

<b>Board: 1</b>	♠ A93	You are dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: None	♦ KJ92	
HCP: 15	♣ AK74	
<hr/>		
<b>Board: 2</b>	♠ T62	Partner is dealer.
Dealer: South	♥ AT73	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 9	♣ K72	
<hr/>		
<b>Board: 3</b>	♠ K4	You are dealer.
Dealer: North	♥ KQ7	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ A983	
HCP: 15	♣ QJ74	
<hr/>		
<b>Board: 4</b>	♠ 8754	Partner is dealer.
Dealer: South	♥ Q84	The opponents are silent.
Vul: Both	♦ K42	
HCP: 8	♣ K98	
<hr/>		
<b>Board: 5</b>	♠ K94	You are dealer.
Dealer: North	♥ AK76	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 15	♣ J743	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A93

♥ 98

♦ KJ92

♣ AK74

South:

♠ T842

♥ A543

♦ Q8

♣ Q92

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

### Board: 2

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T62

♥ AT73

♦ Q85

♣ K72

South:

♠ AK98

♥ KQ

♦ KT72

♣ 964

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

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K4

♥ KQ7

♦ A983

♣ QJ74

South:

♠ JT82

♥ A965

♦ K42

♣ 96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
X	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 4

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ 8754

♥ Q84

♦ K42

♣ K98

South:

♠ AKJ6

♥ AK9

♦ 73

♣ 7654

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
All Pass			
1. Stayman			

### Board: 5

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ K94

♥ AK76

♦ A3

♣ J743

South:

♠ JT3

♥ 42

♦ QJ942

♣ A85

W	N	E	S
	1NT	Pass	2NT
All Pass			

<b>Board: 1</b>	♠ T842	Partner is dealer.
Dealer: North	♥ A543	The opponents are silent.
Vul: None	♦ Q8	
HCP: 8	♣ Q92	
<hr/>		
<b>Board: 2</b>	♠ AK98	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ KT72	
HCP: 15	♣ 964	
<hr/>		
<b>Board: 3</b>	♠ JT82	Partner is dealer.
Dealer: North	♥ A965	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ K42	
HCP: 8	♣ 96	
<hr/>		
<b>Board: 4</b>	♠ AKJ6	You are dealer.
Dealer: South	♥ AK9	The opponents are silent.
Vul: Both	♦ 73	
HCP: 15	♣ 7654	
<hr/>		
<b>Board: 5</b>	♠ JT3	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ QJ942	
HCP: 8+1	♣ A85	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A93

♥ 98

♦ KJ92

♣ AK74

South:

♠ T842

♥ A543

♦ Q8

♣ Q92

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

### Board: 2

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T62

♥ AT73

♦ Q85

♣ K72

South:

♠ AK98

♥ KQ

♦ KT72

♣ 964

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

### Board: 3

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K4

♥ KQ7

♦ A983

♣ QJ74

South:

♠ JT82

♥ A965

♦ K42

♣ 96

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
X	2♦	Pass	2NT
All Pass			
1. Stayman			

### Board: 4

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ 8754

♥ Q84

♦ K42

♣ K98

South:

♠ AKJ6

♥ AK9

♦ 73

♣ 7654

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
All Pass			
1. Stayman			

### Board: 5

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ K94

♥ AK76

♦ A3

♣ J743

South:

♠ JT3

♥ 42

♦ QJ942

♣ A85

W	N	E	S
	1NT	Pass	2NT
All Pass			

<b>Board: 6</b>	♠ A653	Partner is dealer.
Dealer: South	♥ T973	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 8	♣ Q9	

---

<b>Board: 7</b>	♠ AQJ2	You are dealer.
Dealer: North	♥ A853	The opponents are silent.
Vul: Both	♦ A4	
HCP: 15	♣ T54	

---

<b>Board: 8</b>	♠ AJ2	Partner is dealer.
Dealer: South	♥ 843	The opponents are silent.
Vul: None	♦ QJ932	
HCP: 8+1	♣ 92	

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

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<b>Board: 10</b>	♠ 764	Partner is dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: Both	♦ KT86	
HCP: 9	♣ AJ63	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ A653

♥ T973

♦ QT7

♣ Q9

South:

♠ KJ

♥ QJ2

♦ K95

♣ AJ842

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AQJ2

♥ A853

♦ A4

♣ T54

South:

♠ 73

♥ KT

♦ Q986

♣ QJ632

W N E S

1NT All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AJ2

♥ 843

♦ QJ932

♣ 92

South:

♠ Q53

♥ AQT9

♦ A84

♣ K43

W N E S

1NT

Pass 2NT All Pass

### Board: 9

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3♦ North

North:

♠ Q6

♥ 82

♦ JT964

♣ KQ52

South:

♠ KJ5

♥ KQT9

♦ AQ85

♣ T4

W N E S

1NT

Pass Pass 2♠<sup>1</sup> Pass

Pass 3♦ All Pass

1. Cappelletti, 5M-4m

### Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 764

♥ J5

♦ KT86

♣ AJ63

South:

♠ K3

♥ A962

♦ AQ2

♣ Q954

W N E S

1NT

Pass 3NT All Pass

<b>Board: 6</b>	♠ KJ	You are dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 15+1	♣ AJ842	

---

<b>Board: 7</b>	♠ 73	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ Q986	
HCP: 8+1	♣ QJ632	

---

<b>Board: 8</b>	♠ Q53	You are dealer.
Dealer: South	♥ AQT9	The opponents are silent.
Vul: None	♦ A84	
HCP: 15	♣ K43	

---

<b>Board: 9</b>	♠ KJ5	You are dealer.
Dealer: South	♥ KQT9	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ AQ85	
HCP: 15	♣ T4	

---

<b>Board: 10</b>	♠ K3	You are dealer.
Dealer: South	♥ A962	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 15	♣ Q954	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ A653

♥ T973

♦ QT7

♣ Q9

South:

♠ KJ

♥ QJ2

♦ K95

♣ AJ842

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AQJ2

♥ A853

♦ A4

♣ T54

South:

♠ 73

♥ KT

♦ Q986

♣ QJ632

W N E S

1NT All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AJ2

♥ 843

♦ QJ932

♣ 92

South:

♠ Q53

♥ AQT9

♦ A84

♣ K43

W N E S

1NT

Pass 2NT All Pass

### Board: 9

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3♦ North

North:

♠ Q6

♥ 82

♦ JT964

♣ KQ52

South:

♠ KJ5

♥ KQT9

♦ AQ85

♣ T4

W N E S

1NT

Pass Pass 2♠<sup>1</sup> Pass

Pass 3♦ All Pass

1. Cappelletti, 5M-4m

### Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 764

♥ J5

♦ KT86

♣ AJ63

South:

♠ K3

♥ A962

♦ AQ2

♣ Q954

W N E S

1NT

Pass 3NT All Pass



<b>Board: 11</b>	♠ 854	You are dealer.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: None	♦ AK9	
HCP: 15	♣ Q42	
<hr/>		
<b>Board: 12</b>	♠ T9874	RHO is dealer. You bid second.
Dealer: West	♥ 754	West (RHO) opens 1NT if possible.
Vul: E-W	♦ 6532	East (LHO) bids 2♣ if possible.
HCP: 0+1	♣ 6	East (LHO) Doubles 3♣ if possible.
<hr/>		
<b>Board: 13</b>	♠ KQT9	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 15	♣ QJ54	
<hr/>		
<b>Board: 14</b>	♠ J87	Partner is dealer.
Dealer: South	♥ 9763	The opponents are silent.
Vul: None	♦ AJ54	
HCP: 8	♣ Q9	
<hr/>		
<b>Board: 15</b>	♠ KQ7	You are dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ KQ63	
HCP: 15	♣ AJ42	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ 854

♥ KQJT

♦ AK9

♣ Q42

South:

♠ QJ7

♥ 9762

♦ QT2

♣ K93

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass	
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1. Stayman

### Board: 12

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 17+2

Contract: 3♣X South

North:

♠ T9874

♥ 754

♦ 6532

♣ 6

South:

♠ AQ6

♥ KT8

♦ T

♣ AKJT97

W	N	E	S
1NT	Pass	2♣ <sup>1</sup>	3♣

Pass	Pass	X	All Pass
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1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQT9

♥ Q7

♦ KQ5

♣ QJ54

South:

♠ J82

♥ 93

♦ T643

♣ AK86

W	N	E	S
	1NT	Pass	2NT

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ J87

♥ 9763

♦ AJ54

♣ Q9

South:

♠ AQ4

♥ QJ

♦ K93

♣ KT542

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	2NT	All Pass	
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1. Stayman

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ7

♥ T6

♦ KQ63

♣ AJ42

South:

♠ JT42

♥ A8

♦ T954

♣ K76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
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All Pass

1. Stayman

<b>Board: 11</b>	♠ QJ7	Partner is dealer.
Dealer: North	♥ 9762	The opponents are silent.
Vul: None	♦ QT2	
HCP: 8	♣ K93	
<hr/>		
<b>Board: 12</b>	♠ AQ6	LHO is dealer.
Dealer: West	♥ KT8	West (LHO) opens 1NT if possible.
Vul: E-W	♦ T	East (RHO) bids 2♣ if possible.
HCP: 17+2	♣ AKJT97	East (RHO) Doubles 3♣ if possible.
<hr/>		
<b>Board: 13</b>	♠ J82	Partner is dealer.
Dealer: North	♥ 93	The opponents are silent.
Vul: Both	♦ T643	
HCP: 8	♣ AK86	
<hr/>		
<b>Board: 14</b>	♠ AQ4	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ K93	
HCP: 15+1	♣ KT542	
<hr/>		
<b>Board: 15</b>	♠ JT42	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ T954	
HCP: 8	♣ K76	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ 854

♥ KQJT

♦ AK9

♣ Q42

South:

♠ QJ7

♥ 9762

♦ QT2

♣ K93

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass	
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1. Stayman

### Board: 12

Dealer: West

Vul: E-W

North HCP: 0+1

South HCP: 17+2

Contract: 3♣X South

North:

♠ T9874

♥ 754

♦ 6532

♣ 6

South:

♠ AQ6

♥ KT8

♦ T

♣ AKJT97

W	N	E	S
1NT	Pass	2♣ <sup>1</sup>	3♣

Pass	Pass	X	All Pass
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1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQT9

♥ Q7

♦ KQ5

♣ QJ54

South:

♠ J82

♥ 93

♦ T643

♣ AK86

W	N	E	S
	1NT	Pass	2NT

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ J87

♥ 9763

♦ AJ54

♣ Q9

South:

♠ AQ4

♥ QJ

♦ K93

♣ KT542

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	2NT	All Pass	
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1. Stayman

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ7

♥ T6

♦ KQ63

♣ AJ42

South:

♠ JT42

♥ A8

♦ T954

♣ K76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
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All Pass

1. Stayman

<b>Board: 16</b>	♠ K4	Partner is dealer.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: E-W	♦ J72	
HCP: 9	♣ 8752	

---

<b>Board: 17</b>	♠ A54	You are dealer.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: None	♦ AT87	
HCP: 15	♣ 74	

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<b>Board: 18</b>	♠ 842	Partner is dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ QJ75	
HCP: 9	♣ Q632	

---

<b>Board: 19</b>	♠ J932	You are dealer.
Dealer: North	♥ AK87	The opponents are silent.
Vul: E-W	♦ AT9	
HCP: 15	♣ K4	

---

<b>Board: 20</b>	♠ 843	Partner is dealer.
Dealer: South	♥ Q64	The opponents are silent.
Vul: Both	♦ AQJ	
HCP: 9	♣ T652	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K4

♥ KQ94

♦ J72

♣ 8752

South:

♠ Q983

♥ 532

♦ AKQ

♣ AT4

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 17

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ A54

♥ AKT5

♦ AT87

♣ 74

South:

♠ T7

♥ 974

♦ J43

♣ AKJ65

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 842

♥ A8

♦ QJ75

♣ Q632

South:

♠ J6

♥ Q74

♦ AK64

♣ AJT4

W N E S

Pass 2NT All Pass

1NT

### Board: 19

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ J932

♥ AK87

♦ AT9

♣ K4

South:

♠ A7

♥ T9

♦ Q873

♣ Q8753

W N E S

Pass 1NT Pass 2NT

All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 843

♥ Q64

♦ AQJ

♣ T652

South:

♠ AKT5

♥ AJ9

♦ T4

♣ K874

W N E S

Pass 3NT All Pass

1NT

<b>Board: 16</b>	♠ Q983	You are dealer.
Dealer: South	♥ 532	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 15	♣ AT4	

---

<b>Board: 17</b>	♠ T7	Partner is dealer.
Dealer: North	♥ 974	The opponents are silent.
Vul: None	♦ J43	
HCP: 9+1	♣ AKJ65	

---

<b>Board: 18</b>	♠ J6	You are dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: N-S	♦ AK64	
HCP: 15	♣ AJT4	

---

<b>Board: 19</b>	♠ A7	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ Q873	
HCP: 8+1	♣ Q8753	

---

<b>Board: 20</b>	♠ AKT5	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: Both	♦ T4	
HCP: 15	♣ K874	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K4

♥ KQ94

♦ J72

♣ 8752

South:

♠ Q983

♥ 532

♦ AKQ

♣ AT4

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 17

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ A54

♥ AKT5

♦ AT87

♣ 74

South:

♠ T7

♥ 974

♦ J43

♣ AKJ65

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 842

♥ A8

♦ QJ75

♣ Q632

South:

♠ J6

♥ Q74

♦ AK64

♣ AJT4

W N E S

Pass 2NT All Pass

1NT

### Board: 19

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ J932

♥ AK87

♦ AT9

♣ K4

South:

♠ A7

♥ T9

♦ Q873

♣ Q8753

W N E S

Pass 1NT Pass 2NT

All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 843

♥ Q64

♦ AQJ

♣ T652

South:

♠ AKT5

♥ AJ9

♦ T4

♣ K874

W N E S

Pass 3NT All Pass

1NT



<b>Board: 21</b>	♠ AK9	You are dealer.
Dealer: North	♥ Q65	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 15	♣ AQ54	

---

<b>Board: 22</b>	♠ A2	Partner is dealer.
Dealer: South	♥ 953	The opponents are silent.
Vul: E-W	♦ KJ652	
HCP: 9+1	♣ JT2	

---

<b>Board: 23</b>	♠ A6	You are dealer.
Dealer: North	♥ KJ76	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 15	♣ Q642	

---

<b>Board: 24</b>	♠ T943	Partner is dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: None	♦ T75	
HCP: 8	♣ KT6	

---

<b>Board: 25</b>	♠ J64	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 15	♣ AK94	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AK9

♥ Q65

♦ 753

♣ AQ54

South:

♠ QJ54

♥ 83

♦ KQ82

♣ T63

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

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ A2

♥ 953

♦ KJ652

♣ JT2

South:

♠ QJ43

♥ J42

♦ AQ

♣ KQ43

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ A6

♥ KJ76

♦ KQ8

♣ Q642

South:

♠ 82

♥ 8532

♦ A43

♣ AJ93

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

### Board: 24

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T943

♥ AJ5

♦ T75

♣ KT6

South:

♠ AQJ

♥ K832

♦ K9

♣ Q843

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	2NT	All Pass	
1. Stayman			

### Board: 25

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J64

♥ AK2

♦ 953

♣ AK94

South:

♠ AQ5

♥ J873

♦ JT2

♣ T62

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

<b>Board: 21</b>	♠ QJ54	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ KQ82	
HCP: 8	♣ T63	

---

<b>Board: 22</b>	♠ QJ43	You are dealer.
Dealer: South	♥ J42	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 15	♣ KQ43	

---

<b>Board: 23</b>	♠ 82	Partner is dealer.
Dealer: North	♥ 8532	The opponents are silent.
Vul: Both	♦ A43	
HCP: 9	♣ AJ93	

---

<b>Board: 24</b>	♠ AQJ	You are dealer.
Dealer: South	♥ K832	The opponents are silent.
Vul: None	♦ K9	
HCP: 15	♣ Q843	

