣	Pass	4♥ ¹
North HCP: 11+2	♦ AJ8432	♦ KQ	Pass	6♦	All Pass	
South HCP: 20+1	♣ J	♣ AKT93				1. A=1/4
Contract: 6♦ North						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ 732		2NT	Pass	6♣
Vul: E-W	♥ AJ5	♥ T6	All Pass			
North HCP: 20	♦ AQ63	♦ K2				
South HCP: 8+2	♣ A72	♣ KQ9843				
Contract: 6♣ South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ AQ				2NT
Vul: None	♥ J7	♥ KT8	Pass	4♣	Pass	4NT ¹
North HCP: 11+2	♦ T84	♦ AQJ6	Pass	6♣	All Pass	
South HCP: 20	♣ KQJ652	♣ A974				1. A=3 out of 4
Contract: 6♣ North						

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ 763	♠ AKT				2NT
Vul: N-S	♥ J975	♥ KQT43	Pass	3♣ ¹	Pass	3♥
North HCP: 8+2	♦ -	♦ KQ4	Pass	6♥	All Pass	
South HCP: 20+1	♣ AQJT42	♣ K5				1. Stayman
Contract: 6♥ North						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ A3				2NT
Vul: E-W	♥ 8	♥ AQJ4	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 5+3	♦ KT96532	♦ AQ8	Pass	5♦	All Pass	
South HCP: 20	♣ Q42	♣ K863				1. Minor Suit Transfers after 2NT
Contract: 5♦ North						2. automat

South hands

2N_and_1_Minor

Board: 63 ♠ QJ87 You bid first.

Dealer: South ♥ KQ The opponents are silent.

Vul: N-S ♦ KQ

HCP: 20+1 ♣ AKT93

Board: 64 ♠ 732 Partner bids first.

Dealer: North ♥ T6 The opponents are silent.

Vul: E-W ♦ K2

HCP: 8+2 ♣ KQ9843

Board: 65 ♠ AQ You bid first.

Dealer: South ♥ KT8 The opponents are silent.

Vul: None ♦ AQJ6

HCP: 20 ♣ A974

Board: 66 ♠ AKT You bid first.

Dealer: South ♥ KQT43 The opponents are silent.

Vul: N-S ♦ KQ4

HCP: 20+1 ♣ K5

Board: 67 ♠ A3 You bid first.

Dealer: South ♥ AQJ4 The opponents are silent.

Vul: E-W ♦ AQ8

HCP: 20 ♣ K863

Both hands (Answers Page)

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ 654	♠ QJ87				2NT
Vul: N-S	♥ AJ5	♥ KQ	Pass	4♣	Pass	4♥ ¹
North HCP: 11+2	♦ AJ8432	♦ KQ	Pass	6♦	All Pass	
South HCP: 20+1	♣ J	♣ AKT93				1. A=1/4
Contract: 6♦ North						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ 732		2NT	Pass	6♣
Vul: E-W	♥ AJ5	♥ T6			All Pass	
North HCP: 20	♦ AQ63	♦ K2				
South HCP: 8+2	♣ A72	♣ KQ9843				
Contract: 6♣ South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ AQ				2NT
Vul: None	♥ J7	♥ KT8	Pass	4♣	Pass	4NT ¹
North HCP: 11+2	♦ T84	♦ AQJ6	Pass	6♣	All Pass	
South HCP: 20	♣ KQJ652	♣ A974				1. A=3 out of 4
Contract: 6♣ North						

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ 763	♠ AKT				2NT
Vul: N-S	♥ J975	♥ KQT43	Pass	3♣ ¹	Pass	3♥
North HCP: 8+2	♦ -	♦ KQ4	Pass	6♥	All Pass	
South HCP: 20+1	♣ AQJT42	♣ K5				1. Stayman
Contract: 6♥ North						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ A3				2NT
Vul: E-W	♥ 8	♥ AQJ4	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 5+3	♦ KT96532	♦ AQ8	Pass	5♦	All Pass	
South HCP: 20	♣ Q42	♣ K863				1. Minor Suit Transfers after 2NT
Contract: 5♦ North						2. automat

North hands

2N_and_1_Minor

Board: 68	♠ T54	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: Both	♦ T2	
HCP: 12+2	♣ AKQ965	

Board: 69	♠ J	Partner bids first.
Dealer: South	♥ A762	The opponents are silent.
Vul: N-S	♦ KQJ7632	
HCP: 11+3	♣ 9	

Board: 70	♠ K83	You bid first.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: E-W	♦ AKQ3	
HCP: 20	♣ J2	

Board: 71	♠ Q82	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: E-W	♦ 72	
HCP: 9+2	♣ AQ8543	

Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AKQ6				2NT
Vul: Both	♥ K3	♥ AQ8	Pass	4♣	Pass	4♦ ¹
North HCP: 12+2	♦ T2	♦ KQ	Pass	6NT	All Pass	
South HCP: 20	♣ AKQ965	♣ T743				1. A=2 out of 4
Contract: 6NT North						

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK64				2NT
Vul: N-S	♥ A762	♥ K3	Pass	3♣ ¹	Pass	3♠
North HCP: 11+3	♦ KQJ7632	♦ A5	Pass	4♦	Pass	4♥
South HCP: 20+1	♣ 9	♣ AQT82	Pass	4NT	Pass	5♣ ²
Contract: 6♦ North			Pass	6♦	All Pass	
						1. Stayman
						2. A=0/5 or 3/5

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ J7		2NT	Pass	4♣
Vul: E-W	♥ AKT2	♥ 83	Pass	4♦ ¹	Pass	6♣
North HCP: 20	♦ AKQ3	♦ 64		All Pass		
South HCP: 10+3	♣ J2	♣ AKQ9873				1. A=2 out of 4
Contract: 6♣ South						

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ AK643				2NT
Vul: E-W	♥ J9	♥ AQT	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ 72	♦ A5	Pass	6♣	All Pass	
South HCP: 20+1	♣ AQ8543	♣ K96				1. A=3 out of 4
Contract: 6♣ North						

South hands

2N_and_1_Minor

Board: 68 ♠ AKQ6 You bid first.

Dealer: South ♥ AQ8 The opponents are silent.

Vul: Both ♦ KQ

HCP: 20 ♣ T743

Board: 69 ♠ AK64 You bid first.

Dealer: South ♥ K3 The opponents are silent.

Vul: N-S ♦ A5

HCP: 20+1 ♣ AQT82

Board: 70 ♠ J7 Partner bids first.

Dealer: North ♥ 83 The opponents are silent.

Vul: E-W ♦ 64

HCP: 10+3 ♣ AKQ9873

Board: 71 ♠ AK643 You bid first.

Dealer: South ♥ AQT The opponents are silent.

Vul: E-W ♦ A5

HCP: 20+1 ♣ K96

Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AKQ6				2NT
Vul: Both	♥ K3	♥ AQ8	Pass	4♣	Pass	4♦ ¹
North HCP: 12+2	♦ T2	♦ KQ	Pass	6NT	All Pass	
South HCP: 20	♣ AKQ965	♣ T743				1. A=2 out of 4
Contract: 6NT North						

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK64				2NT
Vul: N-S	♥ A762	♥ K3	Pass	3♣ ¹	Pass	3♠
North HCP: 11+3	♦ KQJ7632	♦ A5	Pass	4♦	Pass	4♥
South HCP: 20+1	♣ 9	♣ AQT82	Pass	4NT	Pass	5♣ ²
Contract: 6♦ North			Pass	6♦	All Pass	
						1. Stayman
						2. A=0/5 or 3/5

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ J7		2NT	Pass	4♣
Vul: E-W	♥ AKT2	♥ 83	Pass	4♦ ¹	Pass	6♣
North HCP: 20	♦ AKQ3	♦ 64		All Pass		
South HCP: 10+3	♣ J2	♣ AKQ9873				1. A=2 out of 4
Contract: 6♣ South						

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ AK643				2NT
Vul: E-W	♥ J9	♥ AQT	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ 72	♦ A5	Pass	6♣	All Pass	
South HCP: 20+1	♣ AQ8543	♣ K96				1. A=3 out of 4
Contract: 6♣ North						

Board: 72 ♠ Q52 You bid first.

Dealer: North ♥ A65 The opponents are silent.

Vul: None ♦ KQ

HCP: 20+1 ♣ AKQ73

Board: 73 ♠ Q5 Partner bids first.

Dealer: South ♥ QT9 The opponents are silent.

Vul: N-S ♦ KJ85432

HCP: 9+3 ♣ J

Board: 74 ♠ KT983 You bid first.

Dealer: North ♥ A3 The opponents are silent.

Vul: Both ♦ AKQ9

HCP: 21+1 ♣ KQ

Board: 75 ♠ A62 You bid first.

Dealer: North ♥ AQ4 The opponents are silent.

Vul: None ♦ J6

HCP: 20+1 ♣ AKQ92

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ A63		2NT	Pass	4♣
Vul: None	♥ A65	♥ 3	Pass	4♦ ¹	Pass	7♦
North HCP: 20+1	♦ KQ	♦ AJT6543	All Pass			
South HCP: 10+3	♣ AKQ73	♣ J8				1. A=2 out of 4
Contract: 7♦ South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A72				2NT
Vul: N-S	♥ QT9	♥ K86	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 9+3	♦ KJ85432	♦ AQ	Pass	5♦	All Pass	
South HCP: 20+1	♣ J	♣ AK872				1. Minor Suit Transfers after 2NT
Contract: 5♦ North						2. automat

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ KT983	♠ Q4		2NT	Pass	3♣ ¹
Vul: Both	♥ A3	♥ K842	Pass	3♠	Pass	4♣
North HCP: 21+1	♦ AKQ9	♦ 6	Pass	4♦	Pass	4♥
South HCP: 10+2	♣ KQ	♣ AJ8654	Pass	4♠	Pass	4NT
Contract: 6♣ South			Pass	5♣ ²	Pass	5♦
			Pass	5♠ ³	Pass	6♣
			All Pass			
			1. Stayman			
			2. A=0/5 or 3/5			
			3. !C queen and !S king			

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ 95		2NT	Pass	4♣
Vul: None	♥ AQ4	♥ J65	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ J6	♦ AKQ9432	All Pass			
South HCP: 10+3	♣ AKQ92	♣ 6				1. A=3 out of 4
Contract: 6NT South						

South hands

2N_and_1_Minor

Board: 72	♠ A63	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ AJT6543	
HCP: 10+3	♣ J8	

Board: 73	♠ A72	You bid first.
Dealer: South	♥ K86	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 20+1	♣ AK872	

Board: 74	♠ Q4	Partner bids first.
Dealer: North	♥ K842	The opponents are silent.
Vul: Both	♦ 6	
HCP: 10+2	♣ AJ8654	

Board: 75	♠ 95	Partner bids first.
Dealer: North	♥ J65	The opponents are silent.
Vul: None	♦ AKQ9432	
HCP: 10+3	♣ 6	

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ A63		2NT	Pass	4♣
Vul: None	♥ A65	♥ 3	Pass	4♦ ¹	Pass	7♦
North HCP: 20+1	♦ KQ	♦ AJT6543	All Pass			
South HCP: 10+3	♣ AKQ73	♣ J8				1. A=2 out of 4
Contract: 7♦ South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A72				2NT
Vul: N-S	♥ QT9	♥ K86	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 9+3	♦ KJ85432	♦ AQ	Pass	5♦	All Pass	
South HCP: 20+1	♣ J	♣ AK872				1. Minor Suit Transfers after 2NT
Contract: 5♦ North						2. automat

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ KT983	♠ Q4		2NT	Pass	3♣ ¹
Vul: Both	♥ A3	♥ K842	Pass	3♠	Pass	4♣
North HCP: 21+1	♦ AKQ9	♦ 6	Pass	4♦	Pass	4♥
South HCP: 10+2	♣ KQ	♣ AJ8654	Pass	4♠	Pass	4NT
Contract: 6♣ South			Pass	5♣ ²	Pass	5♦
			Pass	5♠ ³	Pass	6♣
			All Pass			
			1. Stayman			
			2. A=0/5 or 3/5			
			3. !C queen and !S king			

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ 95		2NT	Pass	4♣
Vul: None	♥ AQ4	♥ J65	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ J6	♦ AKQ9432	All Pass			
South HCP: 10+3	♣ AKQ92	♣ 6				1. A=3 out of 4
Contract: 6NT South						

North hands

2N_and_1_Minor

Board: 76 ♠ K82 Partner bids first.

Dealer: South ♥ Q4 The opponents are silent.

Vul: N-S ♦ K9

HCP: 13+2 ♣ AJT954

Board: 77 ♠ 4 Partner bids first.

Dealer: South ♥ A93 The opponents are silent.

Vul: E-W ♦ 43

HCP: 10+3 ♣ KQJT875

Board: 78 ♠ KJT3 You bid first.

Dealer: North ♥ AKT5 The opponents are silent.

Vul: None ♦ AKQ

HCP: 21 ♣ J6

Board: 79 ♠ J9 Partner bids first.

Dealer: South ♥ 9853 The opponents are silent.

Vul: E-W ♦ QJT532

HCP: 7+2 ♣ K

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AQ43				2NT
Vul: N-S	♥ Q4	♥ AK95	Pass	4♣	Pass	4NT ¹
North HCP: 13+2	♦ K9	♦ AQ4	Pass	7NT	All Pass	
South HCP: 21	♣ AJT954	♣ Q3				1. A=3 out of 4
Contract: 7NT North						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQJ73				2NT
Vul: E-W	♥ A93	♥ KT	Pass	4♣	Pass	4NT ¹
North HCP: 10+3	♦ 43	♦ AQ7	Pass	7♣	All Pass	
South HCP: 20+1	♣ KQJT875	♣ A93				1. A=3 out of 4
Contract: 7♣ North						

Board: 78	North:	South:	W	N	E	S
Dealer: North	♠ KJT3	♠ 65		2NT	Pass	6♣
Vul: None	♥ AKT5	♥ J			All Pass	
North HCP: 21	♦ AKQ	♦ 862				
South HCP: 8+3	♣ J6	♣ AK98532				
Contract: 6♣ South						

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AQ64				2NT
Vul: E-W	♥ 9853	♥ KJ2	Pass	3♣ ¹	Pass	3♠
North HCP: 7+2	♦ QJT532	♦ AK	Pass	4♦	Pass	4NT
South HCP: 21	♣ K	♣ A742	Pass	5♣ ²	Pass	6♦
Contract: 6♦ South				All Pass		

1. Stayman
2. A=0/5 or 3/5

South hands

2N_and_1_Minor

Board: 76 ♠ AQ43 You bid first.

Dealer: South ♥ AK95 The opponents are silent.

Vul: N-S ♦ AQ4

HCP: 21 ♣ Q3

Board: 77 ♠ AQJ73 You bid first.

Dealer: South ♥ KT The opponents are silent.

Vul: E-W ♦ AQ7

HCP: 20+1 ♣ A93

Board: 78 ♠ 65 Partner bids first.

Dealer: North ♥ J The opponents are silent.

Vul: None ♦ 862

HCP: 8+3 ♣ AK98532

Board: 79 ♠ AQ64 You bid first.

Dealer: South ♥ KJ2 The opponents are silent.

Vul: E-W ♦ AK

HCP: 21 ♣ A742

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AQ43				2NT
Vul: N-S	♥ Q4	♥ AK95	Pass	4♣	Pass	4NT ¹
North HCP: 13+2	♦ K9	♦ AQ4	Pass	7NT	All Pass	
South HCP: 21	♣ AJT954	♣ Q3				1. A=3 out of 4
Contract: 7NT North						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQJ73				2NT
Vul: E-W	♥ A93	♥ KT	Pass	4♣	Pass	4NT ¹
North HCP: 10+3	♦ 43	♦ AQ7	Pass	7♣	All Pass	
South HCP: 20+1	♣ KQJT875	♣ A93				1. A=3 out of 4
Contract: 7♣ North						

Board: 78	North:	South:	W	N	E	S
Dealer: North	♠ KJT3	♠ 65		2NT	Pass	6♣
Vul: None	♥ AKT5	♥ J			All Pass	
North HCP: 21	♦ AKQ	♦ 862				
South HCP: 8+3	♣ J6	♣ AK98532				
Contract: 6♣ South						

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AQ64				2NT
Vul: E-W	♥ 9853	♥ KJ2	Pass	3♣ ¹	Pass	3♠
North HCP: 7+2	♦ QJT532	♦ AK	Pass	4♦	Pass	4NT
South HCP: 21	♣ K	♣ A742	Pass	5♣ ²	Pass	6♦
Contract: 6♦ South				All Pass		

1. Stayman
2. A=0/5 or 3/5

Board: 80 ♠ QT You bid first.

Dealer: North ♥ AKQJ The opponents are silent.

Vul: Both ♦ A87

HCP: 21 ♣ KQ86

Board: 81 ♠ KJT You bid first.

Dealer: North ♥ AK6 The opponents are silent.

Vul: Both ♦ AJ873

HCP: 20+1 ♣ A8

Board: 82 ♠ AK You bid first.

Dealer: North ♥ K732 The opponents are silent.

Vul: None ♦ A9763

HCP: 20+1 ♣ AQ

Board: 83 ♠ K63 Partner bids first.

Dealer: South ♥ J The opponents are silent.

Vul: N-S ♦ 932

HCP: 7+2 ♣ QJ8432

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ 76		2NT	Pass	3♠ ¹
Vul: Both	♥ AKQJ	♥ 97	Pass	4♣ ²	Pass	5♦
North HCP: 21	♦ A87	♦ QJT6543	All Pass			
South HCP: 4+3	♣ KQ86	♣ J7				
Contract: 5♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ 7643		2NT	Pass	3♣ ¹
Vul: Both	♥ AK6	♥ J	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ AJ873	♦ 62	All Pass			
South HCP: 5+2	♣ A8	♣ KJ6542				
Contract: 3NT South			1. Stayman			

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QJ		2NT	Pass	4♣
Vul: None	♥ K732	♥ QT	Pass	4NT ¹	Pass	6♣
North HCP: 20+1	♦ A9763	♦ Q84	All Pass			
South HCP: 11+2	♣ AQ	♣ KJT743				
Contract: 6♣ South			1. A=3 out of 4			

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ AQJ				2NT
Vul: N-S	♥ J	♥ AK52	Pass	6♣	All Pass	
North HCP: 7+2	♦ 932	♦ Q865				
South HCP: 20	♣ QJ8432	♣ AT				
Contract: 6♣ North						

South hands

2N_and_1_Minor

Board: 80	♠ 76	Partner bids first.
Dealer: North	♥ 97	The opponents are silent.
Vul: Both	♦ QJT6543	
HCP: 4+3	♣ J7	

Board: 81	♠ 7643	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ 62	
HCP: 5+2	♣ KJ6542	

Board: 82	♠ QJ	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ Q84	
HCP: 11+2	♣ KJT743	

Board: 83	♠ AQJ	You bid first.
Dealer: South	♥ AK52	The opponents are silent.
Vul: N-S	♦ Q865	
HCP: 20	♣ AT	

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ 76		2NT	Pass	3♠ ¹
Vul: Both	♥ AKQJ	♥ 97	Pass	4♣ ²	Pass	5♦
North HCP: 21	♦ A87	♦ QJT6543	All Pass			
South HCP: 4+3	♣ KQ86	♣ J7				
Contract: 5♦ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ KJT	♠ 7643		2NT	Pass	3♣ ¹
Vul: Both	♥ AK6	♥ J	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ AJ873	♦ 62	All Pass			
South HCP: 5+2	♣ A8	♣ KJ6542				
Contract: 3NT South			1. Stayman			

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QJ		2NT	Pass	4♣
Vul: None	♥ K732	♥ QT	Pass	4NT ¹	Pass	6♣
North HCP: 20+1	♦ A9763	♦ Q84	All Pass			
South HCP: 11+2	♣ AQ	♣ KJT743				
Contract: 6♣ South			1. A=3 out of 4			

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ AQJ				2NT
Vul: N-S	♥ J	♥ AK52	Pass	6♣	All Pass	
North HCP: 7+2	♦ 932	♦ Q865				
South HCP: 20	♣ QJ8432	♣ AT				
Contract: 6♣ North						

Board: 84 ♠ AJ9 You bid first.

Dealer: North ♥ AK973 The opponents are silent.

Vul: None ♦ J42

HCP: 20+1 ♣ AK

Board: 85 ♠ 63 Partner bids first.

Dealer: South ♥ 98 East (LHO) bids 4♥ if possible.

Vul: N-S ♦ QJ87652

HCP: 3+3 ♣ 42

Board: 86 ♠ AK You bid first.

Dealer: North ♥ AKJ9 The opponents are silent.

Vul: E-W ♦ QT54

HCP: 20 ♣ K43

Board: 87 ♠ T Partner bids first.

Dealer: South ♥ K853 The opponents are silent.

Vul: None ♦ -

HCP: 8+4 ♣ KQT75432

Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ QT62		2NT	Pass	3♣ ¹
Vul: None	♥ AK973	♥ J8	Pass	3♥	Pass	4♣
North HCP: 20+1	♦ J42	♦ A	Pass	4♥	Pass	4NT
South HCP: 10+2	♣ AK	♣ QJT642	Pass	5♦ ²	Pass	6♣
Contract: 6♣ South			All Pass			
				1. Stayman		
				2. A=1/5 or 4/5		

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQJ7				2NT
Vul: N-S	♥ 98	♥ K3	Pass	3♠ ¹	4♥	Pass
North HCP: 3+3	♦ QJ87652	♦ A3	Pass	5♦	All Pass	
South HCP: 20+1	♣ 42	♣ AQJ87		1. Minor Suit Transfers after 2NT		
Contract: 5♦ North						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QT653		2NT	Pass	3♥
Vul: E-W	♥ AKJ9	♥ -	Pass	3♠	Pass	6♦
North HCP: 20	♦ QT54	♦ AKJ8763	All Pass			
South HCP: 10+4	♣ K43	♣ 9				
Contract: 6♦ South						

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AK62				2NT
Vul: None	♥ K853	♥ A7	Pass	3♣ ¹	Pass	3♠
North HCP: 8+4	♦ -	♦ AJ42	Pass	4♣	Pass	4♦
South HCP: 20	♣ KQT75432	♣ A98	Pass	4♥	Pass	4NT
Contract: 6♣ South			Pass	5♦ ²	Pass	6♣
			All Pass			
				1. Stayman		
				2. A=1/5 or 4/5		

South hands

2N_and_1_Minor

Board: 84	♠ QT62	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ A	
HCP: 10+2	♣ QJT642	

Board: 85	♠ KQJ7	You bid first.
Dealer: South	♥ K3	East (RHO) bids 4♥ if possible.
Vul: N-S	♦ A3	
HCP: 20+1	♣ AQJ87	

Board: 86	♠ QT653	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ AKJ8763	
HCP: 10+4	♣ 9	

Board: 87	♠ AK62	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ AJ42	
HCP: 20	♣ A98	

Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ QT62		2NT	Pass	3♣ ¹
Vul: None	♥ AK973	♥ J8	Pass	3♥	Pass	4♣
North HCP: 20+1	♦ J42	♦ A	Pass	4♥	Pass	4NT
South HCP: 10+2	♣ AK	♣ QJT642	Pass	5♦ ²	Pass	6♣
Contract: 6♣ South			All Pass			
				1. Stayman		
				2. A=1/5 or 4/5		

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQJ7				2NT
Vul: N-S	♥ 98	♥ K3	Pass	3♠ ¹	4♥	Pass
North HCP: 3+3	♦ QJ87652	♦ A3	Pass	5♦	All Pass	
South HCP: 20+1	♣ 42	♣ AQJ87		1. Minor Suit Transfers after 2NT		
Contract: 5♦ North						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QT653		2NT	Pass	3♥
Vul: E-W	♥ AKJ9	♥ -	Pass	3♠	Pass	6♦
North HCP: 20	♦ QT54	♦ AKJ8763	All Pass			
South HCP: 10+4	♣ K43	♣ 9				
Contract: 6♦ South						

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AK62				2NT
Vul: None	♥ K853	♥ A7	Pass	3♣ ¹	Pass	3♠
North HCP: 8+4	♦ -	♦ AJ42	Pass	4♣	Pass	4♦
South HCP: 20	♣ KQT75432	♣ A98	Pass	4♥	Pass	4NT
Contract: 6♣ South			Pass	5♦ ²	Pass	6♣
			All Pass			
				1. Stayman		
				2. A=1/5 or 4/5		

North hands

2N_and_1_Minor

Board: 88	♠ 5	Partner bids first.
Dealer: South	♥ J75	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 6+2	♣ QJ8732	

Board: 89	♠ QJ52	You bid first.
Dealer: North	♥ AKJT	The opponents are silent.
Vul: E-W	♦ J3	
HCP: 21	♣ AKQ	

Board: 90	♠ J8	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 15+2	♣ AJ8732	

Board: 91	♠ K984	You bid first.
Dealer: North	♥ AQ73	The opponents are silent.
Vul: None	♦ A6	
HCP: 20	♣ AK9	

Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AT872				2NT
Vul: N-S	♥ J75	♥ AK9	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 6+2	♦ Q86	♦ AJ5	Pass	6 ♣	All Pass	
South HCP: 20+1	♣ QJ8732	♣ AT				1. Minor Suit Transfers after 2NT
Contract: 6♣ North						2. automat

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ QJ52	♠ AK4		2NT	Pass	4 ♣
Vul: E-W	♥ AKJT	♥ 85	Pass	4 ♠ ¹	Pass	6NT
North HCP: 21	♦ J3	♦ AT9864	All Pass			
South HCP: 12+2	♣ AKQ	♣ J5				1. A=2 out of 4
Contract: 6NT South						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK7				2NT
Vul: Both	♥ A97	♥ QJT	Pass	4 ♣	Pass	4 ♥ ¹
North HCP: 15+2	♦ AJ	♦ KQ4	Pass	7NT	All Pass	
South HCP: 20	♣ AJ8732	♣ KQ94				1. A=1/4
Contract: 7NT North						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ K984	♠ AQT		2NT	Pass	4 ♣
Vul: None	♥ AQ73	♥ T	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ A6	♦ Q85	All Pass			
South HCP: 11+2	♣ AK9	♣ QJ7543				1. A=3 out of 4
Contract: 6NT South						

South hands

2N_and_1_Minor

Board: 88 ♠ AT872 You bid first.

Dealer: South ♥ AK9 The opponents are silent.

Vul: N-S ♦ AJ5

HCP: 20+1 ♣ AT

Board: 89 ♠ AK4 Partner bids first.

Dealer: North ♥ 85 The opponents are silent.

Vul: E-W ♦ AT9864

HCP: 12+2 ♣ J5

Board: 90 ♠ AK7 You bid first.

Dealer: South ♥ QJT The opponents are silent.

Vul: Both ♦ KQ4

HCP: 20 ♣ KQ94

Board: 91 ♠ AQT Partner bids first.

Dealer: North ♥ T The opponents are silent.

Vul: None ♦ Q85

HCP: 11+2 ♣ QJ7543

Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AT872				2NT
Vul: N-S	♥ J75	♥ AK9	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 6+2	♦ Q86	♦ AJ5	Pass	6 ♣	All Pass	
South HCP: 20+1	♣ QJ8732	♣ AT				1. Minor Suit Transfers after 2NT
Contract: 6♣ North						2. automat

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ QJ52	♠ AK4		2NT	Pass	4 ♣
Vul: E-W	♥ AKJT	♥ 85	Pass	4 ♠ ¹	Pass	6NT
North HCP: 21	♦ J3	♦ AT9864	All Pass			
South HCP: 12+2	♣ AKQ	♣ J5				1. A=2 out of 4
Contract: 6NT South						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK7				2NT
Vul: Both	♥ A97	♥ QJT	Pass	4 ♣	Pass	4 ♥ ¹
North HCP: 15+2	♦ AJ	♦ KQ4	Pass	7NT	All Pass	
South HCP: 20	♣ AJ8732	♣ KQ94				1. A=1/4
Contract: 7NT North						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ K984	♠ AQT		2NT	Pass	4 ♣
Vul: None	♥ AQ73	♥ T	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ A6	♦ Q85	All Pass			
South HCP: 11+2	♣ AK9	♣ QJ7543				1. A=3 out of 4
Contract: 6NT South						

Board: 92 ♠ AT You bid first.

Dealer: North ♥ KT863 The opponents are silent.

Vul: Both ♦ KQJ

HCP: 20+1 ♣ AK8

Board: 93 ♠ Q95 Partner bids first.

Dealer: South ♥ 64 The opponents are silent.

Vul: None ♦ K2

HCP: 10+2 ♣ KQ8643

Board: 94 ♠ KJ7 You bid first.

Dealer: North ♥ KQ3 The opponents are silent.

