

## North hands

## 2N\_and\_Balanced

<b>Board: 1</b>	♠ AQ3	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ Q84	
HCP: 20+1	♣ AKJT4	

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<b>Board: 2</b>	♠ AQ92	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: N-S	♦ Q87	
HCP: 15	♣ AJ6	

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<b>Board: 3</b>	♠ KQ5	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ AQ54	
HCP: 20	♣ KQ85	

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<b>Board: 4</b>	♠ Q962	Partner bids first.
Dealer: South	♥ T765	The opponents are silent.
Vul: Both	♦ K4	
HCP: 7	♣ QT6	

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<b>Board: 5</b>	♠ AJ	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: N-S	♦ K987	
HCP: 20	♣ AQ85	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 8

Contract: 3NT South

North:

♠ AQ3

♥ AT

♦ Q84

♣ AKJT4

South:

♠ JT62

♥ 6542

♦ AK6

♣ 98

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	3NT
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All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20

Contract: 6NT North

North:

♠ AQ92

♥ Q83

♦ Q87

♣ AJ6

South:

♠ K4

♥ AKJ

♦ AK42

♣ Q532

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	6NT	All Pass	
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1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ KQ5

♥ A3

♦ AQ54

♣ KQ85

South:

♠ J93

♥ K985

♦ 872

♣ AJT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	3NT
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All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 3NT North

North:

♠ Q962

♥ T765

♦ K4

♣ QT6

South:

♠ AJ3

♥ KQJ

♦ AQ52

♣ KJ8

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	3NT	All Pass	
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1. Stayman

### Board: 5

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11

Contract: 4NT South

North:

♠ AJ

♥ AQ9

♦ K987

♣ AQ85

South:

♠ KQ86

♥ T752

♦ AJ

♣ J64

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	4NT
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All Pass

1. Stayman

**South hands****2N\_and\_Balanced**

**Board: 1**            ♠ JT62            Partner bids first.  
Dealer: North       ♥ 6542            The opponents are silent.  
Vul: None            ♦ AK6  
HCP: 8               ♣ 98

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**Board: 2**            ♠ K4                You bid first.  
Dealer: South       ♥ AKJ                The opponents are silent.  
Vul: N-S             ♦ AK42  
HCP: 20              ♣ Q532

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**Board: 3**            ♠ J93               Partner bids first.  
Dealer: North       ♥ K985              The opponents are silent.  
Vul: E-W             ♦ 872  
HCP: 9               ♣ AJT

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**Board: 4**            ♠ AJ3                You bid first.  
Dealer: South       ♥ KQJ                The opponents are silent.  
Vul: Both            ♦ AQ52  
HCP: 21              ♣ KJ8

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**Board: 5**            ♠ KQ86              Partner bids first.  
Dealer: North       ♥ T752              The opponents are silent.  
Vul: N-S             ♦ AJ  
HCP: 11              ♣ J64

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 8

Contract: 3NT South

North:

♠ AQ3

♥ AT

♦ Q84

♣ AKJT4

South:

♠ JT62

♥ 6542

♦ AK6

♣ 98

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	3NT
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All Pass

1. Stayman

### Board: 2

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20

Contract: 6NT North

North:

♠ AQ92

♥ Q83

♦ Q87

♣ AJ6

South:

♠ K4

♥ AKJ

♦ AK42

♣ Q532

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	6NT	All Pass	
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1. Stayman

### Board: 3

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 9

Contract: 3NT South

North:

♠ KQ5

♥ A3

♦ AQ54

♣ KQ85

South:

♠ J93

♥ K985

♦ 872

♣ AJT

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	3NT
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All Pass

1. Stayman

### Board: 4

Dealer: South

Vul: Both

North HCP: 7

South HCP: 21

Contract: 3NT North

North:

♠ Q962

♥ T765

♦ K4

♣ QT6

South:

♠ AJ3

♥ KQJ

♦ AQ52

♣ KJ8

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
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Pass	3NT	All Pass	
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1. Stayman

### Board: 5

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 11

Contract: 4NT South

North:

♠ AJ

♥ AQ9

♦ K987

♣ AQ85

South:

♠ KQ86

♥ T752

♦ AJ

♣ J64

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♦	Pass	4NT
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All Pass

1. Stayman

**North hands****2N\_and\_Balanced**

<b>Board: 6</b>	♠ T97	Partner bids first.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: E-W	♦ 6542	
HCP: 5	♣ 65	

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<b>Board: 7</b>	♠ A6	You bid first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ AKT98	
HCP: 20+1	♣ A95	

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<b>Board: 8</b>	♠ QJ7	Partner bids first.
Dealer: South	♥ KT82	The opponents are silent.
Vul: None	♦ 974	
HCP: 10	♣ AT9	

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<b>Board: 9</b>	♠ K7	You bid first.
Dealer: North	♥ AK82	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 21+1	♣ AKQJ8	

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<b>Board: 10</b>	♠ AK64	Partner bids first.
Dealer: South	♥ 876	The opponents are silent.
Vul: Both	♦ KQ97	
HCP: 12	♣ 85	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 20

Contract: 3NT North

North:

♠ T97

♥ KQT7

♦ 6542

♣ 65

South:

♠ AKQJ

♥ 84

♦ AK8

♣ QJ98

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ A6

♥ AJ5

♦ AKT98

♣ A95

South:

♠ QT97

♥ T32

♦ 52

♣ K874

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 4♥ South

North:

♠ QJ7

♥ KT82

♦ 974

♣ AT9

South:

♠ AKT

♥ AQ64

♦ A52

♣ K76

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♣ Pass 4♥

All Pass

1. Stayman

### Board: 9

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 5+1

Contract: 3NT South

North:

♠ K7

♥ AK82

♦ J2

♣ AKQJ8

South:

♠ T98

♥ 63

♦ KQ654

♣ T74

W N E S

2NT Pass 3NT

All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ AK64

♥ 876

♦ KQ97

♣ 85

South:

♠ J87

♥ AK4

♦ AJ2

♣ AK73

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman

**South hands****2N\_and\_Balanced**

<b>Board: 6</b>	♠ AKQJ	You bid first.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 20	♣ QJ98	

---

<b>Board: 7</b>	♠ QT97	Partner bids first.
Dealer: North	♥ T32	The opponents are silent.
Vul: Both	♦ 52	
HCP: 5	♣ K874	

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<b>Board: 8</b>	♠ AKT	You bid first.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: None	♦ A52	
HCP: 20	♣ K76	

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<b>Board: 9</b>	♠ T98	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: E-W	♦ KQ654	
HCP: 5+1	♣ T74	

---

<b>Board: 10</b>	♠ J87	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 20	♣ AK73	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 5

South HCP: 20

Contract: 3NT North

North:

♠ T97

♥ KQT7

♦ 6542

♣ 65

South:

♠ AKQJ

♥ 84

♦ AK8

♣ QJ98

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 5

Contract: 3NT South

North:

♠ A6

♥ AJ5

♦ AKT98

♣ A95

South:

♠ QT97

♥ T32

♦ 52

♣ K874

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

### Board: 8

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 4♥ South

North:

♠ QJ7

♥ KT82

♦ 974

♣ AT9

South:

♠ AKT

♥ AQ64

♦ A52

♣ K76

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 3NT

Pass 4♣ Pass 4♥

All Pass

1. Stayman

### Board: 9

Dealer: North

Vul: E-W

North HCP: 21+1

South HCP: 5+1

Contract: 3NT South

North:

♠ K7

♥ AK82

♦ J2

♣ AKQJ8

South:

♠ T98

♥ 63

♦ KQ654

♣ T74

W N E S

2NT Pass 3NT

All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20

Contract: 6NT North

North:

♠ AK64

♥ 876

♦ KQ97

♣ 85

South:

♠ J87

♥ AK4

♦ AJ2

♣ AK73

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 6NT All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 11</b>	♠ KQ97	You bid first.
Dealer: North	♥ 874	The opponents are silent.
Vul: None	♦ AKQ5	
HCP: 20	♣ AQ	

---

<b>Board: 12</b>	♠ K632	Partner bids first.
Dealer: South	♥ JT53	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 8	♣ AT9	

---

<b>Board: 13</b>	♠ AKT	You bid first.
Dealer: North	♥ AJ94	The opponents are silent.
Vul: Both	♦ QT	
HCP: 20	♣ KQJ3	

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<b>Board: 14</b>	♠ Q854	Partner bids first.
Dealer: South	♥ 8642	The opponents are silent.
Vul: None	♦ QT8	
HCP: 6	♣ Q6	

---

<b>Board: 15</b>	♠ KQ	You bid first.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 20+1	♣ KJT85	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ KQ97

♥ 874

♦ AKQ5

♣ AQ

South:

♠ AJ4

♥ A5

♦ T9874

♣ KJ5

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 12

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 20

Contract: 4♥ North

North:

♠ K632

♥ JT53

♦ 97

♣ AT9

South:

♠ AQJ

♥ KQ94

♦ A532

♣ KJ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AKT

♥ AJ94

♦ QT

♣ KQJ3

South:

♠ Q97

♥ K6

♦ K942

♣ A876

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 14

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ Q854

♥ 8642

♦ QT8

♣ Q6

South:

♠ A92

♥ AKQ7

♦ KJ9

♣ K43

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 15

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ KQ

♥ AKQ4

♦ QT

♣ KJT85

South:

♠ AT8

♥ 632

♦ KJ63

♣ AQ4

W N E S

2NT Pass 4♣

Pass 4♥<sup>1</sup> Pass 6NT

All Pass

1. A=1/4

**South hands****2N\_and\_Balanced**

<b>Board: 11</b>	♠ AJ4	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ T9874	
HCP: 13+1	♣ KJ5	

---

<b>Board: 12</b>	♠ AQJ	You bid first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: N-S	♦ A532	
HCP: 20	♣ KJ	

---

<b>Board: 13</b>	♠ Q97	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ K942	
HCP: 12	♣ A876	

---

<b>Board: 14</b>	♠ A92	You bid first.
Dealer: South	♥ AKQ7	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 20	♣ K43	

---

<b>Board: 15</b>	♠ AT8	Partner bids first.
Dealer: North	♥ 632	The opponents are silent.
Vul: N-S	♦ KJ63	
HCP: 14	♣ AQ4	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 20