---

<b>Board: 25</b>	♠ AQ5	Partner is dealer.
Dealer: North	♥ J873	The opponents are silent.
Vul: E-W	♦ JT2	
HCP: 8	♣ T62	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AK9

♥ Q65

♦ 753

♣ AQ54

South:

♠ QJ54

♥ 83

♦ KQ82

♣ T63

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 22

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ A2

♥ 953

♦ KJ652

♣ JT2

South:

♠ QJ43

♥ J42

♦ AQ

♣ KQ43

W N E S

1NT

Pass 3NT All Pass

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ A6

♥ KJ76

♦ KQ8

♣ Q642

South:

♠ 82

♥ 8532

♦ A43

♣ AJ93

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 24

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T943

♥ AJ5

♦ T75

♣ KT6

South:

♠ AQJ

♥ K832

♦ K9

♣ Q843

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 25

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J64

♥ AK2

♦ 953

♣ AK94

South:

♠ AQ5

♥ J873

♦ JT2

♣ T62

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

<b>Board: 26</b>	♠ 975	Partner is dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: Both	♦ J983	
HCP: 8	♣ Q73	

---

<b>Board: 27</b>	♠ K2	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: None	♦ J82	
HCP: 15+1	♣ Q8642	

---

<b>Board: 28</b>	♠ 8753	Partner is dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: N-S	♦ AT74	
HCP: 9	♣ Q7	

---

<b>Board: 29</b>	♠ K32	You are dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ QT96	
HCP: 15	♣ AKT4	

---

<b>Board: 30</b>	♠ JT73	Partner is dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: None	♦ K97	
HCP: 8	♣ 863	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 975

♥ AJ3

♦ J983

♣ Q73

South:

♠ AKQ3

♥ T64

♦ AQT4

♣ T4

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ K2

♥ AKQ

♦ J82

♣ Q8642

South:

♠ A4

♥ 9854

♦ 975

♣ AT95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 8753

♥ K83

♦ AT74

♣ Q7

South:

♠ J42

♥ AJ6

♦ Q2

♣ AK432

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

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

1. Stayman

### Board: 29

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K32

♥ K8

♦ QT96

♣ AKT4

South:

♠ AJ5

♥ JT94

♦ K743

♣ 63

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ JT73

♥ A87

♦ K97

♣ 863

South:

♠ AQ92

♥ 94

♦ AJ8

♣ KJ74

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 26</b>	♠ AKQ3	You are dealer.
Dealer: South	♥ T64	The opponents are silent.
Vul: Both	♦ AQT4	
HCP: 15	♣ T4	

---

<b>Board: 27</b>	♠ A4	Partner is dealer.
Dealer: North	♥ 9854	The opponents are silent.
Vul: None	♦ 975	
HCP: 8	♣ AT95	

---

<b>Board: 28</b>	♠ J42	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 15+1	♣ AK432	

---

<b>Board: 29</b>	♠ AJ5	Partner is dealer.
Dealer: North	♥ JT94	The opponents are silent.
Vul: Both	♦ K743	
HCP: 9	♣ 63	

---

<b>Board: 30</b>	♠ AQ92	You are dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 15	♣ KJ74	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 975

♥ AJ3

♦ J983

♣ Q73

South:

♠ AKQ3

♥ T64

♦ AQT4

♣ T4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 27

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ K2

♥ AKQ

♦ J82

♣ Q8642

South:

♠ A4

♥ 9854

♦ 975

♣ AT95

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

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 8753

♥ K83

♦ AT74

♣ Q7

South:

♠ J42

♥ AJ6

♦ Q2

♣ AK432

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

### Board: 29

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K32

♥ K8

♦ QT96

♣ AKT4

South:

♠ AJ5

♥ JT94

♦ K743

♣ 63

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

### Board: 30

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ JT73

♥ A87

♦ K97

♣ 863

South:

♠ AQ92

♥ 94

♦ AJ8

♣ KJ74

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



<b>Board: 31</b>	♠ QJ2	You are dealer.
Dealer: North	♥ T73	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 15	♣ AKJ4	

---

<b>Board: 32</b>	♠ J743	Partner is dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: E-W	♦ T83	
HCP: 8	♣ A98	

---

<b>Board: 33</b>	♠ AT5	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: None	♦ A752	
HCP: 15	♣ A642	

---

<b>Board: 34</b>	♠ K9	Partner is dealer.
Dealer: South	♥ Q532	The opponents are silent.
Vul: N-S	♦ Q875	
HCP: 9	♣ Q63	

---

<b>Board: 35</b>	♠ A974	You are dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 15	♣ A43	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ QJ2

♥ T73

♦ A83

♣ AKJ4

South:

♠ A86

♥ Q5

♦ KT42

♣ 9752

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 32

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J743

♥ K75

♦ T83

♣ A98

South:

♠ Q2

♥ AQ8

♦ Q962

♣ KQT4

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

### Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AT5

♥ K3

♦ A752

♣ A642

South:

♠ 932

♥ AQ6

♦ 43

♣ QJ875

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ K9

♥ Q532

♦ Q875

♣ Q63

South:

♠ Q3

♥ KJ94

♦ AT9

♣ AJ84

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

### Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ A974

♥ AJ6

♦ QT8

♣ A43

South:

♠ T8

♥ 42

♦ AK73

♣ JT975

W	N	E	S
	1NT	All Pass	

<b>Board: 31</b>	♠ A86	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ KT42	
HCP: 9	♣ 9752	

---

<b>Board: 32</b>	♠ Q2	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: E-W	♦ Q962	
HCP: 15	♣ KQT4	

---

<b>Board: 33</b>	♠ 932	Partner is dealer.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: None	♦ 43	
HCP: 9+1	♣ QJ875	

---

<b>Board: 34</b>	♠ Q3	You are dealer.
Dealer: South	♥ KJ94	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 15	♣ AJ84	

---

<b>Board: 35</b>	♠ T8	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 8+1	♣ JT975	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ QJ2

♥ T73

♦ A83

♣ AKJ4

South:

♠ A86

♥ Q5

♦ KT42

♣ 9752

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 32

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J743

♥ K75

♦ T83

♣ A98

South:

♠ Q2

♥ AQ8

♦ Q962

♣ KQT4

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

### Board: 33

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AT5

♥ K3

♦ A752

♣ A642

South:

♠ 932

♥ AQ6

♦ 43

♣ QJ875

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ K9

♥ Q532

♦ Q875

♣ Q63

South:

♠ Q3

♥ KJ94

♦ AT9

♣ AJ84

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

### Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ A974

♥ AJ6

♦ QT8

♣ A43

South:

♠ T8

♥ 42

♦ AK73

♣ JT975

W	N	E	S
	1NT	All Pass	

<b>Board: 36</b>	♠ Q82	Partner is dealer.
Dealer: South	♥ 9872	The opponents are silent.
Vul: Both	♦ K4	
HCP: 8	♣ QJ62	

---

<b>Board: 37</b>	♠ AQ87	You are dealer.
Dealer: North	♥ KQ85	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 15	♣ K42	

---

<b>Board: 38</b>	♠ 965	Partner is dealer.
Dealer: South	♥ Q85	The opponents are silent.
Vul: E-W	♦ KQ94	
HCP: 8	♣ J76	

---

<b>Board: 39</b>	♠ AQ87	You are dealer.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 15	♣ AQ94	

---

<b>Board: 40</b>	♠ J863	Partner is dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ Q32	
HCP: 8	♣ KT86	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ Q82

♥ 9872

♦ K4

♣ QJ62

South:

♠ A97

♥ AJT5

♦ AQT6

♣ 43

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 4♠ South

North:

♠ AQ87

♥ KQ85

♦ J4

♣ K42

South:

♠ K932

♥ T3

♦ KQT62

♣ 95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	2NT
------	----	------	-----

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

### Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ 965

♥ Q85

♦ KQ94

♣ J76

South:

♠ KJ2

♥ AK2

♦ J8752

♣ K4

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 39

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ87

♥ 98

♦ QJ3

♣ AQ94

South:

♠ 95

♥ KQT

♦ 7542

♣ KJ72

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 40

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ J863

♥ Q3

♦ Q32

♣ KT86

South:

♠ AKT7

♥ KT5

♦ K6

♣ Q542

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 36</b>	♠ A97	You are dealer.
Dealer: South	♥ AJT5	The opponents are silent.
Vul: Both	♦ AQT6	
HCP: 15	♣ 43	

---

<b>Board: 37</b>	♠ K932	Partner is dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ KQT62	
HCP: 8+1	♣ 95	

---

<b>Board: 38</b>	♠ KJ2	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ J8752	
HCP: 15+1	♣ K4	

---

<b>Board: 39</b>	♠ 95	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ 7542	
HCP: 9	♣ KJ72	

---

<b>Board: 40</b>	♠ AKT7	You are dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: None	♦ K6	
HCP: 15	♣ Q542	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ Q82

♥ 9872

♦ K4

♣ QJ62

South:

♠ A97

♥ AJT5

♦ AQT6

♣ 43

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 37

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 4♠ South

North:

♠ AQ87

♥ KQ85

♦ J4

♣ K42

South:

♠ K932

♥ T3

♦ KQT62

♣ 95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	2NT
------	----	------	-----

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

### Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ 965

♥ Q85

♦ KQ94

♣ J76

South:

♠ KJ2

♥ AK2

♦ J8752

♣ K4

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 39

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ87

♥ 98

♦ QJ3

♣ AQ94

South:

♠ 95

♥ KQT

♦ 7542

♣ KJ72

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 40

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ J863

♥ Q3

♦ Q32

♣ KT86

South:

♠ AKT7

♥ KT5

♦ K6

♣ Q542

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman



<b>Board: 41</b>	♠ A954	You are dealer.
Dealer: North	♥ QJ53	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 15	♣ AT4	

---

<b>Board: 42</b>	♠ AK64	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: Both	♦ 963	
HCP: 9	♣ J976	

---

<b>Board: 43</b>	♠ KQ82	You are dealer.
Dealer: North	♥ AQJ2	The opponents are silent.
Vul: None	♦ QT4	
HCP: 15	♣ J4	

---

<b>Board: 44</b>	♠ K62	Partner is dealer.
Dealer: South	♥ 942	The opponents are silent.
Vul: N-S	♦ QJT84	
HCP: 8+1	♣ Q7	

---

<b>Board: 45</b>	♠ K42	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: Both	♦ A95	
HCP: 15	♣ K984	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A954

♥ QJ53

♦ A3

♣ AT4

South:

♠ 632

♥ A92

♦ J8

♣ K9875

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 42

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AK64

♥ J6

♦ 963

♣ J976

South:

♠ QJ

♥ Q95

♦ KQJ7

♣ A543

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

### Board: 43

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ KQ82

♥ AQJ2

♦ QT4

♣ J4

South:

♠ T75

♥ 93

♦ AJ7

♣ KT952

W	N	E	S
	1NT	All Pass	

### Board: 44

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ K62

♥ 942

♦ QJT84

♣ Q7

South:

♠ Q975

♥ AJ83

♦ AK

♣ J94

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 45

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ K42

♥ KQ2

♦ A95

♣ K984

South:

♠ AQJ

♥ 753

♦ J8642

♣ J3

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 41</b>	♠ 632	Partner is dealer.
Dealer: North	♥ A92	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 8+1	♣ K9875	

---

<b>Board: 42</b>	♠ QJ	You are dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 15	♣ A543	

---

<b>Board: 43</b>	♠ T75	Partner is dealer.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 8+1	♣ KT952	

---

<b>Board: 44</b>	♠ Q975	You are dealer.
Dealer: South	♥ AJ83	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 15	♣ J94	

---

<b>Board: 45</b>	♠ AQJ	Partner is dealer.
Dealer: North	♥ 753	The opponents are silent.
Vul: Both	♦ J8642	
HCP: 9+1	♣ J3	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A954

♥ QJ53

♦ A3

♣ AT4

South:

♠ 632

♥ A92

♦ J8

♣ K9875

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 42

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AK64

♥ J6

♦ 963

♣ J976

South:

♠ QJ

♥ Q95

♦ KQJ7

♣ A543

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

### Board: 43

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ KQ82

♥ AQJ2

♦ QT4

♣ J4

South:

♠ T75

♥ 93

♦ AJ7

♣ KT952

W	N	E	S
	1NT	All Pass	

### Board: 44

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ K62

♥ 942

♦ QJT84

♣ Q7

South:

♠ Q975

♥ AJ83

♦ AK

♣ J94

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 45

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ K42

♥ KQ2

♦ A95

♣ K984

South:

♠ AQJ

♥ 753

♦ J8642

♣ J3

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 46</b>	♠ JT4	Partner is dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: None	♦ T4	
HCP: 8+1	♣ AJT32	

---

<b>Board: 47</b>	♠ T6	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ Q742	
HCP: 15	♣ AK42	

---

<b>Board: 48</b>	♠ A53	Partner is dealer.
Dealer: South	♥ Q874	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 9	♣ K872	

---

<b>Board: 49</b>	♠ QT32	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ KQ	
HCP: 15	♣ KJT4	

---

<b>Board: 50</b>	♠ 743	Partner is dealer.
Dealer: South	♥ Q72	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 9+1	♣ QJ862	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ JT4

♥ Q43

♦ T4

♣ AJT32

South:

♠ KQ8

♥ 987

♦ KQ82

♣ KQ4

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ T6

♥ AQ3

♦ Q742

♣ AK42

South:

♠ Q97

♥ T864

♦ A5

♣ Q875

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

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A53

♥ Q874

♦ 83

♣ K872

South:

♠ K984

♥ AJ3

♦ AK9

♣ T64

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

### Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ QT32

♥ A87

♦ KQ

♣ KJT4

South:

♠ 64

♥ QJT9

♦ 632

♣ AQ62

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ 743

♥ Q72

♦ A9

♣ QJ862

South:

♠ QJ6

♥ K865

♦ QT

♣ AK94

W	N	E	S
			1NT
Pass	3NT	All Pass	

<b>Board: 46</b>	♠ KQ8	You are dealer.
Dealer: South	♥ 987	The opponents are silent.
Vul: None	♦ KQ82	
HCP: 15	♣ KQ4	

---

<b>Board: 47</b>	♠ Q97	Partner is dealer.
Dealer: North	♥ T864	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 8	♣ Q875	

---

<b>Board: 48</b>	♠ K984	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 15	♣ T64	

---

<b>Board: 49</b>	♠ 64	Partner is dealer.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: None	♦ 632	
HCP: 9	♣ AQ62	

---

<b>Board: 50</b>	♠ QJ6	You are dealer.
Dealer: South	♥ K865	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 15	♣ AK94	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ JT4

♥ Q43

♦ T4

♣ AJT32

South:

♠ KQ8

♥ 987

♦ KQ82

♣ KQ4

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ T6

♥ AQ3

♦ Q742

♣ AK42

South:

♠ Q97

♥ T864

♦ A5

♣ Q875

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

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A53

♥ Q874

♦ 83

♣ K872

South:

♠ K984

♥ AJ3

♦ AK9

♣ T64

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

### Board: 49

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ QT32

♥ A87

♦ KQ

♣ KJT4

South:

♠ 64

♥ QJT9

♦ 632

♣ AQ62

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ 743

♥ Q72

♦ A9

♣ QJ862

South:

♠ QJ6

♥ K865

♦ QT

♣ AK94

W	N	E	S
			1NT
Pass	3NT	All Pass	



<b>Board: 51</b>	♠ Q842	You are dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 15	♣ KQT4	

---

<b>Board: 52</b>	♠ J5	Partner is dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ KJ6	
HCP: 9+1	♣ 97652	

---

<b>Board: 53</b>	♠ T2	You are dealer.
Dealer: North	♥ AQ52	The opponents are silent.
Vul: N-S	♦ AQ87	
HCP: 15	♣ K42	

---

<b>Board: 54</b>	♠ J95	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ KJ832	
HCP: 8+1	♣ 865	

---

<b>Board: 55</b>	♠ K92	You are dealer.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: Both	♦ T7	
HCP: 15+1	♣ AQJ64	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ Q842

♥ KJ4

♦ A8

♣ KQT4

South:

♠ J53

♥ 96

♦ QJ732

♣ AJ5

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 52

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ J5

♥ A87

♦ KJ6

♣ 97652

South:

♠ AQ6

♥ QT65

♦ A83

♣ KT4

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 53

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ T2

♥ AQ52

♦ AQ87

♣ K42

South:

♠ Q974

♥ T6

♦ J43

♣ AJ87

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 54

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ J95

♥ K4

♦ KJ832

♣ 865

South:

♠ KQ87

♥ T75

♦ AQ9

♣ A74

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 55

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ K92

♥ KQ4

♦ T7

♣ AQJ64

South:

♠ 74

♥ AJT9

♦ K86

♣ T532

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

<b>Board: 51</b>	♠ J53	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: E-W	♦ QJ732	
HCP: 9+1	♣ AJ5	

---

<b>Board: 52</b>	♠ AQ6	You are dealer.
Dealer: South	♥ QT65	The opponents are silent.
Vul: Both	♦ A83	
HCP: 15	♣ KT4	

---

<b>Board: 53</b>	♠ Q974	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: N-S	♦ J43	
HCP: 8	♣ AJ87	

---

<b>Board: 54</b>	♠ KQ87	You are dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 15	♣ A74	

---

<b>Board: 55</b>	♠ 74	Partner is dealer.
Dealer: North	♥ AJT9	The opponents are silent.
Vul: Both	♦ K86	
HCP: 8	♣ T532	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ Q842

♥ KJ4

♦ A8

♣ KQT4

South:

♠ J53

♥ 96

♦ QJ732

♣ AJ5

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 52

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ J5

♥ A87

♦ KJ6

♣ 97652

South:

♠ AQ6

♥ QT65

♦ A83

♣ KT4

W	N	E	S
Pass	3NT	All Pass	1NT

### Board: 53

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ T2

♥ AQ52

♦ AQ87

♣ K42

South:

♠ Q974

♥ T6

♦ J43

♣ AJ87

W	N	E	S
Pass	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 54

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ J95

♥ K4

♦ KJ832

♣ 865

South:

♠ KQ87

♥ T75

♦ AQ9

♣ A74

W	N	E	S
Pass	2NT	All Pass	1NT

### Board: 55

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ K92

♥ KQ4

♦ T7

♣ AQJ64

South:

♠ 74

♥ AJT9

♦ K86

♣ T532

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

<b>Board: 56</b>	♠ 853	Partner is dealer.
Dealer: South	♥ A97	The opponents are silent.
Vul: None	♦ AJT2	
HCP: 9	♣ 632	

---

<b>Board: 57</b>	♠ 952	You are dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 15	♣ A654	

---

<b>Board: 58</b>	♠ J97	Partner is dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ QJ743	
HCP: 8+1	♣ T65	

---

<b>Board: 59</b>	♠ AJ3	You are dealer.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: None	♦ Q86	
HCP: 15	♣ 742	

---

<b>Board: 60</b>	♠ QT75	Partner is dealer.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 8	♣ 732	

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 853

♥ A97

♦ AJT2

♣ 632

South:

♠ AQ2

♥ K62

♦ K85

♣ K854

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 57

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ 952

♥ AK32

♦ A7

♣ A654

South:

♠ QJ

♥ Q75

♦ J854

♣ QT32

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 58

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ J97

♥ A8

♦ QJ743

♣ T65

South:

♠ AK5

♥ Q754

♦ K96

♣ K43

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 59

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AJ3

♥ AKJ8

♦ Q86

♣ 742

South:

♠ T874

♥ T2

♦ KJ52

♣ KJ5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 60

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ QT75

♥ KJ84

♦ Q9

♣ 732

South:

♠ AKJ4

♥ A2

♦ 876

♣ QJ54

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

<b>Board: 56</b>	♠ AQ2	You are dealer.
Dealer: South	♥ K62	The opponents are silent.
Vul: None	♦ K85	
HCP: 15	♣ K854	

---

<b>Board: 57</b>	♠ QJ	Partner is dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: E-W	♦ J854	
HCP: 8	♣ QT32	

---

<b>Board: 58</b>	♠ AK5	You are dealer.
Dealer: South	♥ Q754	The opponents are silent.
Vul: Both	♦ K96	
HCP: 15	♣ K43	

---

<b>Board: 59</b>	♠ T874	Partner is dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: None	♦ KJ52	
HCP: 8	♣ KJ5	

---

<b>Board: 60</b>	♠ AKJ4	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ 876	
HCP: 15	♣ QJ54	

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 853

♥ A97

♦ AJT2

♣ 632

South:

♠ AQ2

♥ K62

♦ K85

♣ K854

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 57

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ 952

♥ AK32

♦ A7

♣ A654

South:

♠ QJ

♥ Q75

♦ J854

♣ QT32

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 58

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ J97

♥ A8

♦ QJ743

♣ T65

South:

♠ AK5

♥ Q754

♦ K96

♣ K43

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 59

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AJ3

♥ AKJ8

♦ Q86

♣ 742

South:

♠ T874

♥ T2

♦ KJ52

♣ KJ5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 60

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ QT75

♥ KJ84

♦ Q9

♣ 732

South:

♠ AKJ4

♥ A2

♦ 876

♣ QJ54

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



**Board: 61**

♠ AQ9

You are dealer.

Dealer: North

♥ K64

The opponents are silent.

Vul: Both

♦ K72

HCP: 15

♣ KT74

**Board: 62**

♠ QJ73

Partner is dealer.

Dealer: South

♥ Q2

East (LHO) Doubles 2♣ if possible.

Vul: None

♦ QJ952

HCP: 8+1

♣ 85

**Board: 63**

♠ QJ52

You are dealer.

Dealer: North

♥ A2

The opponents are silent.

Vul: N-S

♦ KQ6

HCP: 15

♣ QJ42

**Board: 64**

♠ Q2

Partner is dealer.

Dealer: South

♥ K972

The opponents are silent.

Vul: E-W

♦ A974

HCP: 9

♣ 876

**Board: 65**

♠ KJ9

You are dealer.

Dealer: North

♥ AQJ

The opponents are silent.

Vul: None

♦ AT5

HCP: 15

♣ T542

## Both hands (Answers Page)

### Board: 61

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AQ9

♥ K64

♦ K72

♣ KT74

South:

♠ J865

♥ 985

♦ AQ4

♣ J52

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

### Board: 62

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ QJ73

♥ Q2

♦ QJ952

♣ 85

South:

♠ A82

♥ AT98

♦ K3

♣ AT74

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	X	2♥
Pass	2NT	All Pass	
1. Stayman			

### Board: 63

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QJ52

♥ A2

♦ KQ6

♣ QJ42

South:

♠ 63

♥ K843

♦ J982

♣ AT5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	2NT
All Pass			
1. Stayman			

### Board: 64

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ Q2

♥ K972

♦ A974

♣ 876

South:

♠ T8

♥ AJ54

♦ KQ3

♣ KQ43

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

### Board: 65

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KJ9

♥ AQJ

♦ AT5

♣ T542

South:

♠ A84

♥ K63

♦ 9864

♣ J96

W	N	E	S
	1NT	Pass	2NT
All Pass			

<b>Board: 61</b>	♠ J865	Partner is dealer.
Dealer: North	♥ 985	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 8	♣ J52	

---

<b>Board: 62</b>	♠ A82	You are dealer.
Dealer: South	♥ AT98	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ K3	
HCP: 15	♣ AT74	

---

<b>Board: 63</b>	♠ 63	Partner is dealer.
Dealer: North	♥ K843	The opponents are silent.
Vul: N-S	♦ J982	
HCP: 8	♣ AT5	

---

<b>Board: 64</b>	♠ T8	You are dealer.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 15	♣ KQ43	

---

<b>Board: 65</b>	♠ A84	Partner is dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: None	♦ 9864	
HCP: 8	♣ J96	

## Both hands (Answers Page)

### Board: 61

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AQ9

♥ K64

♦ K72

♣ KT74

South:

♠ J865

♥ 985

♦ AQ4

♣ J52

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

### Board: 62

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ QJ73

♥ Q2

♦ QJ952

♣ 85

South:

♠ A82

♥ AT98

♦ K3

♣ AT74

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	X	2♥
Pass	2NT	All Pass	
1. Stayman			

### Board: 63

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QJ52

♥ A2

♦ KQ6

♣ QJ42

South:

♠ 63

♥ K843

♦ J982

♣ AT5

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	2NT
All Pass			
1. Stayman			

### Board: 64

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ Q2

♥ K972

♦ A974

♣ 876

South:

♠ T8

♥ AJ54

♦ KQ3

♣ KQ43

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

### Board: 65

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KJ9

♥ AQJ

♦ AT5

♣ T542

South:

♠ A84

♥ K63

♦ 9864

♣ J96

W	N	E	S
	1NT	Pass	2NT
All Pass			

<b>Board: 66</b>	♠ K42	Partner is dealer.
Dealer: South	♥ K982	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 8	♣ T87	

---

<b>Board: 67</b>	♠ AQJ5	You are dealer.
Dealer: North	♥ J94	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 15	♣ Q74	

---

<b>Board: 68</b>	♠ AK74	Partner is dealer.
Dealer: South	♥ T74	The opponents are silent.
Vul: Both	♦ 9864	
HCP: 9	♣ Q6	

---

<b>Board: 69</b>	♠ K8	You are dealer.
Dealer: North	♥ Q98	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 15+1	♣ AQ874	

---

<b>Board: 70</b>	♠ 984	Partner is dealer.
Dealer: South	♥ T862	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 8	♣ J72	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K42

♥ K982

♦ Q74

♣ T87

South:

♠ AQT

♥ AJ4

♦ A953

♣ 954

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 67

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ AQJ5

♥ J94

♦ AJ3

♣ Q74

South:

♠ KT2

♥ KT5

♦ Q976

♣ T52

W N E S

1NT Pass 3NT

All Pass

### Board: 68

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AK74

♥ T74

♦ 9864

♣ Q6

South:

♠ J5

♥ J62

♦ AKJ5

♣ AJ43

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 69

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ K8

♥ Q98

♦ A93

♣ AQ874

South:

♠ T93

♥ K75

♦ KJ75

♣ JT6

W N E S

1NT Pass 3NT

All Pass

### Board: 70

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2♥ South

North:

♠ 984

♥ T862

♦ AK4

♣ J72

South:

♠ A76

♥ AQ97

♦ QT2

♣ K43

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman

<b>Board: 66</b>	♠ AQT	You are dealer.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: N-S	♦ A953	
HCP: 15	♣ 954	

---

<b>Board: 67</b>	♠ KT2	Partner is dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: E-W	♦ Q976	
HCP: 8	♣ T52	

---

<b>Board: 68</b>	♠ J5	You are dealer.
Dealer: South	♥ J62	The opponents are silent.
Vul: Both	♦ AKJ5	
HCP: 15	♣ AJ43	

---

<b>Board: 69</b>	♠ T93	Partner is dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: N-S	♦ KJ75	
HCP: 8	♣ JT6	

---

<b>Board: 70</b>	♠ A76	You are dealer.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 15	♣ K43	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K42

♥ K982

♦ Q74

♣ T87

South:

♠ AQT

♥ AJ4

♦ A953

♣ 954

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 67

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ AQJ5

♥ J94

♦ AJ3

♣ Q74

South:

♠ KT2

♥ KT5

♦ Q976

♣ T52

W N E S

1NT Pass 3NT

All Pass

### Board: 68

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AK74

♥ T74

♦ 9864

♣ Q6

South:

♠ J5

♥ J62

♦ AKJ5

♣ AJ43

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 69

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 3NT South

North:

♠ K8

♥ Q98

♦ A93

♣ AQ874

South:

♠ T93

♥ K75

♦ KJ75

♣ JT6

W N E S

1NT Pass 3NT

All Pass

### Board: 70

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2♥ South

North:

♠ 984

♥ T862

♦ AK4

♣ J72

South:

♠ A76

♥ AQ97

♦ QT2

♣ K43

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

All Pass

1. Stayman



<b>Board: 71</b>	♠ JT	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ AT54	
HCP: 15	♣ A842	
<hr/>		
<b>Board: 72</b>	♠ T2	RHO is dealer. You bid second.
Dealer: West	♥ A653	West (RHO) opens 1NT if possible.
Vul: None	♦ Q963	East (LHO) bids 2NT if possible.
HCP: 6	♣ 932	East (LHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 73</b>	♠ A96	You are dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 15	♣ Q943	
<hr/>		
<b>Board: 74</b>	♠ T9	Partner is dealer.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: Both	♦ 75	
HCP: 8+1	♣ Q8652	
<hr/>		
<b>Board: 75</b>	♠ 986	You are dealer.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: None	♦ AK53	
HCP: 15	♣ Q4	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ JT

♥ AQT

♦ AT54

♣ A842

South:

♠ A9

♥ 8753

♦ KJ72

♣ J76

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

### Board: 72

Dealer: West

Vul: None

North HCP: 6

South HCP: 11+2

Contract: 3♠X South

North:

♠ T2

♥ A653

♦ Q963

♣ 932

South:

♠ A86543

♥ QJ2

♦ A4

♣ T8

W	N	E	S
1NT	Pass	2NT	3♠
Pass	Pass	X	All Pass

### Board: 73

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A96

♥ Q85

♦ AK2

♣ Q943

South:

♠ K43

♥ 976

♦ JT93

♣ KJ5

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 74

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T9

♥ KQJ2

♦ 75

♣ Q8652

South:

♠ Q32

♥ A94

♦ A82

♣ AJ43

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

### Board: 75

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ 986

♥ AQ76

♦ AK53

♣ Q4

South:

♠ Q73

♥ 982

♦ QJ7

♣ A765

W	N	E	S
	1NT	Pass	2NT
All Pass			

<b>Board: 71</b>	♠ A9	Partner is dealer.
Dealer: North	♥ 8753	The opponents are silent.
Vul: Both	♦ KJ72	
HCP: 9	♣ J76	
<hr/>		
<b>Board: 72</b>	♠ A86543	LHO is dealer.
Dealer: West	♥ QJ2	West (LHO) opens 1NT if possible.
Vul: None	♦ A4	East (RHO) bids 2NT if possible.
HCP: 11+2	♣ T8	East (RHO) Doubles 3♠ if possible.
<hr/>		
<b>Board: 73</b>	♠ K43	Partner is dealer.
Dealer: North	♥ 976	The opponents are silent.
Vul: E-W	♦ JT93	
HCP: 8	♣ KJ5	
<hr/>		
<b>Board: 74</b>	♠ Q32	You are dealer.
Dealer: South	♥ A94	The opponents are silent.
Vul: Both	♦ A82	
HCP: 15	♣ AJ43	
<hr/>		
<b>Board: 75</b>	♠ Q73	Partner is dealer.
Dealer: North	♥ 982	The opponents are silent.
Vul: None	♦ QJ7	
HCP: 9	♣ A765	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ JT

♥ AQT

♦ AT54

♣ A842

South:

♠ A9

♥ 8753

♦ KJ72

♣ J76

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

### Board: 72

Dealer: West

Vul: None

North HCP: 6

South HCP: 11+2

Contract: 3♠X South

North:

♠ T2

♥ A653

♦ Q963

♣ 932

South:

♠ A86543

♥ QJ2

♦ A4

♣ T8

W	N	E	S
1NT	Pass	2NT	3♠
Pass	Pass	X	All Pass

### Board: 73

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A96

♥ Q85

♦ AK2

♣ Q943

South:

♠ K43

♥ 976

♦ JT93

♣ KJ5

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 74

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T9

♥ KQJ2

♦ 75

♣ Q8652

South:

♠ Q32

♥ A94

♦ A82

♣ AJ43

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

### Board: 75

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ 986

♥ AQ76

♦ AK53

♣ Q4

South:

♠ Q73

♥ 982

♦ QJ7

♣ A765

W	N	E	S
	1NT	Pass	2NT
All Pass			

<b>Board: 76</b>	♠ T743	Partner is dealer.
Dealer: South	♥ T7	The opponents are silent.
Vul: N-S	♦ KJT7	
HCP: 8	♣ AT3	