Vul: N-S ♦ KQ984

HCP: 20+1 ♣ AQ

Both hands (Answers Page)

Board: 92

Dealer: North
Vul: Both
North HCP: 20+1
South HCP: 11+2
Contract: 7♦ South

North:

♠ AT
♥ KT863
♦ KQJ
♣ AK8

South:

♠ K853
♥ A97
♦ A86542
♣ -

W N E S

	2NT	Pass	3♣ ¹
Pass	3♥	Pass	4♦
Pass	4♥	Pass	4NT
Pass	5♣ ²	Pass	5♥
Pass	6♣ ³	Pass	7♦
All Pass			

1. Stayman
2. A=0/5 or 3/5
3. !D queen and !C king

Board: 93

Dealer: South
Vul: None
North HCP: 10+2
South HCP: 20
Contract: 6♣ North

North:

♠ Q95
♥ 64
♦ K2
♣ KQ8643

South:

♠ J743
♥ AKQ
♦ AJ
♣ AJ97

W N E S

			2NT
Pass	4♣	Pass	4NT ¹
Pass	6♣	All Pass	
1. A=3 out of 4			

Board: 94

Dealer: North
Vul: N-S
North HCP: 20+1
South HCP: 10+2
Contract: 6♣ South

North:

♠ KJ7
♥ KQ3
♦ KQ984
♣ AQ

South:

♠ Q3
♥ A764
♦ J
♣ K86532

W N E S

	2NT	Pass	3♣ ¹
Pass	3♦	Pass	4♣
Pass	4♦	Pass	6♣
All Pass			
1. Stayman			

South hands

2N_and_1_Minor

Board: 92	♠ K853	Partner bids first.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ A86542	
HCP: 11+2	♣ -	

Board: 93	♠ J743	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: None	♦ AJ	
HCP: 20	♣ AJ97	

Board: 94	♠ Q3	Partner bids first.
Dealer: North	♥ A764	The opponents are silent.
Vul: N-S	♦ J	
HCP: 10+2	♣ K86532	

Both hands (Answers Page)

Board: 92

Dealer: North
Vul: Both
North HCP: 20+1
South HCP: 11+2
Contract: 7♦ South

North:

♠ AT
♥ KT863
♦ KQJ
♣ AK8

South:

♠ K853
♥ A97
♦ A86542
♣ -

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♥	Pass	4♦
Pass	4♥	Pass	4NT
Pass	5♣ ²	Pass	5♥
Pass	6♣ ³	Pass	7♦
All Pass			

1. Stayman
2. A=0/5 or 3/5
3. !D queen and !C king

Board: 93

Dealer: South
Vul: None
North HCP: 10+2
South HCP: 20
Contract: 6♣ North

North:

♠ Q95
♥ 64
♦ K2
♣ KQ8643

South:

♠ J743
♥ AKQ
♦ AJ
♣ AJ97

W	N	E	S
			2NT
Pass	4♣	Pass	4NT ¹
Pass	6♣	All Pass	
1. A=3 out of 4			

Board: 94

Dealer: North
Vul: N-S
North HCP: 20+1
South HCP: 10+2
Contract: 6♣ South

North:

♠ KJ7
♥ KQ3
♦ KQ984
♣ AQ

South:

♠ Q3
♥ A764
♦ J
♣ K86532

W	N	E	S
	2NT	Pass	3♣ ¹
Pass	3♦	Pass	4♣
Pass	4♦	Pass	6♣
All Pass			
1. Stayman			

North hands

2N_and_1_Minor

Board: 95	♠ K6	Partner bids first.
Dealer: South	♥ AT82	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 11+2	♣ A95432	

Board: 96	♠ AT9	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ KQJ962	
HCP: 13+2	♣ K84	

Board: 97	♠ T3	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ KT97642	
HCP: 8+3	♣ KT8	

Board: 98	♠ A9	You bid first.
Dealer: North	♥ AT96	The opponents are silent.
Vul: Both	♦ K6	
HCP: 20+1	♣ AKQT7	

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AQJ93				2NT
Vul: E-W	♥ AT82	♥ K9	Pass	3♣ ¹	Pass	3♠
North HCP: 11+2	♦ 8	♦ AQ6	Pass	4♣	Pass	4♦
South HCP: 20+1	♣ A95432	♣ KJT	Pass	4♥	Pass	4♠
Contract: 7♣ North			Pass	4NT	Pass	5♣ ²
			Pass	5♦	Pass	5♥ ³
			Pass	7♣	All Pass	

1. Stayman
2. A=0/5 or 3/5
3. !C queen and !H king

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ KJ6				2NT
Vul: None	♥ T	♥ AKJ5	Pass	4♣	Pass	4NT ¹
North HCP: 13+2	♦ KQJ962	♦ AT74	Pass	7NT	All Pass	
South HCP: 20	♣ K84	♣ AT				1. A=3 out of 4
Contract: 7NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AK8				2NT
Vul: E-W	♥ Q	♥ AK763	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 8+3	♦ KT97642	♦ Q53	Pass	5♦	All Pass	
South HCP: 20+1	♣ KT8	♣ A3				1. Minor Suit Transfers after 2NT
Contract: 5♦ North						2. automat

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q2		2NT	Pass	4♣
Vul: Both	♥ AT96	♥ 432	Pass	4NT ¹	Pass	6♦
North HCP: 20+1	♦ K6	♦ AQJ984	All Pass			
South HCP: 10+2	♣ AKQT7	♣ J5				1. A=3 out of 4
Contract: 6♦ South						

South hands

2N_and_1_Minor

Board: 95 ♠ AQJ93 You bid first.

Dealer: South ♥ K9 The opponents are silent.

Vul: E-W ♦ AQ6

HCP: 20+1 ♣ KJT

Board: 96 ♠ KJ6 You bid first.

Dealer: South ♥ AKJ5 The opponents are silent.

Vul: None ♦ AT74

HCP: 20 ♣ AT

Board: 97 ♠ AK8 You bid first.

Dealer: South ♥ AK763 The opponents are silent.

Vul: E-W ♦ Q53

HCP: 20+1 ♣ A3

Board: 98 ♠ Q2 Partner bids first.

Dealer: North ♥ 432 The opponents are silent.

Vul: Both ♦ AQJ984

HCP: 10+2 ♣ J5

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AQJ93				2NT
Vul: E-W	♥ AT82	♥ K9	Pass	3♣ ¹	Pass	3♠
North HCP: 11+2	♦ 8	♦ AQ6	Pass	4♣	Pass	4♦
South HCP: 20+1	♣ A95432	♣ KJT	Pass	4♥	Pass	4♠
Contract: 7♣ North			Pass	4NT	Pass	5♣ ²
			Pass	5♦	Pass	5♥ ³
			Pass	7♣	All Pass	

1. Stayman
2. A=0/5 or 3/5
3. !C queen and !H king

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ KJ6				2NT
Vul: None	♥ T	♥ AKJ5	Pass	4♣	Pass	4NT ¹
North HCP: 13+2	♦ KQJ962	♦ AT74	Pass	7NT	All Pass	
South HCP: 20	♣ K84	♣ AT				1. A=3 out of 4
Contract: 7NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AK8				2NT
Vul: E-W	♥ Q	♥ AK763	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 8+3	♦ KT97642	♦ Q53	Pass	5♦	All Pass	
South HCP: 20+1	♣ KT8	♣ A3				1. Minor Suit Transfers after 2NT
Contract: 5♦ North						2. automat

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q2		2NT	Pass	4♣
Vul: Both	♥ AT96	♥ 432	Pass	4NT ¹	Pass	6♦
North HCP: 20+1	♦ K6	♦ AQJ984	All Pass			
South HCP: 10+2	♣ AKQT7	♣ J5				1. A=3 out of 4
Contract: 6♦ South						

Board: 99	♠ AQ2
Dealer: North	♥ 75
Vul: Both	♦ AJT
HCP: 20+1	♣ AKQ62

You bid first.
The opponents are silent.

Board: 100	♠ KJ43
Dealer: North	♥ AJ2
Vul: E-W	♦ AK3
HCP: 21	♣ KQ4

You bid first.
The opponents are silent.

Board: 101	♠ 3
Dealer: South	♥ 976
Vul: Both	♦ KQ9642
HCP: 8+2	♣ QJ4

Partner bids first.
The opponents are silent.

Board: 102	♠ 65
Dealer: South	♥ QJ64
Vul: None	♦ KQT762
HCP: 8+2	♣ 8

Partner bids first.
East (LHO) Doubles 3♣ if possible.

Board: 103	♠ 764
Dealer: South	♥ T
Vul: N-S	♦ AJ87653
HCP: 9+3	♣ A3

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 8		2NT	Pass	4♣
Vul: Both	♥ 75	♥ AQ8	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ AJT	♦ K97653		All Pass		
South HCP: 9+2	♣ AKQ62	♣ T94				1. A=3 out of 4
Contract: 6NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ A		2NT	Pass	3♠ ¹
Vul: E-W	♥ AJ2	♥ Q8	Pass	4♣ ²	Pass	6♦
North HCP: 21	♦ AK3	♦ QJT96542		All Pass		
South HCP: 9+4	♣ KQ4	♣ 93				1. Minor Suit Transfers after 2NT
Contract: 6♦ South						2. automat

Board: 101	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQJ				2NT
Vul: Both	♥ 976	♥ AQ85	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 8+2	♦ KQ9642	♦ AT8	Pass	6♦		All Pass
South HCP: 20	♣ QJ4	♣ A96				1. Minor Suit Transfers after 2NT
Contract: 6♦ North						2. automat

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ KQ4				2NT
Vul: None	♥ QJ64	♥ AK3	Pass	3♣ ¹	X	3♦
North HCP: 8+2	♦ KQT762	♦ AJ93	Pass	4♦	Pass	5♦
South HCP: 20	♣ 8	♣ K75		All Pass		
Contract: 5♦ South						1. Stayman

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ KQ2				2NT
Vul: N-S	♥ T	♥ AK3	Pass	4♣	Pass	4♥ ¹
North HCP: 9+3	♦ AJ87653	♦ KQ42	Pass	6♦		All Pass
South HCP: 20	♣ A3	♣ QJ7				1. A=1/4
Contract: 6♦ North						

South hands

2N_and_1_Minor

Board: 99	♠ 8	Partner bids first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ K97653	
HCP: 9+2	♣ T94	

Board: 100	♠ A	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ QJT96542	
HCP: 9+4	♣ 93	

Board: 101	♠ KQJ	You bid first.
Dealer: South	♥ AQ85	The opponents are silent.
Vul: Both	♦ AT8	
HCP: 20	♣ A96	

Board: 102	♠ KQ4	You bid first.
Dealer: South	♥ AK3	East (RHO) Doubles 3♣ if possible.
Vul: None	♦ AJ93	
HCP: 20	♣ K75	

Board: 103	♠ KQ2	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: N-S	♦ KQ42	
HCP: 20	♣ QJ7	

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 8		2NT	Pass	4♣
Vul: Both	♥ 75	♥ AQ8	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ AJT	♦ K97653		All Pass		
South HCP: 9+2	♣ AKQ62	♣ T94				1. A=3 out of 4
Contract: 6NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ A		2NT	Pass	3♠ ¹
Vul: E-W	♥ AJ2	♥ Q8	Pass	4♣ ²	Pass	6♦
North HCP: 21	♦ AK3	♦ QJT96542		All Pass		
South HCP: 9+4	♣ KQ4	♣ 93				1. Minor Suit Transfers after 2NT
Contract: 6♦ South						2. automat

Board: 101	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQJ				2NT
Vul: Both	♥ 976	♥ AQ85	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 8+2	♦ KQ9642	♦ AT8	Pass	6♦		All Pass
South HCP: 20	♣ QJ4	♣ A96				1. Minor Suit Transfers after 2NT
Contract: 6♦ North						2. automat

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ KQ4				2NT
Vul: None	♥ QJ64	♥ AK3	Pass	3♣ ¹	X	3♦
North HCP: 8+2	♦ KQT762	♦ AJ93	Pass	4♦	Pass	5♦
South HCP: 20	♣ 8	♣ K75		All Pass		
Contract: 5♦ South						1. Stayman

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ KQ2				2NT
Vul: N-S	♥ T	♥ AK3	Pass	4♣	Pass	4♥ ¹
North HCP: 9+3	♦ AJ87653	♦ KQ42	Pass	6♦		All Pass
South HCP: 20	♣ A3	♣ QJ7				1. A=1/4
Contract: 6♦ North						

North hands

2N_and_1_Minor

Board: 104	♠ AT98
Dealer: North	♥ AQ4
Vul: Both	♦ QJ3
HCP: 20	♣ AK3

You bid first.
The opponents are silent.

Board: 105	♠ AT4
Dealer: North	♥ AK974
Vul: None	♦ KJ3
HCP: 21+1	♣ AQ

You bid first.
The opponents are silent.

Board: 106	♠ 5
Dealer: South	♥ QT43
Vul: N-S	♦ AK9764
HCP: 13+2	♣ A8

Partner bids first.
The opponents are silent.

Board: 107	♠ 5
Dealer: South	♥ A842
Vul: E-W	♦ K5
HCP: 10+2	♣ QJT952

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ AT98	♠ 4		2NT	Pass	4♣
Vul: Both	♥ AQ4	♥ K32	Pass	4NT ¹	Pass	7♦
North HCP: 20	♦ QJ3	♦ AKT654	All Pass			
South HCP: 11+2	♣ AK3	♣ J62	1. A=3 out of 4			
Contract: 7♦ South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ K	2NT	Pass	3♣ ¹	
Vul: None	♥ AK974	♥ Q852	Pass	3♥	Pass	3♠
North HCP: 21+1	♦ KJ3	♦ A5	Pass	4NT	Pass	5♦ ²
South HCP: 12+2	♣ AQ	♣ K98742	Pass	5♥	All Pass	
Contract: 5♥ North			1. Stayman			
			2. A=1/5 or 4/5			

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJ4				2NT
Vul: N-S	♥ QT43	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 13+2	♦ AK9764	♦ QT	Pass	4♦	Pass	4♥
South HCP: 21+1	♣ A8	♣ KJ653	Pass	4NT	Pass	5♠ ²
Contract: 7NT North			Pass	7NT	All Pass	
				1. Stayman		
				2. A=2/5 or 5/5, Q(D)=1		

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJ7				2NT
Vul: E-W	♥ A842	♥ Q75	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ K5	♦ AQJ7	Pass	4♣	Pass	4♦
South HCP: 20	♣ QJT952	♣ K6	Pass	4♥	Pass	4♠
Contract: 6♣ North			Pass	4NT	Pass	5♣ ²
			Pass	6♣	All Pass	
				1. Stayman		
				2. A=0/5 or 3/5		

South hands

2N_and_1_Minor

Board: 104	♠ 4	Partner bids first.
Dealer: North	♥ K32	The opponents are silent.
Vul: Both	♦ AKT654	
HCP: 11+2	♣ J62	

Board: 105	♠ K	Partner bids first.
Dealer: North	♥ Q852	The opponents are silent.
Vul: None	♦ A5	
HCP: 12+2	♣ K98742	

Board: 106	♠ AKJ4	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 21+1	♣ KJ653	

Board: 107	♠ AKJ7	You bid first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: E-W	♦ AQJ7	
HCP: 20	♣ K6	

Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ AT98	♠ 4		2NT	Pass	4♣
Vul: Both	♥ AQ4	♥ K32	Pass	4NT ¹	Pass	7♦
North HCP: 20	♦ QJ3	♦ AKT654	All Pass			
South HCP: 11+2	♣ AK3	♣ J62	1. A=3 out of 4			
Contract: 7♦ South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ K	2NT	Pass	3♣ ¹	
Vul: None	♥ AK974	♥ Q852	Pass	3♥	Pass	3♠
North HCP: 21+1	♦ KJ3	♦ A5	Pass	4NT	Pass	5♦ ²
South HCP: 12+2	♣ AQ	♣ K98742	Pass	5♥	All Pass	
Contract: 5♥ North			1. Stayman			
			2. A=1/5 or 4/5			

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJ4				2NT
Vul: N-S	♥ QT43	♥ AK	Pass	3♣ ¹	Pass	3♠
North HCP: 13+2	♦ AK9764	♦ QT	Pass	4♦	Pass	4♥
South HCP: 21+1	♣ A8	♣ KJ653	Pass	4NT	Pass	5♠ ²
Contract: 7NT North			Pass	7NT	All Pass	
				1. Stayman		
				2. A=2/5 or 5/5, Q(D)=1		

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJ7				2NT
Vul: E-W	♥ A842	♥ Q75	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ K5	♦ AQJ7	Pass	4♣	Pass	4♦
South HCP: 20	♣ QJT952	♣ K6	Pass	4♥	Pass	4♠
Contract: 6♣ North			Pass	4NT	Pass	5♣ ²
			Pass	6♣	All Pass	
				1. Stayman		
				2. A=0/5 or 3/5		

Board: 108 ♠ AKT6 You bid first.

Dealer: North ♥ A3 The opponents are silent.

Vul: Both ♦ AQT

HCP: 21 ♣ KJ96

Board: 109 ♠ AJT86 You bid first.

Dealer: North ♥ A9 The opponents are silent.

Vul: None ♦ AJ82

HCP: 21+1 ♣ AK

Board: 110 ♠ 7 Partner bids first.

Dealer: South ♥ 7653 East (LHO) Doubles 3♣ if possible.

Vul: None ♦ KQJT832

HCP: 6+3 ♣ 9

Board: 111 ♠ A762 Partner bids first.

Dealer: South ♥ T9 The opponents are silent.

Vul: E-W ♦ 6

HCP: 13+2 ♣ AKQ863

Board: 112 ♠ 4 Partner bids first.

Dealer: South ♥ J8 The opponents are silent.

Vul: E-W ♦ KQJ9743

HCP: 9+3 ♣ Q52

Both hands (Answers Page)

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ 3		2NT	Pass	6♣
Vul: Both	♥ A3	♥ 2		All Pass		
North HCP: 21	♦ AQT	♦ J74				
South HCP: 7+4	♣ KJ96	♣ AQT87543				
Contract: 6♣ South						

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AJT86	♠ -		2NT	Pass	3♣ ¹
Vul: None	♥ A9	♥ KJ82	Pass	3♠	Pass	3NT
North HCP: 21+1	♦ AJ82	♦ KT9753	All Pass			
South HCP: 7+2	♣ AK	♣ 876				
Contract: 3NT South			1. Stayman			

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQ864				2NT
Vul: None	♥ 7653	♥ AK	Pass	3♣ ¹	X	3♠
North HCP: 6+3	♦ KQJT832	♦ A4	Pass	3NT	All Pass	
South HCP: 20+1	♣ 9	♣ QJ84				
Contract: 3NT North			1. Stayman			

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ A762	♠ KJ				2NT
Vul: E-W	♥ T9	♥ AQ432	Pass	3♣ ¹	Pass	3♥
North HCP: 13+2	♦ 6	♦ AKQJ	Pass	4♣	Pass	5♣
South HCP: 20+1	♣ AKQ863	♣ 74	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A6				2NT
Vul: E-W	♥ J8	♥ AQT5	Pass	4♣	Pass	4♦ ¹
North HCP: 9+3	♦ KQJ9743	♦ A2	Pass	7NT	All Pass	
South HCP: 21+1	♣ Q52	♣ AK974				
Contract: 7NT North			1. A=0/4 or 4/4			

South hands**2N_and_1_Minor**

Board: 108	♠ 3	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ J74	
HCP: 7+4	♣ AQT87543	

Board: 109	♠ -	Partner bids first.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: None	♦ KT9753	
HCP: 7+2	♣ 876	

Board: 110	♠ AQ864	You bid first.
Dealer: South	♥ AK	East (RHO) Doubles 3♣ if possible.
Vul: None	♦ A4	
HCP: 20+1	♣ QJ84	

Board: 111	♠ KJ	You bid first.
Dealer: South	♥ AQ432	The opponents are silent.
Vul: E-W	♦ AKQJ	
HCP: 20+1	♣ 74	

Board: 112	♠ A6	You bid first.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 21+1	♣ AK974	

Both hands (Answers Page)

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ 3		2NT	Pass	6♣
Vul: Both	♥ A3	♥ 2		All Pass		
North HCP: 21	♦ AQT	♦ J74				
South HCP: 7+4	♣ KJ96	♣ AQT87543				
Contract: 6♣ South						

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AJT86	♠ -		2NT	Pass	3♣ ¹
Vul: None	♥ A9	♥ KJ82	Pass	3♠	Pass	3NT
North HCP: 21+1	♦ AJ82	♦ KT9753	All Pass			
South HCP: 7+2	♣ AK	♣ 876				
Contract: 3NT South			1. Stayman			

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQ864				2NT
Vul: None	♥ 7653	♥ AK	Pass	3♣ ¹	X	3♠
North HCP: 6+3	♦ KQJT832	♦ A4	Pass	3NT	All Pass	
South HCP: 20+1	♣ 9	♣ QJ84				
Contract: 3NT North			1. Stayman			

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ A762	♠ KJ				2NT
Vul: E-W	♥ T9	♥ AQ432	Pass	3♣ ¹	Pass	3♥
North HCP: 13+2	♦ 6	♦ AKQJ	Pass	4♣	Pass	5♣
South HCP: 20+1	♣ AKQ863	♣ 74	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A6				2NT
Vul: E-W	♥ J8	♥ AQT5	Pass	4♣	Pass	4♦ ¹
North HCP: 9+3	♦ KQJ9743	♦ A2	Pass	7NT	All Pass	
South HCP: 21+1	♣ Q52	♣ AK974				
Contract: 7NT North			1. A=0/4 or 4/4			

Board: 113 ♠ T7 Partner bids first.

Dealer: South ♥ 2 The opponents are silent.

Vul: N-S ♦ A4

HCP: 9+4 ♣ KQT85432

Board: 114 ♠ Q93 You bid first.

Dealer: North ♥ AQ8 The opponents are silent.

Vul: None ♦ AKT8

HCP: 21 ♣ AQ8

Board: 115 ♠ KJ9 You bid first.

Dealer: North ♥ AK63 The opponents are silent.

Vul: Both ♦ K52

HCP: 21 ♣ AK3

Board: 116 ♠ 6 Partner bids first.

Dealer: South ♥ 943 West (RHO) Doubles 7NT if possible.

Vul: None ♦ AK9654

HCP: 11+2 ♣ KJ8

Board: 117 ♠ QJ7 You bid first.

Dealer: North ♥ AK The opponents are silent.

Vul: N-S ♦ AQT85

HCP: 21+1 ♣ KQT

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AKJ6				2NT
Vul: N-S	♥ 2	♥ AQ85	Pass	4♣	Pass	4NT ¹
North HCP: 9+4	♦ A4	♦ K72	Pass	7♣	All Pass	
South HCP: 21	♣ KQT85432	♣ A7				1. A=3 out of 4
Contract: 7♣ North						

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ -		2NT	Pass	3♣ ¹
Vul: None	♥ AQ8	♥ J954	Pass	3♦	Pass	4♣
North HCP: 21	♦ AKT8	♦ Q3	Pass	5♣	Pass	6♣
South HCP: 7+3	♣ AQ8	♣ KJT9763	All Pass			
Contract: 6♣ South						1. Stayman

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ 2		2NT	Pass	3♣ ¹
Vul: Both	♥ AK63	♥ J975	Pass	3♥	Pass	6♥
North HCP: 21	♦ K52	♦ AQ8743	All Pass			
South HCP: 7+2	♣ AK3	♣ 84				1. Stayman
Contract: 6♥ South						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKQ				2NT
Vul: None	♥ 943	♥ AJ82	Pass	4♣	Pass	4NT ¹
North HCP: 11+2	♦ AK9654	♦ Q87	Pass	7NT	Pass	Pass
South HCP: 20	♣ KJ8	♣ A63	X	All Pass		
Contract: 7NTX North						1. A=3 out of 4

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ A82		2NT	Pass	4♣
Vul: N-S	♥ AK	♥ J8	Pass	4♠ ¹	Pass	6NT
North HCP: 21+1	♦ AQT85	♦ 94	All Pass			
South HCP: 10+2	♣ KQT	♣ AJ9654				1. A=2 out of 4
Contract: 6NT South						

South hands**2N_and_1_Minor**

Board: 113 ♠ AKJ6 You bid first.

Dealer: South ♥ AQ85 The opponents are silent.

Vul: N-S ♦ K72

HCP: 21 ♣ A7

Board: 114 ♠ - Partner bids first.

Dealer: North ♥ J954 The opponents are silent.

Vul: None ♦ Q3

HCP: 7+3 ♣ KJT9763

Board: 115 ♠ 2 Partner bids first.

Dealer: North ♥ J975 The opponents are silent.

Vul: Both ♦ AQ8743

HCP: 7+2 ♣ 84

Board: 116 ♠ AKQ You bid first.

Dealer: South ♥ AJ82 West (LHO) Doubles 7NT if possible.

Vul: None ♦ Q87

HCP: 20 ♣ A63

Board: 117 ♠ A82 Partner bids first.

Dealer: North ♥ J8 The opponents are silent.

Vul: N-S ♦ 94

HCP: 10+2 ♣ AJ9654

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AKJ6				2NT
Vul: N-S	♥ 2	♥ AQ85	Pass	4♣	Pass	4NT ¹
North HCP: 9+4	♦ A4	♦ K72	Pass	7♣	All Pass	
South HCP: 21	♣ KQT85432	♣ A7				1. A=3 out of 4
Contract: 7♣ North						

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ -		2NT	Pass	3♣ ¹
Vul: None	♥ AQ8	♥ J954	Pass	3♦	Pass	4♣
North HCP: 21	♦ AKT8	♦ Q3	Pass	5♣	Pass	6♣
South HCP: 7+3	♣ AQ8	♣ KJT9763	All Pass			
Contract: 6♣ South						1. Stayman

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ 2		2NT	Pass	3♣ ¹
Vul: Both	♥ AK63	♥ J975	Pass	3♥	Pass	6♥
North HCP: 21	♦ K52	♦ AQ8743	All Pass			
South HCP: 7+2	♣ AK3	♣ 84				1. Stayman
Contract: 6♥ South						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKQ				2NT
Vul: None	♥ 943	♥ AJ82	Pass	4♣	Pass	4NT ¹
North HCP: 11+2	♦ AK9654	♦ Q87	Pass	7NT	Pass	Pass
South HCP: 20	♣ KJ8	♣ A63	X	All Pass		
Contract: 7NTX North						1. A=3 out of 4

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ A82		2NT	Pass	4♣
Vul: N-S	♥ AK	♥ J8	Pass	4♠ ¹	Pass	6NT
North HCP: 21+1	♦ AQT85	♦ 94	All Pass			
South HCP: 10+2	♣ KQT	♣ AJ9654				1. A=2 out of 4
Contract: 6NT South						

North hands

2N_and_1_Minor

Board: 118 ♠ JT92 Partner bids first.

Dealer: South ♥ Q5 The opponents are silent.

Vul: Both ♦ KT8742

HCP: 6+2 ♣ 9

Board: 119 ♠ AK8 Partner bids first.

Dealer: South ♥ J82 East (LHO) Doubles 4♣ if possible.

Vul: N-S ♦ QJ6532

HCP: 11+2 ♣ 6

Board: 120 ♠ AT32 You bid first.

Dealer: North ♥ A9 The opponents are silent.

Vul: E-W ♦ AQT

HCP: 20 ♣ KQJ4

Board: 121 ♠ AT8 You bid first.

Dealer: North ♥ AQ8 The opponents are silent.

Vul: Both ♦ AT6

HCP: 21 ♣ AK76

Board: 122 ♠ AJ4 You bid first.

Dealer: North ♥ KQ2 The opponents are silent.

Vul: E-W ♦ KJ85

HCP: 20 ♣ AQ7

Both hands (Answers Page)

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ JT92	♠ AK8				2NT
Vul: Both	♥ Q5	♥ AT7	Pass	3♣ ¹	Pass	3♦
North HCP: 6+2	♦ KT8742	♦ AJ3	Pass	3NT	All Pass	
South HCP: 20	♣ 9	♣ KJT4				
Contract: 3NT North			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ AK8	♠ 643				2NT
Vul: N-S	♥ J82	♥ AKQT	Pass	4♣	X	4♥ ¹
North HCP: 11+2	♦ QJ6532	♦ AK94	Pass	7♦	All Pass	
South HCP: 20	♣ 6	♣ A7				
Contract: 7♦ North			1. A=3 out of 4			

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ AT32	♠ 6		2NT	Pass	4♣
Vul: E-W	♥ A9	♥ Q62	Pass	4NT ¹	Pass	7♦
North HCP: 20	♦ AQT	♦ KJ8643	All Pass			
South HCP: 10+2	♣ KQJ4	♣ A75				
Contract: 7♦ South			1. A=3 out of 4			

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ K53		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ8	♥ JT54	Pass	3♦	Pass	3NT
North HCP: 21	♦ AT6	♦ QJ9843	All Pass			
South HCP: 7+2	♣ AK76	♣ -				
Contract: 3NT South			1. Stayman			

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ 8		2NT	Pass	6♣
Vul: E-W	♥ KQ2	♥ AJ5	All Pass			
North HCP: 20	♦ KJ85	♦ T2				
South HCP: 8+3	♣ AQ7	♣ KT98532				
Contract: 6♣ South						

South hands

2N_and_1_Minor

Board: 118	♠ AK8	You bid first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 20	♣ KJT4	

Board: 119	♠ 643	You bid first.
Dealer: South	♥ AKQT	East (RHO) Doubles 4♣ if possible.
Vul: N-S	♦ AK94	
HCP: 20	♣ A7	

Board: 120	♠ 6	Partner bids first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: E-W	♦ KJ8643	
HCP: 10+2	♣ A75	

Board: 121	♠ K53	Partner bids first.
Dealer: North	♥ JT54	The opponents are silent.
Vul: Both	♦ QJ9843	
HCP: 7+2	♣ -	

Board: 122	♠ 8	Partner bids first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 8+3	♣ KT98532	

Both hands (Answers Page)

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ JT92	♠ AK8				2NT
Vul: Both	♥ Q5	♥ AT7	Pass	3♣ ¹	Pass	3♦
North HCP: 6+2	♦ KT8742	♦ AJ3	Pass	3NT	All Pass	
South HCP: 20	♣ 9	♣ KJT4				
Contract: 3NT North			1. Stayman			

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ AK8	♠ 643				2NT
Vul: N-S	♥ J82	♥ AKQT	Pass	4♣	X	4♥ ¹
North HCP: 11+2	♦ QJ6532	♦ AK94	Pass	7♦	All Pass	
South HCP: 20	♣ 6	♣ A7				
Contract: 7♦ North			1. A=3 out of 4			

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ AT32	♠ 6		2NT	Pass	4♣
Vul: E-W	♥ A9	♥ Q62	Pass	4NT ¹	Pass	7♦
North HCP: 20	♦ AQT	♦ KJ8643	All Pass			
South HCP: 10+2	♣ KQJ4	♣ A75				
Contract: 7♦ South			1. A=3 out of 4			

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ K53		2NT	Pass	3♣ ¹
Vul: Both	♥ AQ8	♥ JT54	Pass	3♦	Pass	3NT
North HCP: 21	♦ AT6	♦ QJ9843	All Pass			
South HCP: 7+2	♣ AK76	♣ -				
Contract: 3NT South			1. Stayman			

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ 8		2NT	Pass	6♣
Vul: E-W	♥ KQ2	♥ AJ5	All Pass			
North HCP: 20	♦ KJ85	♦ T2				
South HCP: 8+3	♣ AQ7	♣ KT98532				
Contract: 6♣ South						

Board: 123 ♠ AQJ7 You bid first.