South HCP: 13+1

Contract: 6NT South

North:

♠ KQ97

♥ 874

♦ AKQ5

♣ AQ

South:

♠ AJ4

♥ A5

♦ T9874

♣ KJ5

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 12

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 20

Contract: 4♥ North

North:

♠ K632

♥ JT53

♦ 97

♣ AT9

South:

♠ AQJ

♥ KQ94

♦ A532

♣ KJ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AKT

♥ AJ94

♦ QT

♣ KQJ3

South:

♠ Q97

♥ K6

♦ K942

♣ A876

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 14

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ Q854

♥ 8642

♦ QT8

♣ Q6

South:

♠ A92

♥ AKQ7

♦ KJ9

♣ K43

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 15

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ KQ

♥ AKQ4

♦ QT

♣ KJT85

South:

♠ AT8

♥ 632

♦ KJ63

♣ AQ4

W N E S

2NT Pass 4♣

Pass 4♥<sup>1</sup> Pass 6NT

All Pass

1. A=1/4

## North hands

## 2N\_and\_Balanced

<b>Board: 16</b>	♠ T96	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: E-W	♦ J9542	
HCP: 4+1	♣ J6	

---

<b>Board: 17</b>	♠ J2	You bid first.
Dealer: North	♥ KJT4	The opponents are silent.
Vul: None	♦ AJ	
HCP: 20+1	♣ AKQJT	

---

<b>Board: 18</b>	♠ Q93	Partner bids first.
Dealer: South	♥ T72	The opponents are silent.
Vul: N-S	♦ AT84	
HCP: 10	♣ KJ7	

---

<b>Board: 19</b>	♠ KQ4	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ A86	
HCP: 21	♣ AJ84	

---

<b>Board: 20</b>	♠ Q8	Partner bids first.
Dealer: South	♥ KJ73	The opponents are silent.
Vul: Both	♦ KQJ8	
HCP: 12	♣ 762	

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ KQ2				2NT
Vul: E-W	♥ Q98	♥ KJ6	All Pass			
North HCP: 4+1	♦ J9542	♦ AT3				
South HCP: 20	♣ J6	♣ AKT4				
Contract: 2NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ 43		2NT	Pass	3NT
Vul: None	♥ KJT4	♥ A32	All Pass			
North HCP: 20+1	♦ AJ	♦ KQ95				
South HCP: 9	♣ AKQJT	♣ 9854				
Contract: 3NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AK7				2NT
Vul: N-S	♥ T72	♥ AK9	Pass	3NT	All Pass	
North HCP: 10	♦ AT84	♦ 75				
South HCP: 20+1	♣ KJ7	♣ AQ965				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ J75		2NT	Pass	3NT
Vul: E-W	♥ AK6	♥ J73	All Pass			
North HCP: 21	♦ A86	♦ 974				
South HCP: 7	♣ AJ84	♣ KQ63				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ K93				2NT
Vul: Both	♥ KJ73	♥ AT6	Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
North HCP: 12	♦ KQJ8	♦ A9	Pass	4NT	Pass	6NT
South HCP: 20+1	♣ 762	♣ AKQ54	All Pass			
Contract: 6NT South						

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 16</b>	♠ KQ2	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 20	♣ AKT4	

---

<b>Board: 17</b>	♠ 43	Partner bids first.
Dealer: North	♥ A32	The opponents are silent.
Vul: None	♦ KQ95	
HCP: 9	♣ 9854	

---

<b>Board: 18</b>	♠ AK7	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 20+1	♣ AQ965	

---

<b>Board: 19</b>	♠ J75	Partner bids first.
Dealer: North	♥ J73	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 7	♣ KQ63	

---

<b>Board: 20</b>	♠ K93	You bid first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ A9	
HCP: 20+1	♣ AKQ54	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 4+1

South HCP: 20

Contract: 2NT South

North:

♠ T96

♥ Q98

♦ J9542

♣ J6

South:

♠ KQ2

♥ KJ6

♦ AT3

♣ AKT4

W	N	E	S
			2NT

All Pass

### Board: 17

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 9

Contract: 3NT South

North:

♠ J2

♥ KJT4

♦ AJ

♣ AKQJT

South:

♠ 43

♥ A32

♦ KQ95

♣ 9854

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 20+1

Contract: 3NT North

North:

♠ Q93

♥ T72

♦ AT84

♣ KJ7

South:

♠ AK7

♥ AK9

♦ 75

♣ AQ965

W	N	E	S
			2NT

Pass 3NT All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ KQ4

♥ AK6

♦ A86

♣ AJ84

South:

♠ J75

♥ J73

♦ 974

♣ KQ63

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 12

South HCP: 20+1

Contract: 6NT South

North:

♠ Q8

♥ KJ73

♦ KQJ8

♣ 762

South:

♠ K93

♥ AT6

♦ A9

♣ AKQ54

W	N	E	S
			2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 4NT Pass 6NT

All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 21</b>	♠ AK72	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 20	♣ AQJT	