---

<b>Board: 77</b>	♠ A842	You are dealer.
Dealer: North	♥ K842	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 15	♣ A4	

---

<b>Board: 78</b>	♠ 754	Partner is dealer.
Dealer: South	♥ T98	The opponents are silent.
Vul: None	♦ J94	
HCP: 8	♣ AK73	

---

<b>Board: 79</b>	♠ 63	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 15+1	♣ KJ964	

---

<b>Board: 80</b>	♠ QJ32	Partner is dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: E-W	♦ 972	
HCP: 9	♣ A83	

## Both hands (Answers Page)

### Board: 76

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ T743

♥ T7

♦ KJT7

♣ AT3

South:

♠ K62

♥ KQ62

♦ AQ2

♣ J54

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 77

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ A842

♥ K842

♦ KJT

♣ A4

South:

♠ KJT

♥ T975

♦ 432

♣ KJ3

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 78

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 754

♥ T98

♦ J94

♣ AK73

South:

♠ K6

♥ KJ65

♦ AQ75

♣ Q42

W N E S

Pass 2NT All Pass

Pass 2NT All Pass

### Board: 79

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ 63

♥ AK2

♦ KJ6

♣ KJ964

South:

♠ A954

♥ Q976

♦ Q98

♣ 72

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 80

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3♠ North

North:

♠ QJ32

♥ Q73

♦ 972

♣ A83

South:

♠ AK85

♥ KJ5

♦ QJ

♣ J942

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ All Pass

1. Stayman

<b>Board: 76</b>	♠ K62	You are dealer.
Dealer: South	♥ KQ62	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 15	♣ J54	

---

<b>Board: 77</b>	♠ KJT	Partner is dealer.
Dealer: North	♥ T975	The opponents are silent.
Vul: Both	♦ 432	
HCP: 8	♣ KJ3	

---

<b>Board: 78</b>	♠ K6	You are dealer.
Dealer: South	♥ KJ65	The opponents are silent.
Vul: None	♦ AQ75	
HCP: 15	♣ Q42	

---

<b>Board: 79</b>	♠ A954	Partner is dealer.
Dealer: North	♥ Q976	The opponents are silent.
Vul: N-S	♦ Q98	
HCP: 8	♣ 72	

---

<b>Board: 80</b>	♠ AK85	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 15	♣ J942	

## Both hands (Answers Page)

### Board: 76

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ T743

♥ T7

♦ KJT7

♣ AT3

South:

♠ K62

♥ KQ62

♦ AQ2

♣ J54

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 77

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ A842

♥ K842

♦ KJT

♣ A4

South:

♠ KJT

♥ T975

♦ 432

♣ KJ3

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 78

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 754

♥ T98

♦ J94

♣ AK73

South:

♠ K6

♥ KJ65

♦ AQ75

♣ Q42

W N E S

Pass 2NT All Pass

Pass 2NT All Pass

### Board: 79

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ 63

♥ AK2

♦ KJ6

♣ KJ964

South:

♠ A954

♥ Q976

♦ Q98

♣ 72

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 80

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3♠ North

North:

♠ QJ32

♥ Q73

♦ 972

♣ A83

South:

♠ AK85

♥ KJ5

♦ QJ

♣ J942

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ All Pass

1. Stayman



<b>Board: 81</b>	♠ AT3	You are dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: None	♦ A632	
HCP: 15	♣ A94	

---

<b>Board: 82</b>	♠ QJ4	Partner is dealer.
Dealer: South	♥ K764	The opponents are silent.
Vul: N-S	♦ 984	
HCP: 8	♣ Q83	

---

<b>Board: 83</b>	♠ AQ4	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ JT732	
HCP: 15+1	♣ A42	

---

<b>Board: 84</b>	♠ T542	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: Both	♦ QT6	
HCP: 8	♣ QT92	

---

<b>Board: 85</b>	♠ 84	You are dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ AJ74	
HCP: 15	♣ KT64	

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AT3

♥ K83

♦ A632

♣ A94

South:

♠ Q52

♥ T52

♦ KQJ

♣ J653

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 82

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ QJ4

♥ K764

♦ 984

♣ Q83

South:

♠ KT6

♥ A9

♦ AKT7

♣ JT74

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

### Board: 83

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AQ4

♥ A9

♦ JT732

♣ A42

South:

♠ JT2

♥ K742

♦ A8

♣ T873

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

### Board: 84

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ T542

♥ A5

♦ QT6

♣ QT92

South:

♠ AJ8

♥ QJ4

♦ A2

♣ K8764

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

### Board: 85

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ 84

♥ AQJ

♦ AJ74

♣ KT64

South:

♠ KQ53

♥ T653

♦ Q8

♣ Q53

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

<b>Board: 81</b>	♠ Q52	Partner is dealer.
Dealer: North	♥ T52	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 9	♣ J653	

---

<b>Board: 82</b>	♠ KT6	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ AKT7	
HCP: 15	♣ JT74	

---

<b>Board: 83</b>	♠ JT2	Partner is dealer.
Dealer: North	♥ K742	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 8	♣ T873	

---

<b>Board: 84</b>	♠ AJ8	You are dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ A2	
HCP: 15+1	♣ K8764	

---

<b>Board: 85</b>	♠ KQ53	Partner is dealer.
Dealer: North	♥ T653	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 9	♣ Q53	

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AT3

♥ K83

♦ A632

♣ A94

South:

♠ Q52

♥ T52

♦ KQJ

♣ J653

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 82

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ QJ4

♥ K764

♦ 984

♣ Q83

South:

♠ KT6

♥ A9

♦ AKT7

♣ JT74

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

### Board: 83

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AQ4

♥ A9

♦ JT732

♣ A42

South:

♠ JT2

♥ K742

♦ A8

♣ T873

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

### Board: 84

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ T542

♥ A5

♦ QT6

♣ QT92

South:

♠ AJ8

♥ QJ4

♦ A2

♣ K8764

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

### Board: 85

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ 84

♥ AQJ

♦ AJ74

♣ KT64

South:

♠ KQ53

♥ T653

♦ Q8

♣ Q53

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

<b>Board: 86</b>	♠ 8743	Partner is dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: E-W	♦ AQ743	
HCP: 9+1	♣ Q7	

---

<b>Board: 87</b>	♠ KQ92	You are dealer.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: Both	♦ A732	
HCP: 15	♣ J4	

---

<b>Board: 88</b>	♠ 854	Partner is dealer.
Dealer: South	♥ J85	The opponents are silent.
Vul: None	♦ A53	
HCP: 8	♣ QJ83	

---

<b>Board: 89</b>	♠ KQ97	You are dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 15	♣ AJ54	

---

<b>Board: 90</b>	♠ 8432	Partner is dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: Both	♦ KQT7	
HCP: 9	♣ A82	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ 8743

♥ J9

♦ AQ743

♣ Q7

South:

♠ AK6

♥ A82

♦ KT

♣ J6543

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 87

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ92

♥ KQ6

♦ A732

♣ J4

South:

♠ T54

♥ A92

♦ KJ9

♣ T752

W N E S

1NT Pass 2NT

All Pass

### Board: 88

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 854

♥ J85

♦ A53

♣ QJ83

South:

♠ AJT7

♥ AK2

♦ 82

♣ KT54

W N E S

1NT

Pass 2NT All Pass

### Board: 89

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KQ97

♥ KT8

♦ Q7

♣ AJ54

South:

♠ AT4

♥ 76

♦ 8632

♣ KQ83

W N E S

1NT Pass 2NT

All Pass

### Board: 90

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ 8432

♥ 72

♦ KQT7

♣ A82

South:

♠ K9

♥ AJ8

♦ A5432

♣ K43

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

<b>Board: 86</b>	♠ AK6	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 15+1	♣ J6543	

---

<b>Board: 87</b>	♠ T54	Partner is dealer.
Dealer: North	♥ A92	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 8	♣ T752	

---

<b>Board: 88</b>	♠ AJT7	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: None	♦ 82	
HCP: 15	♣ KT54	

---

<b>Board: 89</b>	♠ AT4	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: E-W	♦ 8632	
HCP: 9	♣ KQ83	

---

<b>Board: 90</b>	♠ K9	You are dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: Both	♦ A5432	
HCP: 15+1	♣ K43	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ 8743

♥ J9

♦ AQ743

♣ Q7

South:

♠ AK6

♥ A82

♦ KT

♣ J6543

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 87

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ92

♥ KQ6

♦ A732

♣ J4

South:

♠ T54

♥ A92

♦ KJ9

♣ T752

W N E S

1NT Pass 2NT

All Pass

### Board: 88

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 854

♥ J85

♦ A53

♣ QJ83

South:

♠ AJT7

♥ AK2

♦ 82

♣ KT54

W N E S

1NT

Pass 2NT All Pass

### Board: 89

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KQ97

♥ KT8

♦ Q7

♣ AJ54

South:

♠ AT4

♥ 76

♦ 8632

♣ KQ83

W N E S

1NT Pass 2NT

All Pass

### Board: 90

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ 8432

♥ 72

♦ KQT7

♣ A82

South:

♠ K9

♥ AJ8

♦ A5432

♣ K43

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman



<b>Board: 91</b>	♠ AQJ6	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ QT85	
HCP: 15	♣ Q4	

---

<b>Board: 92</b>	♠ J975	Partner is dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ 942	
HCP: 8	♣ KQ32	

---

<b>Board: 93</b>	♠ AKJ2	You are dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ KJT6	
HCP: 15	♣ K64	

---

<b>Board: 94</b>	♠ T5	Partner is dealer.
Dealer: South	♥ 653	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 8+1	♣ AT865	

---

<b>Board: 95</b>	♠ AQ92	You are dealer.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 15	♣ Q42	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AQJ6

♥ A87

♦ QT85

♣ Q4

South:

♠ 854

♥ 962

♦ AJ73

♣ AT2

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 92

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ J975

♥ Q9

♦ 942

♣ KQ32

South:

♠ Q63

♥ AJ

♦ AKJ73

♣ T84

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

### Board: 93

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AKJ2

♥ 85

♦ KJT6

♣ K64

South:

♠ 854

♥ KQ32

♦ 72

♣ AT85

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

### Board: 94

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T5

♥ 653

♦ KJ8

♣ AT865

South:

♠ K987

♥ AK4

♦ T62

♣ KQ4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 95

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AQ92

♥ KJT7

♦ K4

♣ Q42

South:

♠ 843

♥ 652

♦ AJ83

♣ AT7

W	N	E	S
	1NT	Pass	2NT
All Pass			

<b>Board: 91</b>	♠ 854	Partner is dealer.
Dealer: North	♥ 962	The opponents are silent.
Vul: None	♦ AJ73	
HCP: 9	♣ AT2	

---

<b>Board: 92</b>	♠ Q63	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ AKJ73	
HCP: 15+1	♣ T84	

---

<b>Board: 93</b>	♠ 854	Partner is dealer.
Dealer: North	♥ KQ32	The opponents are silent.
Vul: Both	♦ 72	
HCP: 9	♣ AT85	

---

<b>Board: 94</b>	♠ K987	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ T62	
HCP: 15	♣ KQ4	

---

<b>Board: 95</b>	♠ 843	Partner is dealer.
Dealer: North	♥ 652	The opponents are silent.
Vul: N-S	♦ AJ83	
HCP: 9	♣ AT7	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AQJ6

♥ A87

♦ QT85

♣ Q4

South:

♠ 854

♥ 962

♦ AJ73

♣ AT2

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 92

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ J975

♥ Q9

♦ 942

♣ KQ32

South:

♠ Q63

♥ AJ

♦ AKJ73

♣ T84

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

### Board: 93

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AKJ2

♥ 85

♦ KJT6

♣ K64

South:

♠ 854

♥ KQ32

♦ 72

♣ AT85

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

### Board: 94

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T5

♥ 653

♦ KJ8

♣ AT865

South:

♠ K987

♥ AK4

♦ T62

♣ KQ4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 95

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AQ92

♥ KJT7

♦ K4

♣ Q42

South:

♠ 843

♥ 652

♦ AJ83

♣ AT7

W	N	E	S
	1NT	Pass	2NT
All Pass			

<b>Board: 96</b>	♠ AQ3	Partner is dealer.
Dealer: South	♥ 862	The opponents are silent.
Vul: E-W	♦ 9654	
HCP: 9	♣ K96	

---

<b>Board: 97</b>	♠ A952	You are dealer.
Dealer: North	♥ AK53	The opponents are silent.
Vul: None	♦ J3	
HCP: 15	♣ K84	

---

<b>Board: 98</b>	♠ A953	Partner is dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: N-S	♦ QT964	
HCP: 8+1	♣ Q8	

---

<b>Board: 99</b>	♠ KJ94	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 15	♣ AKT4	

---

<b>Board: 100</b>	♠ T5	Partner is dealer.
Dealer: South	♥ Q72	The opponents are silent.
Vul: Both	♦ Q532	
HCP: 9	♣ KQ93	

## Both hands (Answers Page)

### Board: 96

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AQ3

♥ 862

♦ 9654

♣ K96

South:

♠ K5

♥ T973

♦ AK8

♣ AJT4

W	N	E	S
			1NT

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

### Board: 97

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3♥ South

North:

♠ A952

♥ AK53

♦ J3

♣ K84

South:

♠ K4

♥ T986

♦ K7

♣ Q9653

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
------	----	------	----

All Pass

1. Stayman

### Board: 98

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ A953

♥ 72

♦ QT964

♣ Q8

South:

♠ QT7

♥ Q96

♦ A72

♣ AK94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

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

1. Stayman

### Board: 99

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4♠ South

North:

♠ KJ94

♥ 74

♦ A53

♣ AKT4

South:

♠ Q872

♥ KJT3

♦ K72

♣ 73

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

### Board: 100

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T5

♥ Q72

♦ Q532

♣ KQ93

South:

♠ K874

♥ JT4

♦ AK86

♣ A4

W	N	E	S
			1NT

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

<b>Board: 96</b>	♠ K5	You are dealer.
Dealer: South	♥ T973	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 15	♣ AJT4	

---

<b>Board: 97</b>	♠ K4	Partner is dealer.
Dealer: North	♥ T986	The opponents are silent.
Vul: None	♦ K7	
HCP: 8+1	♣ Q9653	

---

<b>Board: 98</b>	♠ QT7	You are dealer.
Dealer: South	♥ Q96	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 15	♣ AK94	

---

<b>Board: 99</b>	♠ Q872	Partner is dealer.
Dealer: North	♥ KJT3	The opponents are silent.
Vul: E-W	♦ K72	
HCP: 9	♣ 73	

---

<b>Board: 100</b>	♠ K874	You are dealer.
Dealer: South	♥ JT4	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 15	♣ A4	

## Both hands (Answers Page)

### Board: 96

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AQ3

♥ 862

♦ 9654

♣ K96

South:

♠ K5

♥ T973

♦ AK8

♣ AJT4

W	N	E	S
			1NT

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

### Board: 97

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 3♥ South

North:

♠ A952

♥ AK53

♦ J3

♣ K84

South:

♠ K4

♥ T986

♦ K7

♣ Q9653

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
------	----	------	----

All Pass

1. Stayman

### Board: 98

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ A953

♥ 72

♦ QT964

♣ Q8

South:

♠ QT7

♥ Q96

♦ A72

♣ AK94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

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

1. Stayman

### Board: 99

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4♠ South

North:

♠ KJ94

♥ 74

♦ A53

♣ AKT4

South:

♠ Q872

♥ KJT3

♦ K72

♣ 73

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

### Board: 100

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T5

♥ Q72

♦ Q532

♣ KQ93

South:

♠ K874

♥ JT4

♦ AK86

♣ A4

W	N	E	S
			1NT

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



<b>Board: 101</b>	♠ 862	You are dealer.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 15	♣ AT4	

---

<b>Board: 102</b>	♠ 9762	Partner is dealer.
Dealer: South	♥ J97	The opponents are silent.
Vul: E-W	♦ AKT2	
HCP: 8	♣ 97	

---

<b>Board: 103</b>	♠ AKQ2	You are dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: Both	♦ 972	
HCP: 15	♣ AQ42	