Dealer: North ♥ K4 The opponents are silent.

Vul: Both ♦ AKT74

HCP: 21+1 ♣ A5

Board: 124 ♠ AJ9 You bid first.

Dealer: North ♥ KQ5 The opponents are silent.

Vul: N-S ♦ AKQ6

HCP: 20 ♣ J73

Board: 125 ♠ AQ2 You bid first.

Dealer: North ♥ J52 The opponents are silent.

Vul: None ♦ AKQ9

HCP: 21 ♣ KQ6

Board: 126 ♠ AKQ4 You bid first.

Dealer: North ♥ KQ72 The opponents are silent.

Vul: N-S ♦ AQ6

HCP: 20 ♣ 53

Board: 127 ♠ A643 You bid first.

Dealer: North ♥ K8 The opponents are silent.

Vul: None ♦ AK95

HCP: 21 ♣ AQJ

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ T2		2NT	Pass	4♣
Vul: Both	♥ K4	♥ AT	Pass	4NT ¹	Pass	6NT
North HCP: 21+1	♦ AKT74	♦ 63	All Pass			
South HCP: 10+3	♣ A5	♣ KQJ9642				1. A=3 out of 4
Contract: 6NT South						

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ -		2NT	Pass	3♣ ¹
Vul: N-S	♥ KQ5	♥ AJ94	Pass	3♦	Pass	4♣
North HCP: 20	♦ AKQ6	♦ 975	Pass	5♣	Pass	6♣
South HCP: 12+2	♣ J73	♣ AKT864	All Pass			
Contract: 6♣ South						1. Stayman

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 94		2NT	Pass	4♣
Vul: None	♥ J52	♥ AQ9	Pass	4♠ ¹	Pass	7NT
North HCP: 21	♦ AKQ9	♦ J8	All Pass			
South HCP: 12+2	♣ KQ6	♣ AJ9732				1. A=2 out of 4
Contract: 7NT South						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ 76		2NT	Pass	4♣
Vul: N-S	♥ KQ72	♥ AJ8	Pass	4♠ ¹	Pass	6♣
North HCP: 20	♦ AQ6	♦ 32	All Pass			
South HCP: 11+2	♣ 53	♣ KQJ987				1. A=2 out of 4
Contract: 6♣ South						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ KQ		2NT	Pass	4♣
Vul: None	♥ K8	♥ A92	Pass	4NT ¹	Pass	7NT
North HCP: 21	♦ AK95	♦ 86	All Pass			
South HCP: 12+2	♣ AQJ	♣ K98542				1. A=3 out of 4
Contract: 7NT South						

South hands**2N_and_1_Minor**

Board: 123	♠ T2	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ 63	
HCP: 10+3	♣ KQJ9642	

Board: 124	♠ -	Partner bids first.
Dealer: North	♥ AJ94	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 12+2	♣ AKT864	

Board: 125	♠ 94	Partner bids first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ J8	
HCP: 12+2	♣ AJ9732	

Board: 126	♠ 76	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 11+2	♣ KQJ987	

Board: 127	♠ KQ	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ 86	
HCP: 12+2	♣ K98542	

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ T2		2NT	Pass	4♣
Vul: Both	♥ K4	♥ AT	Pass	4NT ¹	Pass	6NT
North HCP: 21+1	♦ AKT74	♦ 63	All Pass			
South HCP: 10+3	♣ A5	♣ KQJ9642				1. A=3 out of 4
Contract: 6NT South						

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ -		2NT	Pass	3♣ ¹
Vul: N-S	♥ KQ5	♥ AJ94	Pass	3♦	Pass	4♣
North HCP: 20	♦ AKQ6	♦ 975	Pass	5♣	Pass	6♣
South HCP: 12+2	♣ J73	♣ AKT864	All Pass			
Contract: 6♣ South						1. Stayman

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 94		2NT	Pass	4♣
Vul: None	♥ J52	♥ AQ9	Pass	4♠ ¹	Pass	7NT
North HCP: 21	♦ AKQ9	♦ J8	All Pass			
South HCP: 12+2	♣ KQ6	♣ AJ9732				1. A=2 out of 4
Contract: 7NT South						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ 76		2NT	Pass	4♣
Vul: N-S	♥ KQ72	♥ AJ8	Pass	4♠ ¹	Pass	6♣
North HCP: 20	♦ AQ6	♦ 32	All Pass			
South HCP: 11+2	♣ 53	♣ KQJ987				1. A=2 out of 4
Contract: 6♣ South						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ KQ		2NT	Pass	4♣
Vul: None	♥ K8	♥ A92	Pass	4NT ¹	Pass	7NT
North HCP: 21	♦ AK95	♦ 86	All Pass			
South HCP: 12+2	♣ AQJ	♣ K98542				1. A=3 out of 4
Contract: 7NT South						

Board: 128 ♠ AKQJ You bid first.

Dealer: North ♥ K83 The opponents are silent.

Vul: E-W ♦ QT62

HCP: 21 ♣ AQ

Board: 129 ♠ Q Partner bids first.

Dealer: South ♥ J74 The opponents are silent.

Vul: Both ♦ T32

HCP: 9+2 ♣ KQJ942

Board: 130 ♠ AKT5 You bid first.

Dealer: North ♥ J7 The opponents are silent.

Vul: N-S ♦ AKT8

HCP: 20 ♣ AJ5

Board: 131 ♠ 9 Partner bids first.

Dealer: South ♥ 753 East (LHO) Doubles 6♣ if possible.

Vul: E-W ♦ 942

HCP: 6+2 ♣ KQJ863

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ T95		2NT	Pass	4♣
Vul: E-W	♥ K83	♥ Q	Pass	4♦ ¹	Pass	6♣
North HCP: 21	♦ QT62	♦ A84		All Pass		
South HCP: 10+2	♣ AQ	♣ KJ9764				1. A=2 out of 4
Contract: 6♣ South						

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ75				2NT
Vul: Both	♥ J74	♥ AQ62	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ T32	♦ KQ7	Pass	6♣	All Pass	
South HCP: 20	♣ KQJ942	♣ A3				1. A=3 out of 4
Contract: 6♣ North						

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ Q8		2NT	Pass	3♣ ¹
Vul: N-S	♥ J7	♥ AQ32	Pass	3♦	Pass	4♣
North HCP: 20	♦ AKT8	♦ 6	Pass	4♦	Pass	4♥
South HCP: 11+2	♣ AJ5	♣ KT9743	Pass	4NT	Pass	5♥ ²
Contract: 6♣ North			Pass	6♣	All Pass	

1. Stayman
2. A=2/5 or 5/5, Q(C)=0

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKJ				2NT
Vul: E-W	♥ 753	♥ AQ9	Pass	6♣	X	All Pass
North HCP: 6+2	♦ 942	♦ AQT87				
South HCP: 20+1	♣ KQJ863	♣ 42				
Contract: 6♣X North						

South hands

2N_and_1_Minor

Board: 128	♠ T95	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 10+2	♣ KJ9764	

Board: 129	♠ AJ75	You bid first.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 20	♣ A3	

Board: 130	♠ Q8	Partner bids first.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 11+2	♣ KT9743	

Board: 131	♠ AKJ	You bid first.
Dealer: South	♥ AQ9	East (RHO) Doubles 6♣ if possible.
Vul: E-W	♦ AQT87	
HCP: 20+1	♣ 42	

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ T95		2NT	Pass	4♣
Vul: E-W	♥ K83	♥ Q	Pass	4♦ ¹	Pass	6♣
North HCP: 21	♦ QT62	♦ A84		All Pass		
South HCP: 10+2	♣ AQ	♣ KJ9764				1. A=2 out of 4
Contract: 6♣ South						

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ75				2NT
Vul: Both	♥ J74	♥ AQ62	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ T32	♦ KQ7	Pass	6♣	All Pass	
South HCP: 20	♣ KQJ942	♣ A3				1. A=3 out of 4
Contract: 6♣ North						

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ Q8		2NT	Pass	3♣ ¹
Vul: N-S	♥ J7	♥ AQ32	Pass	3♦	Pass	4♣
North HCP: 20	♦ AKT8	♦ 6	Pass	4♦	Pass	4♥
South HCP: 11+2	♣ AJ5	♣ KT9743	Pass	4NT	Pass	5♥ ²
Contract: 6♣ North			Pass	6♣	All Pass	

1. Stayman
2. A=2/5 or 5/5, Q(C)=0

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKJ				2NT
Vul: E-W	♥ 753	♥ AQ9	Pass	6♣	X	All Pass
North HCP: 6+2	♦ 942	♦ AQT87				
South HCP: 20+1	♣ KQJ863	♣ 42				
Contract: 6♣X North						

Board: 132 ♠ AK You bid first.

Dealer: North ♥ AT53 The opponents are silent.

Vul: E-W ♦ AKQ54

HCP: 21+1 ♣ J2

Board: 133 ♠ 5 Partner bids first.

Dealer: South ♥ QT72 The opponents are silent.

Vul: Both ♦ KQ7632

HCP: 10+2 ♣ QJ

Board: 134 ♠ KQJ2 You bid first.

Dealer: North ♥ AK The opponents are silent.

Vul: None ♦ A87

HCP: 21 ♣ A873

Board: 135 ♠ T632 Partner bids first.

Dealer: South ♥ 3 The opponents are silent.

Vul: Both ♦ A7

HCP: 10+2 ♣ AQ9653

Both hands (Answers Page)

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 543		2NT	Pass	4♣
Vul: E-W	♥ AT53	♥ J64	Pass	4NT ¹	Pass	6♣
North HCP: 21+1	♦ AKQ54	♦ 7	All Pass			
South HCP: 10+2	♣ J2	♣ AKQ543				1. A=3 out of 4
Contract: 6♣ South						

Board: 133	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKQJ				2NT
Vul: Both	♥ QT72	♥ A86	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ KQ7632	♦ A4	Pass	4♦	Pass	4♥
South HCP: 21	♣ QJ	♣ K863	Pass	4NT	Pass	5♣ ²
Contract: 6♦ North			Pass	6♦	All Pass	
						1. Stayman
						2. A=0/5 or 3/5

Board: 134	North:	South:	W	N	E	S
Dealer: North	♠ KQJ2	♠ 653		2NT	Pass	4♣
Vul: None	♥ AK	♥ 5	Pass	4NT ¹	Pass	6♣
North HCP: 21	♦ A87	♦ KQ3	All Pass			
South HCP: 9+2	♣ A873	♣ KJT965				1. A=3 out of 4
Contract: 6♣ South						

Board: 135	North:	South:	W	N	E	S
Dealer: South	♠ T632	♠ AK5				2NT
Vul: Both	♥ 3	♥ AQ2	Pass	3♣ ¹	Pass	3♦
North HCP: 10+2	♦ A7	♦ KQ	Pass	4♣	Pass	5♣
South HCP: 21+1	♣ AQ9653	♣ KT842	Pass	6♣	All Pass	
Contract: 6♣ North						1. Stayman

South hands

2N_and_1_Minor

Board: 132	♠ 543	Partner bids first.
Dealer: North	♥ J64	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 10+2	♣ AKQ543	

Board: 133	♠ AKQJ	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ A4	
HCP: 21	♣ K863	

Board: 134	♠ 653	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 9+2	♣ KJT965	

Board: 135	♠ AK5	You bid first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 21+1	♣ KT842	

Both hands (Answers Page)

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 543		2NT	Pass	4♣
Vul: E-W	♥ AT53	♥ J64	Pass	4NT ¹	Pass	6♣
North HCP: 21+1	♦ AKQ54	♦ 7	All Pass			
South HCP: 10+2	♣ J2	♣ AKQ543				1. A=3 out of 4
Contract: 6♣ South						

Board: 133	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKQJ				2NT
Vul: Both	♥ QT72	♥ A86	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ KQ7632	♦ A4	Pass	4♦	Pass	4♥
South HCP: 21	♣ QJ	♣ K863	Pass	4NT	Pass	5♣ ²
Contract: 6♦ North			Pass	6♦	All Pass	
						1. Stayman
						2. A=0/5 or 3/5

Board: 134	North:	South:	W	N	E	S
Dealer: North	♠ KQJ2	♠ 653		2NT	Pass	4♣
Vul: None	♥ AK	♥ 5	Pass	4NT ¹	Pass	6♣
North HCP: 21	♦ A87	♦ KQ3	All Pass			
South HCP: 9+2	♣ A873	♣ KJT965				1. A=3 out of 4
Contract: 6♣ South						

Board: 135	North:	South:	W	N	E	S
Dealer: South	♠ T632	♠ AK5				2NT
Vul: Both	♥ 3	♥ AQ2	Pass	3♣ ¹	Pass	3♦
North HCP: 10+2	♦ A7	♦ KQ	Pass	4♣	Pass	5♣
South HCP: 21+1	♣ AQ9653	♣ KT842	Pass	6♣	All Pass	
Contract: 6♣ North						1. Stayman

Board: 136	♠ 65	Partner bids first.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: N-S	♦ AKJT54	
HCP: 14+2	♣ 3	

Board: 137	♠ AKJ	You bid first.
Dealer: North	♥ AQ43	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 20	♣ 753	

Board: 138	♠ AK7	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 21+1	♣ AQ863	

Board: 139	♠ JT3	Partner bids first.
Dealer: South	♥ QT5	The opponents are silent.
Vul: E-W	♦ QJ9853	
HCP: 10+2	♣ A	

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AJ932				2NT
Vul: N-S	♥ AQ53	♥ KJ	Pass	3♣ ¹	Pass	3♠
North HCP: 14+2	♦ AKJT54	♦ Q7	Pass	4♦	Pass	4♥
South HCP: 20+1	♣ 3	♣ AKQ5	Pass	4NT	Pass	5♠ ²
Contract: 7NT North			Pass	7NT	All Pass	

1. Stayman
2. A=2/5 or 5/5, Q(D)=1

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 92		2NT	Pass	4♣
Vul: None	♥ AQ43	♥ K9	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AQ5	♦ KT9843	All Pass			
South HCP: 10+2	♣ 753	♣ AT9				1. A=3 out of 4
Contract: 6NT South						

Board: 138	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QJ8		2NT	Pass	4♣
Vul: N-S	♥ KJ4	♥ 85	Pass	4♣ ¹	Pass	6♦
North HCP: 21+1	♦ KJ	♦ AQT532	All Pass			
South HCP: 9+2	♣ AQ863	♣ 92				1. A=2 out of 4
Contract: 6♦ South						

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ JT3	♠ A6				2NT
Vul: E-W	♥ QT5	♥ AK762	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ QJ9853	♦ AK7	Pass	6♦	All Pass	
South HCP: 21+1	♣ A	♣ K52				1. A=3 out of 4
Contract: 6♦ North						

South hands

2N_and_1_Minor

Board: 136 ♠ AJ932 You bid first.

Dealer: South ♥ KJ The opponents are silent.

Vul: N-S ♦ Q7

HCP: 20+1 ♣ AKQ5

Board: 137 ♠ 92 Partner bids first.

Dealer: North ♥ K9 The opponents are silent.

Vul: None ♦ KT9843

HCP: 10+2 ♣ AT9

Board: 138 ♠ QJ8 Partner bids first.

Dealer: North ♥ 85 The opponents are silent.

Vul: N-S ♦ AQT532

HCP: 9+2 ♣ 92

Board: 139 ♠ A6 You bid first.

Dealer: South ♥ AK762 The opponents are silent.

Vul: E-W ♦ AK7

HCP: 21+1 ♣ K52

Both hands (Answers Page)

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AJ932				2NT
Vul: N-S	♥ AQ53	♥ KJ	Pass	3♣ ¹	Pass	3♠
North HCP: 14+2	♦ AKJT54	♦ Q7	Pass	4♦	Pass	4♥
South HCP: 20+1	♣ 3	♣ AKQ5	Pass	4NT	Pass	5♠ ²
Contract: 7NT North			Pass	7NT	All Pass	

1. Stayman
2. A=2/5 or 5/5, Q(D)=1

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 92		2NT	Pass	4♣
Vul: None	♥ AQ43	♥ K9	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AQ5	♦ KT9843		All Pass		
South HCP: 10+2	♣ 753	♣ AT9				1. A=3 out of 4
Contract: 6NT South						

Board: 138	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ QJ8		2NT	Pass	4♣
Vul: N-S	♥ KJ4	♥ 85	Pass	4♣ ¹	Pass	6♦
North HCP: 21+1	♦ KJ	♦ AQT532		All Pass		
South HCP: 9+2	♣ AQ863	♣ 92				1. A=2 out of 4
Contract: 6♦ South						

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ JT3	♠ A6				2NT
Vul: E-W	♥ QT5	♥ AK762	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ QJ9853	♦ AK7	Pass	6♦	All Pass	
South HCP: 21+1	♣ A	♣ K52				1. A=3 out of 4
Contract: 6♦ North						

North hands

2N_and_1_Minor

Board: 140 ♠ AKJ2 You bid first.

Dealer: North ♥ AK3 The opponents are silent.

Vul: None ♦ A53

HCP: 21 ♣ Q63

Board: 141 ♠ KQ875 You bid first.

Dealer: North ♥ AJ The opponents are silent.

Vul: E-W ♦ AQ3

HCP: 20+1 ♣ A85

Board: 142 ♠ KQ3 Partner bids first.

Dealer: South ♥ T The opponents are silent.

Vul: Both ♦ KJ9832

HCP: 9+2 ♣ T43

Board: 143 ♠ A8 You bid first.

Dealer: North ♥ AK7 The opponents are silent.

Vul: N-S ♦ QJT86

HCP: 20+1 ♣ KQJ

Board: 144 ♠ K632 You bid first.

Dealer: North ♥ AKJ The opponents are silent.

Vul: None ♦ AJ5

HCP: 20 ♣ AT8

Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: North	♠ AKJ2	♠ 9		2NT	Pass	4♣
Vul: None	♥ AK3	♥ 65	Pass	4NT ¹	Pass	7♣
North HCP: 21	♦ A53	♦ J97		All Pass		
South HCP: 9+3	♣ Q63	♣ AKJT984				1. A=3 out of 4
Contract: 7♣ South						

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ KQ875	♠ T9		2NT	Pass	4♣
Vul: E-W	♥ AJ	♥ 73	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ AQ3	♦ K52		All Pass		
South HCP: 9+2	♣ A85	♣ KQJ943				1. A=3 out of 4
Contract: 6NT South						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ KQ3	♠ A62				2NT
Vul: Both	♥ T	♥ A82	Pass	4♣	Pass	4♦ ¹
North HCP: 9+2	♦ KJ9832	♦ AQ76	Pass	6♦		All Pass
South HCP: 21	♣ T43	♣ AK7				1. A=0/4 or 4/4
Contract: 6♦ North						

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KJ3		2NT	Pass	4♣
Vul: N-S	♥ AK7	♥ 54	Pass	4♠ ¹	Pass	6NT
North HCP: 20+1	♦ QJT86	♦ A2		All Pass		
South HCP: 12+2	♣ KQJ	♣ AT5432				1. A=2 out of 4
Contract: 6NT South						

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ K632	♠ JT5		2NT	Pass	4♣
Vul: None	♥ AKJ	♥ 42	Pass	4NT ¹	Pass	6♣
North HCP: 20	♦ AJ5	♦ K7		All Pass		
South HCP: 10+2	♣ AT8	♣ KQJ653				1. A=3 out of 4
Contract: 6♣ South						

South hands**2N_and_1_Minor**

Board: 140	♠ 9	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ J97	
HCP: 9+3	♣ AKJT984	

Board: 141	♠ T9	Partner bids first.
Dealer: North	♥ 73	The opponents are silent.
Vul: E-W	♦ K52	
HCP: 9+2	♣ KQJ943	

Board: 142	♠ A62	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: Both	♦ AQ76	
HCP: 21	♣ AK7	

Board: 143	♠ KJ3	Partner bids first.
Dealer: North	♥ 54	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 12+2	♣ AT5432	

Board: 144	♠ JT5	Partner bids first.
Dealer: North	♥ 42	The opponents are silent.
Vul: None	♦ K7	
HCP: 10+2	♣ KQJ653	

Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: North	♠ AKJ2	♠ 9		2NT	Pass	4♣
Vul: None	♥ AK3	♥ 65	Pass	4NT ¹	Pass	7♣
North HCP: 21	♦ A53	♦ J97	All Pass			
South HCP: 9+3	♣ Q63	♣ AKJT984				1. A=3 out of 4
Contract: 7♣ South						

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ KQ875	♠ T9		2NT	Pass	4♣
Vul: E-W	♥ AJ	♥ 73	Pass	4NT ¹	Pass	6NT
North HCP: 20+1	♦ AQ3	♦ K52	All Pass			
South HCP: 9+2	♣ A85	♣ KQJ943				1. A=3 out of 4
Contract: 6NT South						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ KQ3	♠ A62				2NT
Vul: Both	♥ T	♥ A82	Pass	4♣	Pass	4♦ ¹
North HCP: 9+2	♦ KJ9832	♦ AQ76	Pass	6♦	All Pass	
South HCP: 21	♣ T43	♣ AK7				1. A=0/4 or 4/4
Contract: 6♦ North						

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KJ3		2NT	Pass	4♣
Vul: N-S	♥ AK7	♥ 54	Pass	4♠ ¹	Pass	6NT
North HCP: 20+1	♦ QJT86	♦ A2	All Pass			
South HCP: 12+2	♣ KQJ	♣ AT5432				1. A=2 out of 4
Contract: 6NT South						

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ K632	♠ JT5		2NT	Pass	4♣
Vul: None	♥ AKJ	♥ 42	Pass	4NT ¹	Pass	6♣
North HCP: 20	♦ AJ5	♦ K7	All Pass			
South HCP: 10+2	♣ AT8	♣ KQJ653				1. A=3 out of 4
Contract: 6♣ South						

North hands

2N_and_1_Minor

Board: 145 ♠ K52 Partner bids first.

Dealer: South ♥ Q643 East (LHO) bids 5♣ if possible.

Vul: N-S ♦ QJT643

HCP: 8+2 ♣ -

Board: 146 ♠ AQ63 You bid first.

Dealer: North ♥ A74 The opponents are silent.

Vul: Both ♦ A7

HCP: 21 ♣ AKT3

Board: 147 ♠ - Partner bids first.

Dealer: South ♥ T943 East (LHO) Doubles 3♠ if possible.

Vul: N-S ♦ AKQ9874

HCP: 11+3 ♣ Q9

Board: 148 ♠ Q4 Partner bids first.

Dealer: South ♥ A52 The opponents are silent.

Vul: None ♦ J8

HCP: 11+2 ♣ KJT976

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ A94				2NT
Vul: N-S	♥ Q643	♥ AK85	Pass	3♣ ¹	5♣	X
North HCP: 8+2	♦ QJT643	♦ A87	Pass	6♦	All Pass	
South HCP: 21	♣ -	♣ AQ7				1. Stayman
Contract: 6♦ North						

Board: 146	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ 7		2NT	Pass	3♠ ¹
Vul: Both	♥ A74	♥ J83	Pass	4♣ ²	Pass	6♦
North HCP: 21	♦ A7	♦ KQT983	All Pass			
South HCP: 6+2	♣ AKT3	♣ 765				1. Minor Suit Transfers after 2NT
Contract: 6♦ South						2. automat

Board: 147	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A98				2NT
Vul: N-S	♥ T943	♥ AKJ5	Pass	3♣ ¹	Pass	3♥
North HCP: 11+3	♦ AKQ9874	♦ J5	Pass	3♠	X	Pass
South HCP: 20	♣ Q9	♣ AK74	Pass	4♦	Pass	4♥
Contract: 5♦ South			Pass	4NT	Pass	5♦ ²
						All Pass
						1. Stayman
						2. A=1/5 or 4/5

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ KJ765				2NT
Vul: None	♥ A52	♥ K4	Pass	4♣	Pass	4♠ ¹
North HCP: 11+2	♦ J8	♦ AKQ3	Pass	6NT	All Pass	
South HCP: 20+1	♣ KJT976	♣ A3				1. A=2 out of 4
Contract: 6NT North						

South hands

2N_and_1_Minor

Board: 145 ♠ A94 You bid first.

Dealer: South ♥ AK85 East (RHO) bids 5♣ if possible.

Vul: N-S ♦ A87

HCP: 21 ♣ AQ7

Board: 146 ♠ 7 Partner bids first.

Dealer: North ♥ J83 The opponents are silent.

Vul: Both ♦ KQT983

HCP: 6+2 ♣ 765

Board: 147 ♠ A98 You bid first.

Dealer: South ♥ AKJ5 East (RHO) Doubles 3♠ if possible.

Vul: N-S ♦ J5

HCP: 20 ♣ AK74

Board: 148 ♠ KJ765 You bid first.

Dealer: South ♥ K4 The opponents are silent.

Vul: None ♦ AKQ3

HCP: 20+1 ♣ A3

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ A94				2NT
Vul: N-S	♥ Q643	♥ AK85	Pass	3♣ ¹	5♣	X
North HCP: 8+2	♦ QJT643	♦ A87	Pass	6♦	All Pass	
South HCP: 21	♣ -	♣ AQ7				1. Stayman
Contract: 6♦ North						

Board: 146	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ 7		2NT	Pass	3♠ ¹
Vul: Both	♥ A74	♥ J83	Pass	4♣ ²	Pass	6♦
North HCP: 21	♦ A7	♦ KQT983	All Pass			
South HCP: 6+2	♣ AKT3	♣ 765				1. Minor Suit Transfers after 2NT
Contract: 6♦ South						2. automat

Board: 147	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A98				2NT
Vul: N-S	♥ T943	♥ AKJ5	Pass	3♣ ¹	Pass	3♥
North HCP: 11+3	♦ AKQ9874	♦ J5	Pass	3♠	X	Pass
South HCP: 20	♣ Q9	♣ AK74	Pass	4♦	Pass	4♥
Contract: 5♦ South			Pass	4NT	Pass	5♦ ²
						All Pass
						1. Stayman
						2. A=1/5 or 4/5

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ KJ765				2NT
Vul: None	♥ A52	♥ K4	Pass	4♣	Pass	4♠ ¹
North HCP: 11+2	♦ J8	♦ AKQ3	Pass	6NT	All Pass	
South HCP: 20+1	♣ KJT976	♣ A3				1. A=2 out of 4
Contract: 6NT North						

North hands

2N_and_1_Minor

Board: 149	♠ 95	Partner bids first.
Dealer: South	♥ QT53	The opponents are silent.
Vul: Both	♦ Q	
HCP: 8+2	♣ KJT973	

Board: 150	♠ QT75	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ 32	
HCP: 6+2	♣ KJ9832	

Board: 151	♠ AK	You bid first.
Dealer: North	♥ AQT64	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 20+1	♣ K953	

Board: 152	♠ KQ	Partner bids first.
Dealer: South	♥ QT63	The opponents are silent.
Vul: N-S	♦ KT7643	
HCP: 12+2	♣ Q	

Board: 153	♠ KQ2	You bid first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 20	♣ AKJ2	

Both hands (Answers Page)

Board: 149	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ KJ872				2NT
Vul: Both	♥ QT53	♥ A6	Pass	3♣ ¹	Pass	3♠
North HCP: 8+2	♦ Q	♦ AKJ2	Pass	4♣	Pass	4♦
South HCP: 20+1	♣ KJT973	♣ A6	Pass	5♣	All Pass	
Contract: 5♣ North			1. Stayman			

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ QT75	♠ AKJ2				2NT
Vul: None	♥ 6	♥ K93	Pass	3♣ ¹	Pass	3♠
North HCP: 6+2	♦ 32	♦ AJT7	Pass	6♠	All Pass	
South HCP: 20	♣ KJ9832	♣ A7	1. Stayman			
Contract: 6♠ North						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 4		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQT64	♥ J752	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ A2	♦ KQJ8743	All Pass			
South HCP: 7+3	♣ K953	♣ T	1. Stayman			
Contract: 4♥ South						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AT2				2NT
Vul: N-S	♥ QT63	♥ AK9	Pass	3♣ ¹	Pass	3♦
North HCP: 12+2	♦ KT7643	♦ J2	Pass	4♦	Pass	5♣
South HCP: 20+1	♣ Q	♣ AKJ95	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ 86		2NT	Pass	4♣
Vul: E-W	♥ KJT	♥ A	Pass	4♥ ¹	Pass	6NT
North HCP: 20	♦ K65	♦ AQJ9873	All Pass			
South HCP: 11+3	♣ AKJ2	♣ 764	1. A=1/4			
Contract: 6NT South						

South hands

2N_and_1_Minor

Board: 149 ♠ KJ872 You bid first.

Dealer: South ♥ A6 The opponents are silent.

Vul: Both ♦ AKJ2

HCP: 20+1 ♣ A6

Board: 150 ♠ AKJ2 You bid first.

Dealer: South ♥ K93 The opponents are silent.

Vul: None ♦ AJT7

HCP: 20 ♣ A7

Board: 151 ♠ 4 Partner bids first.

Dealer: North ♥ J752 The opponents are silent.

Vul: N-S ♦ KQJ8743

HCP: 7+3 ♣ T

Board: 152 ♠ AT2 You bid first.

Dealer: South ♥ AK9 The opponents are silent.

Vul: N-S ♦ J2

HCP: 20+1 ♣ AKJ95

Board: 153 ♠ 86 Partner bids first.

Dealer: North ♥ A The opponents are silent.