---

<b>Board: 22</b>	♠ QJT7	Partner bids first.
Dealer: South	♥ J85	The opponents are silent.
Vul: E-W	♦ JT8	
HCP: 9	♣ AT8	

---

<b>Board: 23</b>	♠ A2	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: Both	♦ K9862	
HCP: 20+1	♣ AQ3	

---

<b>Board: 24</b>	♠ JT63	Partner bids first.
Dealer: South	♥ A953	The opponents are silent.
Vul: None	♦ 94	
HCP: 6	♣ J97	

---

<b>Board: 25</b>	♠ AQ9	You bid first.
Dealer: North	♥ AK754	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 20+1	♣ 752	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AK72

♥ AJ

♦ J97

♣ AQJT

South:

♠ 83

♥ KQ4

♦ A653

♣ K652

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ QJT7

♥ J85

♦ JT8

♣ AT8

South:

♠ AK5

♥ AQ2

♦ KQ752

♣ Q7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 23

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 11

Contract: 6NT South

North:

♠ A2

♥ AK5

♦ K9862

♣ AQ3

South:

♠ QT87

♥ QJ4

♦ AQT4

♣ T6

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ JT63

♥ A953

♦ 94

♣ J97

South:

♠ AKQ

♥ KQ76

♦ J72

♣ KQT

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ AQ9

♥ AK754

♦ AK

♣ 752

South:

♠ KJ4

♥ QT3

♦ Q84

♣ KQJT

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

## South hands

## 2N\_and\_Balanced

**Board: 21**      ♠ 83      Partner bids first.  
 Dealer: North      ♥ KQ4      The opponents are silent.  
 Vul: N-S      ♦ A653  
 HCP: 12      ♣ K652

---

**Board: 22**      ♠ AK5      You bid first.  
 Dealer: South      ♥ AQ2      The opponents are silent.  
 Vul: E-W      ♦ KQ752  
 HCP: 20+1      ♣ Q7

---

**Board: 23**      ♠ QT87      Partner bids first.  
 Dealer: North      ♥ QJ4      The opponents are silent.  
 Vul: Both      ♦ AQT4  
 HCP: 11      ♣ T6

---

**Board: 24**      ♠ AKQ      You bid first.  
 Dealer: South      ♥ KQ76      The opponents are silent.  
 Vul: None      ♦ J72  
 HCP: 20      ♣ KQT

---

**Board: 25**      ♠ KJ4      Partner bids first.  
 Dealer: North      ♥ QT3      The opponents are silent.  
 Vul: E-W      ♦ Q84  
 HCP: 14      ♣ KQJT

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 12

Contract: 6NT South

North:

♠ AK72

♥ AJ

♦ J97

♣ AQJT

South:

♠ 83

♥ KQ4

♦ A653

♣ K652

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ QJT7

♥ J85

♦ JT8

♣ AT8

South:

♠ AK5

♥ AQ2

♦ KQ752

♣ Q7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 23

Dealer: North

Vul: Both

North HCP: 20+1

South HCP: 11

Contract: 6NT South

North:

♠ A2

♥ AK5

♦ K9862

♣ AQ3

South:

♠ QT87

♥ QJ4

♦ AQT4

♣ T6

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 6NT

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 6

South HCP: 20

Contract: 4♥ North

North:

♠ JT63

♥ A953

♦ 94

♣ J97

South:

♠ AKQ

♥ KQ76

♦ J72

♣ KQT

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 14

Contract: 6NT South

North:

♠ AQ9

♥ AK754

♦ AK

♣ 752

South:

♠ KJ4

♥ QT3

♦ Q84

♣ KQJT

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

## North hands

## 2N\_and\_Balanced

<b>Board: 26</b>	♠ AK52	Partner bids first.
Dealer: South	♥ 852	The opponents are silent.
Vul: Both	♦ T943	
HCP: 8	♣ J4	

---

<b>Board: 27</b>	♠ KQ6	You bid first.
Dealer: North	♥ AK97	The opponents are silent.
Vul: None	♦ AK95	
HCP: 20	♣ J5	

---

<b>Board: 28</b>	♠ A64	Partner bids first.
Dealer: South	♥ T863	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 7	♣ 8763	

---

<b>Board: 29</b>	♠ AQJ3	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ A2	
HCP: 21	♣ K864	

---

<b>Board: 30</b>	♠ QT6	Partner bids first.
Dealer: South	♥ KQ54	The opponents are silent.
Vul: None	♦ J75	
HCP: 12	♣ KJT	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ AK52

♥ 852

♦ T943

♣ J4

South:

♠ J84

♥ AKQT

♦ AK72

♣ K7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ6

♥ AK97

♦ AK95

♣ J5

South:

♠ A43

♥ T42

♦ T3

♣ AKT86

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 28

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 4♥ North

North:

♠ A64

♥ T863

♦ K6

♣ 8763

South:

♠ KQ72

♥ AQJ2

♦ A84

♣ KJ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ AQJ3

♥ AK4

♦ A2

♣ K864

South:

♠ T96

♥ JT82

♦ K86

♣ A53

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6NT South

North:

♠ QT6

♥ KQ54

♦ J75

♣ KJT

South:

♠ AJ98

♥ A93

♦ AKT

♣ A95

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT Pass 6NT

All Pass

1. Stayman

## South hands

## 2N\_and\_Balanced

<b>Board: 26</b>	♠ J84	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 20	♣ K7	

---

<b>Board: 27</b>	♠ A43	Partner bids first.
Dealer: North	♥ T42	The opponents are silent.
Vul: None	♦ T3	
HCP: 11+1	♣ AKT86	

---

<b>Board: 28</b>	♠ KQ72	You bid first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 20	♣ KJ	

---

<b>Board: 29</b>	♠ T96	Partner bids first.
Dealer: North	♥ JT82	The opponents are silent.
Vul: Both	♦ K86	
HCP: 8	♣ A53	

---

<b>Board: 30</b>	♠ AJ98	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ AKT	
HCP: 20	♣ A95	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 20

Contract: 3NT North

North:

♠ AK52

♥ 852

♦ T943

♣ J4

South:

♠ J84

♥ AKQT

♦ AK72

♣ K7

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. Stayman

### Board: 27

Dealer: North

Vul: None

North HCP: 20

South HCP: 11+1

Contract: 6NT South

North:

♠ KQ6

♥ AK97

♦ AK95

♣ J5

South:

♠ A43

♥ T42

♦ T3

♣ AKT86

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6NT

All Pass

1. A=2 out of 4

### Board: 28

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 20

Contract: 4♥ North

North:

♠ A64

♥ T863

♦ K6

♣ 8763

South:

♠ KQ72

♥ AQJ2

♦ A84

♣ KJ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 21

South HCP: 8

Contract: 3NT South

North:

♠ AQJ3

♥ AK4

♦ A2

♣ K864

South:

♠ T96

♥ JT82

♦ K86

♣ A53

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♠ Pass 3NT

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 20

Contract: 6NT South

North:

♠ QT6

♥ KQ54

♦ J75

♣ KJT

South:

♠ AJ98

♥ A93

♦ AKT

♣ A95

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4NT Pass 6NT

All Pass

1. Stayman



## North hands

## 2N\_and\_Balanced

<b>Board: 31</b>	♠ A3	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 20+1	♣ KQT97	

---

<b>Board: 32</b>	♠ T97	Partner bids first.
Dealer: South	♥ Q872	The opponents are silent.
Vul: E-W	♦ J86	
HCP: 6	♣ K95	

---

<b>Board: 33</b>	♠ A9	You bid first.
Dealer: North	♥ QJT8	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 20	♣ AKT2	

---

<b>Board: 34</b>	♠ JT62	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ KQ9	
HCP: 20	♣ AKT8	

---

<b>Board: 35</b>	♠ AKQ	You bid first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ A7632	
HCP: 21+1	♣ AT	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11

Contract: 6NT North

North:

♠ A3

♥ A83

♦ AK2

♣ KQT97

South:

♠ KQ74

♥ KQT2

♦ J4

♣ 653

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT

Pass 6NT All Pass

1. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ T97

♥ Q872

♦ J86

♣ K95

South:

♠ A2

♥ K5

♦ AKT52

♣ AQT3

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Stayman

### Board: 33

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13

Contract: 5♥ North

North:

♠ A9

♥ QJT8

♦ AQ2

♣ AKT2

South:

♠ K3

♥ A765

♦ K87

♣ QJ84

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♥ Pass 3♠

Pass 4NT Pass 5♦<sup>2</sup>

Pass 5♥ All Pass

1. Stayman

2. A=1/5 or 4/5

### Board: 34

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6♣ South

North:

♠ JT62

♥ AK

♦ KQ9

♣ AKT8

South:

♠ KQ8

♥ 932

♦ A2

♣ Q9765

W N E S

2NT Pass 4♣

Pass 4♠<sup>1</sup> Pass 6♣

All Pass

1. A=2 out of 4

### Board: 35

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8

Contract: 3NT South

North:

♠ AKQ

♥ AT5

♦ A7632

♣ AT

South:

♠ T843

♥ KJ86

♦ J9

♣ QJ9

W N E S

2NT Pass 3♣<sup>1</sup>

Pass 3♦ Pass 3NT

All Pass

1. Stayman

**South hands****2N\_and\_Balanced**

**Board: 31**      ♠ KQ74      Partner bids first.  
Dealer: North      ♥ KQT2      The opponents are silent.  
Vul: N-S      ♦ J4  
HCP: 11      ♣ 653

---

**Board: 32**      ♠ A2      You bid first.  
Dealer: South      ♥ K5      The opponents are silent.  
Vul: E-W      ♦ AKT52  
HCP: 20+1      ♣ AQT3

---

**Board: 33**      ♠ K3      Partner bids first.  
Dealer: North      ♥ A765      The opponents are silent.  
Vul: N-S      ♦ K87  
HCP: 13      ♣ QJ84

---

**Board: 34**      ♠ KQ8      Partner bids first.  
Dealer: North      ♥ 932      The opponents are silent.  
Vul: E-W      ♦ A2  
HCP: 11+1      ♣ Q9765

---

**Board: 35**      ♠ T843      Partner bids first.  
Dealer: North      ♥ KJ86      The opponents are silent.  
Vul: Both      ♦ J9  
HCP: 8      ♣ QJ9