---

<b>Board: 104</b>	♠ T9	Partner is dealer.
Dealer: South	♥ K764	The opponents are silent.
Vul: None	♦ QJ865	
HCP: 8+1	♣ Q2	

---

<b>Board: 105</b>	♠ AKJ4	You are dealer.
Dealer: North	♥ Q93	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 15	♣ 974	

## Both hands (Answers Page)

### Board: 101

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ 862

♥ AQJ4

♦ A63

♣ AT4

South:

♠ AKT

♥ 9872

♦ J52

♣ 862

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass
------	----	----------

1. Stayman

### Board: 102

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ 9762

♥ J97

♦ AKT2

♣ 97

South:

♠ AQJT

♥ 86

♦ Q85

♣ AQT4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass
------	----	----------

1. Stayman

### Board: 103

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AKQ2

♥ T8

♦ 972

♣ AQ42

South:

♠ J64

♥ QJ92

♦ A864

♣ 83

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 104

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T9

♥ K764

♦ QJ865

♣ Q2

South:

♠ Q765

♥ AJ9

♦ A32

♣ A54

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	2NT	All Pass
------	-----	----------

1. Stayman

### Board: 105

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AKJ4

♥ Q93

♦ KQ6

♣ 974

South:

♠ 652

♥ KJ

♦ AT82

♣ T832

W	N	E	S
	1NT	Pass	2NT

All Pass

<b>Board: 101</b>	♠ AKT	Partner is dealer.
Dealer: North	♥ 9872	The opponents are silent.
Vul: N-S	♦ J52	
HCP: 8	♣ 862	

---

<b>Board: 102</b>	♠ AQJT	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 15	♣ AQT4	

---

<b>Board: 103</b>	♠ J64	Partner is dealer.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: Both	♦ A864	
HCP: 8	♣ 83	

---

<b>Board: 104</b>	♠ Q765	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: None	♦ A32	
HCP: 15	♣ A54	

---

<b>Board: 105</b>	♠ 652	Partner is dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ AT82	
HCP: 8	♣ T832	

## Both hands (Answers Page)

### Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ 862	♠ AKT		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQJ4	♥ 9872	Pass	2♥	All Pass	
North HCP: 15	♦ A63	♦ J52				
South HCP: 8	♣ AT4	♣ 862				
Contract: 2♥ North				1. Stayman		

### Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ 9762	♠ AQJT				1NT
Vul: E-W	♥ J97	♥ 86	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ AKT2	♦ Q85	Pass	3♠	All Pass	
South HCP: 15	♣ 97	♣ AQT4				
Contract: 3♠ North				1. Stayman		

### Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ2	♠ J64		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ T8	♥ QJ92	Pass	2♠	Pass	2NT
North HCP: 15	♦ 972	♦ A864	All Pass			
South HCP: 8	♣ AQ42	♣ 83				
Contract: 2NT South				1. Stayman		

### Board: 104

	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q765				1NT
Vul: None	♥ K764	♥ AJ9	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8+1	♦ QJ865	♦ A32	Pass	2NT	All Pass	
South HCP: 15	♣ Q2	♣ A54				
Contract: 2NT North				1. Stayman		

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ 652		1NT	Pass	2NT
Vul: E-W	♥ Q93	♥ KJ	All Pass			
North HCP: 15	♦ KQ6	♦ AT82				
South HCP: 8	♣ 974	♣ T832				
Contract: 2NT South						

<b>Board: 106</b>	♠ QT3	Partner is dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: Both	♦ J42	
HCP: 9+1	♣ KJ765	

---

<b>Board: 107</b>	♠ AJ9	You are dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: None	♦ KQJ2	
HCP: 15	♣ 654	

---

<b>Board: 108</b>	♠ K952	Partner is dealer.
Dealer: South	♥ QT54	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 8	♣ Q82	

---

<b>Board: 109</b>	♠ KJT	You are dealer.
Dealer: North	♥ A932	The opponents are silent.
Vul: Both	♦ KJ5	
HCP: 15	♣ K43	

---

<b>Board: 110</b>	♠ AJ42	Partner is dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: None	♦ T74	
HCP: 9	♣ J92	

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ QT3

♥ Q6

♦ J42

♣ KJ765

South:

♠ A542

♥ A85

♦ KT3

♣ A84

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 107

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AJ9

♥ AT8

♦ KQJ2

♣ 654

South:

♠ Q3

♥ 7532

♦ T84

♣ AKT7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 108

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ K952

♥ QT54

♦ J3

♣ Q82

South:

♠ A87

♥ A2

♦ T54

♣ AK643

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 109

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ KJT

♥ A932

♦ KJ5

♣ K43

South:

♠ Q93

♥ J874

♦ Q73

♣ A72

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
------	----	------	----

All Pass

1. Stayman

### Board: 110

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ42

♥ K75

♦ T74

♣ J92

South:

♠ KT8

♥ Q4

♦ AKJ

♣ Q6543

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

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

1. Stayman

<b>Board: 106</b>	♠ A542	You are dealer.
Dealer: South	♥ A85	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 15	♣ A84	

---

<b>Board: 107</b>	♠ Q3	Partner is dealer.
Dealer: North	♥ 7532	The opponents are silent.
Vul: None	♦ T84	
HCP: 9	♣ AKT7	

---

<b>Board: 108</b>	♠ A87	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 15+1	♣ AK643	

---

<b>Board: 109</b>	♠ Q93	Partner is dealer.
Dealer: North	♥ J874	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 9	♣ A72	

---

<b>Board: 110</b>	♠ KT8	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 15+1	♣ Q6543	

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ QT3

♥ Q6

♦ J42

♣ KJ765

South:

♠ A542

♥ A85

♦ KT3

♣ A84

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 107

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AJ9

♥ AT8

♦ KQJ2

♣ 654

South:

♠ Q3

♥ 7532

♦ T84

♣ AKT7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 108

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ K952

♥ QT54

♦ J3

♣ Q82

South:

♠ A87

♥ A2

♦ T54

♣ AK643

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 109

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♥ South

North:

♠ KJT

♥ A932

♦ KJ5

♣ K43

South:

♠ Q93

♥ J874

♦ Q73

♣ A72

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♥
------	----	------	----

All Pass

1. Stayman

### Board: 110

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ42

♥ K75

♦ T74

♣ J92

South:

♠ KT8

♥ Q4

♦ AKJ

♣ Q6543

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

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

1. Stayman



<b>Board: 111</b>	♠ J97	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ JT9	
HCP: 15+1	♣ AKQ94	

---

<b>Board: 112</b>	♠ JT74	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 8	♣ K965	

---

<b>Board: 113</b>	♠ J863	You are dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ AK93	
HCP: 15	♣ A64	

---

<b>Board: 114</b>	♠ KQ8	Partner is dealer.
Dealer: South	♥ 8753	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 9	♣ KJ62	

---

<b>Board: 115</b>	♠ T7	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ AJ2	
HCP: 15+1	♣ Q9874	

## Both hands (Answers Page)

### Board: 111

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ J97

♥ A4

♦ JT9

♣ AKQ94

South:

♠ 8532

♥ KQ63

♦ A86

♣ 85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 112

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ JT74

♥ KJ6

♦ 97

♣ K965

South:

♠ AQ6

♥ T532

♦ AJ52

♣ A4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 113

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ J863

♥ K4

♦ AK93

♣ A64

South:

♠ T4

♥ A932

♦ JT854

♣ K2

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Stayman

### Board: 114

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ KQ8

♥ 8753

♦ 74

♣ KJ62

South:

♠ J53

♥ KQJ6

♦ AKJ2

♣ 54

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 115

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ T7

♥ AKJ

♦ AJ2

♣ Q9874

South:

♠ K65

♥ Q875

♦ 94

♣ KJ62

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 111</b>	♠ 8532	Partner is dealer.
Dealer: North	♥ KQ63	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 9	♣ 85	

---

<b>Board: 112</b>	♠ AQ6	You are dealer.
Dealer: South	♥ T532	The opponents are silent.
Vul: E-W	♦ AJ52	
HCP: 15	♣ A4	

---

<b>Board: 113</b>	♠ T4	Partner is dealer.
Dealer: North	♥ A932	The opponents are silent.
Vul: None	♦ JT854	
HCP: 8+1	♣ K2	

---

<b>Board: 114</b>	♠ J53	You are dealer.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: N-S	♦ AKJ2	
HCP: 15	♣ 54	

---

<b>Board: 115</b>	♠ K65	Partner is dealer.
Dealer: North	♥ Q875	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 9	♣ KJ62	

## Both hands (Answers Page)

### Board: 111

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ J97

♥ A4

♦ JT9

♣ AKQ94

South:

♠ 8532

♥ KQ63

♦ A86

♣ 85

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 112

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ JT74

♥ KJ6

♦ 97

♣ K965

South:

♠ AQ6

♥ T532

♦ AJ52

♣ A4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 113

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ J863

♥ K4

♦ AK93

♣ A64

South:

♠ T4

♥ A932

♦ JT854

♣ K2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 114

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ KQ8

♥ 8753

♦ 74

♣ KJ62

South:

♠ J53

♥ KQJ6

♦ AKJ2

♣ 54

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 115

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ T7

♥ AKJ

♦ AJ2

♣ Q9874

South:

♠ K65

♥ Q875

♦ 94

♣ KJ62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

<b>Board: 116</b>	♠ T972	Partner is dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: Both	♦ J84	
HCP: 8	♣ K32	

---

<b>Board: 117</b>	♠ K986	You are dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: N-S	♦ A92	
HCP: 15	♣ AKJ4	

---

<b>Board: 118</b>	♠ J9	Partner is dealer.
Dealer: South	♥ AT54	The opponents are silent.
Vul: E-W	♦ K954	
HCP: 8	♣ 953	

---

<b>Board: 119</b>	♠ Q86	You are dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: Both	♦ A6	
HCP: 15+1	♣ KJ974	

---

<b>Board: 120</b>	♠ J432	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ J82	
HCP: 8	♣ Q93	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T972

♥ KJ2

♦ J84

♣ K32

South:

♠ QJ8

♥ Q7

♦ AK92

♣ QJ84

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 117

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ K986

♥ 32

♦ A92

♣ AKJ4

South:

♠ AJ7

♥ T54

♦ QT754

♣ Q5

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 118

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J9

♥ AT54

♦ K954

♣ 953

South:

♠ AQ5

♥ 983

♦ AQ6

♣ KT84

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 119

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ Q86

♥ AJ3

♦ A6

♣ KJ974

South:

♠ AT74

♥ 875

♦ KQ5

♣ T65

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 120

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ South

North:

♠ J432

♥ KJ6

♦ J82

♣ Q93

South:

♠ AT95

♥ A743

♦ K6

♣ A84

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3♠

All Pass

1. Stayman

<b>Board: 116</b>	♠ QJ8	You are dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AK92	
HCP: 15	♣ QJ84	

---

<b>Board: 117</b>	♠ AJ7	Partner is dealer.
Dealer: North	♥ T54	The opponents are silent.
Vul: N-S	♦ QT754	
HCP: 9+1	♣ Q5	

---

<b>Board: 118</b>	♠ AQ5	You are dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 15	♣ KT84	

---

<b>Board: 119</b>	♠ AT74	Partner is dealer.
Dealer: North	♥ 875	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 9	♣ T65	

---

<b>Board: 120</b>	♠ AT95	You are dealer.
Dealer: South	♥ A743	The opponents are silent.
Vul: None	♦ K6	
HCP: 15	♣ A84	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T972

♥ KJ2

♦ J84

♣ K32

South:

♠ QJ8

♥ Q7

♦ AK92

♣ QJ84

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 117

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ K986

♥ 32

♦ A92

♣ AKJ4

South:

♠ AJ7

♥ T54

♦ QT754

♣ Q5

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 118

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J9

♥ AT54

♦ K954

♣ 953

South:

♠ AQ5

♥ 983

♦ AQ6

♣ KT84

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 119

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ Q86

♥ AJ3

♦ A6

♣ KJ974

South:

♠ AT74

♥ 875

♦ KQ5

♣ T65

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 120

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ South

North:

♠ J432

♥ KJ6

♦ J82

♣ Q93

South:

♠ AT95

♥ A743

♦ K6

♣ A84

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3♠

All Pass

1. Stayman



<b>Board: 121</b>	♠ AKQ8	You are dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 15	♣ Q654	

---

<b>Board: 122</b>	♠ 853	Partner is dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ A42	
HCP: 9	♣ Q952	

---

<b>Board: 123</b>	♠ AJ42	You are dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ A96	
HCP: 15	♣ A754	

---

<b>Board: 124</b>	♠ T963	Partner is dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ A8432	
HCP: 8+1	♣ A3	

---

<b>Board: 125</b>	♠ Q98	You are dealer.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: Both	♦ K5	
HCP: 15	♣ KQ43	

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AKQ8

♥ K92

♦ J7

♣ Q654

South:

♠ 42

♥ JT

♦ K9543

♣ A982

W N E S

1NT All Pass

### Board: 122

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 853

♥ QJ4

♦ A42

♣ Q952

South:

♠ K6

♥ AT8

♦ KQ5

♣ K8643

W N E S

Pass 3NT All Pass

### Board: 123

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♠ South

North:

♠ AJ42

♥ Q6

♦ A96

♣ A754

South:

♠ 9653

♥ A92

♦ JT

♣ K963

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

All Pass

1. Stayman

### Board: 124

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T963

♥ 98

♦ A8432

♣ A3

South:

♠ AK7

♥ AQJT

♦ JT6

♣ 742

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 125

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ Q98

♥ KQ83

♦ K5

♣ KQ43

South:

♠ T72

♥ AT94

♦ A64

♣ 986

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

<b>Board: 121</b>	♠ 42	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: E-W	♦ K9543	
HCP: 8+1	♣ A982	

---

<b>Board: 122</b>	♠ K6	You are dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 15+1	♣ K8643	

---

<b>Board: 123</b>	♠ 9653	Partner is dealer.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ JT	
HCP: 8	♣ K963	

---

<b>Board: 124</b>	♠ AK7	You are dealer.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: N-S	♦ JT6	
HCP: 15	♣ 742	

---

<b>Board: 125</b>	♠ T72	Partner is dealer.
Dealer: North	♥ AT94	The opponents are silent.
Vul: Both	♦ A64	
HCP: 8	♣ 986	

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AKQ8

♥ K92

♦ J7

♣ Q654

South:

♠ 42

♥ JT

♦ K9543

♣ A982

W N E S

1NT All Pass

### Board: 122

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ 853

♥ QJ4

♦ A42

♣ Q952

South:

♠ K6

♥ AT8

♦ KQ5

♣ K8643

W N E S

Pass 3NT All Pass

### Board: 123

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♠ South

North:

♠ AJ42

♥ Q6

♦ A96

♣ A754

South:

♠ 9653

♥ A92

♦ JT

♣ K963

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

All Pass

1. Stayman

### Board: 124

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T963

♥ 98

♦ A8432

♣ A3

South:

♠ AK7

♥ AQJT

♦ JT6

♣ 742

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 125

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ Q98

♥ KQ83

♦ K5

♣ KQ43

South:

♠ T72

♥ AT94

♦ A64

♣ 986

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

<b>Board: 126</b>	♠ 542	Partner is dealer.
Dealer: South	♥ AJ43	The opponents are silent.
Vul: None	♦ A985	
HCP: 9	♣ 95	

---

<b>Board: 127</b>	♠ AK84	You are dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 15	♣ 9542	

---

<b>Board: 128</b>	♠ J653	Partner is dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ KQJ76	
HCP: 9+1	♣ QT	

---

<b>Board: 129</b>	♠ A64	You are dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: None	♦ AJ	
HCP: 15+1	♣ QT942	

---

<b>Board: 130</b>	♠ KJ9	You are dealer.
Dealer: North	♥ KJ6	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ AT86	
HCP: 15	♣ K94	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ 542

♥ AJ43

♦ A985

♣ 95

South:

♠ KQ6

♥ Q8

♦ KJ3

♣ KJT43

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 127

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ AK84

♥ T4

♦ AKJ

♣ 9542

South:

♠ T965

♥ Q6

♦ 854

♣ AK63

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

All Pass

1. Stayman

### Board: 128

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J653

♥ 72

♦ KQJ76

♣ QT

South:

♠ 92

♥ A96

♦ A52

♣ AK864

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 129

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A64

♥ AT9

♦ AJ

♣ QT942

South:

♠ K5

♥ Q875

♦ K873

♣ J65

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 130

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3♦ South

North:

♠ KJ9

♥ KJ6

♦ AT86

♣ K94

South:

♠ 72

♥ AT94

♦ J9753

♣ A7

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

3♣ Pass Pass 3♦

All Pass

1. Stayman

<b>Board: 126</b>	♠ KQ6	You are dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 15+1	♣ KJT43	

---

<b>Board: 127</b>	♠ T965	Partner is dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ 854	
HCP: 9	♣ AK63	

---

<b>Board: 128</b>	♠ 92	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: E-W	♦ A52	
HCP: 15+1	♣ AK864	

---

<b>Board: 129</b>	♠ K5	Partner is dealer.
Dealer: North	♥ Q875	The opponents are silent.
Vul: None	♦ K873	
HCP: 9	♣ J65	

---

<b>Board: 130</b>	♠ 72	Partner is dealer.
Dealer: North	♥ AT94	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ J9753	
HCP: 9+1	♣ A7	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ 542

♥ AJ43

♦ A985

♣ 95

South:

♠ KQ6

♥ Q8

♦ KJ3

♣ KJT43

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 127

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ AK84

♥ T4

♦ AKJ

♣ 9542

South:

♠ T965

♥ Q6

♦ 854

♣ AK63

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

All Pass

1. Stayman

### Board: 128

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J653

♥ 72

♦ KQJ76

♣ QT

South:

♠ 92

♥ A96

♦ A52

♣ AK864

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 129

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A64

♥ AT9

♦ AJ

♣ QT942

South:

♠ K5

♥ Q875

♦ K873

♣ J65

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 130

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3♦ South

North:

♠ KJ9

♥ KJ6

♦ AT86

♣ K94

South:

♠ 72

♥ AT94

♦ J9753

♣ A7

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

3♣ Pass Pass 3♦

All Pass

1. Stayman



<b>Board: 131</b>	♠ AT54	You are dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 15	♣ 94	

---

<b>Board: 132</b>	♠ J3	Partner is dealer.
Dealer: South	♥ 6532	The opponents are silent.
Vul: Both	♦ KJ95	
HCP: 8	♣ KT8	

---

<b>Board: 133</b>	♠ AJT6	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ A432	
HCP: 15	♣ 54	

---

<b>Board: 134</b>	♠ 42	Partner is dealer.
Dealer: South	♥ T74	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ Q9842	
HCP: 8+1	♣ KQJ	

---

<b>Board: 135</b>	♠ T54	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ A643	
HCP: 15	♣ AK84	

## Both hands (Answers Page)

### Board: 131

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 4♥ South

North:

♠ AT54

♥ A652

♦ AK4

♣ 94

South:

♠ Q92

♥ Q983

♦ 97

♣ A652

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 132

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J3

♥ 6532

♦ KJ95

♣ KT8

South:

♠ AT98

♥ QJ

♦ Q64

♣ AQ42

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 133

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ AJT6

♥ AQ3

♦ A432

♣ 54

South:

♠ 8742

♥ 74

♦ J8

♣ AKJ76

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

### Board: 134

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3♥ South

North:

♠ 42

♥ T74

♦ Q9842

♣ KQJ

South:

♠ KQ

♥ QJ82

♦ AK73

♣ T74

W N E S

1NT

Pass Pass 2♠<sup>1</sup> Pass

Pass X Pass 3♥

All Pass

1. Cappelletti, 5M-4m

### Board: 135

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ T54

♥ A5

♦ A643

♣ AK84

South:

♠ A63

♥ Q93

♦ KT72

♣ 976

W N E S

1NT Pass 3NT

All Pass

<b>Board: 131</b>	♠ Q92	Partner is dealer.
Dealer: North	♥ Q983	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 8	♣ A652	

---

<b>Board: 132</b>	♠ AT98	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ Q64	
HCP: 15	♣ AQ42	

---

<b>Board: 133</b>	♠ 8742	Partner is dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 9+1	♣ AKJ76	

---

<b>Board: 134</b>	♠ KQ	You are dealer.
Dealer: South	♥ QJ82	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ AK73	
HCP: 15	♣ T74	

---

<b>Board: 135</b>	♠ A63	Partner is dealer.
Dealer: North	♥ Q93	The opponents are silent.
Vul: Both	♦ KT72	
HCP: 9	♣ 976	

## Both hands (Answers Page)

### Board: 131

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 4♥ South

North:

♠ AT54

♥ A652

♦ AK4

♣ 94

South:

♠ Q92

♥ Q983

♦ 97

♣ A652

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 132

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J3

♥ 6532

♦ KJ95

♣ KT8

South:

♠ AT98

♥ QJ

♦ Q64

♣ AQ42

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 133

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ AJT6

♥ AQ3

♦ A432

♣ 54

South:

♠ 8742

♥ 74

♦ J8

♣ AKJ76

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

### Board: 134

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3♥ South

North:

♠ 42

♥ T74

♦ Q9842

♣ KQJ

South:

♠ KQ

♥ QJ82

♦ AK73

♣ T74

W N E S

1NT

Pass Pass 2♠<sup>1</sup> Pass

Pass X Pass 3♥

All Pass

1. Cappelletti, 5M-4m

### Board: 135

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ T54

♥ A5

♦ A643

♣ AK84

South:

♠ A63

♥ Q93

♦ KT72

♣ 976

W N E S

1NT Pass 3NT

All Pass

<b>Board: 136</b>	♠ J86	Partner is dealer.
Dealer: South	♥ 643	The opponents are silent.
Vul: None	♦ A6	
HCP: 8+1	♣ KT986	

---

<b>Board: 137</b>	♠ QJ64	You are dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 15	♣ J4	

---

<b>Board: 138</b>	♠ 9743	Partner is dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 9	♣ A96	

---

<b>Board: 139</b>	♠ 97	You are dealer.
Dealer: North	♥ AK9	The opponents are silent.
Vul: None	♦ AK643	
HCP: 15+1	♣ J84	

---

<b>Board: 140</b>	♠ JT2	Partner is dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 9+1	♣ KQ953	

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ J86

♥ 643

♦ A6

♣ KT986

South:

♠ Q42

♥ AKQJ

♦ QJ73

♣ 43

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 137

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ QJ64

♥ A75

♦ AK73

♣ J4

South:

♠ K5

♥ J982

♦ J2

♣ K9652

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	2NT
All Pass			
1. Stayman			

### Board: 138

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 9743

♥ K93

♦ Q53

♣ A96

South:

♠ KQT

♥ A87

♦ KT6

♣ QJ84

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

### Board: 139

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 97

♥ AK9

♦ AK643

♣ J84

South:

♠ QJ62

♥ Q864

♦ T7

♣ A73

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

### Board: 140

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ JT2

♥ K64

♦ 52

♣ KQ953

South:

♠ K64

♥ Q92

♦ KQJ94

♣ A4

W	N	E	S
			1NT
Pass	3NT	All Pass	

<b>Board: 136</b>	♠ Q42	You are dealer.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: None	♦ QJ73	
HCP: 15	♣ 43	

---

<b>Board: 137</b>	♠ K5	Partner is dealer.
Dealer: North	♥ J982	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 8+1	♣ K9652	

---

<b>Board: 138</b>	♠ KQT	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 15	♣ QJ84	

---

<b>Board: 139</b>	♠ QJ62	Partner is dealer.
Dealer: North	♥ Q864	The opponents are silent.
Vul: None	♦ T7	
HCP: 9	♣ A73	

---

<b>Board: 140</b>	♠ K64	You are dealer.
Dealer: South	♥ Q92	The opponents are silent.
Vul: N-S	♦ KQJ94	
HCP: 15+1	♣ A4	

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ J86

♥ 643

♦ A6

♣ KT986

South:

♠ Q42

♥ AKQJ

♦ QJ73

♣ 43

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 137

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ QJ64

♥ A75

♦ AK73

♣ J4

South:

♠ K5

♥ J982

♦ J2

♣ K9652

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 138

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 9743

♥ K93

♦ Q53

♣ A96

South:

♠ KQT

♥ A87

♦ KT6

♣ QJ84

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 139

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 97

♥ AK9

♦ AK643

♣ J84

South:

♠ QJ62

♥ Q864

♦ T7

♣ A73

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 140

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ JT2

♥ K64

♦ 52

♣ KQ953

South:

♠ K64

♥ Q92

♦ KQJ94

♣ A4

W	N	E	S
			1NT

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



<b>Board: 141</b>	♠ KJ9	You are dealer.
Dealer: North	♥ K963	The opponents are silent.
Vul: Both	♦ A2	
HCP: 15	♣ KJ43	

---

<b>Board: 142</b>	♠ J643	Partner is dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ 972	
HCP: 9	♣ KJT5	

---

<b>Board: 143</b>	♠ KJ7	You are dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AKQ6	
HCP: 15	♣ QT43	

---

<b>Board: 144</b>	♠ J7	Partner is dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ AT43	
HCP: 8	♣ T932	

---

<b>Board: 145</b>	♠ AQ	You are dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: None	♦ KT62	
HCP: 15	♣ A943	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ KJ9

♥ K963

♦ A2

♣ KJ43

South:

♠ Q86

♥ AT72

♦ T3

♣ Q872

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 142

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J643

♥ A6

♦ 972

♣ KJT5

South:

♠ AKQ

♥ J2

♦ JT6

♣ A9743

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 143

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KJ7

♥ 42

♦ AKQ6

♣ QT43

South:

♠ 6532

♥ AJ

♦ T972

♣ A97

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 144

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 1NT South

North:

♠ J7

♥ KT5

♦ AT43

♣ T932

South:

♠ AT3

♥ 97

♦ KJ85

♣ AK64

W N E S

1NT

All Pass

### Board: 145

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ

♥ Q85

♦ KT62

♣ A943

South:

♠ 7653

♥ AT7

♦ J9

♣ KJ65

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 141</b>	♠ Q86	Partner is dealer.
Dealer: North	♥ AT72	The opponents are silent.
Vul: Both	♦ T3	
HCP: 8	♣ Q872	

---

<b>Board: 142</b>	♠ AKQ	You are dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ JT6	
HCP: 15+1	♣ A9743	

---

<b>Board: 143</b>	♠ 6532	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ T972	
HCP: 9	♣ A97	

---

<b>Board: 144</b>	♠ AT3	You are dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: E-W	♦ KJ85	
HCP: 15	♣ AK64	

---

<b>Board: 145</b>	♠ 7653	Partner is dealer.
Dealer: North	♥ AT7	The opponents are silent.
Vul: None	♦ J9	
HCP: 9	♣ KJ65	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ KJ9

♥ K963

♦ A2

♣ KJ43

South:

♠ Q86

♥ AT72

♦ T3

♣ Q872

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 142

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J643

♥ A6

♦ 972

♣ KJT5

South:

♠ AKQ

♥ J2

♦ JT6

♣ A9743

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 143

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KJ7

♥ 42

♦ AKQ6

♣ QT43

South:

♠ 6532

♥ AJ

♦ T972

♣ A97

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 144

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 1NT South

North:

♠ J7

♥ KT5

♦ AT43

♣ T932

South:

♠ AT3

♥ 97

♦ KJ85

♣ AK64

W N E S

1NT

All Pass

### Board: 145

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ

♥ Q85

♦ KT62

♣ A943

South:

♠ 7653

♥ AT7

♦ J9

♣ KJ65

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 146</b>	♠ J5	Partner is dealer.
Dealer: South	♥ KT63	The opponents are silent.
Vul: N-S	♦ Q753	
HCP: 9	♣ K83	

---

<b>Board: 147</b>	♠ A5	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: E-W	♦ 732	
HCP: 15+1	♣ KQT54	

---

<b>Board: 148</b>	♠ T94	Partner is dealer.
Dealer: South	♥ AT74	The opponents are silent.
Vul: Both	♦ K752	
HCP: 9	♣ Q2	

---

<b>Board: 149</b>	♠ A543	You are dealer.
Dealer: North	♥ AT64	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 15	♣ QJ4	

---

<b>Board: 150</b>	♠ JT5	Partner is dealer.
Dealer: South	♥ KT87	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 8	♣ J53	

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J5

♥ KT63

♦ Q753

♣ K83

South:

♠ KT8

♥ Q54

♦ AJ

♣ AJT42

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 147

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ A5

♥ AQ7

♦ 732

♣ KQT54

South:

♠ J42

♥ J9

♦ QT64

♣ A973

W N E S

1NT Pass 2NT

All Pass

### Board: 148

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ T94

♥ AT74

♦ K752

♣ Q2

South:

♠ AK83

♥ KQ93

♦ T43

♣ K4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 149

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A543

♥ AT64

♦ A7

♣ QJ4

South:

♠ JT7

♥ 873

♦ T54

♣ AKT5

W N E S

1NT Pass 2NT

All Pass

### Board: 150

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ JT5

♥ KT87

♦ K63

♣ J53

South:

♠ A984

♥ AQ

♦ Q92

♣ K984

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

<b>Board: 146</b>	♠ KT8	You are dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 15+1	♣ AJT42	

---

<b>Board: 147</b>	♠ J42	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: E-W	♦ QT64	
HCP: 8	♣ A973	

---

<b>Board: 148</b>	♠ AK83	You are dealer.
Dealer: South	♥ KQ93	The opponents are silent.
Vul: Both	♦ T43	
HCP: 15	♣ K4	

---

<b>Board: 149</b>	♠ JT7	Partner is dealer.
Dealer: North	♥ 873	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 8	♣ AKT5	

---

<b>Board: 150</b>	♠ A984	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 15	♣ K984	

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ J5

♥ KT63

♦ Q753

♣ K83

South:

♠ KT8

♥ Q54

♦ AJ

♣ AJT42

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 147

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ A5

♥ AQ7

♦ 732

♣ KQT54

South:

♠ J42

♥ J9

♦ QT64

♣ A973

W N E S

1NT Pass 2NT

All Pass

### Board: 148

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ T94

♥ AT74

♦ K752

♣ Q2

South:

♠ AK83

♥ KQ93

♦ T43

♣ K4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Stayman

### Board: 149

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A543

♥ AT64

♦ A7

♣ QJ4

South:

♠ JT7

♥ 873

♦ T54

♣ AKT5

W N E S

1NT Pass 2NT

All Pass

### Board: 150

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ JT5

♥ KT87

♦ K63

♣ J53

South:

♠ A984

♥ AQ

♦ Q92

♣ K984

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman



<b>Board: 151</b>	♠ AJT4	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: Both	♦ K84	
HCP: 15	♣ A54	

---

<b>Board: 152</b>	♠ 42	Partner is dealer.
Dealer: South	♥ QT82	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 9	♣ A652	

---

<b>Board: 153</b>	♠ AT97	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 15	♣ AK94	

---

<b>Board: 154</b>	♠ J82	Partner is dealer.
Dealer: South	♥ Q952	The opponents are silent.
Vul: Both	♦ Q75	
HCP: 9	♣ A65	

---

<b>Board: 155</b>	♠ KQ	You are dealer.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: None	♦ K64	
HCP: 15	♣ Q942	

## Both hands (Answers Page)

### Board: 151

	North:	South:	W	N	E	S
Dealer: North	♠ AJT4	♠ 97		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QJ4	♥ AK93	Pass	2♠	Pass	2NT
North HCP: 15	♦ K84	♦ JT76	All Pass			
South HCP: 8	♣ A54	♣ T32				
Contract: 2NT South				1. Stayman		

### Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AT83				1NT
Vul: None	♥ QT82	♥ AKJ9	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ QJ5	♦ 98	Pass	4♥	All Pass	
South HCP: 15	♣ A652	♣ QJ4				
Contract: 4♥ North				1. Stayman		