Vul: E-W ♦ AQJ9873

HCP: 11+3 ♣ 764

Both hands (Answers Page)

Board: 149	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ KJ872				2NT
Vul: Both	♥ QT53	♥ A6	Pass	3♣ ¹	Pass	3♠
North HCP: 8+2	♦ Q	♦ AKJ2	Pass	4♣	Pass	4♦
South HCP: 20+1	♣ KJT973	♣ A6	Pass	5♣	All Pass	
Contract: 5♣ North			1. Stayman			

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ QT75	♠ AKJ2				2NT
Vul: None	♥ 6	♥ K93	Pass	3♣ ¹	Pass	3♠
North HCP: 6+2	♦ 32	♦ AJT7	Pass	6♠	All Pass	
South HCP: 20	♣ KJ9832	♣ A7	1. Stayman			
Contract: 6♠ North						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 4		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQT64	♥ J752	Pass	3♥	Pass	4♥
North HCP: 20+1	♦ A2	♦ KQJ8743	All Pass			
South HCP: 7+3	♣ K953	♣ T	1. Stayman			
Contract: 4♥ South						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AT2				2NT
Vul: N-S	♥ QT63	♥ AK9	Pass	3♣ ¹	Pass	3♦
North HCP: 12+2	♦ KT7643	♦ J2	Pass	4♦	Pass	5♣
South HCP: 20+1	♣ Q	♣ AKJ95	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ 86		2NT	Pass	4♣
Vul: E-W	♥ KJT	♥ A	Pass	4♥ ¹	Pass	6NT
North HCP: 20	♦ K65	♦ AQJ9873	All Pass			
South HCP: 11+3	♣ AKJ2	♣ 764	1. A=1/4			
Contract: 6NT South						

North hands

2N_and_1_Minor

Board: 154	♠ K62	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ A4	
HCP: 13+2	♣ QJ8532	

Board: 155	♠ T3	Partner bids first.
Dealer: South	♥ A972	The opponents are silent.
Vul: N-S	♦ QJ9752	
HCP: 7+2	♣ T	

Board: 156	♠ Q	Partner bids first.
Dealer: South	♥ T52	West (RHO) Doubles 4♣ if possible.
Vul: N-S	♦ KJT532	
HCP: 6+2	♣ 732	

Board: 157	♠ 9	Partner bids first.
Dealer: South	♥ 864	West (RHO) Doubles 4♥ if possible.
Vul: E-W	♦ AQ7542	
HCP: 10+2	♣ A72	

Board: 158	♠ A43	Partner bids first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ 9	
HCP: 10+2	♣ K98654	

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ A4				2NT
Vul: None	♥ K9	♥ AQT83	Pass	4♣ ¹	Pass	4NT ¹
North HCP: 13+2	♦ A4	♦ KT	Pass	7NT	All Pass	
South HCP: 20+1	♣ QJ8532	♣ AK76				1. A=3 out of 4
Contract: 7NT North						

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ A4				2NT
Vul: N-S	♥ A972	♥ KJT85	Pass	3♣ ¹	Pass	3♥
North HCP: 7+2	♦ QJ9752	♦ AK	Pass	6♦	All Pass	
South HCP: 21+1	♣ T	♣ AQ72				1. Stayman
Contract: 6♦ North						

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK7				2NT
Vul: N-S	♥ T52	♥ KJ986	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 6+2	♦ KJT532	♦ AQ6	X	XX	Pass	4♦
South HCP: 21+1	♣ 732	♣ A5	Pass	6♦	All Pass	
Contract: 6♦ North						1. Minor Suit Transfers after 2NT
						2. automat

Board: 157	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AK5				2NT
Vul: E-W	♥ 864	♥ KJ32	Pass	4♣	Pass	4♥ ¹
North HCP: 10+2	♦ AQ7542	♦ K63	X	6♦	All Pass	
South HCP: 20	♣ A72	♣ KQJ				1. A=1/4
Contract: 6♦ North						

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KQ				2NT
Vul: None	♥ QJT	♥ AK873	Pass	4♣ ¹	Pass	4NT ¹
North HCP: 10+2	♦ 9	♦ AT6	Pass	6NT	All Pass	
South HCP: 20+1	♣ K98654	♣ A72				1. A=3 out of 4
Contract: 6NT North						

South hands

2N_and_1_Minor

Board: 154 ♠ A4 You bid first.

Dealer: South ♥ AQT83 The opponents are silent.

Vul: None ♦ KT

HCP: 20+1 ♣ AK76

Board: 155 ♠ A4 You bid first.

Dealer: South ♥ KJT85 The opponents are silent.

Vul: N-S ♦ AK

HCP: 21+1 ♣ AQ72

Board: 156 ♠ AK7 You bid first.

Dealer: South ♥ KJ986 West (LHO) Doubles 4♣ if possible.

Vul: N-S ♦ AQ6

HCP: 21+1 ♣ A5

Board: 157 ♠ AK5 You bid first.

Dealer: South ♥ KJ32 West (LHO) Doubles 4♥ if possible.

Vul: E-W ♦ K63

HCP: 20 ♣ KQJ

Board: 158 ♠ KQ You bid first.

Dealer: South ♥ AK873 The opponents are silent.

Vul: None ♦ AT6

HCP: 20+1 ♣ A72

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ A4				2NT
Vul: None	♥ K9	♥ AQT83	Pass	4♣ ¹	Pass	4NT ¹
North HCP: 13+2	♦ A4	♦ KT	Pass	7NT	All Pass	
South HCP: 20+1	♣ QJ8532	♣ AK76				
Contract: 7NT North			1. A=3 out of 4			

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ A4				2NT
Vul: N-S	♥ A972	♥ KJT85	Pass	3♣ ¹	Pass	3♥
North HCP: 7+2	♦ QJ9752	♦ AK	Pass	6♦	All Pass	
South HCP: 21+1	♣ T	♣ AQ72				
Contract: 6♦ North			1. Stayman			

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK7				2NT
Vul: N-S	♥ T52	♥ KJ986	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 6+2	♦ KJT532	♦ AQ6	X	XX	Pass	4♦
South HCP: 21+1	♣ 732	♣ A5	Pass	6♦	All Pass	
Contract: 6♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 157	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AK5				2NT
Vul: E-W	♥ 864	♥ KJ32	Pass	4♣	Pass	4♥ ¹
North HCP: 10+2	♦ AQ7542	♦ K63	X	6♦	All Pass	
South HCP: 20	♣ A72	♣ KQJ				
Contract: 6♦ North			1. A=1/4			

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KQ				2NT
Vul: None	♥ QJT	♥ AK873	Pass	4♣ ¹	Pass	4NT ¹
North HCP: 10+2	♦ 9	♦ AT6	Pass	6NT	All Pass	
South HCP: 20+1	♣ K98654	♣ A72				
Contract: 6NT North			1. A=3 out of 4			

Board: 159 ♠ A3 You bid first.

Dealer: North ♥ A92 The opponents are silent.

Vul: E-W ♦ AKQ42

HCP: 20+1 ♣ QJ8

Board: 160 ♠ KT74 You bid first.

Dealer: North ♥ AQ75 The opponents are silent.

Vul: Both ♦ AJ

HCP: 20 ♣ AQ8

Board: 161 ♠ AQJ32 You bid first.

Dealer: North ♥ JT4 The opponents are silent.

Vul: Both ♦ AJ3

HCP: 20+1 ♣ AK

Board: 162 ♠ AK You bid first.

Dealer: North ♥ A4 The opponents are silent.

Vul: None ♦ KQT32

HCP: 20+1 ♣ KJ54

Both hands (Answers Page)

Board: 159

Dealer: North

North:

♠ A3

South:

♠ J94

W N E S

2NT Pass 3♣¹

Vul: E-W

North:

♥ A92

South:

♥ QT87

Pass 3♦ Pass 3NT

North HCP: 20+1

North:

♦ AKQ42

South:

♦ -

All Pass

South HCP: 10+2

North:

♣ QJ8

South:

♣ AKT732

1. Stayman

Contract: 3NT South

Board: 160

Dealer: North

North:

♠ KT74

South:

♠ A3

W N E S

2NT Pass 4♣

Vul: Both

North:

♥ AQ75

South:

♥ 864

Pass 4NT¹ Pass 6♦

North HCP: 20

North:

♦ AJ

South:

♦ KQ8632

All Pass

South HCP: 9+2

North:

♣ AQ8

South:

♣ 73

1. A=3 out of 4

Contract: 6♦ South

Board: 161

Dealer: North

North:

♠ AQJ32

South:

♠ KT

W N E S

2NT Pass 3♣¹

Vul: Both

North:

♥ JT4

South:

♥ AK85

Pass 3♠ Pass 4♦

North HCP: 20+1

North:

♦ AJ3

South:

♦ KT98752

Pass 4♠ Pass 4NT

South HCP: 13+3

North:

♣ AK

South:

♣ -

Pass 5♣² Pass 5♥

Contract: 7NT South

All Pass

1. Stayman

2. A=0/5 or 3/5

3. !D queen and !C king

Board: 162

Dealer: North

North:

♠ AK

South:

♠ -

W N E S

2NT Pass 3♦

Vul: None

North:

♥ A4

South:

♥ K9865

Pass 3♥ Pass 6♣

North HCP: 20+1

North:

♦ KQT32

South:

♦ 7

All Pass

South HCP: 9+4

North:

♣ KJ54

South:

♣ AQT7632

Contract: 6♣ South

South hands**2N_and_1_Minor**

Board: 159	♠ J94	Partner bids first.
Dealer: North	♥ QT87	The opponents are silent.
Vul: E-W	♦ -	
HCP: 10+2	♣ AKT732	

Board: 160	♠ A3	Partner bids first.
Dealer: North	♥ 864	The opponents are silent.
Vul: Both	♦ KQ8632	
HCP: 9+2	♣ 73	

Board: 161	♠ KT	Partner bids first.
Dealer: North	♥ AK85	The opponents are silent.
Vul: Both	♦ KT98752	
HCP: 13+3	♣ -	

Board: 162	♠ -	Partner bids first.
Dealer: North	♥ K9865	The opponents are silent.
Vul: None	♦ 7	
HCP: 9+4	♣ AQT7632	

Both hands (Answers Page)

Board: 159

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ J94		2NT	Pass	3♣ ¹
Vul: E-W	♥ A92	♥ QT87	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ AKQ42	♦ -		All Pass		
South HCP: 10+2	♣ QJ8	♣ AKT732				1. Stayman
Contract: 3NT South						

Board: 160

	North:	South:	W	N	E	S
Dealer: North	♠ KT74	♠ A3		2NT	Pass	4♣
Vul: Both	♥ AQ75	♥ 864	Pass	4NT ¹	Pass	6♦
North HCP: 20	♦ AJ	♦ KQ8632		All Pass		
South HCP: 9+2	♣ AQ8	♣ 73				1. A=3 out of 4
Contract: 6♦ South						

Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ32	♠ KT		2NT	Pass	3♣ ¹
Vul: Both	♥ JT4	♥ AK85	Pass	3♠	Pass	4♦
North HCP: 20+1	♦ AJ3	♦ KT98752	Pass	4♠	Pass	4NT
South HCP: 13+3	♣ AK	♣ -	Pass	5♣ ²	Pass	5♥
Contract: 7NT South			Pass	6♣ ³	Pass	7NT
				All Pass		
					1. Stayman	
					2. A=0/5 or 3/5	
					3. !D queen and !C king	

Board: 162

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ -		2NT	Pass	3♦
Vul: None	♥ A4	♥ K9865	Pass	3♥	Pass	6♣
North HCP: 20+1	♦ KQT32	♦ 7		All Pass		
South HCP: 9+4	♣ KJ54	♣ AQT7632				
Contract: 6♣ South						

Board: 163	♠ A84	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: N-S	♦ AQ952	
HCP: 20+1	♣ A7	

Board: 164	♠ A9	You bid first.
Dealer: North	♥ AJ654	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 20+1	♣ AKT2	

Board: 165	♠ K43	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ AQ	
HCP: 20+1	♣ KQ953	

Board: 166	♠ A9	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 11+3	♣ AQJT985	

Both hands (Answers Page)

Board: 163

Dealer: North
Vul: N-S
North HCP: 20+1
South HCP: 5+3
Contract: 6♣ South

North:

♠ A84
♥ AQ7
♦ AQ952
♣ A7

South:

♠ T
♥ T84
♦ J3
♣ KJ98632

W N E S

2NT Pass 3♠¹

Pass 4♣² Pass 6♣

All Pass

1. Minor Suit Transfers after 2NT
2. automat

Board: 164

Dealer: North
Vul: E-W
North HCP: 20+1
South HCP: 10+2
Contract: 6♦ North

North:

♠ A9
♥ AJ654
♦ A9
♣ AKT2

South:

♠ JT75
♥ KQ2
♦ KJT763
♣ -

W N E S

2NT Pass 3♣¹

Pass 3♥ Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♦² Pass 5♥

Pass 6♦³ All Pass

1. Stayman
2. A=1/5 or 4/5
3. no !D queen

Board: 165

Dealer: North
Vul: None
North HCP: 20+1
South HCP: 10+3
Contract: 6♦ South

North:

♠ K43
♥ AQ9
♦ AQ
♣ KQ953

South:

♠ AT
♥ K762
♦ KT98643
♣ -

W N E S

2NT Pass 3♣¹

Pass 3♦ Pass 4♦

Pass 5♣ Pass 6♦

All Pass

1. Stayman

Board: 166

Dealer: South
Vul: N-S
North HCP: 11+3
South HCP: 20
Contract: 7NT North

North:

♠ A9
♥ 92
♦ T7
♣ AQJT985

South:

♠ Q5
♥ AQ84
♦ AKQ5
♣ K32

W N E S

2NT

Pass 4♣ Pass 4♠¹

Pass 7NT All Pass

1. A=2 out of 4

South hands

2N_and_1_Minor

Board: 163	♠ T	Partner bids first.
Dealer: North	♥ T84	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 5+3	♣ KJ98632	

Board: 164	♠ JT75	Partner bids first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: E-W	♦ KJT763	
HCP: 10+2	♣ -	

Board: 165	♠ AT	Partner bids first.
Dealer: North	♥ K762	The opponents are silent.
Vul: None	♦ KT98643	
HCP: 10+3	♣ -	

Board: 166	♠ Q5	You bid first.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 20	♣ K32	

Both hands (Answers Page)

Board: 163

Dealer: North
Vul: N-S
North HCP: 20+1
South HCP: 5+3
Contract: 6♣ South

North:

♠ A84
♥ AQ7
♦ AQ952
♣ A7

South:

♠ T
♥ T84
♦ J3
♣ KJ98632

W N E S

2NT Pass 3♠¹

Pass 4♣² Pass 6♣

All Pass

1. Minor Suit Transfers after 2NT
2. automat

Board: 164

Dealer: North
Vul: E-W
North HCP: 20+1
South HCP: 10+2
Contract: 6♦ North

North:

♠ A9
♥ AJ654
♦ A9
♣ AKT2

South:

♠ JT75
♥ KQ2
♦ KJT763
♣ -

W N E S

2NT Pass 3♣¹

Pass 3♥ Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♦² Pass 5♥

Pass 6♦³ All Pass

1. Stayman
2. A=1/5 or 4/5
3. no !D queen

Board: 165

Dealer: North
Vul: None
North HCP: 20+1
South HCP: 10+3
Contract: 6♦ South

North:

♠ K43
♥ AQ9
♦ AQ
♣ KQ953

South:

♠ AT
♥ K762
♦ KT98643
♣ -

W N E S

2NT Pass 3♣¹

Pass 3♦ Pass 4♦

Pass 5♣ Pass 6♦

All Pass

1. Stayman

Board: 166

Dealer: South
Vul: N-S
North HCP: 11+3
South HCP: 20
Contract: 7NT North

North:

♠ A9
♥ 92
♦ T7
♣ AQJT985

South:

♠ Q5
♥ AQ84
♦ AKQ5
♣ K32

W N E S

2NT

Pass 4♣ Pass 4♠¹

Pass 7NT All Pass

1. A=2 out of 4

North hands

2N_and_1_Minor

Board: 167	♠ K	Partner bids first.
Dealer: South	♥ 765	The opponents are silent.
Vul: E-W	♦ KQJ864	
HCP: 11+2	♣ Q65	

Board: 168	♠ AK5	You bid first.
Dealer: North	♥ AK94	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 20	♣ KT43	

Board: 169	♠ 7	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: E-W	♦ KQT8743	
HCP: 8+3	♣ J42	

Board: 170	♠ J32	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: Both	♦ K87653	
HCP: 10+2	♣ A8	

Board: 171	♠ KT5	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 20	♣ AK73	

Both hands (Answers Page)

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQ76				2NT
Vul: E-W	♥ 765	♥ KJ98	Pass	4♣	Pass	4NT ¹
North HCP: 11+2	♦ KQJ864	♦ A7	Pass	6♦	All Pass	
South HCP: 21	♣ Q65	♣ AK7				1. A=3 out of 4
Contract: 6♦ North						

Board: 168	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ Q74		2NT	Pass	4♣
Vul: N-S	♥ AK94	♥ 6	Pass	4♣ ¹	Pass	6♦
North HCP: 20	♦ K3	♦ AQT875	All Pass			
South HCP: 10+2	♣ KT43	♣ Q92				1. A=2 out of 4
Contract: 6♦ South						

Board: 169	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQ2				2NT
Vul: E-W	♥ QT	♥ AK842	Pass	3♣ ¹	Pass	4♣ ²
North HCP: 8+3	♦ KQT8743	♦ A2	Pass	6♦	All Pass	
South HCP: 20+1	♣ J42	♣ K53				1. Minor Suit Transfers after 2NT
Contract: 6♦ North						2. automat

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ J32	♠ QT				2NT
Vul: Both	♥ Q4	♥ AKT85	Pass	4♣	Pass	4♣ ¹
North HCP: 10+2	♦ K87653	♦ AQ9	Pass	6NT	All Pass	
South HCP: 21+1	♣ A8	♣ KQJ				1. A=2 out of 4
Contract: 6NT North						

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ A3		2NT	Pass	4♣
Vul: E-W	♥ AK6	♥ Q7	Pass	4♣ ¹	Pass	7NT
North HCP: 20	♦ K53	♦ AJ98762	All Pass			
South HCP: 11+3	♣ AK73	♣ 95				1. A=2 out of 4
Contract: 7NT South						

South hands

2N_and_1_Minor

Board: 167 ♠ AQ76 You bid first.

Dealer: South ♥ KJ98 The opponents are silent.

Vul: E-W ♦ A7

HCP: 21 ♣ AK7

Board: 168 ♠ Q74 Partner bids first.

Dealer: North ♥ 6 The opponents are silent.

Vul: N-S ♦ AQT875

HCP: 10+2 ♣ Q92

Board: 169 ♠ AQ2 You bid first.

Dealer: South ♥ AK842 The opponents are silent.

Vul: E-W ♦ A2

HCP: 20+1 ♣ K53

Board: 170 ♠ QT You bid first.

Dealer: South ♥ AKT85 The opponents are silent.

Vul: Both ♦ AQ9

HCP: 21+1 ♣ KQJ

Board: 171 ♠ A3 Partner bids first.

Dealer: North ♥ Q7 The opponents are silent.

Vul: E-W ♦ AJ98762

HCP: 11+3 ♣ 95

Both hands (Answers Page)

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQ76				2NT
Vul: E-W	♥ 765	♥ KJ98	Pass	4♣	Pass	4NT ¹
North HCP: 11+2	♦ KQJ864	♦ A7	Pass	6♦	All Pass	
South HCP: 21	♣ Q65	♣ AK7				
Contract: 6♦ North			1. A=3 out of 4			

Board: 168	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ Q74		2NT	Pass	4♣
Vul: N-S	♥ AK94	♥ 6	Pass	4♣ ¹	Pass	6♦
North HCP: 20	♦ K3	♦ AQT875	All Pass			
South HCP: 10+2	♣ KT43	♣ Q92				
Contract: 6♦ South			1. A=2 out of 4			

Board: 169	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQ2				2NT
Vul: E-W	♥ QT	♥ AK842	Pass	3♣ ¹	Pass	4♣ ²
North HCP: 8+3	♦ KQT8743	♦ A2	Pass	6♦	All Pass	
South HCP: 20+1	♣ J42	♣ K53				
Contract: 6♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ J32	♠ QT				2NT
Vul: Both	♥ Q4	♥ AKT85	Pass	4♣	Pass	4♣ ¹
North HCP: 10+2	♦ K87653	♦ AQ9	Pass	6NT	All Pass	
South HCP: 21+1	♣ A8	♣ KQJ				
Contract: 6NT North			1. A=2 out of 4			

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ A3		2NT	Pass	4♣
Vul: E-W	♥ AK6	♥ Q7	Pass	4♣ ¹	Pass	7NT
North HCP: 20	♦ K53	♦ AJ98762	All Pass			
South HCP: 11+3	♣ AK73	♣ 95				
Contract: 7NT South			1. A=2 out of 4			

North hands

2N_and_1_Minor

Board: 172 ♠ AK92 You bid first.

Dealer: North ♥ AJ3 The opponents are silent.

Vul: Both ♦ T2

HCP: 21 ♣ AKQ3

Board: 173 ♠ KJ Partner bids first.

Dealer: South ♥ J7 The opponents are silent.

Vul: N-S ♦ 874

HCP: 10+2 ♣ KQT932

Board: 174 ♠ 8 Partner bids first.

Dealer: South ♥ T53 The opponents are silent.

Vul: Both ♦ 92

HCP: 4+3 ♣ KJT7543

Board: 175 ♠ AQ7 You bid first.

Dealer: North ♥ 52 The opponents are silent.

Vul: None ♦ AK96

HCP: 20 ♣ AQJT

Board: 176 ♠ 74 Partner bids first.

Dealer: South ♥ 8 The opponents are silent.

Vul: None ♦ AK9

HCP: 11+3 ♣ A975432

Both hands (Answers Page)

Board: 172	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ 6		2NT	Pass	4♣
Vul: Both	♥ AJ3	♥ T42	Pass	4NT ¹	Pass	6♦
North HCP: 21	♦ T2	♦ AKQ754	All Pass			
South HCP: 9+2	♣ AKQ3	♣ 764				
Contract: 6♦ South			1. A=3 out of 4			

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ 962				2NT
Vul: N-S	♥ J7	♥ AK6	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ 874	♦ AKQ5	Pass	6♣	All Pass	
South HCP: 20	♣ KQT932	♣ A65				
Contract: 6♣ North			1. A=3 out of 4			

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ J3				2NT
Vul: Both	♥ T53	♥ KQJ8	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 4+3	♦ 92	♦ AKQ4	Pass	6♣	All Pass	
South HCP: 20	♣ KJT7543	♣ A96				
Contract: 6♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ KJT4		2NT	Pass	3♣ ¹
Vul: None	♥ 52	♥ QJT	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK96	♦ -	All Pass			
South HCP: 10+2	♣ AQJT	♣ K87652				
Contract: 3NT South			1. Stayman			

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AK5				2NT
Vul: None	♥ 8	♥ AK72	Pass	4♣	Pass	4♠ ¹
North HCP: 11+3	♦ AK9	♦ 87	Pass	6NT	All Pass	
South HCP: 20	♣ A975432	♣ KQJ6				
Contract: 6NT North			1. A=2 out of 4			

South hands**2N_and_1_Minor**

Board: 172	♠ 6	Partner bids first.
Dealer: North	♥ T42	The opponents are silent.
Vul: Both	♦ AKQ754	
HCP: 9+2	♣ 764	

Board: 173	♠ 962	You bid first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 20	♣ A65	

Board: 174	♠ J3	You bid first.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: Both	♦ AKQ4	
HCP: 20	♣ A96	

Board: 175	♠ KJT4	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: None	♦ -	
HCP: 10+2	♣ K87652	

Board: 176	♠ AK5	You bid first.
Dealer: South	♥ AK72	The opponents are silent.
Vul: None	♦ 87	
HCP: 20	♣ KQJ6	

Both hands (Answers Page)

Board: 172	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ 6		2NT	Pass	4♣
Vul: Both	♥ AJ3	♥ T42	Pass	4NT ¹	Pass	6♦
North HCP: 21	♦ T2	♦ AKQ754	All Pass			
South HCP: 9+2	♣ AKQ3	♣ 764				
Contract: 6♦ South			1. A=3 out of 4			

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ 962				2NT
Vul: N-S	♥ J7	♥ AK6	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ 874	♦ AKQ5	Pass	6♣	All Pass	
South HCP: 20	♣ KQT932	♣ A65				
Contract: 6♣ North			1. A=3 out of 4			

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ J3				2NT
Vul: Both	♥ T53	♥ KQJ8	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 4+3	♦ 92	♦ AKQ4	Pass	6♣	All Pass	
South HCP: 20	♣ KJT7543	♣ A96				
Contract: 6♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ KJT4		2NT	Pass	3♣ ¹
Vul: None	♥ 52	♥ QJT	Pass	3♦	Pass	3NT
North HCP: 20	♦ AK96	♦ -	All Pass			
South HCP: 10+2	♣ AQJT	♣ K87652				
Contract: 3NT South			1. Stayman			

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AK5				2NT
Vul: None	♥ 8	♥ AK72	Pass	4♣	Pass	4♠ ¹
North HCP: 11+3	♦ AK9	♦ 87	Pass	6NT	All Pass	
South HCP: 20	♣ A975432	♣ KQJ6				
Contract: 6NT North			1. A=2 out of 4			

Board: 177	♠ A763	You bid first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 20	♣ A874	

Board: 178	♠ K3	Partner bids first.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ A87542	
HCP: 14+2	♣ A52	

Board: 179	♠ AK92	You bid first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 20	♣ AT7	

Board: 180	♠ AQJ42	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 20+1	♣ JT8	

Board: 181	♠ AKJ7	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ KQT6	
HCP: 20	♣ K72	

Both hands (Answers Page)

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ KQJ		2NT	Pass	4♣
Vul: N-S	♥ AK3	♥ 86	Pass	4♦ ¹	Pass	7NT
North HCP: 20	♦ AJ	♦ KQ87642	All Pass			
South HCP: 11+3	♣ A874	♣ 6				1. A=0/4 or 4/4
Contract: 7NT South						

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQ7				2NT
Vul: E-W	♥ K5	♥ AQ9	Pass	4♣	Pass	4♠ ¹
North HCP: 14+2	♦ A87542	♦ KT9	Pass	7NT	All Pass	
South HCP: 21	♣ A52	♣ KQJ7				
Contract: 7NT North				1. A=2 out of 4		

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ J4		2NT	Pass	4♣
Vul: Both	♥ KJT	♥ AQ	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ AJT	♦ 987	All Pass			
South HCP: 12+2	♣ AT7	♣ KQ9862				
Contract: 6NT South			1. A=3 out of 4			

Board: 180	North:	South:	W	N	E	S
Dealer: North	♠ AQJ42	♠ 7		2NT	Pass	4 ♣
Vul: E-W	♥ KQ	♥ A87	Pass	4 ♠ ¹	Pass	7 ♣
North HCP: 20+1	♦ AQJ	♦ 943	All Pass			
South HCP: 10+2	♣ JT8	♣ AQ5432				1. A=2 out of 4
Contract: 7♣ South						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ QT42		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ	♥ 9		Pass	3♠	Pass
North HCP: 20	♦ KQT6	♦ 7		Pass	4NT	Pass
South HCP: 9+3	♣ K72	♣ AQJT863		Pass	5♠	All Pass
Contract: 5♠ North				1. Stayman		
				2. A=1/5 or 4/5		

South hands

2N_and_1_Minor

Board: 177	♠ KQJ	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: N-S	♦ KQ87642	
HCP: 11+3	♣ 6	

Board: 178	♠ AQ7	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ KT9	
HCP: 21	♣ KQJ7	

Board: 179	♠ J4	Partner bids first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: Both	♦ 987	
HCP: 12+2	♣ KQ9862	

Board: 180	♠ 7	Partner bids first.
Dealer: North	♥ A87	The opponents are silent.
Vul: E-W	♦ 943	
HCP: 10+2	♣ AQ5432	

Board: 181	♠ QT42	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ 7	
HCP: 9+3	♣ AQJT863	

Both hands (Answers Page)

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ KQJ		2NT	Pass	4♣
Vul: N-S	♥ AK3	♥ 86	Pass	4♦ ¹	Pass	7NT
North HCP: 20	♦ AJ	♦ KQ87642	All Pass			
South HCP: 11+3	♣ A874	♣ 6				1. A=0/4 or 4/4
Contract: 7NT South						

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQ7				2NT
Vul: E-W	♥ K5	♥ AQ9	Pass	4♣	Pass	4♠ ¹
North HCP: 14+2	♦ A87542	♦ KT9	Pass	7NT	All Pass	
South HCP: 21	♣ A52	♣ KQJ7				
Contract: 7NT North				1. A=2 out of 4		

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ J4		2NT	Pass	4♣
Vul: Both	♥ KJT	♥ AQ		Pass	4NT ¹	Pass
North HCP: 20	♦ AJT	♦ 987		All Pass		
South HCP: 12+2	♣ AT7	♣ KQ9862				1. A=3 out of 4
Contract: 6NT South						

Board: 180	North:	South:	W	N	E	S
Dealer: North	♠ AQJ42	♠ 7		2NT	Pass	4 ♣
Vul: E-W	♥ KQ	♥ A87	Pass	4 ♠ ¹	Pass	7 ♣
North HCP: 20+1	♦ AQJ	♦ 943	All Pass			
South HCP: 10+2	♣ JT8	♣ AQ5432				1. A=2 out of 4
Contract: 7♣ South						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ QT42		2NT	Pass	3♣ ¹
Vul: Both	♥ KJ	♥ 9		Pass	3♠	Pass
North HCP: 20	♦ KQT6	♦ 7		Pass	4NT	Pass
South HCP: 9+3	♣ K72	♣ AQJT863		Pass	5♠	All Pass
Contract: 5♠ North				1. Stayman		
				2. A=1/5 or 4/5		

Board: 182 ♠ AT52 You bid first.

Dealer: North ♥ AK The opponents are silent.