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 11

Contract: 6NT North

North:

♠ A3

♥ A83

♦ AK2

♣ KQT97

South:

♠ KQ74

♥ KQT2

♦ J4

♣ 653

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	4NT
Pass	6NT	All Pass	

1. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 20+1

Contract: 3NT North

North:

♠ T97

♥ Q872

♦ J86

♣ K95

South:

♠ A2

♥ K5

♦ AKT52

♣ AQT3

W	N	E	S
			2NT
Pass	3♣ <sup>1</sup>	Pass	3♦
Pass	3NT	All Pass	

1. Stayman

### Board: 33

Dealer: North

Vul: N-S

North HCP: 20

South HCP: 13

Contract: 5♥ North

North:

♠ A9

♥ QJT8

♦ AQ2

♣ AKT2

South:

♠ K3

♥ A765

♦ K87

♣ QJ84

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♥	Pass	3♠
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	5♥	All Pass	

1. Stayman

2. A=1/5 or 4/5

### Board: 34

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 11+1

Contract: 6♣ South

North:

♠ JT62

♥ AK

♦ KQ9

♣ AKT8

South:

♠ KQ8

♥ 932

♦ A2

♣ Q9765

W	N	E	S
	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	6♣
All Pass			

1. A=2 out of 4

### Board: 35

Dealer: North

Vul: Both

North HCP: 21+1

South HCP: 8

Contract: 3NT South

North:

♠ AKQ

♥ AT5

♦ A7632

♣ AT

South:

♠ T843

♥ KJ86

♦ J9

♣ QJ9

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>
Pass	3♦	Pass	3NT
All Pass			

1. Stayman

## North hands

## 2N\_and\_Balanced

### Board: 36

♠ K93

Partner bids first.

Dealer: South

♥ J865

The opponents are silent.

Vul: N-S

♦ A6

HCP: 12

♣ A965

---

### Board: 37

♠ Q864

You bid first.

Dealer: North

♥ AQ3

The opponents are silent.

Vul: E-W

♦ AQ5

HCP: 20

♣ AQ2

---

### Board: 38

♠ JT85

Partner bids first.

Dealer: South

♥ K5

The opponents are silent.

Vul: Both

♦ K83

HCP: 12

♣ KQT9

---

### Board: 39

♠ AKT4

You bid first.

Dealer: North

♥ Q8

The opponents are silent.

Vul: None

♦ AKJT

HCP: 21

♣ KJT

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ K93

♥ J865

♦ A6

♣ A965

South:

♠ AQJT7

♥ A94

♦ KQ7

♣ KQ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

### Board: 37

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 14

Contract: 6NT South

North:

♠ Q864

♥ AQ3

♦ AQ5

♣ AQ2

South:

♠ AK5

♥ KT2

♦ KJ3

♣ 9653

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 38

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ South

North:

♠ JT85

♥ K5

♦ K83

♣ KQT9

South:

♠ AK93

♥ AJ2

♦ AT5

♣ AJ2

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 39

Dealer: North

Vul: None

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AKT4

♥ Q8

♦ AKJT

♣ KJT

South:

♠ 872

♥ K94

♦ 9542

♣ A76

W N E S

2NT Pass 3NT

All Pass

<b>Board: 36</b>	♠ AQJT7	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 21+1	♣ KQ	

---

<b>Board: 37</b>	♠ AK5	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 14	♣ 9653	

---

<b>Board: 38</b>	♠ AK93	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: Both	♦ AT5	
HCP: 21	♣ AJ2	

---

<b>Board: 39</b>	♠ 872	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: None	♦ 9542	
HCP: 7	♣ A76	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 21+1

Contract: 6NT North

North:

♠ K93

♥ J865

♦ A6

♣ A965

South:

♠ AQJT7

♥ A94

♦ KQ7

♣ KQ

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 6NT All Pass

1. Stayman

### Board: 37

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 14

Contract: 6NT South

North:

♠ Q864

♥ AQ3

♦ AQ5

♣ AQ2

South:

♠ AK5

♥ KT2

♦ KJ3

♣ 9653

W N E S

2NT Pass 4♣

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. A=3 out of 4

### Board: 38

Dealer: South

Vul: Both

North HCP: 12

South HCP: 21

Contract: 6♠ South

North:

♠ JT85

♥ K5

♦ K83

♣ KQT9

South:

♠ AK93

♥ AJ2

♦ AT5

♣ AJ2

W N E S

2NT

Pass 3♣<sup>1</sup> Pass 3♠

Pass 4♥ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Stayman

2. A=0/5 or 3/5

### Board: 39

Dealer: North

Vul: None

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AKT4

♥ Q8

♦ AKJT

♣ KJT

South:

♠ 872

♥ K94

♦ 9542

♣ A76

W N E S

2NT Pass 3NT

All Pass



**North hands****2N\_and\_Balanced****Board: 40**

♠ T5

Partner bids first.

Dealer: South

♥ QT7

The opponents are silent.

Vul: Both

♦ T9872

HCP: 6+1

♣ AT6

**Board: 41**

♠ AQ83

You bid first.

Dealer: North

♥ AQ9

The opponents are silent.