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ AT97	♠ Q2		1NT	Pass	2NT
Vul: E-W	♥ K7	♥ A96	All Pass			
North HCP: 15	♦ J52	♦ K983				
South HCP: 9	♣ AK94	♣ 7632				
Contract: 2NT South						

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ J82	♠ T53				1NT
Vul: Both	♥ Q952	♥ AKT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q75	♦ AJ9	Pass	2NT	All Pass	
South HCP: 15	♣ A65	♣ K974				
Contract: 2NT North				1. Stayman		

### Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 975		1NT	Pass	2NT
Vul: None	♥ AJ52	♥ K86	All Pass			
North HCP: 15	♦ K64	♦ Q92				
South HCP: 8	♣ Q942	♣ K865				
Contract: 2NT South						

<b>Board: 151</b>	♠ 97	Partner is dealer.
Dealer: North	♥ AK93	The opponents are silent.
Vul: Both	♦ JT76	
HCP: 8	♣ T32	

---

<b>Board: 152</b>	♠ AT83	You are dealer.
Dealer: South	♥ AKJ9	The opponents are silent.
Vul: None	♦ 98	
HCP: 15	♣ QJ4	

---

<b>Board: 153</b>	♠ Q2	Partner is dealer.
Dealer: North	♥ A96	The opponents are silent.
Vul: E-W	♦ K983	
HCP: 9	♣ 7632	

---

<b>Board: 154</b>	♠ T53	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: Both	♦ AJ9	
HCP: 15	♣ K974	

---

<b>Board: 155</b>	♠ 975	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ Q92	
HCP: 8	♣ K865	

## Both hands (Answers Page)

### Board: 151

	North:	South:	W	N	E	S
Dealer: North	♠ AJT4	♠ 97		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QJ4	♥ AK93	Pass	2♠	Pass	2NT
North HCP: 15	♦ K84	♦ JT76	All Pass			
South HCP: 8	♣ A54	♣ T32				
Contract: 2NT South				1. Stayman		

### Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AT83				1NT
Vul: None	♥ QT82	♥ AKJ9	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ QJ5	♦ 98	Pass	4♥	All Pass	
South HCP: 15	♣ A652	♣ QJ4				
Contract: 4♥ North				1. Stayman		

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ AT97	♠ Q2		1NT	Pass	2NT
Vul: E-W	♥ K7	♥ A96	All Pass			
North HCP: 15	♦ J52	♦ K983				
South HCP: 9	♣ AK94	♣ 7632				
Contract: 2NT South						

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ J82	♠ T53				1NT
Vul: Both	♥ Q952	♥ AKT	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q75	♦ AJ9	Pass	2NT	All Pass	
South HCP: 15	♣ A65	♣ K974				
Contract: 2NT North				1. Stayman		

### Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 975		1NT	Pass	2NT
Vul: None	♥ AJ52	♥ K86	All Pass			
North HCP: 15	♦ K64	♦ Q92				
South HCP: 8	♣ Q942	♣ K865				
Contract: 2NT South						

<b>Board: 156</b>	♠ JT43	Partner is dealer.
Dealer: South	♥ J7	East (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ AQT95	
HCP: 8+1	♣ 63	

---

<b>Board: 157</b>	♠ KT74	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ K43	
HCP: 15	♣ A74	

---

<b>Board: 158</b>	♠ A632	Partner is dealer.
Dealer: South	♥ Q876	The opponents are silent.
Vul: None	♦ JT	
HCP: 9	♣ Q76	

---

<b>Board: 159</b>	♠ AKJ3	You are dealer.
Dealer: North	♥ A862	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 15	♣ 54	

---

<b>Board: 160</b>	♠ 98	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ AT643	
HCP: 8+1	♣ QJ52	

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ JT43

♥ J7

♦ AQT95

♣ 63

South:

♠ A872

♥ AKT4

♦ KJ6

♣ T4

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

1. Stayman

### Board: 157

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KT74

♥ KQT

♦ K43

♣ A74

South:

♠ 96

♥ 9752

♦ AQ72

♣ KT5

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

1. Stayman

### Board: 158

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 4 ♥ North

North:

♠ A632

♥ Q876

♦ JT

♣ Q76

South:

♠ 74

♥ KJ32

♦ AQ93

♣ AJ4

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

1. Stayman

### Board: 159

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3 ♥ South

North:

♠ AKJ3

♥ A862

♦ QJ3

♣ 54

South:

♠ T64

♥ KQ75

♦ 874

♣ AT2

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

1. Stayman

### Board: 160

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 1NT South

North:

♠ 98

♥ J7

♦ AT643

♣ QJ52

South:

♠ KJ

♥ QT9

♦ KQ875

♣ A74

W	N	E	S
			1NT
All Pass			

<b>Board: 156</b>	♠ A872	You are dealer.
Dealer: South	♥ AKT4	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ KJ6	
HCP: 15	♣ T4	

---

<b>Board: 157</b>	♠ 96	Partner is dealer.
Dealer: North	♥ 9752	The opponents are silent.
Vul: Both	♦ AQ72	
HCP: 9	♣ KT5	

---

<b>Board: 158</b>	♠ 74	You are dealer.
Dealer: South	♥ KJ32	The opponents are silent.
Vul: None	♦ AQ93	
HCP: 15	♣ AJ4	

---

<b>Board: 159</b>	♠ T64	Partner is dealer.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: N-S	♦ 874	
HCP: 9	♣ AT2	

---

<b>Board: 160</b>	♠ KJ	You are dealer.
Dealer: South	♥ QT9	The opponents are silent.
Vul: E-W	♦ KQ875	
HCP: 15+1	♣ A74	

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 3 ♠ South

North:

♠ JT43

♥ J7

♦ AQT95

♣ 63

South:

♠ A872

♥ AKT4

♦ KJ6

♣ T4

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

1. Stayman

### Board: 157

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KT74

♥ KQT

♦ K43

♣ A74

South:

♠ 96

♥ 9752

♦ AQ72

♣ KT5

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

1. Stayman

### Board: 158

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 4 ♥ North

North:

♠ A632

♥ Q876

♦ JT

♣ Q76

South:

♠ 74

♥ KJ32

♦ AQ93

♣ AJ4

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

1. Stayman

### Board: 159

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3 ♥ South

North:

♠ AKJ3

♥ A862

♦ QJ3

♣ 54

South:

♠ T64

♥ KQ75

♦ 874

♣ AT2

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

1. Stayman

### Board: 160

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 1NT South

North:

♠ 98

♥ J7

♦ AT643

♣ QJ52

South:

♠ KJ

♥ QT9

♦ KQ875

♣ A74

W	N	E	S
			1NT
All Pass			



<b>Board: 161</b>	♠ AKQJ	You are dealer.
Dealer: North	♥ 9765	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 15	♣ 84	
<hr/>		
<b>Board: 162</b>	♠ J763	Partner is dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 8	♣ QJ73	
<hr/>		
<b>Board: 163</b>	♠ A93	You are dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: E-W	♦ AQ92	
HCP: 15	♣ A864	
<hr/>		
<b>Board: 164</b>	♠ 8762	Partner is dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ AT852	
HCP: 9+1	♣ J7	
<hr/>		
<b>Board: 165</b>	♠ AK75	You are dealer.
Dealer: North	♥ A863	West (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ AT8	
HCP: 15	♣ T4	

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 4♥ South

North:

♠ AKQJ

♥ 9765

♦ KQ7

♣ 84

South:

♠ 74

♥ Q842

♦ A98

♣ Q973

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 162

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J763

♥ T8

♦ A95

♣ QJ73

South:

♠ AQ9

♥ KQ9

♦ J64

♣ K984

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 163

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A93

♥ J7

♦ AQ92

♣ A864

South:

♠ QT42

♥ A92

♦ K643

♣ 95

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 164

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ 8762

♥ A7

♦ AT852

♣ J7

South:

♠ AK3

♥ 954

♦ K7

♣ KQ654

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 165

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4♥ South

North:

♠ AK75

♥ A863

♦ AT8

♣ T4

South:

♠ QT43

♥ KQ97

♦ 642

♣ Q2

W N E S

1NT Pass 2♣<sup>1</sup>

X 2♥ Pass 4♥

All Pass

1. Stayman

<b>Board: 161</b>	♠ 74	Partner is dealer.
Dealer: North	♥ Q842	The opponents are silent.
Vul: None	♦ A98	
HCP: 8	♣ Q973	
<hr/>		
<b>Board: 162</b>	♠ AQ9	You are dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ J64	
HCP: 15	♣ K984	
<hr/>		
<b>Board: 163</b>	♠ QT42	Partner is dealer.
Dealer: North	♥ A92	The opponents are silent.
Vul: E-W	♦ K643	
HCP: 9	♣ 95	
<hr/>		
<b>Board: 164</b>	♠ AK3	You are dealer.
Dealer: South	♥ 954	The opponents are silent.
Vul: Both	♦ K7	
HCP: 15+1	♣ KQ654	
<hr/>		
<b>Board: 165</b>	♠ QT43	Partner is dealer.
Dealer: North	♥ KQ97	West (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ 642	
HCP: 9	♣ Q2	

## Both hands (Answers Page)

### Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ	♠ 74		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ 9765	♥ Q842	Pass	2♥	Pass	4♥
North HCP: 15	♦ KQ7	♦ A98	All Pass			
South HCP: 8	♣ 84	♣ Q973				
Contract: 4♥ South			1. Stayman			

### Board: 162

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ J763	♠ AQ9				1NT
Vul: N-S	♥ T8	♥ KQ9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ A95	♦ J64	Pass	2NT	All Pass	
South HCP: 15	♣ QJ73	♣ K984				
Contract: 2NT North			1. Stayman			

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ QT42		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ J7	♥ A92	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ92	♦ K643	All Pass			
South HCP: 9	♣ A864	♣ 95				
Contract: 3NT South			1. Stayman			

### Board: 164

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ 8762	♠ AK3				1NT
Vul: Both	♥ A7	♥ 954	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ AT852	♦ K7	Pass	3NT	All Pass	
South HCP: 15+1	♣ J7	♣ KQ654				
Contract: 3NT North			1. Stayman			

### Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ AK75	♠ QT43		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ A863	♥ KQ97	X	2♥	Pass	4♥
North HCP: 15	♦ AT8	♦ 642	All Pass			
South HCP: 9	♣ T4	♣ Q2				
Contract: 4♥ South			1. Stayman			

<b>Board: 166</b>	♠ 98	Partner is dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: E-W	♦ AJ832	
HCP: 8+1	♣ K653	

---

<b>Board: 167</b>	♠ 874	You are dealer.
Dealer: North	♥ AT83	The opponents are silent.
Vul: Both	♦ AKQ8	
HCP: 15	♣ Q4	

---

<b>Board: 168</b>	♠ QT65	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ K8543	
HCP: 8+1	♣ Q8	

---

<b>Board: 169</b>	♠ J86	Partner is dealer.
Dealer: South	♥ A53	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ QJT87	
HCP: 8+1	♣ 63	

---

<b>Board: 170</b>	♠ Q72	Partner is dealer.
Dealer: South	♥ 752	The opponents are silent.
Vul: Both	♦ T84	
HCP: 8	♣ KQJ9	

## Both hands (Answers Page)

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AQ75				1NT
Vul: E-W	♥ 92	♥ QJT	All Pass			
North HCP: 8+1	♦ AJ832	♦ Q65				
South HCP: 15	♣ K653	♣ A74				
Contract: 1NT South						

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ 874	♠ Q532		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AT83	♥ Q7	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 965	All Pass			
South HCP: 8	♣ Q4	♣ AT98				
Contract: 2NT South			1. Stayman			

### Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ QT65	♠ KJ				1NT
Vul: None	♥ J7	♥ 943	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8+1	♦ K8543	♦ AQ72	Pass	2NT	All Pass	
South HCP: 15	♣ Q8	♣ AJ54				
Contract: 2NT North			1. Stayman			

### Board: 169

	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ A543				1NT
Vul: E-W	♥ A53	♥ J984	Pass	2NT	3♣	Pass
North HCP: 8+1	♦ QJT87	♦ A6	Pass	3♦	All Pass	
South HCP: 15	♣ 63	♣ AQ4				
Contract: 3♦ North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ A5				1NT
Vul: Both	♥ 752	♥ AJ6	Pass	2NT	All Pass	
North HCP: 8	♦ T84	♦ Q92				
South HCP: 15+1	♣ KQJ9	♣ AT854				
Contract: 2NT North						

<b>Board: 166</b>	♠ AQ75	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: E-W	♦ Q65	
HCP: 15	♣ A74	

---

<b>Board: 167</b>	♠ Q532	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ 965	
HCP: 8	♣ AT98	

---

<b>Board: 168</b>	♠ KJ	You are dealer.
Dealer: South	♥ 943	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 15	♣ AJ54	

---

<b>Board: 169</b>	♠ A543	You are dealer.
Dealer: South	♥ J984	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ A6	
HCP: 15	♣ AQ4	

---

<b>Board: 170</b>	♠ A5	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: Both	♦ Q92	
HCP: 15+1	♣ AT854	

## Both hands (Answers Page)

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AQ75				1NT
Vul: E-W	♥ 92	♥ QJT	All Pass			
North HCP: 8+1	♦ AJ832	♦ Q65				
South HCP: 15	♣ K653	♣ A74				
Contract: 1NT South						

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ 874	♠ Q532		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AT83	♥ Q7	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKQ8	♦ 965	All Pass			
South HCP: 8	♣ Q4	♣ AT98				
Contract: 2NT South			1. Stayman			

### Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ QT65	♠ KJ				1NT
Vul: None	♥ J7	♥ 943	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8+1	♦ K8543	♦ AQ72	Pass	2NT	All Pass	
South HCP: 15	♣ Q8	♣ AJ54				
Contract: 2NT North			1. Stayman			

### Board: 169

	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ A543				1NT
Vul: E-W	♥ A53	♥ J984	Pass	2NT	3♣	Pass
North HCP: 8+1	♦ QJT87	♦ A6	Pass	3♦	All Pass	
South HCP: 15	♣ 63	♣ AQ4				
Contract: 3♦ North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ A5				1NT
Vul: Both	♥ 752	♥ AJ6	Pass	2NT	All Pass	
North HCP: 8	♦ T84	♦ Q92				
South HCP: 15+1	♣ KQJ9	♣ AT854				
Contract: 2NT North						



<b>Board: 171</b>	♠ Q65	You are dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: None	♦ 75	
HCP: 15+1	♣ AKQ94	

---

<b>Board: 172</b>	♠ 763	Partner is dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: N-S	♦ AJ83	
HCP: 9	♣ K865	

---

<b>Board: 173</b>	♠ K83	You are dealer.
Dealer: North	♥ 63	The opponents are silent.
Vul: Both	♦ A43	
HCP: 15+1	♣ AKJ94	

---

<b>Board: 174</b>	♠ 742	Partner is dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: None	♦ KQ865	
HCP: 8+1	♣ J87	

---

<b>Board: 175</b>	♠ KT92	You are dealer.
Dealer: North	♥ AT98	The opponents are silent.
Vul: N-S	♦ AJ8	
HCP: 15	♣ K4	

## Both hands (Answers Page)

### Board: 171

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q65

♥ A75

♦ 75

♣ AKQ94

South:

♠ 8432

♥ JT84

♦ AK2

♣ 85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 172

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 763

♥ J5

♦ AJ83

♣ K865

South:

♠ AK82

♥ A2

♦ Q765

♣ Q43

W N E S

1NT

Pass 3NT All Pass

### Board: 173

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ K83

♥ 63

♦ A43

♣ AKJ94

South:

♠ 95

♥ KQ84

♦ QJ972

♣ 65

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 174

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ 742

♥ QT

♦ KQ865

♣ J87

South:

♠ AK63

♥ J6

♦ 973

♣ AK43

W N E S

1NT

All Pass

### Board: 175

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ KT92

♥ AT98

♦ AJ8

♣ K4

South:

♠ 864

♥ 74

♦ KT5

♣ AQ932

W N E S

1NT Pass 2NT

All Pass

<b>Board: 171</b>	♠ 8432	Partner is dealer.
Dealer: North	♥ JT84	The opponents are silent.
Vul: None	♦ AK2	
HCP: 8	♣ 85	