Vul: N-S ♦ Q86

HCP: 20 ♣ AK63

Board: 183 ♠ Q42 Partner bids first.

Dealer: South ♥ T9 The opponents are silent.

Vul: Both ♦ 82

HCP: 10+2 ♣ AKJT32

Board: 184 ♠ KJ8 Partner bids first.

Dealer: South ♥ JT The opponents are silent.

Vul: None ♦ KQ

HCP: 13+2 ♣ QJ8765

Board: 185 ♠ KQ96 Partner bids first.

Dealer: South ♥ 3 The opponents are silent.

Vul: N-S ♦ Q8

HCP: 10+2 ♣ K86542

Board: 186 ♠ KQJ6 You bid first.

Dealer: North ♥ AJ52 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 21 ♣ A95

Both hands (Answers Page)

Board: 182

Dealer: North

North:

♠ AT52

South:

♠ J4

W
N
E
S

Vul: N-S

♥ AK

♥ Q962

 2NT Pass 3♣¹

North HCP: 20

♦ Q86

♦ A

Pass 3♦ Pass 4♣

South HCP: 10+2

♣ AK63

♣ QJ9542

Pass 4♥ Pass 5♣

Contract: 5♣ South

All Pass

1. Stayman

Board: 183

Dealer: South

North:

♠ Q42

South:

♠ AK5

W
N
E
S

Vul: Both

♥ T9

♥ AQ3

 2NT Pass 4♣ Pass 4NT¹

North HCP: 10+2

♦ 82

♦ AQJ7

Pass 6♣ All Pass

South HCP: 20

♣ AKJT32

♣ 976

1. A=3 out of 4

Contract: 6♣ North

Board: 184

Dealer: South

North:

♠ KJ8

South:

♠ QT9

W
N
E
S

Vul: None

♥ JT

♥ AQ7

 2NT Pass 4♣ Pass 4NT¹

North HCP: 13+2

♦ KQ

♦ AJT2

Pass 6NT All Pass

South HCP: 20

♣ QJ8765

♣ AK3

1. A=3 out of 4

Contract: 6NT North

Board: 185

Dealer: South

North:

♠ KQ96

South:

♠ AJT

W
N
E
S

Vul: N-S

♥ 3

♥ AQ8

 2NT Pass 3♣¹ Pass 3♦

North HCP: 10+2

♦ Q8

♦ KJ7

Pass 4♣ Pass 5♣

South HCP: 21

♣ K86542

♣ AQ97

Pass 6♣ All Pass

Contract: 6♣ North

1. Stayman

Board: 186

Dealer: North

North:

♠ KQJ6

South:

♠ T7

W
N
E
S

Vul: E-W

♥ AJ52

♥ K9

 2NT Pass 4NT¹ Pass 6♣

North HCP: 21

♦ AQ

♦ J43

All Pass

South HCP: 10+2

♣ A95

♣ KQJT72

1. A=3 out of 4

Contract: 6♣ South

South hands

2N_and_1_Minor

Board: 182	♠ J4	Partner bids first.
Dealer: North	♥ Q962	The opponents are silent.
Vul: N-S	♦ A	
HCP: 10+2	♣ QJ9542	

Board: 183	♠ AK5	You bid first.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: Both	♦ AQJ7	
HCP: 20	♣ 976	

Board: 184	♠ QT9	You bid first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: None	♦ AJT2	
HCP: 20	♣ AK3	

Board: 185	♠ AJT	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 21	♣ AQ97	

Board: 186	♠ T7	Partner bids first.
Dealer: North	♥ K9	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 10+2	♣ KQJT72	

Both hands (Answers Page)

Board: 182	North:	South:	W	N	E	S
Dealer: North	♠ AT52	♠ J4		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK	♥ Q962	Pass	3♠	Pass	4♣
North HCP: 20	♦ Q86	♦ A	Pass	4♥	Pass	5♣
South HCP: 10+2	♣ AK63	♣ QJ9542	All Pass			
Contract: 5♣ South			1. Stayman			

Board: 183	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AK5				2NT
Vul: Both	♥ T9	♥ AQ3	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ 82	♦ AQJ7	Pass	6♣	All Pass	
South HCP: 20	♣ AKJT32	♣ 976				1. A=3 out of 4
Contract: 6♣ North						

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ QT9				2NT
Vul: None	♥ JT	♥ AQ7	Pass	4♣	Pass	4NT ¹
North HCP: 13+2	♦ KQ	♦ AJT2	Pass	6NT	All Pass	
South HCP: 20	♣ QJ8765	♣ AK3				1. A=3 out of 4
Contract: 6NT North						

Board: 185	North:	South:	W	N	E	S
Dealer: South	♠ KQ96	♠ AJT				2NT
Vul: N-S	♥ 3	♥ AQ8	Pass	3♣ ¹	Pass	3♦
North HCP: 10+2	♦ Q8	♦ KJ7	Pass	4♣	Pass	5♣
South HCP: 21	♣ K86542	♣ AQ97	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

Board: 186	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ T7		2NT	Pass	4♣
Vul: E-W	♥ AJ52	♥ K9	Pass	4NT ¹	Pass	6♣
North HCP: 21	♦ AQ	♦ J43	All Pass			
South HCP: 10+2	♣ A95	♣ KQJT72				1. A=3 out of 4
Contract: 6♣ South						

Board: 187 ♠ AKJ You bid first.

Dealer: North ♥ AQT42 The opponents are silent.

Vul: Both ♦ 97

HCP: 21+1 ♣ AKT

Board: 188 ♠ AT9 You bid first.

Dealer: North ♥ AQ72 The opponents are silent.

Vul: E-W ♦ QJ3

HCP: 20 ♣ AQJ

Board: 189 ♠ AJ32 You bid first.

Dealer: North ♥ KJ6 The opponents are silent.

Vul: Both ♦ AKT

HCP: 21 ♣ KQ2

Board: 190 ♠ 9654 Partner bids first.

Dealer: South ♥ 2 The opponents are silent.

Vul: None ♦ AJ7632

HCP: 5+2 ♣ 98

Both hands (Answers Page)

Board: 187

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 76		2NT	Pass	3♣ ¹
Vul: Both	♥ AQT42	♥ K653	Pass	3♥	Pass	3♠
North HCP: 21+1	♦ 97	♦ AQJ8643	Pass	4♣	Pass	4NT
South HCP: 10+3	♣ AKT	♣ -	Pass	5♣ ²	Pass	5♦
Contract: 6♥ South			Pass	5♠ ³	Pass	6♥
			All Pass			

1. Stayman
2. A=0/5 or 3/5
3. !H queen and !S king

Board: 188

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ K64		2NT	Pass	4♣
Vul: E-W	♥ AQ72	♥ JT8	Pass	4NT ¹	Pass	7♦
North HCP: 20	♦ QJ3	♦ AKT974	All Pass			
South HCP: 11+2	♣ AQJ	♣ 2	1. A=3 out of 4			
Contract: 7♦ South						

Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ AJ32	♠ K6		2NT	Pass	4♣
Vul: Both	♥ KJ6	♥ A5	Pass	4♣ ¹	Pass	7NT
North HCP: 21	♦ AKT	♦ 76	All Pass			
South HCP: 12+3	♣ KQ2	♣ AJT8754	1. A=2 out of 4			
Contract: 7NT South						

Board: 190

	North:	South:	W	N	E	S
Dealer: South	♠ 9654	♠ AKJ				2NT
Vul: None	♥ 2	♥ AQ8	Pass	3♣ ¹	Pass	3♦
North HCP: 5+2	♦ AJ7632	♦ KQT5	Pass	3NT	All Pass	
South HCP: 21	♣ 98	♣ Q74	1. Stayman			
Contract: 3NT North						

South hands

2N_and_1_Minor

Board: 187	♠ 76	Partner bids first.
Dealer: North	♥ K653	The opponents are silent.
Vul: Both	♦ AQJ8643	
HCP: 10+3	♣ -	

Board: 188	♠ K64	Partner bids first.
Dealer: North	♥ JT8	The opponents are silent.
Vul: E-W	♦ AKT974	
HCP: 11+2	♣ 2	

Board: 189	♠ K6	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ 76	
HCP: 12+3	♣ AJT8754	

Board: 190	♠ AKJ	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: None	♦ KQT5	
HCP: 21	♣ Q74	

Both hands (Answers Page)

Board: 187

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 76		2NT	Pass	3♣ ¹
Vul: Both	♥ AQT42	♥ K653	Pass	3♥	Pass	3♠
North HCP: 21+1	♦ 97	♦ AQJ8643	Pass	4♣	Pass	4NT
South HCP: 10+3	♣ AKT	♣ -	Pass	5♣ ²	Pass	5♦
Contract: 6♥ South			Pass	5♠ ³	Pass	6♥
			All Pass			

1. Stayman
2. A=0/5 or 3/5
3. !H queen and !S king

Board: 188

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ K64		2NT	Pass	4♣
Vul: E-W	♥ AQ72	♥ JT8	Pass	4NT ¹	Pass	7♦
North HCP: 20	♦ QJ3	♦ AKT974	All Pass			
South HCP: 11+2	♣ AQJ	♣ 2	1. A=3 out of 4			
Contract: 7♦ South						

Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ AJ32	♠ K6		2NT	Pass	4♣
Vul: Both	♥ KJ6	♥ A5	Pass	4♣ ¹	Pass	7NT
North HCP: 21	♦ AKT	♦ 76	All Pass			
South HCP: 12+3	♣ KQ2	♣ AJT8754	1. A=2 out of 4			
Contract: 7NT South						

Board: 190

	North:	South:	W	N	E	S
Dealer: South	♠ 9654	♠ AKJ				2NT
Vul: None	♥ 2	♥ AQ8	Pass	3♣ ¹	Pass	3♦
North HCP: 5+2	♦ AJ7632	♦ KQT5	Pass	3NT	All Pass	
South HCP: 21	♣ 98	♣ Q74	1. Stayman			
Contract: 3NT North						

Board: 191	♠ AT	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: E-W	♦ AK8764	
HCP: 13+2	♣ JT9	

Board: 192	♠ AKT86	You bid first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 20+1	♣ A64	

Board: 193	♠ AQ9	You bid first.
Dealer: North	♥ AKQ7	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 20	♣ J53	

Board: 194	♠ KT9	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ AKQJ3	
HCP: 20+1	♣ KJ4	

Board: 195	♠ J	Partner bids first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: None	♦ T72	
HCP: 12+2	♣ KQT976	

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ K83				2NT
Vul: E-W	♥ J9	♥ AKQT	Pass	4♣	Pass	4♦ ¹
North HCP: 13+2	♦ AK8764	♦ JT	Pass	7♦	All Pass	
South HCP: 20	♣ JT9	♣ AK62				1. A=2 out of 4
Contract: 7♦ North						

Board: 192	North:	South:	W	N	E	S
Dealer: North	♠ AKT86	♠ Q75		2NT	Pass	4♣
Vul: Both	♥ AT9	♥ K	Pass	4♦ ¹	Pass	6♣
North HCP: 20+1	♦ AJ	♦ T63	All Pass			
South HCP: 11+2	♣ A64	♣ KQJ987				1. A=0/4 or 4/4
Contract: 6♣ South						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ JT82		2NT	Pass	3♣ ¹
Vul: N-S	♥ AKQ7	♥ 6	Pass	3♥	Pass	3NT
North HCP: 20	♦ KJT	♦ 82	All Pass			
South HCP: 7+2	♣ J53	♣ AQT862				1. Stayman
Contract: 3NT South						

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ AQJ7		2NT	Pass	3♣ ¹
Vul: E-W	♥ K7	♥ 62	Pass	3♦	Pass	4♣
North HCP: 20+1	♦ AKQJ3	♦ 6	Pass	5♣	Pass	6♣
South HCP: 11+2	♣ KJ4	♣ A97532	All Pass			
Contract: 6♣ South						1. Stayman

Board: 195	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A97				2NT
Vul: None	♥ AQ2	♥ K9	Pass	4♣	Pass	4NT ¹
North HCP: 12+2	♦ T72	♦ AKQJ5	Pass	7♣	All Pass	
South HCP: 21+1	♣ KQT976	♣ A42				1. A=3 out of 4
Contract: 7♣ North						

South hands**2N_and_1_Minor**

Board: 191 ♠ K83 You bid first.

Dealer: South ♥ AKQT The opponents are silent.

Vul: E-W ♦ JT

HCP: 20 ♣ AK62

Board: 192 ♠ Q75 Partner bids first.

Dealer: North ♥ K The opponents are silent.

Vul: Both ♦ T63

HCP: 11+2 ♣ KQJ987

Board: 193 ♠ JT82 Partner bids first.

Dealer: North ♥ 6 The opponents are silent.

Vul: N-S ♦ 82

HCP: 7+2 ♣ AQT862

Board: 194 ♠ AQJ7 Partner bids first.

Dealer: North ♥ 62 The opponents are silent.

Vul: E-W ♦ 6

HCP: 11+2 ♣ A97532

Board: 195 ♠ A97 You bid first.

Dealer: South ♥ K9 The opponents are silent.

Vul: None ♦ AKQJ5

HCP: 21+1 ♣ A42

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ K83				2NT
Vul: E-W	♥ J9	♥ AKQT	Pass	4♣	Pass	4♦ ¹
North HCP: 13+2	♦ AK8764	♦ JT	Pass	7♦	All Pass	
South HCP: 20	♣ JT9	♣ AK62				1. A=2 out of 4
Contract: 7♦ North						

Board: 192	North:	South:	W	N	E	S
Dealer: North	♠ AKT86	♠ Q75		2NT	Pass	4♣
Vul: Both	♥ AT9	♥ K	Pass	4♦ ¹	Pass	6♣
North HCP: 20+1	♦ AJ	♦ T63	All Pass			
South HCP: 11+2	♣ A64	♣ KQJ987				1. A=0/4 or 4/4
Contract: 6♣ South						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ JT82		2NT	Pass	3♣ ¹
Vul: N-S	♥ AKQ7	♥ 6	Pass	3♥	Pass	3NT
North HCP: 20	♦ KJT	♦ 82	All Pass			
South HCP: 7+2	♣ J53	♣ AQT862				1. Stayman
Contract: 3NT South						

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ AQJ7		2NT	Pass	3♣ ¹
Vul: E-W	♥ K7	♥ 62	Pass	3♦	Pass	4♣
North HCP: 20+1	♦ AKQJ3	♦ 6	Pass	5♣	Pass	6♣
South HCP: 11+2	♣ KJ4	♣ A97532	All Pass			
Contract: 6♣ South						1. Stayman

Board: 195	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A97				2NT
Vul: None	♥ AQ2	♥ K9	Pass	4♣	Pass	4NT ¹
North HCP: 12+2	♦ T72	♦ AKQJ5	Pass	7♣	All Pass	
South HCP: 21+1	♣ KQT976	♣ A42				1. A=3 out of 4
Contract: 7♣ North						

Board: 196	♠ QJ92	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ AQT532	
HCP: 15+2	♣ A	

Board: 197	♠ AK652	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 20+1	♣ AQ92	

Board: 198	♠ 62	You bid first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: Both	♦ AKQJ8	
HCP: 21+1	♣ A2	

Board: 199	♠ A63	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: N-S	♦ AKQ73	
HCP: 20+1	♣ T2	

Board: 200	♠ AKT7	You bid first.
Dealer: North	♥ AK73	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 20	♣ Q85	

Both hands (Answers Page)

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ AT8				2NT
Vul: N-S	♥ Q9	♥ AK82	Pass	3♣ ¹	Pass	3♥
North HCP: 15+2	♦ AQT532	♦ KJ4	Pass	4♦	Pass	5♦
South HCP: 20	♣ A	♣ KQT	Pass	6NT	All Pass	
Contract: 6NT North			1. Stayman			

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ AK652	♠ QT7		2NT	Pass	4♣
Vul: E-W	♥ A4	♥ KT	Pass	4NT ¹	Pass	7NT
North HCP: 20+1	♦ K4	♦ AQ9762	All Pass			
South HCP: 14+2	♣ AQ92	♣ K7	1. A=3 out of 4			
Contract: 7NT South						

Board: 198	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ A4		2NT	Pass	4♣
Vul: Both	♥ AKT3	♥ 874	Pass	4NT ¹	Pass	6♣
North HCP: 21+1	♦ AKQJ8	♦ 94	All Pass			
South HCP: 10+2	♣ A2	♣ KQJT86	1. A=3 out of 4			
Contract: 6♣ South						

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ J852		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK6	♥ 42	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ AKQ73	♦ -	All Pass			
South HCP: 5+3	♣ T2	♣ A987543	1. Stayman			
Contract: 3NT South						

Board: 200	North:	South:	W	N	E	S
Dealer: North	♠ AKT7	♠ J9		2NT	Pass	4♣
Vul: E-W	♥ AK73	♥ 962	Pass	4♣ ¹	Pass	6♦
North HCP: 20	♦ KJ	♦ AQT963	All Pass			
South HCP: 10+2	♣ Q85	♣ K4	1. A=2 out of 4			
Contract: 6♦ South						

South hands

2N_and_1_Minor

Board: 196 ♠ AT8 You bid first.

Dealer: South ♥ AK82 The opponents are silent.

Vul: N-S ♦ KJ4

HCP: 20 ♣ KQT

Board: 197 ♠ QT7 Partner bids first.

Dealer: North ♥ KT The opponents are silent.

Vul: E-W ♦ AQ9762

HCP: 14+2 ♣ K7

Board: 198 ♠ A4 Partner bids first.

Dealer: North ♥ 874 The opponents are silent.

Vul: Both ♦ 94

HCP: 10+2 ♣ KQJT86

Board: 199 ♠ J852 Partner bids first.

Dealer: North ♥ 42 The opponents are silent.

Vul: N-S ♦ -

HCP: 5+3 ♣ A987543

Board: 200 ♠ J9 Partner bids first.

Dealer: North ♥ 962 The opponents are silent.

Vul: E-W ♦ AQT963

HCP: 10+2 ♣ K4

Both hands (Answers Page)

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ AT8				2NT
Vul: N-S	♥ Q9	♥ AK82	Pass	3♣ ¹	Pass	3♥
North HCP: 15+2	♦ AQT532	♦ KJ4	Pass	4♦	Pass	5♦
South HCP: 20	♣ A	♣ KQT	Pass	6NT	All Pass	
Contract: 6NT North			1. Stayman			

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ AK652	♠ QT7		2NT	Pass	4♣
Vul: E-W	♥ A4	♥ KT	Pass	4NT ¹	Pass	7NT
North HCP: 20+1	♦ K4	♦ AQ9762	All Pass			
South HCP: 14+2	♣ AQ92	♣ K7	1. A=3 out of 4			
Contract: 7NT South						

Board: 198	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ A4		2NT	Pass	4♣
Vul: Both	♥ AKT3	♥ 874	Pass	4NT ¹	Pass	6♣
North HCP: 21+1	♦ AKQJ8	♦ 94	All Pass			
South HCP: 10+2	♣ A2	♣ KQJT86	1. A=3 out of 4			
Contract: 6♣ South						

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ J852		2NT	Pass	3♣ ¹
Vul: N-S	♥ AK6	♥ 42	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ AKQ73	♦ -	All Pass			
South HCP: 5+3	♣ T2	♣ A987543	1. Stayman			
Contract: 3NT South						

Board: 200	North:	South:	W	N	E	S
Dealer: North	♠ AKT7	♠ J9		2NT	Pass	4♣
Vul: E-W	♥ AK73	♥ 962	Pass	4♣ ¹	Pass	6♦
North HCP: 20	♦ KJ	♦ AQT963	All Pass			
South HCP: 10+2	♣ Q85	♣ K4	1. A=2 out of 4			
Contract: 6♦ South						

Board: 201 ♠ AT You bid first.

Dealer: North ♥ AQ63 The opponents are silent.

Vul: E-W ♦ AKT92

HCP: 20+1 ♣ K9

Board: 202 ♠ Q852 Partner bids first.

Dealer: South ♥ 3 The opponents are silent.

Vul: Both ♦ AK9854

HCP: 14+2 ♣ KQ

Board: 203 ♠ 5 Partner bids first.

Dealer: South ♥ KT84 The opponents are silent.

Vul: N-S ♦ QJ9764

HCP: 6+2 ♣ 43

Board: 204 ♠ A9 You bid first.

Dealer: North ♥ AJ75 The opponents are silent.

Vul: Both ♦ AKQ8

HCP: 20 ♣ Q75

Both hands (Answers Page)

Board: 201

Dealer: North

North:

♠ AT

South:

♠ Q73

W N E S

2NT Pass 4♣

Vul: E-W

♥ AQ63

♥ K8

Pass 4NT¹ Pass 6NT

North HCP: 20+1

♦ AKT92

♦ 54

All Pass

South HCP: 12+2

♣ K9

♣ AQJT62

1. A=3 out of 4

Contract: 6NT South

Board: 202

Dealer: South

North:

♠ Q852

South:

♠ AK94

W N E S

2NT

Vul: Both

♥ 3

♥ AKQ

Pass 3♣¹ Pass 3♠

North HCP: 14+2

♦ AK9854

♦ J73

Pass 4♥ Pass 4♠

South HCP: 21

♣ KQ

♣ A72

Pass 4NT Pass 5♦²

Contract: 7♠ North

Pass 7♠ All Pass

1. Stayman

2. A=1/5 or 4/5

Board: 203

Dealer: South

North:

♠ 5

South:

♠ KQJ8

W N E S

2NT

Vul: N-S

♥ KT84

♥ A3

Pass 3♣¹ Pass 3♠

North HCP: 6+2

♦ QJ9764

♦ A82

Pass 4♦ Pass 4♥

South HCP: 21

♣ 43

♣ AQJ5

Pass 5♦ All Pass

Contract: 5♦ North

1. Stayman

Board: 204

Dealer: North

North:

♠ A9

South:

♠ KT8

W N E S

2NT Pass 4♣

Vul: Both

♥ AJ75

♥ 6

Pass 4NT¹ Pass 7♣

North HCP: 20

♦ AKQ8

♦ J65

All Pass

South HCP: 11+2

♣ Q75

♣ AKT862

1. A=3 out of 4

Contract: 7♣ South

South hands

2N_and_1_Minor

Board: 201	♠ Q73	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 12+2	♣ AQJT62	

Board: 202	♠ AK94	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ J73	
HCP: 21	♣ A72	

Board: 203	♠ KQJ8	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ A82	
HCP: 21	♣ AQJ5	

Board: 204	♠ KT8	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ J65	
HCP: 11+2	♣ AKT862	

Both hands (Answers Page)

Board: 201

Dealer: North

North:

♠ AT

South:

♠ Q73

W N E S

2NT Pass 4♣

Vul: E-W

♥ AQ63

♥ K8

 Pass 4NT¹ Pass 6NT

North HCP: 20+1

♦ AKT92

♦ 54

All Pass

South HCP: 12+2

♣ K9

♣ AQJT62

1. A=3 out of 4

Contract: 6NT South

Board: 202

Dealer: South

North:

♠ Q852

South:

♠ AK94

W N E S

2NT

Vul: Both

♥ 3

♥ AKQ

 Pass 3♣¹ Pass 3♠

North HCP: 14+2

♦ AK9854

♦ J73

Pass 4♥ Pass 4♠

South HCP: 21

♣ KQ

♣ A72

 Pass 4NT Pass 5♦²

Contract: 7♠ North

Pass 7♠ All Pass

1. Stayman

2. A=1/5 or 4/5

Board: 203

Dealer: South

North:

♠ 5

South:

♠ KQJ8

W N E S

2NT

Vul: N-S

♥ KT84

♥ A3

 Pass 3♣¹ Pass 3♠

North HCP: 6+2

♦ QJ9764

♦ A82

Pass 4♦ Pass 4♥

South HCP: 21

♣ 43

♣ AQJ5

Pass 5♦ All Pass

Contract: 5♦ North

1. Stayman

Board: 204

Dealer: North

North:

♠ A9

South:

♠ KT8

W N E S

2NT Pass 4♣

Vul: Both

♥ AJ75

♥ 6

 Pass 4NT¹ Pass 7♣

North HCP: 20

♦ AKQ8

♦ J65

All Pass

South HCP: 11+2

♣ Q75

♣ AKT862

1. A=3 out of 4

Contract: 7♣ South

North hands

2N_and_1_Minor

Board: 205 ♠ AT93 You bid first.

Dealer: North ♥ AJ The opponents are silent.

Vul: None ♦ A5

HCP: 20+1 ♣ AQJ95

Board: 206 ♠ AK875 You bid first.

Dealer: North ♥ AJ9 The opponents are silent.

Vul: N-S ♦ AQ

HCP: 20+1 ♣ Q86

Board: 207 ♠ 74 Partner bids first.

Dealer: South ♥ 4 The opponents are silent.

Vul: E-W ♦ KT98432

HCP: 3+3 ♣ 954

Board: 208 ♠ A84 Partner bids first.

Dealer: South ♥ QJ9 The opponents are silent.

Vul: None ♦ 5

HCP: 10+2 ♣ KT8753

Board: 209 ♠ AK7 You bid first.

Dealer: North ♥ KQ4 The opponents are silent.

Vul: E-W ♦ J9

HCP: 20+1 ♣ AKT53

Both hands (Answers Page)

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ AT93	♠ KJ		2NT	Pass	4♣
Vul: None	♥ AJ	♥ T74	Pass	4♦ ¹	Pass	6NT
North HCP: 20+1	♦ A5	♦ KQJT62	All Pass			
South HCP: 13+2	♣ AQJ95	♣ K3				
Contract: 6NT South			1. A=0/4 or 4/4			

Board: 206	North:	South:	W	N	E	S
Dealer: North	♠ AK875	♠ 96		2NT	Pass	4♣
Vul: N-S	♥ AJ9	♥ Q6	Pass	4NT ¹	Pass	7♣
North HCP: 20+1	♦ AQ	♦ K54	All Pass			
South HCP: 10+2	♣ Q86	♣ AJT952				
Contract: 7♣ South			1. A=3 out of 4			

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AK				2NT
Vul: E-W	♥ 4	♥ KJ765	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 3+3	♦ KT98432	♦ QJ6	Pass	5♦	All Pass	
South HCP: 20+1	♣ 954	♣ KQJ				
Contract: 5♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ K93				2NT
Vul: None	♥ QJ9	♥ AT83	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ 5	♦ AKQT	Pass	6NT	All Pass	
South HCP: 20	♣ KT8753	♣ A6				
Contract: 6NT North			1. A=3 out of 4			

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ 8		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ4	♥ AT98	Pass	3♦	Pass	4♦
North HCP: 20+1	♦ J9	♦ AQ8543	Pass	5♣	Pass	6♦
South HCP: 11+2	♣ AKT53	♣ J4	All Pass			
Contract: 6♦ South			1. Stayman			

South hands**2N_and_1_Minor**

Board: 205	♠ KJ	Partner bids first.
Dealer: North	♥ T74	The opponents are silent.
Vul: None	♦ KQJT62	
HCP: 13+2	♣ K3	

Board: 206	♠ 96	Partner bids first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 10+2	♣ AJT952	

Board: 207	♠ AK	You bid first.
Dealer: South	♥ KJ765	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 20+1	♣ KQJ	

Board: 208	♠ K93	You bid first.
Dealer: South	♥ AT83	The opponents are silent.
Vul: None	♦ AKQT	
HCP: 20	♣ A6	

Board: 209	♠ 8	Partner bids first.
Dealer: North	♥ AT98	The opponents are silent.
Vul: E-W	♦ AQ8543	
HCP: 11+2	♣ J4	

Both hands (Answers Page)

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ AT93	♠ KJ		2NT	Pass	4♣
Vul: None	♥ AJ	♥ T74	Pass	4♦ ¹	Pass	6NT
North HCP: 20+1	♦ A5	♦ KQJT62	All Pass			
South HCP: 13+2	♣ AQJ95	♣ K3				
Contract: 6NT South			1. A=0/4 or 4/4			

Board: 206	North:	South:	W	N	E	S
Dealer: North	♠ AK875	♠ 96		2NT	Pass	4♣
Vul: N-S	♥ AJ9	♥ Q6	Pass	4NT ¹	Pass	7♣
North HCP: 20+1	♦ AQ	♦ K54	All Pass			
South HCP: 10+2	♣ Q86	♣ AJT952				
Contract: 7♣ South			1. A=3 out of 4			

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AK				2NT
Vul: E-W	♥ 4	♥ KJ765	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 3+3	♦ KT98432	♦ QJ6	Pass	5♦	All Pass	
South HCP: 20+1	♣ 954	♣ KQJ				
Contract: 5♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ K93				2NT
Vul: None	♥ QJ9	♥ AT83	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ 5	♦ AKQT	Pass	6NT	All Pass	
South HCP: 20	♣ KT8753	♣ A6				
Contract: 6NT North			1. A=3 out of 4			

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ 8		2NT	Pass	3♣ ¹
Vul: E-W	♥ KQ4	♥ AT98	Pass	3♦	Pass	4♦
North HCP: 20+1	♦ J9	♦ AQ8543	Pass	5♣	Pass	6♦
South HCP: 11+2	♣ AKT53	♣ J4	All Pass			
Contract: 6♦ South			1. Stayman			

Board: 210	♠ K5	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: Both	♦ QJ8753	
HCP: 10+2	♣ KT4	

Board: 211	♠ KQ4	You bid first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 21+1	♣ AKQJ4	

Board: 212	♠ AKQ2	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ K942	
HCP: 20	♣ A92	

Board: 213	♠ AK2	You bid first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: None	♦ A74	
HCP: 21	♣ AKQ3	

Board: 214	♠ AJ4	You bid first.
Dealer: North	♥ AJ875	The opponents are silent.
Vul: Both	♦ A92	
HCP: 20+1	♣ AQ	

Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AQJ2				2NT
Vul: Both	♥ J9	♥ KQ84	Pass	4♣	Pass	4♦ ¹
North HCP: 10+2	♦ QJ8753	♦ K6	Pass	4NT	All Pass	
South HCP: 20	♣ KT4	♣ AJ8				
Contract: 4NT North			1. A=2 out of 4			

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AJ7		2NT	Pass	4♣
Vul: E-W	♥ AT3	♥ QJ5	Pass	4♦ ¹	Pass	7NT
North HCP: 21+1	♦ Q3	♦ AKT854	All Pass			
South HCP: 15+2	♣ AKQJ4	♣ 9				
Contract: 7NT South			1. A=2 out of 4			

Board: 212	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ 3		2NT	Pass	4♣
Vul: Both	♥ A7	♥ QT8	Pass	4NT ¹	Pass	6♣
North HCP: 20	♦ K942	♦ AJ6	All Pass			
South HCP: 10+2	♣ A92	♣ QJ7653				
Contract: 6♣ South			1. A=3 out of 4			

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ 43		2NT	Pass	3♣ ¹
Vul: None	♥ JT6	♥ A875	Pass	3♦	Pass	4♦
North HCP: 21	♦ A74	♦ KT9862	Pass	5♦	Pass	6♦
South HCP: 7+2	♣ AKQ3	♣ 8	All Pass			
Contract: 6♦ South			1. Stayman			

Board: 214	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ K3		2NT	Pass	4♣
Vul: Both	♥ AJ875	♥ Q2	Pass	4♦ ¹	Pass	6♣
North HCP: 20+1	♦ A92	♦ T74	All Pass			
South HCP: 9+2	♣ AQ	♣ KJT973				
Contract: 6♣ South			1. A=0/4 or 4/4			

South hands**2N_and_1_Minor**

Board: 210 ♠ AQJ2 You bid first.