Vul: None

♦ KJ73

HCP: 20

♣ KJ

**Board: 42**

♠ K654

Partner bids first.

Dealer: South

♥ Q964

The opponents are silent.

Vul: N-S

♦ AQ6

HCP: 15

♣ A2

**Board: 43**

♠ AQT7

You bid first.

Dealer: North

♥ AJ82

The opponents are silent.

Vul: Both

♦ AQ3

HCP: 21

♣ A7

**Board: 44**

♠ A82

Partner bids first.

Dealer: South

♥ J765

The opponents are silent.

Vul: None

♦ KQ62

HCP: 10

♣ 84

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 20+1

Contract: 3NT North

North:

♠ T5

♥ QT7

♦ T9872

♣ AT6

South:

♠ AK3

♥ A2

♦ QJ5

♣ KQJ97

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 41

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ AQ83

♥ AQ9

♦ KJ73

♣ KJ

South:

♠ 95

♥ T642

♦ A864

♣ Q97

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 42

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20

Contract: 6NT North

North:

♠ K654

♥ Q964

♦ AQ6

♣ A2

South:

♠ AQJ

♥ KJT

♦ KJ8

♣ KQ75

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 43

Dealer: North

Vul: Both

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AQT7

♥ AJ82

♦ AQ3

♣ A7

South:

♠ 864

♥ T63

♦ K92

♣ KJ85

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 44

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ A82

♥ J765

♦ KQ62

♣ 84

South:

♠ QJ54

♥ AK3

♦ AT97

♣ AQ

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 40</b>	♠ AK3	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 20+1	♣ KQJ97	

---

<b>Board: 41</b>	♠ 95	Partner bids first.
Dealer: North	♥ T642	The opponents are silent.
Vul: None	♦ A864	
HCP: 6	♣ Q97	

---

<b>Board: 42</b>	♠ AQJ	You bid first.
Dealer: South	♥ KJT	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 20	♣ KQ75	

---

<b>Board: 43</b>	♠ 864	Partner bids first.
Dealer: North	♥ T63	The opponents are silent.
Vul: Both	♦ K92	
HCP: 7	♣ KJ85	

---

<b>Board: 44</b>	♠ QJ54	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ AT97	
HCP: 20	♣ AQ	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 20+1

Contract: 3NT North

North:

♠ T5

♥ QT7

♦ T9872

♣ AT6

South:

♠ AK3

♥ A2

♦ QJ5

♣ KQJ97

W	N	E	S
			2NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 41

Dealer: North

Vul: None

North HCP: 20

South HCP: 6

Contract: 3NT South

North:

♠ AQ83

♥ AQ9

♦ KJ73

♣ KJ

South:

♠ 95

♥ T642

♦ A864

♣ Q97

W	N	E	S
	2NT	Pass	3♣ <sup>1</sup>

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 42

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20

Contract: 6NT North

North:

♠ K654

♥ Q964

♦ AQ6

♣ A2

South:

♠ AQJ

♥ KJT

♦ KJ8

♣ KQ75

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	6NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 43

Dealer: North

Vul: Both

North HCP: 21

South HCP: 7

Contract: 3NT South

North:

♠ AQT7

♥ AJ82

♦ AQ3

♣ A7

South:

♠ 864

♥ T63

♦ K92

♣ KJ85

W	N	E	S
	2NT	Pass	3NT

All Pass

### Board: 44

Dealer: South

Vul: None

North HCP: 10

South HCP: 20

Contract: 3NT North

North:

♠ A82

♥ J765

♦ KQ62

♣ 84

South:

♠ QJ54

♥ AK3

♦ AT97

♣ AQ

W	N	E	S
			2NT

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Stayman

**Board: 45**

♠ AKQ5

You bid first.

Dealer: North

♥ K876

The opponents are silent.

Vul: N-S

♦ A7

HCP: 21

♣ KQT

**Board: 46**

♠ QT7

Partner bids first.

Dealer: South

♥ AK86

The opponents are silent.

Vul: E-W

♦ T6

HCP: 12

♣ QJ42

**Board: 47**

♠ K8

You bid first.

Dealer: North

♥ AT8

The opponents are silent.

Vul: None

♦ KQ97

HCP: 20

♣ AKJ3

**Board: 48**

♠ KJT2

Partner bids first.

Dealer: South

♥ KQ62

The opponents are silent.

Vul: N-S

♦ AQ5

HCP: 15

♣ 63

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 6

Contract: 4 ♠ North

North:

♠ AKQ5

♥ K876

♦ A7

♣ KQT

South:

♠ T983

♥ AQ3

♦ 8652

♣ 95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	3NT
Pass	4 ♠	All Pass	

1. Stayman

### Board: 46

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 21

Contract: 6 ♥ South

North:

♠ QT7

♥ AK86

♦ T6

♣ QJ42

South:

♠ A93

♥ QJT5

♦ AK43

♣ AK

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	3 ♠	Pass	4 ♣
Pass	4 ♦	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6 ♣ <sup>4</sup>	Pass	6 ♥
All Pass			

1. Stayman

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

3. King ask by 5NT

4. K=0

### Board: 47

Dealer: North

Vul: None

North HCP: 20

South HCP: 11

Contract: 4NT South

North:

♠ K8

♥ AT8

♦ KQ97

♣ AKJ3

South:

♠ AJ62

♥ Q93

♦ AT5

♣ 987

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	4NT
All Pass			

1. Stayman

### Board: 48

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20+1

Contract: 6NT North

North:

♠ KJT2

♥ KQ62

♦ AQ5

♣ 63

South:

♠ AQ8

♥ A84

♦ KJ

♣ AQ952

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	6NT	All Pass	

1. Stayman

**South hands****2N\_and\_Balanced**

**Board: 45**      ♠ T983      Partner bids first.  
Dealer: North      ♥ AQ3      The opponents are silent.  
Vul: N-S      ♦ 8652  
HCP: 6      ♣ 95

---

**Board: 46**      ♠ A93      You bid first.  
Dealer: South      ♥ QJT5      The opponents are silent.  
Vul: E-W      ♦ AK43  
HCP: 21      ♣ AK

---

**Board: 47**      ♠ AJ62      Partner bids first.  
Dealer: North      ♥ Q93      The opponents are silent.  
Vul: None      ♦ AT5  
HCP: 11      ♣ 987

---

**Board: 48**      ♠ AQ8      You bid first.  
Dealer: South      ♥ A84      The opponents are silent.  
Vul: N-S      ♦ KJ  
HCP: 20+1      ♣ AQ952

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: N-S

North HCP: 21

South HCP: 6

Contract: 4 ♠ North

North:

♠ AKQ5

♥ K876

♦ A7

♣ KQT

South:

♠ T983

♥ AQ3

♦ 8652

♣ 95

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♥	Pass	3NT
Pass	4 ♠	All Pass	

1. Stayman

### Board: 46

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 21

Contract: 6 ♥ South

North:

♠ QT7

♥ AK86

♦ T6

♣ QJ42

South:

♠ A93

♥ QJT5

♦ AK43

♣ AK

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
Pass	3 ♠	Pass	4 ♣
Pass	4 ♦	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	5NT <sup>3</sup>
Pass	6 ♣ <sup>4</sup>	Pass	6 ♥
All Pass			

1. Stayman

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

3. King ask by 5NT

4. K=0

### Board: 47

Dealer: North

Vul: None

North HCP: 20

South HCP: 11

Contract: 4NT South

North:

♠ K8

♥ AT8

♦ KQ97

♣ AKJ3

South:

♠ AJ62

♥ Q93

♦ AT5

♣ 987

W	N	E	S
	2NT	Pass	3 ♣ <sup>1</sup>
Pass	3 ♦	Pass	4NT
All Pass			

1. Stayman

### Board: 48

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 20+1

Contract: 6NT North

North:

♠ KJT2

♥ KQ62

♦ AQ5

♣ 63

South:

♠ AQ8

♥ A84

♦ KJ

♣ AQ952

W	N	E	S
			2NT
Pass	3 ♣ <sup>1</sup>	Pass	3 ♦
Pass	6NT	All Pass	

1. Stayman



**Board: 49**

♠ QT63

You bid first.

Dealer: North

♥ Q8

The opponents are silent.

Vul: Both

♦ AKQJ

HCP: 21

♣ AK7

**Board: 50**

♠ AT

Partner bids first.

Dealer: South

♥ K75

The opponents are silent.

Vul: N-S

♦ T964

HCP: 7

♣ T753

## Both hands (Answers Page)

**Board: 49**

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3NT South

**North:**

♠ QT63

♥ Q8

♦ AKQJ

♣ AK7

**South:**

♠ A82

♥ K532

♦ T985

♣ QT

**W      N      E      S**2NT   Pass   3♣<sup>1</sup>

Pass   3♠   Pass   3NT

All Pass

1. Stayman

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 21

Contract: 3NT North

**North:**

♠ AT

♥ K75

♦ T964

♣ T753

**South:**

♠ KJ63

♥ AQJ8

♦ KQ

♣ KQ9

**W      N      E      S**

2NT

Pass   3NT   All Pass

**South hands****2N\_and\_Balanced****Board: 49**

♠ A82

Partner bids first.

Dealer: North

♥ K532

The opponents are silent.

Vul: Both

♦ T985

HCP: 9

♣ QT

**Board: 50**

♠ KJ63

You bid first.

Dealer: South

♥ AQJ8

The opponents are silent.

Vul: N-S

♦ KQ

HCP: 21

♣ KQ9

## Both hands (Answers Page)

**Board: 49**

Dealer: North

Vul: Both

North HCP: 21

South HCP: 9

Contract: 3NT South

**North:**

♠ QT63

♥ Q8

♦ AKQJ

♣ AK7

**South:**

♠ A82

♥ K532

♦ T985

♣ QT

**W      N      E      S**2NT   Pass   3♣<sup>1</sup>

Pass   3♠   Pass   3NT

All Pass

1. Stayman

---

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 21

Contract: 3NT North

**North:**

♠ AT

♥ K75

♦ T964

♣ T753

**South:**

♠ KJ63

♥ AQJ8

♦ KQ

♣ KQ9

**W      N      E      S**

2NT

Pass   3NT   All Pass