Dealer: South ♥ KQ84 The opponents are silent.

Vul: Both ♦ K6

HCP: 20 ♣ AJ8

Board: 211 ♠ AJ7 Partner bids first.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: E-W ♦ AKT854

HCP: 15+2 ♣ 9

Board: 212 ♠ 3 Partner bids first.

Dealer: North ♥ QT8 The opponents are silent.

Vul: Both ♦ AJ6

HCP: 10+2 ♣ QJ7653

Board: 213 ♠ 43 Partner bids first.

Dealer: North ♥ A875 The opponents are silent.

Vul: None ♦ KT9862

HCP: 7+2 ♣ 8

Board: 214 ♠ K3 Partner bids first.

Dealer: North ♥ Q2 The opponents are silent.

Vul: Both ♦ T74

HCP: 9+2 ♣ KJT973

Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AQJ2				2NT
Vul: Both	♥ J9	♥ KQ84	Pass	4♣	Pass	4♦ ¹
North HCP: 10+2	♦ QJ8753	♦ K6	Pass	4NT	All Pass	
South HCP: 20	♣ KT4	♣ AJ8				
Contract: 4NT North			1. A=2 out of 4			

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AJ7		2NT	Pass	4♣
Vul: E-W	♥ AT3	♥ QJ5	Pass	4♦ ¹	Pass	7NT
North HCP: 21+1	♦ Q3	♦ AKT854	All Pass			
South HCP: 15+2	♣ AKQJ4	♣ 9				
Contract: 7NT South			1. A=2 out of 4			

Board: 212	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ 3		2NT	Pass	4♣
Vul: Both	♥ A7	♥ QT8	Pass	4NT ¹	Pass	6♣
North HCP: 20	♦ K942	♦ AJ6	All Pass			
South HCP: 10+2	♣ A92	♣ QJ7653				
Contract: 6♣ South			1. A=3 out of 4			

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ 43		2NT	Pass	3♣ ¹
Vul: None	♥ JT6	♥ A875	Pass	3♦	Pass	4♦
North HCP: 21	♦ A74	♦ KT9862	Pass	5♦	Pass	6♦
South HCP: 7+2	♣ AKQ3	♣ 8	All Pass			
Contract: 6♦ South			1. Stayman			

Board: 214	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ K3		2NT	Pass	4♣
Vul: Both	♥ AJ875	♥ Q2	Pass	4♦ ¹	Pass	6♣
North HCP: 20+1	♦ A92	♦ T74	All Pass			
South HCP: 9+2	♣ AQ	♣ KJT973				
Contract: 6♣ South			1. A=0/4 or 4/4			

North hands

2N_and_1_Minor

Board: 215	♠ AQ	Partner bids first.
Dealer: South	♥ 7652	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 9+2	♣ K97654	

Board: 216	♠ AQ65	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: E-W	♦ KQ82	
HCP: 21	♣ A9	

Board: 217	♠ AT	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: None	♦ 97	
HCP: 8+2	♣ QJ6432	

Board: 218	♠ K3	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: Both	♦ KJT986	
HCP: 9+2	♣ QT3	

Board: 219	♠ 62	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 9+3	♣ AQJ9875	

Both hands (Answers Page)

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ K53				2NT
Vul: N-S	♥ 7652	♥ KT	Pass	3♣ ¹	Pass	3♦
North HCP: 9+2	♦ 6	♦ AQJ52	Pass	4♣	Pass	5♣
South HCP: 20+1	♣ K97654	♣ AJQ	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ AQ65	♠ 82		2NT	Pass	3♣ ¹
Vul: E-W	♥ AQ3	♥ 9762	Pass	3♠	Pass	4♦
North HCP: 21	♦ KQ82	♦ AJT543	Pass	4♥	Pass	5♦
South HCP: 5+2	♣ A9	♣ 3	All Pass			
Contract: 5♦ South			1. Stayman			

Board: 217	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ KJ532				2NT
Vul: None	♥ J64	♥ A8	Pass	6♣	All Pass	
North HCP: 8+2	♦ 97	♦ KQ2				
South HCP: 20+1	♣ QJ6432	♣ AK5				
Contract: 6♣ North			1. Stayman			

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AT62				2NT
Vul: Both	♥ 92	♥ AKJ	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ KJT986	♦ Q743	Pass	6NT	All Pass	
South HCP: 21	♣ QT3	♣ AK				
Contract: 6NT North			1. A=3 out of 4			

Board: 219	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AQT5				2NT
Vul: E-W	♥ 2	♥ KT	Pass	4♣	Pass	4♠ ¹
North HCP: 9+3	♦ QT6	♦ AKJ72	Pass	6♣	All Pass	
South HCP: 20+1	♣ AQJ9875	♣ K2				
Contract: 6♣ North			1. A=2 out of 4			

South hands**2N_and_1_Minor**

Board: 215 ♠ K53 You bid first.

Dealer: South ♥ KT The opponents are silent.

Vul: N-S ♦ AQJ52

HCP: 20+1 ♣ AQJ

Board: 216 ♠ 82 Partner bids first.

Dealer: North ♥ 9762 The opponents are silent.

Vul: E-W ♦ AJT543

HCP: 5+2 ♣ 3

Board: 217 ♠ KJ532 You bid first.

Dealer: South ♥ A8 The opponents are silent.

Vul: None ♦ KQ2

HCP: 20+1 ♣ AK5

Board: 218 ♠ AT62 You bid first.

Dealer: South ♥ AKJ The opponents are silent.

Vul: Both ♦ Q743

HCP: 21 ♣ AK

Board: 219 ♠ AQT5 You bid first.

Dealer: South ♥ KT The opponents are silent.

Vul: E-W ♦ AKJ72

HCP: 20+1 ♣ K2

Both hands (Answers Page)

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ K53				2NT
Vul: N-S	♥ 7652	♥ KT	Pass	3♣ ¹	Pass	3♦
North HCP: 9+2	♦ 6	♦ AQJ52	Pass	4♣	Pass	5♣
South HCP: 20+1	♣ K97654	♣ AJQ	Pass	6♣	All Pass	
Contract: 6♣ North			1. Stayman			

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ AQ65	♠ 82		2NT	Pass	3♣ ¹
Vul: E-W	♥ AQ3	♥ 9762	Pass	3♠	Pass	4♦
North HCP: 21	♦ KQ82	♦ AJT543	Pass	4♥	Pass	5♦
South HCP: 5+2	♣ A9	♣ 3	All Pass			
Contract: 5♦ South			1. Stayman			

Board: 217	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ KJ532				2NT
Vul: None	♥ J64	♥ A8	Pass	6♣	All Pass	
North HCP: 8+2	♦ 97	♦ KQ2				
South HCP: 20+1	♣ QJ6432	♣ AK5				
Contract: 6♣ North						

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AT62				2NT
Vul: Both	♥ 92	♥ AKJ	Pass	4♣	Pass	4NT ¹
North HCP: 9+2	♦ KJT986	♦ Q743	Pass	6NT	All Pass	
South HCP: 21	♣ QT3	♣ AK				
Contract: 6NT North			1. A=3 out of 4			

Board: 219	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AQT5				2NT
Vul: E-W	♥ 2	♥ KT	Pass	4♣	Pass	4♠ ¹
North HCP: 9+3	♦ QT6	♦ AKJ72	Pass	6♣	All Pass	
South HCP: 20+1	♣ AQJ9875	♣ K2				
Contract: 6♣ North			1. A=2 out of 4			

Board: 220 ♠ AQJ You bid first.

Dealer: North ♥ K8 The opponents are silent.

Vul: None ♦ A942

HCP: 21 ♣ AQJ2

Board: 221 ♠ AKQ8 You bid first.

Dealer: North ♥ AKT The opponents are silent.

Vul: E-W ♦ A92

HCP: 20 ♣ 983

Board: 222 ♠ A32 You bid first.

Dealer: North ♥ AT The opponents are silent.

Vul: Both ♦ AK763

HCP: 21+1 ♣ AQ7

Board: 223 ♠ AJ You bid first.

Dealer: North ♥ AK932 The opponents are silent.

Vul: N-S ♦ KQ8

HCP: 20+1 ♣ KT5

Board: 224 ♠ J Partner bids first.

Dealer: South ♥ 632 The opponents are silent.

Vul: None ♦ KQ8

HCP: 11+2 ♣ KQT754

Both hands (Answers Page)

Board: 220	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ 98		2NT	Pass	3♣ ¹
Vul: None	♥ K8	♥ A963	Pass	3♦	Pass	4♣
North HCP: 21	♦ A942	♦ 5	Pass	5♣	Pass	6♣
South HCP: 7+2	♣ AQJ2	♣ K87653	All Pass			
Contract: 6♣ South			1. Stayman			

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ T		2NT	Pass	4♣
Vul: E-W	♥ AKT	♥ 874	Pass	4NT ¹	Pass	7NT
North HCP: 20	♦ A92	♦ Q	All Pass			
South HCP: 12+4	♣ 983	♣ AKQJT652	1. A=3 out of 4			
Contract: 7NT South						

Board: 222	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ KQ		2NT	Pass	6♣
Vul: Both	♥ AT	♥ 853	All Pass			
North HCP: 21+1	♦ AK763	♦ T8				
South HCP: 8+2	♣ AQ7	♣ KT8632				
Contract: 6♣ South						

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 9753		2NT	Pass	3♠ ¹
Vul: N-S	♥ AK932	♥ -	Pass	4♣ ²	Pass	5♣
North HCP: 20+1	♦ KQ8	♦ 762	All Pass			
South HCP: 3+2	♣ KT5	♣ QJ8732	1. Minor Suit Transfers after 2NT			
Contract: 5♣ South			2. automat			

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A73				2NT
Vul: None	♥ 632	♥ AK5	Pass	4♣	Pass	4♦ ¹
North HCP: 11+2	♦ KQ8	♦ AJ652	Pass	6NT	All Pass	
South HCP: 20+1	♣ KQT754	♣ A3	1. A=0/4 or 4/4			
Contract: 6NT North						

South hands**2N_and_1_Minor**

Board: 220	♠ 98	Partner bids first.
Dealer: North	♥ A963	The opponents are silent.
Vul: None	♦ 5	
HCP: 7+2	♣ K87653	

Board: 221	♠ T	Partner bids first.
Dealer: North	♥ 874	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 12+4	♣ AKQJT652	

Board: 222	♠ KQ	Partner bids first.
Dealer: North	♥ 853	The opponents are silent.
Vul: Both	♦ T8	
HCP: 8+2	♣ KT8632	

Board: 223	♠ 9753	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ 762	
HCP: 3+2	♣ QJ8732	

Board: 224	♠ A73	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: None	♦ AJ652	
HCP: 20+1	♣ A3	

Both hands (Answers Page)

Board: 220	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ 98		2NT	Pass	3♣ ¹
Vul: None	♥ K8	♥ A963	Pass	3♦	Pass	4♣
North HCP: 21	♦ A942	♦ 5	Pass	5♣	Pass	6♣
South HCP: 7+2	♣ AQJ2	♣ K87653	All Pass			
Contract: 6♣ South			1. Stayman			

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ T		2NT	Pass	4♣
Vul: E-W	♥ AKT	♥ 874	Pass	4NT ¹	Pass	7NT
North HCP: 20	♦ A92	♦ Q	All Pass			
South HCP: 12+4	♣ 983	♣ AKQJT652	1. A=3 out of 4			
Contract: 7NT South						

Board: 222	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ KQ		2NT	Pass	6♣
Vul: Both	♥ AT	♥ 853	All Pass			
North HCP: 21+1	♦ AK763	♦ T8				
South HCP: 8+2	♣ AQ7	♣ KT8632				
Contract: 6♣ South						

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 9753		2NT	Pass	3♠ ¹
Vul: N-S	♥ AK932	♥ -	Pass	4♣ ²	Pass	5♣
North HCP: 20+1	♦ KQ8	♦ 762	All Pass			
South HCP: 3+2	♣ KT5	♣ QJ8732	1. Minor Suit Transfers after 2NT			
Contract: 5♣ South			2. automat			

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A73				2NT
Vul: None	♥ 632	♥ AK5	Pass	4♣	Pass	4♦ ¹
North HCP: 11+2	♦ KQ8	♦ AJ652	Pass	6NT	All Pass	
South HCP: 20+1	♣ KQT754	♣ A3	1. A=0/4 or 4/4			
Contract: 6NT North						

North hands

2N_and_1_Minor

Board: 225	♠ K87	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ KT7652	
HCP: 6+2	♣ T63	

Board: 226	♠ 9432	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ AQJ842	
HCP: 13+2	♣ Q	

Board: 227	♠ J9	Partner bids first.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ 98	
HCP: 8+2	♣ KT9532	

Board: 228	♠ A4	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ AQJ65	
HCP: 20+1	♣ A932	

Both hands (Answers Page)

Board: 225

	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ Q9				2NT
Vul: Both	♥ 6	♥ AQT52	Pass	6♦	All Pass	
North HCP: 6+2	♦ KT7652	♦ AQ9				
South HCP: 20+1	♣ T63	♣ KQJ				
Contract:	6♦ North					

Board: 226

	North:	South:	W	N	E	S
Dealer: South	♠ 9432	♠ AKT				2NT
Vul: N-S	♥ A6	♥ K954	Pass	3♣ ¹	Pass	3♥
North HCP: 13+2	♦ AQJ842	♦ K3	Pass	4♦	Pass	4♥
South HCP: 20	♣ Q	♣ AKT7	Pass	4NT	Pass	5♣ ²
Contract:	7NT North		Pass	7NT	All Pass	

1. Stayman

2. A=0/5 or 3/5

Board: 227

	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ A7				2NT
Vul: Both	♥ A86	♥ KQJ73	Pass	6♣	All Pass	
North HCP: 8+2	♦ 98	♦ AK64				
South HCP: 20+1	♣ KT9532	♣ QJ				
Contract:	6♣ North					

Board: 228

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KQJ9		2NT	Pass	3♣ ¹
Vul: None	♥ AJ	♥ 3	Pass	3♦	Pass	4♣
North HCP: 20+1	♦ AQJ65	♦ T3	Pass	5♣	Pass	6♣
South HCP: 9+2	♣ A932	♣ KT8754	All Pass			
Contract:	6♣ South		1. Stayman			

South hands

2N_and_1_Minor

Board: 225 ♠ Q9 You bid first.

Dealer: South ♥ AQT52 The opponents are silent.

Vul: Both ♦ AQ9

HCP: 20+1 ♣ KQJ

Board: 226 ♠ AKT You bid first.

Dealer: South ♥ K954 The opponents are silent.

Vul: N-S ♦ K3

HCP: 20 ♣ AKT7

Board: 227 ♠ A7 You bid first.

Dealer: South ♥ KQJ73 The opponents are silent.

Vul: Both ♦ AK64

HCP: 20+1 ♣ QJ

Board: 228 ♠ KQJ9 Partner bids first.

Dealer: North ♥ 3 The opponents are silent.

Vul: None ♦ T3

HCP: 9+2 ♣ KT8754

Both hands (Answers Page)

Board: 225

Dealer: South

North:

♠ K87

South:

♠ Q9

W N E S

2NT

Vul: Both

♥ 6

♥ AQT52

Pass 6♦ All Pass

North HCP: 6+2

♦ KT7652

♦ AQ9

South HCP: 20+1

♣ T63

♣ KQJ

Contract: 6♦ North

Board: 226

Dealer: South

North:

♠ 9432

South:

♠ AKT

W N E S

2NT

Vul: N-S

♥ A6

♥ K954

 Pass 3♣¹ Pass 3♥

North HCP: 13+2

♦ AQJ842

♦ K3

Pass 4♦ Pass 4♥

South HCP: 20

♣ Q

♣ AKT7

 Pass 4NT Pass 5♣²

Contract: 7NT North

Pass 7NT All Pass

1. Stayman

2. A=0/5 or 3/5

Board: 227

Dealer: South

North:

♠ J9

South:

♠ A7

W N E S

2NT

Vul: Both

♥ A86

♥ KQJ73

Pass 6♣ All Pass

North HCP: 8+2

♦ 98

♦ AK64

South HCP: 20+1

♣ KT9532

♣ QJ

Contract: 6♣ North

Board: 228

Dealer: North

North:

♠ A4

South:

♠ KQJ9

W N E S

 2NT Pass 3♣¹

Vul: None

♥ AJ

♥ 3

Pass 3♦ Pass 4♣

North HCP: 20+1

♦ AQJ65

♦ T3

Pass 5♣ Pass 6♣

South HCP: 9+2

♣ A932

♣ KT8754

All Pass

Contract: 6♣ South

1. Stayman

North hands

2N_and_1_Minor

Board: 229 ♠ KJ3 You bid first.

Dealer: North ♥ KQJT The opponents are silent.

Vul: Both ♦ A94

HCP: 20 ♣ AQ9

Board: 230 ♠ Q92 Partner bids first.

Dealer: South ♥ J32 The opponents are silent.

Vul: N-S ♦ AK7432

HCP: 12+2 ♣ Q

Board: 231 ♠ KQT3 You bid first.

Dealer: North ♥ AJ East (LHO) Doubles 5♣ if possible.

Vul: None ♦ AKQ54

HCP: 20+1 ♣ J7

Board: 232 ♠ K982 Partner bids first.

Dealer: South ♥ KQ The opponents are silent.

Vul: None ♦ AQT842

HCP: 14+2 ♣ T

Both hands (Answers Page)

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ T842		2NT	Pass	3♠ ¹
Vul: Both	♥ KQJT	♥ 762	Pass	4♣ ²	All Pass	
North HCP: 20	♦ A94	♦ -				
South HCP: 3+2	♣ AQ9	♣ KT7532	1. Minor Suit Transfers after 2NT			
Contract: 4♣ North			2. automat			

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ AKT84				2NT
Vul: N-S	♥ J32	♥ AT8	Pass	4♣	Pass	4NT ¹
North HCP: 12+2	♦ AK7432	♦ Q8	Pass	6NT	All Pass	
South HCP: 20+1	♣ Q	♣ AK3	1. A=3 out of 4			
Contract: 6NT North						

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ 6		2NT	Pass	3♠ ¹
Vul: None	♥ AJ	♥ 973	Pass	4♣ ²	Pass	5♣
North HCP: 20+1	♦ AKQ54	♦ 963	Pass	Pass	X	All Pass
South HCP: 4+2	♣ J7	♣ A85432	1. Minor Suit Transfers after 2NT			
Contract: 5♣X South			2. automat			

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ AQJ4				2NT
Vul: None	♥ KQ	♥ A4	Pass	3♣ ¹	Pass	3♠
North HCP: 14+2	♦ AQT842	♦ K3	Pass	4♥	Pass	4NT
South HCP: 20+1	♣ T	♣ AQ875	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(S)=0			

South hands

2N_and_1_Minor

Board: 229	♠ T842	Partner bids first.
Dealer: North	♥ 762	The opponents are silent.
Vul: Both	♦ -	
HCP: 3+2	♣ KT7532	

Board: 230	♠ AKT84	You bid first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 20+1	♣ AK3	

Board: 231	♠ 6	Partner bids first.
Dealer: North	♥ 973	East (RHO) Doubles 5♣ if possible.
Vul: None	♦ 963	
HCP: 4+2	♣ A85432	

Board: 232	♠ AQJ4	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ K3	
HCP: 20+1	♣ AQ875	

Both hands (Answers Page)

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ T842		2NT	Pass	3♠ ¹
Vul: Both	♥ KQJT	♥ 762	Pass	4♣ ²	All Pass	
North HCP: 20	♦ A94	♦ -				
South HCP: 3+2	♣ AQ9	♣ KT7532	1. Minor Suit Transfers after 2NT			
Contract: 4♣ North			2. automat			

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ AKT84				2NT
Vul: N-S	♥ J32	♥ AT8	Pass	4♣	Pass	4NT ¹
North HCP: 12+2	♦ AK7432	♦ Q8	Pass	6NT	All Pass	
South HCP: 20+1	♣ Q	♣ AK3	1. A=3 out of 4			
Contract: 6NT North						

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ 6		2NT	Pass	3♠ ¹
Vul: None	♥ AJ	♥ 973	Pass	4♣ ²	Pass	5♣
North HCP: 20+1	♦ AKQ54	♦ 963	Pass	Pass	X	All Pass
South HCP: 4+2	♣ J7	♣ A85432	1. Minor Suit Transfers after 2NT			
Contract: 5♣X South			2. automat			

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ AQJ4				2NT
Vul: None	♥ KQ	♥ A4	Pass	3♣ ¹	Pass	3♠
North HCP: 14+2	♦ AQT842	♦ K3	Pass	4♥	Pass	4NT
South HCP: 20+1	♣ T	♣ AQ875	Pass	5♥ ²	Pass	6♠
Contract: 6♠ South			All Pass			
			1. Stayman			
			2. A=2/5 or 5/5, Q(S)=0			

North hands

2N_and_1_Minor

Board: 233	♠ 5	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ AQJ97643	
HCP: 7+4	♣ T73	

Board: 234	♠ KT43	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ AJT9854	
HCP: 10+3	♣ Q5	

Board: 235	♠ AKJ9	You bid first.
Dealer: North	♥ K8	West (RHO) Doubles 3♣ if possible.
Vul: N-S	♦ K74	
HCP: 20	♣ AQT7	

Board: 236	♠ K9	You bid first.
Dealer: North	♥ AJ84	West (RHO) Doubles 3♣ if possible.
Vul: Both	♦ A8	
HCP: 21+1	♣ AKQ53	

Board: 237	♠ A8532	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AK75	
HCP: 21+1	♣ A9	

Both hands (Answers Page)

Board: 233	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK984				2NT
Vul: N-S	♥ 6	♥ AQJ	Pass	6♦	All Pass	
North HCP: 7+4	♦ AQJ97643	♦ T85				
South HCP: 21+1	♣ T73	♣ AK				
Contract: 6♦ North						

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ A96				2NT
Vul: E-W	♥ -	♥ A9654	Pass	3♣ ¹	Pass	3♥
North HCP: 10+3	♦ AJT9854	♦ KQ	Pass	3NT	All Pass	
South HCP: 20+1	♣ Q5	♣ AK9				
Contract: 3NT North			1. Stayman			

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9	♠ QT32		2NT	Pass	3♣ ¹
Vul: N-S	♥ K8	♥ 7	X	3♠	Pass	6♠
North HCP: 20	♦ K74	♦ AJT963	All Pass			
South HCP: 7+2	♣ AQT7	♣ 83		1. Stayman		
Contract: 6♠ South						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ 7		2NT	Pass	3♠ ¹
Vul: Both	♥ AJ84	♥ Q63	X	4♣ ²	Pass	5♦
North HCP: 21+1	♦ A8	♦ QJ9632	All Pass			
South HCP: 5+2	♣ AKQ53	♣ T62		1. Minor Suit Transfers after 2NT		
Contract: 5♦ South			2. automat			

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ A8532	♠ KQ96		2NT	Pass	3♣ ¹
Vul: None	♥ AQ	♥ J	Pass	3♠	Pass	6♠
North HCP: 21+1	♦ AK75	♦ 93	All Pass			
South HCP: 9+2	♣ A9	♣ KT7532		1. Stayman		
Contract: 6♠ South						

South hands

2N_and_1_Minor

Board: 233 ♠ AK984 You bid first.

Dealer: South ♥ AQJ The opponents are silent.

Vul: N-S ♦ T85

HCP: 21+1 ♣ AK

Board: 234 ♠ A96 You bid first.

Dealer: South ♥ A9654 The opponents are silent.

Vul: E-W ♦ KQ

HCP: 20+1 ♣ AK9

Board: 235 ♠ QT32 Partner bids first.

Dealer: North ♥ 7 West (LHO) Doubles 3♣ if possible.

Vul: N-S ♦ AJT963

HCP: 7+2 ♣ 83

Board: 236 ♠ 7 Partner bids first.

Dealer: North ♥ Q63 West (LHO) Doubles 3♠ if possible.

Vul: Both ♦ QJ9632

HCP: 5+2 ♣ T62

Board: 237 ♠ KQ96 Partner bids first.

Dealer: North ♥ J The opponents are silent.

Vul: None ♦ 93

HCP: 9+2 ♣ KT7532

Both hands (Answers Page)

Board: 233	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK984				2NT
Vul: N-S	♥ 6	♥ AQJ	Pass	6♦	All Pass	
North HCP: 7+4	♦ AQJ97643	♦ T85				
South HCP: 21+1	♣ T73	♣ AK				
Contract: 6♦ North						

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ A96				2NT
Vul: E-W	♥ -	♥ A9654	Pass	3♣ ¹	Pass	3♥
North HCP: 10+3	♦ AJT9854	♦ KQ	Pass	3NT	All Pass	
South HCP: 20+1	♣ Q5	♣ AK9				
Contract: 3NT North			1. Stayman			

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9	♠ QT32		2NT	Pass	3♣ ¹
Vul: N-S	♥ K8	♥ 7	X	3♠	Pass	6♠
North HCP: 20	♦ K74	♦ AJT963	All Pass			
South HCP: 7+2	♣ AQT7	♣ 83		1. Stayman		
Contract: 6♠ South						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ 7		2NT	Pass	3♠ ¹
Vul: Both	♥ AJ84	♥ Q63	X	4♣ ²	Pass	5♦
North HCP: 21+1	♦ A8	♦ QJ9632	All Pass			
South HCP: 5+2	♣ AKQ53	♣ T62		1. Minor Suit Transfers after 2NT		
Contract: 5♦ South			2. automat			

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ A8532	♠ KQ96		2NT	Pass	3♣ ¹
Vul: None	♥ AQ	♥ J	Pass	3♠	Pass	6♠
North HCP: 21+1	♦ AK75	♦ 93	All Pass			
South HCP: 9+2	♣ A9	♣ KT7532		1. Stayman		
Contract: 6♠ South						

North hands

2N_and_1_Minor

Board: 238	♠ J82	Partner bids first.
Dealer: South	♥ T982	The opponents are silent.
Vul: N-S	♦ -	
HCP: 4+2	♣ KT8763	

Board: 239	♠ QJT3	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ T	
HCP: 6+3	♣ K986432	

Board: 240	♠ AK843	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: None	♦ AK2	
HCP: 21+1	♣ AQ6	

Board: 241	♠ KQ	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 20+1	♣ KJ852	

Board: 242	♠ A54	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 21+1	♣ AKQJ4	

Both hands (Answers Page)

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ J82	♠ AK5				2NT
Vul: N-S	♥ T982	♥ K4	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 4+2	♦ -	♦ AJ532	All Pass			
South HCP: 20+1	♣ KT8763	♣ AJ9				1. Minor Suit Transfers after 2NT
Contract: 4 ♣ South						2. automat

Board: 239	North:	South:	W	N	E	S
Dealer: South	♠ QJT3	♠ AK				2NT
Vul: E-W	♥ 9	♥ A4	Pass	3 ♣ ¹	Pass	3 ♦
North HCP: 6+3	♦ T	♦ KJ854	Pass	4 ♣	Pass	5 ♣
South HCP: 21+1	♣ K986432	♣ AQT7	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						1. Stayman

Board: 240	North:	South:	W	N	E	S
Dealer: North	♠ AK843	♠ 5		2NT	Pass	3 ♠ ¹
Vul: None	♥ J7	♥ T943	Pass	4 ♣ ²	Pass	4 ♦
North HCP: 21+1	♦ AK2	♦ QJT764	All Pass			
South HCP: 3+2	♣ AQ6	♣ 43				1. Minor Suit Transfers after 2NT
Contract: 4 ♦ South						2. automat

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ T		2NT	Pass	3 ♣ ¹
Vul: N-S	♥ AKJ	♥ 7654	Pass	3 ♦	Pass	4 ♦
North HCP: 20+1	♦ K95	♦ AQJT763	Pass	5 ♦	Pass	6 ♦
South HCP: 7+3	♣ KJ852	♣ T	All Pass			
Contract: 6 ♦ South						1. Stayman

Board: 242	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ K		2NT	Pass	3 ♠ ¹
Vul: E-W	♥ A9	♥ Q75	Pass	4 ♣ ²	Pass	6 ♦
North HCP: 21+1	♦ K98	♦ AT7432	All Pass			
South HCP: 9+2	♣ AKQJ4	♣ T97				1. Minor Suit Transfers after 2NT
Contract: 6 ♦ South						2. automat

South hands**2N_and_1_Minor**

Board: 238 ♠ AK5 You bid first.

Dealer: South ♥ K4 The opponents are silent.

Vul: N-S ♦ AJ532

HCP: 20+1 ♣ AJ9

Board: 239 ♠ AK You bid first.

Dealer: South ♥ A4 The opponents are silent.

Vul: E-W ♦ KJ854

HCP: 21+1 ♣ AQT7

Board: 240 ♠ 5 Partner bids first.

Dealer: North ♥ T943 The opponents are silent.

Vul: None ♦ QJT764

HCP: 3+2 ♣ 43

Board: 241 ♠ T Partner bids first.

Dealer: North ♥ 7654 The opponents are silent.

Vul: N-S ♦ AQJT763

HCP: 7+3 ♣ T

Board: 242 ♠ K Partner bids first.

Dealer: North ♥ Q75 The opponents are silent.

Vul: E-W ♦ AT7432

HCP: 9+2 ♣ T97

Both hands (Answers Page)

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ J82	♠ AK5				2NT
Vul: N-S	♥ T982	♥ K4	Pass	3 ♠ ¹	Pass	4 ♣ ²
North HCP: 4+2	♦ -	♦ AJ532	All Pass			
South HCP: 20+1	♣ KT8763	♣ AJ9				1. Minor Suit Transfers after 2NT
Contract: 4 ♣ South						2. automat

Board: 239	North:	South:	W	N	E	S
Dealer: South	♠ QJT3	♠ AK				2NT
Vul: E-W	♥ 9	♥ A4	Pass	3 ♣ ¹	Pass	3 ♦
North HCP: 6+3	♦ T	♦ KJ854	Pass	4 ♣	Pass	5 ♣
South HCP: 21+1	♣ K986432	♣ AQT7	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						1. Stayman

Board: 240	North:	South:	W	N	E	S
Dealer: North	♠ AK843	♠ 5		2NT	Pass	3 ♠ ¹
Vul: None	♥ J7	♥ T943	Pass	4 ♣ ²	Pass	4 ♦
North HCP: 21+1	♦ AK2	♦ QJT764	All Pass			
South HCP: 3+2	♣ AQ6	♣ 43				1. Minor Suit Transfers after 2NT
Contract: 4 ♦ South						2. automat

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ T		2NT	Pass	3 ♣ ¹
Vul: N-S	♥ AKJ	♥ 7654	Pass	3 ♦	Pass	4 ♦
North HCP: 20+1	♦ K95	♦ AQJT763	Pass	5 ♦	Pass	6 ♦
South HCP: 7+3	♣ KJ852	♣ T	All Pass			
Contract: 6 ♦ South						1. Stayman

Board: 242	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ K		2NT	Pass	3 ♠ ¹
Vul: E-W	♥ A9	♥ Q75	Pass	4 ♣ ²	Pass	6 ♦
North HCP: 21+1	♦ K98	♦ AT7432	All Pass			
South HCP: 9+2	♣ AKQJ4	♣ T97				1. Minor Suit Transfers after 2NT
Contract: 6 ♦ South						2. automat

Board: 243	♠ 4	Partner bids first.
Dealer: South	♥ A932	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 10+2	♣ KJ9876	

Board: 244	♠ Q6	Partner bids first.
Dealer: South	♥ J85	The opponents are silent.
Vul: Both	♦ A4	
HCP: 12+2	♣ AJ9543	

Board: 245	♠ AQ3	You bid first.
Dealer: North	♥ AJT2	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 20	♣ QJ9	

Board: 246	♠ QT75	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 5+2	♣ QJ9652	

Both hands (Answers Page)

Board: 243	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK72				2NT
Vul: N-S	♥ A932	♥ QJT	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ Q8	♦ KJ93	Pass	4♣	Pass	4♦
South HCP: 20	♣ KJ9876	♣ AQ	Pass	4♥	Pass	4♠
Contract: 6♣ North			Pass	4NT	Pass	5♠ ²
			Pass	6♣	All Pass	

1. Stayman

2. A=2/5 or 5/5, Q(C)=1

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AKT				2NT
Vul: Both	♥ J85	♥ AKQ	Pass	4♣	Pass	4♠ ¹
North HCP: 12+2	♦ A4	♦ Q8765	Pass	7NT	All Pass	
South HCP: 20+1	♣ AJ9543	♣ Q8				1. A=2 out of 4
Contract: 7NT North						

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ 4		2NT	Pass	3♣ ¹
Vul: None	♥ AJT2	♥ K843	Pass	3♥	Pass	6♥
North HCP: 20	♦ AQ7	♦ 84	All Pass			
South HCP: 6+2	♣ QJ9	♣ KT7653				1. Stayman
Contract: 6♥ South						

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ QT75	♠ K2				2NT
Vul: E-W	♥ 5	♥ KJ73	Pass	3♣ ¹	Pass	3♥
North HCP: 5+2	♦ T9	♦ AKQJ	Pass	3NT	All Pass	
South HCP: 20	♣ QJ9652	♣ K83				1. Stayman
Contract: 3NT North						

South hands

2N_and_1_Minor

Board: 243 ♠ AK72 You bid first.

Dealer: South ♥ QJT The opponents are silent.

Vul: N-S ♦ KJ93

HCP: 20 ♣ AQ

Board: 244 ♠ AKT You bid first.

Dealer: South ♥ AKQ The opponents are silent.

Vul: Both ♦ Q8765

HCP: 20+1 ♣ Q8

Board: 245 ♠ 4 Partner bids first.

Dealer: North ♥ K843 The opponents are silent.

Vul: None ♦ 84

HCP: 6+2 ♣ KT7653

Board: 246 ♠ K2 You bid first.

Dealer: South ♥ KJ73 The opponents are silent.

Vul: E-W ♦ AKQJ

HCP: 20 ♣ K83

Both hands (Answers Page)

Board: 243	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK72				2NT
Vul: N-S	♥ A932	♥ QJT	Pass	3♣ ¹	Pass	3♠
North HCP: 10+2	♦ Q8	♦ KJ93	Pass	4♣	Pass	4♦
South HCP: 20	♣ KJ9876	♣ AQ	Pass	4♥	Pass	4♠
Contract: 6♣ North			Pass	4NT	Pass	5♠ ²
			Pass	6♣	All Pass	

1. Stayman

2. A=2/5 or 5/5, Q(C)=1

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AKT				2NT
Vul: Both	♥ J85	♥ AKQ	Pass	4♣	Pass	4♠ ¹
North HCP: 12+2	♦ A4	♦ Q8765	Pass	7NT	All Pass	
South HCP: 20+1	♣ AJ9543	♣ Q8				1. A=2 out of 4
Contract: 7NT North						

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ 4		2NT	Pass	3♣ ¹
Vul: None	♥ AJT2	♥ K843	Pass	3♥	Pass	6♥
North HCP: 20	♦ AQ7	♦ 84	All Pass			
South HCP: 6+2	♣ QJ9	♣ KT7653				1. Stayman
Contract: 6♥ South						

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ QT75	♠ K2				2NT
Vul: E-W	♥ 5	♥ KJ73	Pass	3♣ ¹	Pass	3♥
North HCP: 5+2	♦ T9	♦ AKQJ	Pass	3NT	All Pass	
South HCP: 20	♣ QJ9652	♣ K83				1. Stayman
Contract: 3NT North						

North hands

2N_and_1_Minor

Board: 247	♠ 8	Partner bids first.
Dealer: South	♥ J75	The opponents are silent.
Vul: Both	♦ AQJ98732	
HCP: 8+4	♣ 3	

Board: 248	♠ JT92	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ KJ6543	
HCP: 7+2	♣ Q93	

Board: 249	♠ QT6	Partner bids first.
Dealer: South	♥ 42	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 10+2	♣ KQT542	

Board: 250	♠ AQJ5	You bid first.
Dealer: North	♥ A875	The opponents are silent.
Vul: E-W	♦ KT7	
HCP: 21	♣ AK	

Board: 251	♠ AKQ	You bid first.
Dealer: North	♥ AKJ3	The opponents are silent.
Vul: Both	♦ T93	
HCP: 20	♣ QJ9	

Both hands (Answers Page)

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AJT7				2NT
Vul: Both	♥ J75	♥ AKQ9	Pass	6♦	All Pass	
North HCP: 8+4	♦ AQJ98732	♦ KT				
South HCP: 20	♣ 3	♣ QJ6				
Contract: 6♦ North						

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ JT92	♠ AQ				2NT
Vul: None	♥ -	♥ A652	Pass	3♣ ¹	Pass	3♥
North HCP: 7+2	♦ KJ6543	♦ A72	Pass	3NT	All Pass	
South HCP: 21	♣ Q93	♣ AK84				
Contract: 3NT North			1. Stayman			

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ AK7				2NT
Vul: N-S	♥ 42	♥ AJ65	Pass	4♣	Pass	4♦ ¹
North HCP: 10+2	♦ K3	♦ A52	Pass	6♣	All Pass	
South HCP: 20	♣ KQT542	♣ A83				1. A=0/4 or 4/4
Contract: 6♣ North						

Board: 250	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ 2		2NT	Pass	3♠ ¹
Vul: E-W	♥ A875	♥ 9432	Pass	4♣ ²	Pass	5♦
North HCP: 21	♦ KT7	♦ A98653	All Pass			
South HCP: 4+2	♣ AK	♣ 83				1. Minor Suit Transfers after 2NT
Contract: 5♦ South				2. automat		

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ J62		2NT	Pass	4♣
Vul: Both	♥ AKJ3	♥ Q7	Pass	4♠ ¹	Pass	7NT
North HCP: 20	♦ T93	♦ AKJ854	All Pass			
South HCP: 15+2	♣ QJ9	♣ A7				1. A=2 out of 4
Contract: 7NT South						

South hands

2N_and_1_Minor

Board: 247 ♠ AJT7 You bid first.

Dealer: South ♥ AKQ9 The opponents are silent.

Vul: Both ♦ KT

HCP: 20 ♣ QJ6

Board: 248 ♠ AQ You bid first.

Dealer: South ♥ A652 The opponents are silent.

Vul: None ♦ A72

HCP: 21 ♣ AK84

Board: 249 ♠ AK7 You bid first.

Dealer: South ♥ AJ65 The opponents are silent.

Vul: N-S ♦ A52

HCP: 20 ♣ A83

Board: 250 ♠ 2 Partner bids first.

Dealer: North ♥ 9432 The opponents are silent.

Vul: E-W ♦ A98653

HCP: 4+2 ♣ 83

Board: 251 ♠ J62 Partner bids first.

Dealer: North ♥ Q7 The opponents are silent.

Vul: Both ♦ AKJ854

HCP: 15+2 ♣ A7

Both hands (Answers Page)

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AJT7				2NT
Vul: Both	♥ J75	♥ AKQ9	Pass	6♦	All Pass	
North HCP: 8+4	♦ AQJ98732	♦ KT				
South HCP: 20	♣ 3	♣ QJ6				
Contract: 6♦ North						

Board: 248	North:	South:	W	N	E	S
Dealer: South	♠ JT92	♠ AQ				2NT
Vul: None	♥ -	♥ A652	Pass	3♣ ¹	Pass	3♥
North HCP: 7+2	♦ KJ6543	♦ A72	Pass	3NT	All Pass	
South HCP: 21	♣ Q93	♣ AK84				
Contract: 3NT North			1. Stayman			

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ AK7				2NT
Vul: N-S	♥ 42	♥ AJ65	Pass	4♣	Pass	4♦ ¹
North HCP: 10+2	♦ K3	♦ A52	Pass	6♣	All Pass	
South HCP: 20	♣ KQT542	♣ A83				1. A=0/4 or 4/4
Contract: 6♣ North						

Board: 250	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ 2		2NT	Pass	3♠ ¹
Vul: E-W	♥ A875	♥ 9432	Pass	4♣ ²	Pass	5♦
North HCP: 21	♦ KT7	♦ A98653	All Pass			
South HCP: 4+2	♣ AK	♣ 83				1. Minor Suit Transfers after 2NT
Contract: 5♦ South				2. automat		

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ J62		2NT	Pass	4♣
Vul: Both	♥ AKJ3	♥ Q7	Pass	4♠ ¹	Pass	7NT
North HCP: 20	♦ T93	♦ AKJ854	All Pass			
South HCP: 15+2	♣ QJ9	♣ A7				1. A=2 out of 4
Contract: 7NT South						

North hands

2N_and_1_Minor

Board: 252	♠ KJ8	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ AKQJT9	
HCP: 14+2	♣ 854	

Board: 253	♠ AKJT	You bid first.
Dealer: North	♥ AJ9	West (RHO) Doubles 3♣ if possible.
Vul: E-W	♦ K985	
HCP: 20	♣ A8	

Board: 254	♠ KJ43	Partner bids first.
Dealer: South	♥ 763	The opponents are silent.
Vul: E-W	♦ -	
HCP: 7+2	♣ KT8762	

Board: 255	♠ AK982	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 20+1	♣ AJ74	

Board: 256	♠ AKQ8	You bid first.
Dealer: North	♥ AKJ2	The opponents are silent.
Vul: None	♦ 542	
HCP: 20	♣ K4	

Both hands (Answers Page)

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AQ				2NT
Vul: N-S	♥ T	♥ AKJ3	Pass	4♣	Pass	4NT ¹
North HCP: 14+2	♦ AKQJT9	♦ 542	Pass	7NT	All Pass	
South HCP: 20	♣ 854	♣ AQ97				
Contract: 7NT North			1. A=3 out of 4			

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ -		2NT	Pass	3♣ ¹
Vul: E-W	♥ AJ9	♥ KT62	X	3♠	Pass	3NT
North HCP: 20	♦ K985	♦ AJT432		All Pass		
South HCP: 8+2	♣ A8	♣ T75				
Contract: 3NT South			1. Stayman			

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ KJ43	♠ AQ9				2NT
Vul: E-W	♥ 763	♥ AK985	Pass	3♣ ¹	Pass	3♥
North HCP: 7+2	♦ -	♦ KJ6	Pass	3NT	All Pass	
South HCP: 20+1	♣ KT8762	♣ QJ				
Contract: 3NT North			1. Stayman			

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AK982	♠ -		2NT	Pass	3♣ ¹
Vul: N-S	♥ A5	♥ QJT8	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ A2	♦ QJT764		All Pass		
South HCP: 8+2	♣ AJ74	♣ Q95				
Contract: 3NT South			1. Stayman			

Board: 256	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ J73		2NT	Pass	4♣
Vul: None	♥ AKJ2	♥ T	Pass	4♠ ¹	Pass	6♣
North HCP: 20	♦ 542	♦ KJ6		All Pass		
South HCP: 10+2	♣ K4	♣ AJ9765				
Contract: 6♣ South			1. A=2 out of 4			

South hands**2N_and_1_Minor**

Board: 252 ♠ AQ You bid first.

Dealer: South ♥ AKJ3 The opponents are silent.

Vul: N-S ♦ 542

HCP: 20 ♣ AQ97

Board: 253 ♠ - Partner bids first.

Dealer: North ♥ KT62 West (LHO) Doubles 3♣ if possible.

Vul: E-W ♦ AJT432

HCP: 8+2 ♣ T75

Board: 254 ♠ AQ9 You bid first.

Dealer: South ♥ AK985 The opponents are silent.

Vul: E-W ♦ KJ6

HCP: 20+1 ♣ QJ

Board: 255 ♠ - Partner bids first.

Dealer: North ♥ QJT8 The opponents are silent.

Vul: N-S ♦ QJT764

HCP: 8+2 ♣ Q95

Board: 256 ♠ J73 Partner bids first.

Dealer: North ♥ T The opponents are silent.

Vul: None ♦ KJ6

HCP: 10+2 ♣ AJ9765

Both hands (Answers Page)

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AQ				2NT
Vul: N-S	♥ T	♥ AKJ3	Pass	4♣	Pass	4NT ¹
North HCP: 14+2	♦ AKQJT9	♦ 542	Pass	7NT	All Pass	
South HCP: 20	♣ 854	♣ AQ97				1. A=3 out of 4
Contract: 7NT North						

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ -		2NT	Pass	3♣ ¹
Vul: E-W	♥ AJ9	♥ KT62	X	3♠	Pass	3NT
North HCP: 20	♦ K985	♦ AJT432		All Pass		
South HCP: 8+2	♣ A8	♣ T75				1. Stayman
Contract: 3NT South						

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ KJ43	♠ AQ9				2NT
Vul: E-W	♥ 763	♥ AK985	Pass	3♣ ¹	Pass	3♥
North HCP: 7+2	♦ -	♦ KJ6	Pass	3NT	All Pass	
South HCP: 20+1	♣ KT8762	♣ QJ				1. Stayman
Contract: 3NT North						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ AK982	♠ -		2NT	Pass	3♣ ¹
Vul: N-S	♥ A5	♥ QJT8	Pass	3♠	Pass	3NT
North HCP: 20+1	♦ A2	♦ QJT764		All Pass		
South HCP: 8+2	♣ AJ74	♣ Q95				1. Stayman
Contract: 3NT South						

Board: 256	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ J73		2NT	Pass	4♣
Vul: None	♥ AKJ2	♥ T	Pass	4♠ ¹	Pass	6♣
North HCP: 20	♦ 542	♦ KJ6		All Pass		
South HCP: 10+2	♣ K4	♣ AJ9765				1. A=2 out of 4
Contract: 6♣ South						

North hands

2N_and_1_Minor

Board: 257 ♠ AK4 You bid first.

Dealer: North ♥ 98 The opponents are silent.

Vul: N-S ♦ AQJ8

HCP: 20 ♣ AQ52

Board: 258 ♠ K3 Partner bids first.

Dealer: South ♥ AQJ The opponents are silent.

Vul: None ♦ KQ7632

HCP: 15+2 ♣ 93

Board: 259 ♠ - Partner bids first.

Dealer: South ♥ KJT53 The opponents are silent.

Vul: N-S ♦ AQJT942

HCP: 11+4 ♣ 5

Board: 260 ♠ AQ86 You bid first.

Dealer: North ♥ A8 The opponents are silent.

Vul: N-S ♦ AKJ73

HCP: 20+1 ♣ Q6

Board: 261 ♠ J53 Partner bids first.

Dealer: South ♥ 53 The opponents are silent.

Vul: E-W ♦ QJ98654

HCP: 4+3 ♣ 3

Both hands (Answers Page)

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ T7		2NT	Pass	3♠ ¹
Vul: N-S	♥ 98	♥ K	Pass	4♣ ²	Pass	5♣
North HCP: 20	♦ AQJ8	♦ 632		All Pass		
South HCP: 6+3	♣ AQ52	♣ K987643				
Contract: 5♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQ54				2NT
Vul: None	♥ AQJ	♥ KT	Pass	4♣	Pass	4NT ¹
North HCP: 15+2	♦ KQ7632	♦ A95	Pass	7NT	All Pass	
South HCP: 21	♣ 93	♣ AKJ7				
Contract: 7NT North			1. A=3 out of 4			

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQJ86				2NT
Vul: N-S	♥ KJT53	♥ A9	Pass	3♦	Pass	3♥
North HCP: 11+4	♦ AQJT942	♦ K63	Pass	6♦	All Pass	
South HCP: 20+1	♣ 5	♣ AQ9				
Contract: 6♦ North						

Board: 260	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ T53		2NT	Pass	4♣
Vul: N-S	♥ A8	♥ J7	Pass	4NT ¹	Pass	7♣
North HCP: 20+1	♦ AKJ73	♦ Q		All Pass		
South HCP: 10+3	♣ Q6	♣ AK97543				
Contract: 7♣ South			1. A=3 out of 4			

Board: 261	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ A4				2NT
Vul: E-W	♥ 53	♥ KT76	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 4+3	♦ QJ98654	♦ AK	Pass	4♦	All Pass	
South HCP: 20+1	♣ 3	♣ AQ874				
Contract: 4♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

South hands

2N_and_1_Minor

Board: 257	♠ T7	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 6+3	♣ K987643	

Board: 258	♠ AQ54	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ A95	
HCP: 21	♣ AKJ7	

Board: 259	♠ AQJ86	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ K63	
HCP: 20+1	♣ AQ9	

Board: 260	♠ T53	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 10+3	♣ AK97543	

Board: 261	♠ A4	You bid first.
Dealer: South	♥ KT76	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 20+1	♣ AQ874	

Both hands (Answers Page)

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ T7		2NT	Pass	3♠ ¹
Vul: N-S	♥ 98	♥ K	Pass	4♣ ²	Pass	5♣
North HCP: 20	♦ AQJ8	♦ 632		All Pass		
South HCP: 6+3	♣ AQ52	♣ K987643				
Contract: 5♣ South			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQ54				2NT
Vul: None	♥ AQJ	♥ KT	Pass	4♣	Pass	4NT ¹
North HCP: 15+2	♦ KQ7632	♦ A95	Pass	7NT	All Pass	
South HCP: 21	♣ 93	♣ AKJ7				
Contract: 7NT North			1. A=3 out of 4			

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQJ86				2NT
Vul: N-S	♥ KJT53	♥ A9	Pass	3♦	Pass	3♥
North HCP: 11+4	♦ AQJT942	♦ K63	Pass	6♦	All Pass	
South HCP: 20+1	♣ 5	♣ AQ9				
Contract: 6♦ North						

Board: 260	North:	South:	W	N	E	S
Dealer: North	♠ AQ86	♠ T53		2NT	Pass	4♣
Vul: N-S	♥ A8	♥ J7	Pass	4NT ¹	Pass	7♣
North HCP: 20+1	♦ AKJ73	♦ Q		All Pass		
South HCP: 10+3	♣ Q6	♣ AK97543				
Contract: 7♣ South			1. A=3 out of 4			

Board: 261	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ A4				2NT
Vul: E-W	♥ 53	♥ KT76	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 4+3	♦ QJ98654	♦ AK	Pass	4♦	All Pass	
South HCP: 20+1	♣ 3	♣ AQ874				
Contract: 4♦ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 262	♠ QJ3	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: Both	♦ 83	
HCP: 10+2	♣ AK8763	

Board: 263	♠ A2	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ KQJT7	
HCP: 20+1	♣ AQ52	

Board: 264	♠ A3	You bid first.
Dealer: North	♥ AKT82	The opponents are silent.
Vul: Both	♦ AK52	
HCP: 21+1	♣ K3	

Board: 265	♠ J84	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 12+2	♣ AK9743	

Board: 266	♠ 6	Partner bids first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 12+2	♣ KQ8753	

Both hands (Answers Page)

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AK82				2NT
Vul: Both	♥ 62	♥ AQ8	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ 83	♦ AQJ9	Pass	6NT	All Pass	
South HCP: 20	♣ AK8763	♣ T9				1. A=3 out of 4
Contract: 6NT North						

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q954		2NT	Pass	3♣ ¹
Vul: None	♥ A5	♥ Q74	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ KQJT7	♦ -	All Pass			
South HCP: 8+2	♣ AQ52	♣ KJT943				1. Stayman
Contract: 3NT South						

Board: 264	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ J952		2NT	Pass	3♣ ¹
Vul: Both	♥ AKT82	♥ 97	Pass	3♥	Pass	5♣
North HCP: 21+1	♦ AK52	♦ J	All Pass			
South HCP: 5+2	♣ K3	♣ QJT962				1. Stayman
Contract: 5♣ South						

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ AKT73				2NT
Vul: N-S	♥ A98	♥ KQ	Pass	4♣	Pass	4♠ ¹
North HCP: 12+2	♦ 3	♦ AQ76	Pass	7♣	All Pass	
South HCP: 20+1	♣ AK9743	♣ QT				1. A=2 out of 4
Contract: 7♣ North						

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AJ98				2NT
Vul: Both	♥ KQ4	♥ AJ9	Pass	4♣	Pass	4♦ ¹
North HCP: 12+2	♦ QT2	♦ AK98	Pass	7NT	All Pass	
South HCP: 21	♣ KQ8753	♣ A4				1. A=0/4 or 4/4
Contract: 7NT North						

South hands**2N_and_1_Minor**

Board: 262 ♠ AK82 You bid first.

Dealer: South ♥ AQ8 The opponents are silent.

Vul: Both ♦ AQJ9

HCP: 20 ♣ T9

Board: 263 ♠ Q954 Partner bids first.

Dealer: North ♥ Q74 The opponents are silent.

Vul: None ♦ -

HCP: 8+2 ♣ KJT943

Board: 264 ♠ J952 Partner bids first.

Dealer: North ♥ 97 The opponents are silent.

Vul: Both ♦ J

HCP: 5+2 ♣ QJT962

Board: 265 ♠ AKT73 You bid first.

Dealer: South ♥ KQ The opponents are silent.

Vul: N-S ♦ AQ76

HCP: 20+1 ♣ QT

Board: 266 ♠ AJ98 You bid first.

Dealer: South ♥ AJ9 The opponents are silent.

Vul: Both ♦ AK98

HCP: 21 ♣ A4

Both hands (Answers Page)

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AK82				2NT
Vul: Both	♥ 62	♥ AQ8	Pass	4♣	Pass	4NT ¹
North HCP: 10+2	♦ 83	♦ AQJ9	Pass	6NT	All Pass	
South HCP: 20	♣ AK8763	♣ T9				
Contract: 6NT North			1. A=3 out of 4			

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ Q954		2NT	Pass	3♣ ¹
Vul: None	♥ A5	♥ Q74	Pass	3♦	Pass	3NT
North HCP: 20+1	♦ KQJT7	♦ -	All Pass			
South HCP: 8+2	♣ AQ52	♣ KJT943				
Contract: 3NT South			1. Stayman			

Board: 264	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ J952		2NT	Pass	3♣ ¹
Vul: Both	♥ AKT82	♥ 97	Pass	3♥	Pass	5♣
North HCP: 21+1	♦ AK52	♦ J	All Pass			
South HCP: 5+2	♣ K3	♣ QJT962				
Contract: 5♣ South			1. Stayman			

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ AKT73				2NT
Vul: N-S	♥ A98	♥ KQ	Pass	4♣	Pass	4♠ ¹
North HCP: 12+2	♦ 3	♦ AQ76	Pass	7♣	All Pass	
South HCP: 20+1	♣ AK9743	♣ QT				
Contract: 7♣ North			1. A=2 out of 4			

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AJ98				2NT
Vul: Both	♥ KQ4	♥ AJ9	Pass	4♣	Pass	4♦ ¹
North HCP: 12+2	♦ QT2	♦ AK98	Pass	7NT	All Pass	
South HCP: 21	♣ KQ8753	♣ A4				
Contract: 7NT North			1. A=0/4 or 4/4			

North hands

2N_and_1_Minor

Board: 267	♠ 32	Partner bids first.
Dealer: South	♥ 985	The opponents are silent.
Vul: N-S	♦ AKQ983	
HCP: 10+2	♣ J3	

Board: 268	♠ 6542	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ K97642	
HCP: 6+2	♣ K9	

Board: 269	♠ AT83	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ 75	
HCP: 10+2	♣ QJT876	

Board: 270	♠ AQ862	You bid first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 20+1	♣ AK9	

Board: 271	♠ AQ973	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 20+1	♣ KQ7	

Both hands (Answers Page)

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ KQJ6				2NT
Vul: N-S	♥ 985	♥ AQ7	Pass	4♣ ¹	Pass	4♦ ¹
North HCP: 10+2	♦ AKQ983	♦ J2	Pass	6♦	All Pass	
South HCP: 20	♣ J3	♣ AK95				1. A=2 out of 4
Contract: 6♦ North						

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ 6542	♠ T73				2NT
Vul: E-W	♥ 8	♥ AK7	Pass	3♣ ¹	Pass	3♦
North HCP: 6+2	♦ K97642	♦ AQ8	Pass	3NT	All Pass	
South HCP: 20	♣ K9	♣ AQJ6				1. Stayman
Contract: 3NT North						

Board: 269	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ KQ9				2NT
Vul: None	♥ K	♥ AQT	Pass	3♣ ¹	Pass	3♦
North HCP: 10+2	♦ 75	♦ AJ6	Pass	4♣	Pass	5♣
South HCP: 20	♣ QJT876	♣ A932	Pass	6♣	All Pass	
Contract: 6♣ North						1. Stayman

Board: 270	North:	South:	W	N	E	S
Dealer: North	♠ AQ862	♠ K7		2NT	Pass	4♣
Vul: N-S	♥ KQ7	♥ 9	Pass	4♦ ¹	Pass	6♦
North HCP: 20+1	♦ Q3	♦ AKT9842	All Pass			
South HCP: 10+3	♣ AK9	♣ 764				1. A=2 out of 4
Contract: 6♦ South						

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AQ973	♠ -		2NT	Pass	4♣
Vul: E-W	♥ AK6	♥ Q43	Pass	4♦ ¹	Pass	7NT
North HCP: 20+1	♦ Q9	♦ AJT7432	All Pass			
South HCP: 11+3	♣ KQ7	♣ AT9				1. A=2 out of 4
Contract: 7NT South						

South hands

2N_and_1_Minor

Board: 267 ♠ KQJ6 You bid first.

Dealer: South ♥ AQ7 The opponents are silent.

Vul: N-S ♦ J2

HCP: 20 ♣ AK95

Board: 268 ♠ T73 You bid first.

Dealer: South ♥ AK7 The opponents are silent.

Vul: E-W ♦ AQ8

HCP: 20 ♣ AQJ6

Board: 269 ♠ KQ9 You bid first.

Dealer: South ♥ AQT The opponents are silent.

Vul: None ♦ AJ6

HCP: 20 ♣ A932

Board: 270 ♠ K7 Partner bids first.

Dealer: North ♥ 9 The opponents are silent.

Vul: N-S ♦ AKT9842

HCP: 10+3 ♣ 764

Board: 271 ♠ - Partner bids first.

Dealer: North ♥ Q43 The opponents are silent.

Vul: E-W ♦ AJT7432

HCP: 11+3 ♣ AT9

Both hands (Answers Page)

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ KQJ6				2NT
Vul: N-S	♥ 985	♥ AQ7	Pass	4♣ ¹	Pass	4♦ ¹
North HCP: 10+2	♦ AKQ983	♦ J2	Pass	6♦	All Pass	
South HCP: 20	♣ J3	♣ AK95				1. A=2 out of 4
Contract: 6♦ North						

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ 6542	♠ T73				2NT
Vul: E-W	♥ 8	♥ AK7	Pass	3♣ ¹	Pass	3♦
North HCP: 6+2	♦ K97642	♦ AQ8	Pass	3NT	All Pass	
South HCP: 20	♣ K9	♣ AQJ6				1. Stayman
Contract: 3NT North						

Board: 269	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ KQ9				2NT
Vul: None	♥ K	♥ AQT	Pass	3♣ ¹	Pass	3♦
North HCP: 10+2	♦ 75	♦ AJ6	Pass	4♣	Pass	5♣
South HCP: 20	♣ QJT876	♣ A932	Pass	6♣	All Pass	
Contract: 6♣ North						1. Stayman

Board: 270	North:	South:	W	N	E	S
Dealer: North	♠ AQ862	♠ K7		2NT	Pass	4♣
Vul: N-S	♥ KQ7	♥ 9	Pass	4♦ ¹	Pass	6♦
North HCP: 20+1	♦ Q3	♦ AKT9842	All Pass			
South HCP: 10+3	♣ AK9	♣ 764				1. A=2 out of 4
Contract: 6♦ South						

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ AQ973	♠ -		2NT	Pass	4♣
Vul: E-W	♥ AK6	♥ Q43	Pass	4♦ ¹	Pass	7NT
North HCP: 20+1	♦ Q9	♦ AJT7432	All Pass			
South HCP: 11+3	♣ KQ7	♣ AT9				1. A=2 out of 4
Contract: 7NT South						

Board: 272	♠ KT75	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ AQT742	
HCP: 10+2	♣ 92	

Board: 273	♠ A3	You bid first.
Dealer: North	♥ AT86	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 21	♣ A64	

Board: 274	♠ AQ5	You bid first.
Dealer: North	♥ AJ963	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 20+1	♣ K8	

Board: 275	♠ KQ4	You bid first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 20	♣ AT83	

Board: 276	♠ Q6	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: None	♦ 43	
HCP: 5+4	♣ KT986542	

Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ KT75	♠ Q84				2NT
Vul: Both	♥ J	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 10+2	♦ AQT742	♦ KJ93	Pass	4♦	Pass	5♦
South HCP: 20	♣ 92	♣ AK6	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ T752		2NT	Pass	3♣ ¹
Vul: N-S	♥ AT86	♥ 52	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKQ5	♦ 3	All Pass			
South HCP: 6+2	♣ A64	♣ KQJ952	1. Stayman			
Contract: 3NT South						

Board: 274	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T86		2NT	Pass	4♣
Vul: E-W	♥ AJ963	♥ K7	Pass	4NT ¹	Pass	7♣
North HCP: 20+1	♦ AQ9	♦ K8	All Pass			
South HCP: 11+2	♣ K8	♣ AJT942	1. A=3 out of 4			
Contract: 7♣ South						

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT5		2NT	Pass	4♣
Vul: None	♥ KQ2	♥ 87	Pass	4♣ ¹	Pass	6NT
North HCP: 20	♦ AQ4	♦ KJT532	All Pass			
South HCP: 12+2	♣ AT83	♣ KJ	1. A=2 out of 4			
Contract: 6NT South						

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ J432				2NT
Vul: None	♥ 5	♥ AK2	Pass	3♣ ¹	Pass	4♣ ²
North HCP: 5+4	♦ 43	♦ AKT	Pass	5♣	All Pass	
South HCP: 20	♣ KT986542	♣ AJ3	1. Minor Suit Transfers after 2NT			
Contract: 5♣ North			2. automat			

South hands

2N_and_1_Minor

Board: 272 ♠ Q84 You bid first.

Dealer: South ♥ AK6 The opponents are silent.

Vul: Both ♦ KJ93

HCP: 20 ♣ AK6

Board: 273 ♠ T752 Partner bids first.

Dealer: North ♥ 52 The opponents are silent.

Vul: N-S ♦ 3

HCP: 6+2 ♣ KQJ952

Board: 274 ♠ T86 Partner bids first.

Dealer: North ♥ K7 The opponents are silent.

Vul: E-W ♦ K8

HCP: 11+2 ♣ AJT942

Board: 275 ♠ AT5 Partner bids first.

Dealer: North ♥ 87 The opponents are silent.

Vul: None ♦ KJT532

HCP: 12+2 ♣ KJ

Board: 276 ♠ J432 You bid first.

Dealer: South ♥ AK2 The opponents are silent.

Vul: None ♦ AKT

HCP: 20 ♣ AJ3

Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ KT75	♠ Q84				2NT
Vul: Both	♥ J	♥ AK6	Pass	3♣ ¹	Pass	3♦
North HCP: 10+2	♦ AQT742	♦ KJ93	Pass	4♦	Pass	5♦
South HCP: 20	♣ 92	♣ AK6	Pass	6♦	All Pass	
Contract: 6♦ North			1. Stayman			

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ T752		2NT	Pass	3♣ ¹
Vul: N-S	♥ AT86	♥ 52	Pass	3♥	Pass	3NT
North HCP: 21	♦ AKQ5	♦ 3	All Pass			
South HCP: 6+2	♣ A64	♣ KQJ952	1. Stayman			
Contract: 3NT South						

Board: 274	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T86		2NT	Pass	4♣
Vul: E-W	♥ AJ963	♥ K7	Pass	4NT ¹	Pass	7♣
North HCP: 20+1	♦ AQ9	♦ K8	All Pass			
South HCP: 11+2	♣ K8	♣ AJT942	1. A=3 out of 4			
Contract: 7♣ South						

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT5		2NT	Pass	4♣
Vul: None	♥ KQ2	♥ 87	Pass	4♠ ¹	Pass	6NT
North HCP: 20	♦ AQ4	♦ KJT532	All Pass			
South HCP: 12+2	♣ AT83	♣ KJ	1. A=2 out of 4			
Contract: 6NT South						

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ J432				2NT
Vul: None	♥ 5	♥ AK2	Pass	3♣ ¹	Pass	4♣ ²
North HCP: 5+4	♦ 43	♦ AKT	Pass	5♣	All Pass	
South HCP: 20	♣ KT986542	♣ AJ3	1. Minor Suit Transfers after 2NT 2. automat			
Contract: 5♣ North						

Board: 277	♠ 2	Partner bids first.
Dealer: South	♥ JT53	The opponents are silent.
Vul: None	♦ K	
HCP: 8+3	♣ KJ96532	

Board: 278	♠ J6	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 14+2	♣ KQ8753	

Board: 279	♠ AK	You bid first.
Dealer: North	♥ A82	The opponents are silent.
Vul: None	♦ KQT82	
HCP: 21+1	♣ KQT	

Board: 280	♠ Q542	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ QJ9764	
HCP: 5+2	♣ 95	

Both hands (Answers Page)

Board: 277	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQ7				2NT
Vul: None	♥ JT53	♥ A9	Pass	3♣ ¹	Pass	3♠
North HCP: 8+3	♦ K	♦ AQT63	Pass	4♣	Pass	4♦
South HCP: 21+1	♣ KJ96532	♣ Q8	Pass	4NT	Pass	5♣ ²
Contract: 6♣ North			Pass	6♣	All Pass	

1. Stayman

2. A=0/5 or 3/5

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AKQ9				2NT
Vul: N-S	♥ K6	♥ A74	Pass	4♣	Pass	4NT ¹
North HCP: 14+2	♦ AJ2	♦ KT84	Pass	6NT	All Pass	
South HCP: 20	♣ KQ8753	♣ A4				1. A=3 out of 4
Contract: 6NT North						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 73		2NT	Pass	4♣
Vul: None	♥ A82	♥ Q6	Pass	4♠ ¹	Pass	7NT
North HCP: 21+1	♦ KQT82	♦ AJ7	All Pass			
South HCP: 12+2	♣ KQT	♣ AJ8643				1. A=2 out of 4
Contract: 7NT South						

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ Q542	♠ AJ87				2NT
Vul: E-W	♥ 5	♥ QJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 5+2	♦ QJ9764	♦ K8	Pass	4♠	All Pass	
South HCP: 20	♣ 95	♣ AKQ3				1. Stayman
Contract: 4♠ North						

South hands

2N_and_1_Minor

Board: 277 ♠ AKQ7 You bid first.

Dealer: South ♥ A9 The opponents are silent.

Vul: None ♦ AQT63

HCP: 21+1 ♣ Q8

Board: 278 ♠ AKQ9 You bid first.

Dealer: South ♥ A74 The opponents are silent.

Vul: N-S ♦ KT84

HCP: 20 ♣ A4

Board: 279 ♠ 73 Partner bids first.

Dealer: North ♥ Q6 The opponents are silent.

Vul: None ♦ AJ7

HCP: 12+2 ♣ AJ8643

Board: 280 ♠ AJ87 You bid first.

Dealer: South ♥ QJ7 The opponents are silent.

Vul: E-W ♦ K8

HCP: 20 ♣ AKQ3

Both hands (Answers Page)

Board: 277	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQ7				2NT
Vul: None	♥ JT53	♥ A9	Pass	3♣ ¹	Pass	3♠
North HCP: 8+3	♦ K	♦ AQT63	Pass	4♣	Pass	4♦
South HCP: 21+1	♣ KJ96532	♣ Q8	Pass	4NT	Pass	5♣ ²
Contract: 6♣ North			Pass	6♣	All Pass	

1. Stayman

2. A=0/5 or 3/5

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AKQ9				2NT
Vul: N-S	♥ K6	♥ A74	Pass	4♣	Pass	4NT ¹
North HCP: 14+2	♦ AJ2	♦ KT84	Pass	6NT	All Pass	
South HCP: 20	♣ KQ8753	♣ A4				1. A=3 out of 4
Contract: 6NT North						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 73		2NT	Pass	4♣
Vul: None	♥ A82	♥ Q6	Pass	4♠ ¹	Pass	7NT
North HCP: 21+1	♦ KQT82	♦ AJ7	All Pass			
South HCP: 12+2	♣ KQT	♣ AJ8643				1. A=2 out of 4
Contract: 7NT South						

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ Q542	♠ AJ87				2NT
Vul: E-W	♥ 5	♥ QJ7	Pass	3♣ ¹	Pass	3♠
North HCP: 5+2	♦ QJ9764	♦ K8	Pass	4♠	All Pass	
South HCP: 20	♣ 95	♣ AKQ3				1. Stayman
Contract: 4♠ North						

Board: 281 ♠ KQ6 You bid first.

Dealer: North ♥ AQ63 The opponents are silent.

Vul: Both ♦ A94

HCP: 20 ♣ AJ6

Board: 282 ♠ T Partner bids first.

Dealer: South ♥ A873 The opponents are silent.

Vul: None ♦ KJT9763

HCP: 8+3 ♣ 7

Board: 283 ♠ AK You bid first.

Dealer: North ♥ AQJ The opponents are silent.

Vul: N-S ♦ K75

HCP: 20+1 ♣ KT974

Board: 284 ♠ T7 Partner bids first.

Dealer: South ♥ 9853 The opponents are silent.

Vul: Both ♦ 3

HCP: 4+2 ♣ KJ6543

Board: 285 ♠ A94 You bid first.

Dealer: North ♥ AKQ3 The opponents are silent.

Vul: N-S ♦ AQ8

HCP: 21 ♣ Q97

Both hands (Answers Page)

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 32		2NT	Pass	4♣
Vul: Both	♥ AQ63	♥ K7	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ A94	♦ KT8763	All Pass			
South HCP: 11+2	♣ AJ6	♣ KQ9				
Contract: 6NT South			1. A=3 out of 4			

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ				2NT
Vul: None	♥ A873	♥ QT62	Pass	3♣ ¹	Pass	3♥
North HCP: 8+3	♦ KJT9763	♦ 42	Pass	6♥	All Pass	
South HCP: 20	♣ 7	♣ AKQJ				
Contract: 6♥ North			1. Stayman			

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 73		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQJ	♥ KT63	Pass	3♦	Pass	4♦
North HCP: 20+1	♦ K75	♦ QJT983	Pass	5♦	All Pass	
South HCP: 7+2	♣ KT974	♣ J				
Contract: 5♦ North			1. Stayman			

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AKQ3				2NT
Vul: Both	♥ 9853	♥ QJ	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 4+2	♦ 3	♦ K5	Pass	5♣	All Pass	
South HCP: 21+1	♣ KJ6543	♣ AQT98				
Contract: 5♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ KT		2NT	Pass	4♣
Vul: N-S	♥ AKQ3	♥ 75	Pass	4NT ¹	Pass	6NT
North HCP: 21	♦ AQ8	♦ KJ97543	All Pass			
South HCP: 10+3	♣ Q97	♣ K5				
Contract: 6NT South			1. A=3 out of 4			

South hands

2N_and_1_Minor

Board: 281	♠ 32	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ KT8763	
HCP: 11+2	♣ KQ9	

Board: 282	♠ AKJ	You bid first.
Dealer: South	♥ QT62	The opponents are silent.
Vul: None	♦ 42	
HCP: 20	♣ AKQJ	

Board: 283	♠ 73	Partner bids first.
Dealer: North	♥ KT63	The opponents are silent.
Vul: N-S	♦ QJT983	
HCP: 7+2	♣ J	

Board: 284	♠ AKQ3	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ K5	
HCP: 21+1	♣ AQT98	

Board: 285	♠ KT	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: N-S	♦ KJ97543	
HCP: 10+3	♣ K5	

Both hands (Answers Page)

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 32		2NT	Pass	4♣
Vul: Both	♥ AQ63	♥ K7	Pass	4NT ¹	Pass	6NT
North HCP: 20	♦ A94	♦ KT8763	All Pass			
South HCP: 11+2	♣ AJ6	♣ KQ9				
Contract: 6NT South			1. A=3 out of 4			

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ				2NT
Vul: None	♥ A873	♥ QT62	Pass	3♣ ¹	Pass	3♥
North HCP: 8+3	♦ KJT9763	♦ 42	Pass	6♥	All Pass	
South HCP: 20	♣ 7	♣ AKQJ				
Contract: 6♥ North			1. Stayman			

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 73		2NT	Pass	3♣ ¹
Vul: N-S	♥ AQJ	♥ KT63	Pass	3♦	Pass	4♦
North HCP: 20+1	♦ K75	♦ QJT983	Pass	5♦	All Pass	
South HCP: 7+2	♣ KT974	♣ J				
Contract: 5♦ North			1. Stayman			

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AKQ3				2NT
Vul: Both	♥ 9853	♥ QJ	Pass	3♠ ¹	Pass	4♣ ²
North HCP: 4+2	♦ 3	♦ K5	Pass	5♣	All Pass	
South HCP: 21+1	♣ KJ6543	♣ AQT98				
Contract: 5♣ North			1. Minor Suit Transfers after 2NT			
			2. automat			

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ KT		2NT	Pass	4♣
Vul: N-S	♥ AKQ3	♥ 75	Pass	4NT ¹	Pass	6NT
North HCP: 21	♦ AQ8	♦ KJ97543	All Pass			
South HCP: 10+3	♣ Q97	♣ K5				
Contract: 6NT South			1. A=3 out of 4			

North hands

2N_and_1_Minor

Board: 286	♠ 9875	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 5+2	♣ KQT864	

Board: 287	♠ KQ	You bid first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: N-S	♦ JT98	
HCP: 20	♣ AK32	

Board: 288	♠ 87	Partner bids first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ AJT874	
HCP: 13+2	♣ A7	

Board: 289	♠ AK954	You bid first.
Dealer: North	♥ A65	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 20+1	♣ AK8	

Both hands (Answers Page)

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ QJ3				2NT
Vul: E-W	♥ 8	♥ AQJ2	Pass	3♣ ¹	Pass	3♥
North HCP: 5+2	♦ T9	♦ AQ3	Pass	3NT	All Pass	
South HCP: 21	♣ KQT864	♣ AJ3				1. Stayman
Contract: 3NT North						

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ T953		2NT	Pass	3♠ ¹
Vul: N-S	♥ AK3	♥ -	Pass	4♣ ²	Pass	5♣
North HCP: 20	♦ JT98	♦ 653	All Pass			
South HCP: 3+2	♣ AK32	♣ QJ9876				1. Minor Suit Transfers after 2NT
Contract: 5♣ South						2. automat

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKQ				2NT
Vul: Both	♥ AT6	♥ KQJ85	Pass	4♣	Pass	4♥ ¹
North HCP: 13+2	♦ AJT874	♦ Q5	Pass	7NT	All Pass	
South HCP: 20+1	♣ A7	♣ K83				1. A=1/4
Contract: 7NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ AK954	♠ 6		2NT	Pass	3♠ ¹
Vul: N-S	♥ A65	♥ J84	Pass	4♣ ²	Pass	5♣
North HCP: 20+1	♦ Q2	♦ 764	All Pass			
South HCP: 4+2	♣ AK8	♣ QJ5432				1. Minor Suit Transfers after 2NT
Contract: 5♣ South						2. automat

South hands

2N_and_1_Minor

Board: 286 ♠ QJ3 You bid first.

Dealer: South ♥ AQJ2 The opponents are silent.

Vul: E-W ♦ AQ3

HCP: 21 ♣ AJ3

Board: 287 ♠ T953 Partner bids first.

Dealer: North ♥ - The opponents are silent.

Vul: N-S ♦ 653

HCP: 3+2 ♣ QJ9876

Board: 288 ♠ AKQ You bid first.

Dealer: South ♥ KQJ85 The opponents are silent.

Vul: Both ♦ Q5

HCP: 20+1 ♣ K83

Board: 289 ♠ 6 Partner bids first.

Dealer: North ♥ J84 The opponents are silent.

Vul: N-S ♦ 764

HCP: 4+2 ♣ QJ5432

Both hands (Answers Page)

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ QJ3				2NT
Vul: E-W	♥ 8	♥ AQJ2	Pass	3♣ ¹	Pass	3♥
North HCP: 5+2	♦ T9	♦ AQ3	Pass	3NT	All Pass	
South HCP: 21	♣ KQT864	♣ AJ3				1. Stayman
Contract: 3NT North						

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ T953		2NT	Pass	3♠ ¹
Vul: N-S	♥ AK3	♥ -	Pass	4♣ ²	Pass	5♣
North HCP: 20	♦ JT98	♦ 653	All Pass			
South HCP: 3+2	♣ AK32	♣ QJ9876				1. Minor Suit Transfers after 2NT
Contract: 5♣ South						2. automat

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKQ				2NT
Vul: Both	♥ AT6	♥ KQJ85	Pass	4♣	Pass	4♥ ¹
North HCP: 13+2	♦ AJT874	♦ Q5	Pass	7NT	All Pass	
South HCP: 20+1	♣ A7	♣ K83				1. A=1/4
Contract: 7NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ AK954	♠ 6		2NT	Pass	3♠ ¹
Vul: N-S	♥ A65	♥ J84	Pass	4♣ ²	Pass	5♣
North HCP: 20+1	♦ Q2	♦ 764	All Pass			
South HCP: 4+2	♣ AK8	♣ QJ5432				1. Minor Suit Transfers after 2NT
Contract: 5♣ South						2. automat

North hands

2N_and_1_Minor

Board: 290 ♠ AK842 You bid first.

Dealer: North ♥ KJ6 The opponents are silent.

Vul: E-W ♦ A74

HCP: 20+1 ♣ AJ

Board: 291 ♠ KQT You bid first.

Dealer: North ♥ AKJ4 The opponents are silent.

Vul: Both ♦ J6

HCP: 20 ♣ AQ64

Board: 292 ♠ 8432 Partner bids first.

Dealer: South ♥ 4 The opponents are silent.

Vul: E-W ♦ KJ

HCP: 10+2 ♣ KQJ852

Board: 293 ♠ A43 Partner bids first.

Dealer: South ♥ 83 The opponents are silent.

Vul: Both ♦ JT

HCP: 11+2 ♣ AQ9753

Both hands (Answers Page)

Board: 290

Dealer: North

North:

♠ AK842

South:

♠ 3

W N E S

 2NT Pass 3♣¹

Vul: E-W

♥ KJ6

♥ T532

Pass 3♠ Pass 4♣

North HCP: 20+1

♦ A74

♦ KQ

Pass 4♦ Pass 4NT

South HCP: 10+2

♣ AJ

♣ KQ9852

 Pass 5♣² Pass 6♣

Contract: 6♣ South

All Pass

1. Stayman

2. A=0/5 or 3/5

Board: 291

Dealer: North

North:

♠ KQT

South:

♠ 87

W N E S

2NT Pass 4♣

Vul: Both

♥ AKJ4

♥ T32

 Pass 4♠¹ Pass 6NT

North HCP: 20

♦ J6

♦ AKQT42

All Pass

South HCP: 13+2

♣ AQ64

♣ KJ

1. A=2 out of 4

Contract: 6NT South

Board: 292

Dealer: South

North:

♠ 8432

South:

♠ AQT5

W N E S

2NT

Vul: E-W

♥ 4

♥ AQT

 Pass 3♣¹ Pass 3♠

North HCP: 10+2

♦ KJ

♦ A965

Pass 4♥ Pass 4NT

South HCP: 20

♣ KQJ852

♣ A6

 Pass 5♣² Pass 5♠

Contract: 5♠ South

All Pass

1. Stayman

2. A=0/5 or 3/5

Board: 293

Dealer: South

North:

♠ A43

South:

♠ KQ87

W N E S

2NT

Vul: Both

♥ 83

♥ AKJ7

 Pass 4♣¹ Pass 4♠¹

North HCP: 11+2

♦ JT

♦ A2

Pass 7♣ All Pass

South HCP: 20

♣ AQ9753

♣ K86

1. A=2 out of 4

Contract: 7♣ North

South hands

2N_and_1_Minor

Board: 290	♠ 3	Partner bids first.
Dealer: North	♥ T532	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 10+2	♣ KQ9852	

Board: 291	♠ 87	Partner bids first.
Dealer: North	♥ T32	The opponents are silent.
Vul: Both	♦ AKQT42	
HCP: 13+2	♣ KJ	

Board: 292	♠ AQT5	You bid first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ A965	
HCP: 20	♣ A6	

Board: 293	♠ KQ87	You bid first.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: Both	♦ A2	
HCP: 20	♣ K86	

Both hands (Answers Page)

Board: 290

Dealer: North

North:

♠ AK842

South:

♠ 3

W N E S

 2NT Pass 3♣¹

Vul: E-W

♥ KJ6

♥ T532

Pass 3♠ Pass 4♣

North HCP: 20+1

♦ A74

♦ KQ

Pass 4♦ Pass 4NT

South HCP: 10+2

♣ AJ

♣ KQ9852

 Pass 5♣² Pass 6♣

Contract: 6♣ South

All Pass

1. Stayman

2. A=0/5 or 3/5

Board: 291

Dealer: North

North:

♠ KQT

South:

♠ 87

W N E S

2NT Pass 4♣

Vul: Both

♥ AKJ4

♥ T32

 Pass 4♠¹ Pass 6NT

North HCP: 20

♦ J6

♦ AKQT42

All Pass

South HCP: 13+2

♣ AQ64

♣ KJ

1. A=2 out of 4

Contract: 6NT South

Board: 292

Dealer: South

North:

♠ 8432

South:

♠ AQT5

W N E S

2NT

Vul: E-W

♥ 4

♥ AQT

 Pass 3♣¹ Pass 3♠

North HCP: 10+2

♦ KJ

♦ A965

Pass 4♥ Pass 4NT

South HCP: 20

♣ KQJ852

♣ A6

 Pass 5♣² Pass 5♠

Contract: 5♠ South

All Pass

1. Stayman

2. A=0/5 or 3/5

Board: 293

Dealer: South

North:

♠ A43

South:

♠ KQ87

W N E S

2NT

Vul: Both

♥ 83

♥ AKJ7

 Pass 4♣ Pass 4♠¹

North HCP: 11+2

♦ JT

♦ A2

Pass 7♣ All Pass

South HCP: 20

♣ AQ9753

♣ K86

1. A=2 out of 4

Contract: 7♣ North

Board: 294 ♠ Q7 You bid first.

Dealer: North ♥ AK2 The opponents are silent.

Vul: None ♦ AK76

HCP: 21 ♣ AJ72

Board: 295 ♠ AJ73 You bid first.

Dealer: North ♥ Q9 The opponents are silent.

Vul: N-S ♦ AKQ5

HCP: 20 ♣ A97

Board: 296 ♠ KQ6 You bid first.

Dealer: North ♥ AK5 The opponents are silent.

Vul: E-W ♦ Q3

HCP: 20+1 ♣ AQT72

Board: 297 ♠ AK5 You bid first.

Dealer: North ♥ AQ East (LHO) Doubles 3♦ if possible.

Vul: None ♦ KJ96

HCP: 21 ♣ KJ62

Both hands (Answers Page)

Board: 294

Dealer: North

North:

♠ Q7

South:

♠ 8

W N E S

2NT Pass 3♣¹

Vul: None

♥ AK2

♥ Q974

Pass 3♦ Pass 4♣

North HCP: 21

♦ AK76

♦ Q3

Pass 5♣ Pass 6♣

South HCP: 7+2

♣ AJ72

♣ KT9853

All Pass

Contract: 6♣ South

1. Stayman

Board: 295

Dealer: North

North:

♠ AJ73

South:

♠ K542

W N E S

2NT Pass 3♣¹

Vul: N-S

♥ Q9

♥ 63

Pass 3♠ Pass 4♠

North HCP: 20

♦ AKQ5

♦ -

All Pass

South HCP: 7+3

♣ A97

♣ KJT8543

1. Stayman

Contract: 4♠ South

Board: 296

Dealer: North

North:

♠ KQ6

South:

♠ A84

W N E S

2NT Pass 6♦

Vul: E-W

♥ AK5

♥ T9

All Pass

North HCP: 20+1

♦ Q3

♦ AT8642

South HCP: 8+2

♣ AQT72

♣ 93

Contract: 6♦ South

Board: 297

Dealer: North

North:

♠ AK5

South:

♠ 83

W N E S

2NT Pass 3♣¹

Vul: None

♥ AQ

♥ 8632

Pass 3♦ X 3NT

North HCP: 21

♦ KJ96

♦ 4

All Pass

South HCP: 6+2

♣ KJ62

♣ AQT953

1. Stayman

Contract: 3NT South

South hands

2N_and_1_Minor

Board: 294	♠ 8	Partner bids first.
Dealer: North	♥ Q974	The opponents are silent.
Vul: None	♦ Q3	
HCP: 7+2	♣ KT9853	

Board: 295	♠ K542	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: N-S	♦ -	
HCP: 7+3	♣ KJT8543	

Board: 296	♠ A84	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ AT8642	
HCP: 8+2	♣ 93	

Board: 297	♠ 83	Partner bids first.
Dealer: North	♥ 8632	East (RHO) Doubles 3♦ if possible.
Vul: None	♦ 4	
HCP: 6+2	♣ AQT953	

Both hands (Answers Page)

Board: 294

Dealer: North

North:

♠ Q7

South:

♠ 8

W N E S

2NT Pass 3♣¹

Vul: None

♥ AK2

♥ Q974

Pass 3♦ Pass 4♣

North HCP: 21

♦ AK76

♦ Q3

Pass 5♣ Pass 6♣

South HCP: 7+2

♣ AJ72

♣ KT9853

All Pass

Contract: 6♣ South

1. Stayman

Board: 295

Dealer: North

North:

♠ AJ73

South:

♠ K542

W N E S

2NT Pass 3♣¹

Vul: N-S

♥ Q9

♥ 63

Pass 3♠ Pass 4♠

North HCP: 20

♦ AKQ5

♦ -

All Pass

South HCP: 7+3

♣ A97

♣ KJT8543

1. Stayman

Contract: 4♠ South

Board: 296

Dealer: North

North:

♠ KQ6

South:

♠ A84

W N E S

2NT Pass 6♦

Vul: E-W

♥ AK5

♥ T9

All Pass

North HCP: 20+1

♦ Q3

♦ AT8642

South HCP: 8+2

♣ AQT72

♣ 93

Contract: 6♦ South

Board: 297

Dealer: North

North:

♠ AK5

South:

♠ 83

W N E S

2NT Pass 3♣¹

Vul: None

♥ AQ

♥ 8632

Pass 3♦ X 3NT

North HCP: 21

♦ KJ96

♦ 4

All Pass

South HCP: 6+2

♣ KJ62

♣ AQT953

1. Stayman

Contract: 3NT South

North hands

2N_and_1_Minor

Board: 298 ♠ KQ973 You bid first.

Dealer: North ♥ AQ The opponents are silent.

Vul: E-W ♦ AJ6

HCP: 20+1 ♣ A52

Both hands (Answers Page)

Board: 298

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 10+2

Contract: 6♣ North

North:

♠ KQ973

♥ AQ

♦ AJ6

♣ A52

South:

♠ T

♥ KJ83

♦ 74

♣ KQJ976

W

N

E

S

2NT Pass 3♣¹

Pass 3♦ Pass 4♦

Pass 4♦ Pass 4♥

Pass 4NT Pass 5♦²

Pass 6♣ All Pass

1. Stayman

2. A=1/5 or 4/5

South hands

2N_and_1_Minor

Board: 298	♠ T	Partner bids first.
Dealer: North	♥ KJ83	The opponents are silent.
Vul: E-W	♦ 74	
HCP: 10+2	♣ KQJ976	

Both hands (Answers Page)

Board: 298

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 10+2

Contract: 6♣ North

North:

♠ KQ973

♥ AQ

♦ AJ6

♣ A52

South:

♠ T

♥ KJ83

♦ 74

♣ KQJ976

W

N

E

S

2NT Pass 3♣¹

Pass 3♦ Pass 4♦

Pass 4♦ Pass 4♥

Pass 4NT Pass 5♦²

Pass 6♣ All Pass

1. Stayman

2. A=1/5 or 4/5