---

<b>Board: 172</b>	♠ AK82	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ Q765	
HCP: 15	♣ Q43	

---

<b>Board: 173</b>	♠ 95	Partner is dealer.
Dealer: North	♥ KQ84	The opponents are silent.
Vul: Both	♦ QJ972	
HCP: 8+1	♣ 65	

---

<b>Board: 174</b>	♠ AK63	You are dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: None	♦ 973	
HCP: 15	♣ AK43	

---

<b>Board: 175</b>	♠ 864	Partner is dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ KT5	
HCP: 9+1	♣ AQ932	

## Both hands (Answers Page)

### Board: 171

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q65

♥ A75

♦ 75

♣ AKQ94

South:

♠ 8432

♥ JT84

♦ AK2

♣ 85

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

### Board: 172

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 763

♥ J5

♦ AJ83

♣ K865

South:

♠ AK82

♥ A2

♦ Q765

♣ Q43

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 173

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ K83

♥ 63

♦ A43

♣ AKJ94

South:

♠ 95

♥ KQ84

♦ QJ972

♣ 65

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

### Board: 174

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ 742

♥ QT

♦ KQ865

♣ J87

South:

♠ AK63

♥ J6

♦ 973

♣ AK43

W	N	E	S
			1NT
All Pass			

### Board: 175

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ KT92

♥ AT98

♦ AJ8

♣ K4

South:

♠ 864

♥ 74

♦ KT5

♣ AQ932

W	N	E	S
	1NT	Pass	2NT
All Pass			

<b>Board: 176</b>	♠ 654	Partner is dealer.
Dealer: South	♥ KQT4	East (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ QJ95	
HCP: 8	♣ T5	

---

<b>Board: 177</b>	♠ A95	You are dealer.
Dealer: North	♥ A854	The opponents are silent.
Vul: None	♦ 84	
HCP: 15	♣ AK64	

---

<b>Board: 178</b>	♠ T752	Partner is dealer.
Dealer: South	♥ T53	The opponents are silent.
Vul: N-S	♦ AJT2	
HCP: 9	♣ A6	

---

<b>Board: 179</b>	♠ KJT9	You are dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 15	♣ AT54	

---

<b>Board: 180</b>	♠ J6	Partner is dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: Both	♦ Q8732	
HCP: 9+1	♣ K832	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ 654

♥ KQT4

♦ QJ95

♣ T5

South:

♠ QJ87

♥ AJ5

♦ AK82

♣ 42

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	X	2♠
All Pass			
1. Stayman			

### Board: 177

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A95

♥ A854

♦ 84

♣ AK64

South:

♠ JT82

♥ 92

♦ KQ532

♣ Q3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 178

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T752

♥ T53

♦ AJT2

♣ A6

South:

♠ KQJ

♥ QJ86

♦ Q95

♣ KJ4

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

### Board: 179

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KJT9

♥ QJ2

♦ AT

♣ AT54

South:

♠ A76

♥ AT8

♦ 862

♣ J763

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 180

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ J6

♥ K5

♦ Q8732

♣ K832

South:

♠ K52

♥ AJ7

♦ K6

♣ AT954

W	N	E	S
			1NT
Pass	3NT	All Pass	

<b>Board: 176</b>	♠ QJ87	You are dealer.
Dealer: South	♥ AJ5	East (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ AK82	
HCP: 15	♣ 42	

---

<b>Board: 177</b>	♠ JT82	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ KQ532	
HCP: 8+1	♣ Q3	

---

<b>Board: 178</b>	♠ KQJ	You are dealer.
Dealer: South	♥ QJ86	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 15	♣ KJ4	

---

<b>Board: 179</b>	♠ A76	Partner is dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: E-W	♦ 862	
HCP: 9	♣ J763	

---

<b>Board: 180</b>	♠ K52	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: Both	♦ K6	
HCP: 15+1	♣ AT954	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ 654

♥ KQT4

♦ QJ95

♣ T5

South:

♠ QJ87

♥ AJ5

♦ AK82

♣ 42

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	X	2♠
All Pass			
1. Stayman			

### Board: 177

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A95

♥ A854

♦ 84

♣ AK64

South:

♠ JT82

♥ 92

♦ KQ532

♣ Q3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 178

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T752

♥ T53

♦ AJT2

♣ A6

South:

♠ KQJ

♥ QJ86

♦ Q95

♣ KJ4

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

### Board: 179

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KJT9

♥ QJ2

♦ AT

♣ AT54

South:

♠ A76

♥ AT8

♦ 862

♣ J763

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 180

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 3NT North

North:

♠ J6

♥ K5

♦ Q8732

♣ K832

South:

♠ K52

♥ AJ7

♦ K6

♣ AT954

W	N	E	S
			1NT
Pass	3NT	All Pass	



**Board: 181**      ♠ AT75      You are dealer.  
Dealer: North      ♥ 73      The opponents are silent.  
Vul: N-S      ♦ AQJ  
HCP: 15      ♣ A954

---

**Board: 182**      ♠ 53      Partner is dealer.  
Dealer: South      ♥ KT87      The opponents are silent.  
Vul: E-W      ♦ A7  
HCP: 8+1      ♣ J9853

---

**Board: 183**      ♠ AK74      You are dealer.  
Dealer: North      ♥ T6      The opponents are silent.  
Vul: Both      ♦ AJ2  
HCP: 15      ♣ K974

---

**Board: 184**      ♠ T86      RHO is dealer. You bid second.  
Dealer: West      ♥ JT65      West (RHO) opens 1NT if possible.  
Vul: None      ♦ K9842      East (LHO) bids 2♣ if possible.  
HCP: 4+1      ♣ T      East (LHO) Doubles 3♣ if possible.

---

**Board: 185**      ♠ KQ95      You are dealer.  
Dealer: North      ♥ KT43      The opponents are silent.  
Vul: E-W      ♦ AQ3  
HCP: 15      ♣ J4

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 1NT North

North:

♠ AT75

♥ 73

♦ AQJ

♣ A954

South:

♠ Q9

♥ 862

♦ K962

♣ KT76

W N E S

1NT All Pass

### Board: 182

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ 53

♥ KT87

♦ A7

♣ J9853

South:

♠ KJT4

♥ A92

♦ KT8

♣ A74

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 183

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♠ South

North:

♠ AK74

♥ T6

♦ AJ2

♣ K974

South:

♠ J863

♥ AQJ2

♦ 87

♣ 832

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

All Pass

1. Stayman

### Board: 184

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 13+3

Contract: 3♣X South

North:

♠ T86

♥ JT65

♦ K9842

♣ T

South:

♠ 72

♥ K84

♦ J

♣ AKQ8532

W N E S

1NT Pass 2♣<sup>1</sup> 3♣

Pass Pass X All Pass

1. Stayman

### Board: 185

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KQ95

♥ KT43

♦ AQ3

♣ J4

South:

♠ 43

♥ A2

♦ T8754

♣ KQ97

W N E S

1NT Pass 3NT

All Pass

**Board: 181**      ♠ Q9      Partner is dealer.  
Dealer: North      ♥ 862      The opponents are silent.  
Vul: N-S      ♦ K962  
HCP: 8      ♣ KT76

---

**Board: 182**      ♠ KJT4      You are dealer.  
Dealer: South      ♥ A92      The opponents are silent.  
Vul: E-W      ♦ KT8  
HCP: 15      ♣ A74

---

**Board: 183**      ♠ J863      Partner is dealer.  
Dealer: North      ♥ AQJ2      The opponents are silent.  
Vul: Both      ♦ 87  
HCP: 8      ♣ 832

---

**Board: 184**      ♠ 72      LHO is dealer.  
Dealer: West      ♥ K84      West (LHO) opens 1NT if possible.  
Vul: None      ♦ J      East (RHO) bids 2♣ if possible.  
HCP: 13+3      ♣ AKQ8532      East (RHO) Doubles 3♣ if possible.

---

**Board: 185**      ♠ 43      Partner is dealer.  
Dealer: North      ♥ A2      The opponents are silent.  
Vul: E-W      ♦ T8754  
HCP: 9+1      ♣ KQ97

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 1NT North

North:

♠ AT75

♥ 73

♦ AQJ

♣ A954

South:

♠ Q9

♥ 862

♦ K962

♣ KT76

W N E S

1NT All Pass

### Board: 182

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ 53

♥ KT87

♦ A7

♣ J9853

South:

♠ KJT4

♥ A92

♦ KT8

♣ A74

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 2NT All Pass

1. Stayman

### Board: 183

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♠ South

North:

♠ AK74

♥ T6

♦ AJ2

♣ K974

South:

♠ J863

♥ AQJ2

♦ 87

♣ 832

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

All Pass

1. Stayman

### Board: 184

Dealer: West

Vul: None

North HCP: 4+1

South HCP: 13+3

Contract: 3♣X South

North:

♠ T86

♥ JT65

♦ K9842

♣ T

South:

♠ 72

♥ K84

♦ J

♣ AKQ8532

W N E S

1NT Pass 2♣<sup>1</sup> 3♣

Pass Pass X All Pass

1. Stayman

### Board: 185

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KQ95

♥ KT43

♦ AQ3

♣ J4

South:

♠ 43

♥ A2

♦ T8754

♣ KQ97

W N E S

1NT Pass 3NT

All Pass

<b>Board: 186</b>	♠ JT85	Partner is dealer.
Dealer: South	♥ K732	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 8	♣ 952	

---

<b>Board: 187</b>	♠ AKT3	You are dealer.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: None	♦ 72	
HCP: 15	♣ KT4	

---

<b>Board: 188</b>	♠ K32	Partner is dealer.
Dealer: South	♥ Q98	The opponents are silent.
Vul: N-S	♦ JT72	
HCP: 8	♣ Q53	

---

<b>Board: 189</b>	♠ AQT	You are dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: Both	♦ A65	
HCP: 15	♣ J984	

---

<b>Board: 190</b>	♠ Q32	Partner is dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: None	♦ KT732	
HCP: 9+1	♣ KJ	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3 ♠ North

North:

♠ JT85

♥ K732

♦ KJ

♣ 952

South:

♠ KQ73

♥ AT5

♦ AQ6

♣ 764

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 3 ♠ All Pass

1. Stayman

### Board: 187

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 4 ♥ North

North:

♠ AKT3

♥ KQ83

♦ 72

♣ KT4

South:

♠ Q964

♥ J542

♦ A86

♣ Q7

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

1. Stayman

### Board: 188

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K32

♥ Q98

♦ JT72

♣ Q53

South:

♠ AQJT

♥ J2

♦ K83

♣ KJ84

W N E S

1NT

Pass 2NT All Pass

### Board: 189

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AQT

♥ AT8

♦ A65

♣ J984

South:

♠ 9843

♥ QJ6

♦ 93

♣ KQ62

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 190

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ Q32

♥ 832

♦ KT732

♣ KJ

South:

♠ A765

♥ 65

♦ AQJ

♣ A654

W N E S

1NT

Pass 2NT All Pass

<b>Board: 186</b>	♠ KQ73	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 15	♣ 764	

---

<b>Board: 187</b>	♠ Q964	Partner is dealer.
Dealer: North	♥ J542	The opponents are silent.
Vul: None	♦ A86	
HCP: 9	♣ Q7	

---

<b>Board: 188</b>	♠ AQJT	You are dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 15	♣ KJ84	

---

<b>Board: 189</b>	♠ 9843	Partner is dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: Both	♦ 93	
HCP: 8	♣ KQ62	

---

<b>Board: 190</b>	♠ A765	You are dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 15	♣ A654	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3 ♠ North

North:

♠ JT85

♥ K732

♦ KJ

♣ 952

South:

♠ KQ73

♥ AT5

♦ AQ6

♣ 764

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 3 ♠ All Pass

1. Stayman

### Board: 187

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 4 ♥ North

North:

♠ AKT3

♥ KQ83

♦ 72

♣ KT4

South:

♠ Q964

♥ J542

♦ A86

♣ Q7

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

1. Stayman

### Board: 188

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K32

♥ Q98

♦ JT72

♣ Q53

South:

♠ AQJT

♥ J2

♦ K83

♣ KJ84

W N E S

1NT

Pass 2NT All Pass

### Board: 189

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AQT

♥ AT8

♦ A65

♣ J984

South:

♠ 9843

♥ QJ6

♦ 93

♣ KQ62

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 190

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ Q32

♥ 832

♦ KT732

♣ KJ

South:

♠ A765

♥ 65

♦ AQJ

♣ A654

W N E S

1NT

Pass 2NT All Pass



<b>Board: 191</b>	♠ KQ2	You are dealer.
Dealer: North	♥ K98	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 15	♣ K954	
<hr/>		
<b>Board: 192</b>	♠ QT65	RHO is dealer. You bid second.
Dealer: West	♥ T83	West (RHO) opens 1NT if possible.
Vul: N-S	♦ 84	East (LHO) bids 2♣ if possible.
HCP: 6	♣ KJ93	East (LHO) Doubles 3♦ if possible.
<hr/>		
<b>Board: 193</b>	♠ AJT5	You are dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: None	♦ 62	
HCP: 15	♣ AQ74	
<hr/>		
<b>Board: 194</b>	♠ QT6	Partner is dealer.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 8	♣ 9853	
<hr/>		
<b>Board: 195</b>	♠ 74	Partner is dealer.
Dealer: South	♥ K87	East (LHO) bids 3♠ if possible.
Vul: E-W	♦ QT865	
HCP: 8+1	♣ K82	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KQ2

♥ K98

♦ A93

♣ K954

South:

♠ A95

♥ T7

♦ KT654

♣ Q63

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 192

Dealer: West

Vul: N-S

North HCP: 6

South HCP: 11+3

Contract: 3♦ X South

North:

♠ QT65

♥ T83

♦ 84

♣ KJ93

South:

♠ 72

♥ 64

♦ AKQT652

♣ Q7

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

### Board: 193

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AJT5

♥ AT3

♦ 62

♣ AQ74

South:

♠ Q76

♥ J987

♦ AQ7

♣ 653

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

### Board: 194

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ QT6

♥ AQ94

♦ 43

♣ 9853

South:

♠ AK32

♥ 876

♦ KT8

♣ KQ4

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
All Pass			
1. Stayman			

### Board: 195

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 4♦ North

North:

♠ 74

♥ K87

♦ QT865

♣ K82

South:

♠ A3

♥ A42

♦ KJ73

♣ QJ74

W	N	E	S
			1NT
Pass	2NT	3♠	Pass
Pass	4♦	All Pass	

<b>Board: 191</b>	♠ A95	Partner is dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ KT654	
HCP: 9+1	♣ Q63	
<b>Board: 192</b>	♠ 72	LHO is dealer.
Dealer: West	♥ 64	West (LHO) opens 1NT if possible.
Vul: N-S	♦ AKQT652	East (RHO) bids 2♣ if possible.
HCP: 11+3	♣ Q7	East (RHO) Doubles 3♦ if possible.
<b>Board: 193</b>	♠ Q76	Partner is dealer.
Dealer: North	♥ J987	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 9	♣ 653	
<b>Board: 194</b>	♠ AK32	You are dealer.
Dealer: South	♥ 876	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 15	♣ KQ4	
<b>Board: 195</b>	♠ A3	You are dealer.
Dealer: South	♥ A42	East (RHO) bids 3♠ if possible.
Vul: E-W	♦ KJ73	
HCP: 15	♣ QJ74	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KQ2

♥ K98

♦ A93

♣ K954

South:

♠ A95

♥ T7

♦ KT654

♣ Q63

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 192

Dealer: West

Vul: N-S

North HCP: 6

South HCP: 11+3

Contract: 3♦ X South

North:

♠ QT65

♥ T83

♦ 84

♣ KJ93

South:

♠ 72

♥ 64

♦ AKQT652

♣ Q7

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

### Board: 193

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AJT5

♥ AT3

♦ 62

♣ AQ74

South:

♠ Q76

♥ J987

♦ AQ7

♣ 653

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

### Board: 194

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ QT6

♥ AQ94

♦ 43

♣ 9853

South:

♠ AK32

♥ 876

♦ KT8

♣ KQ4

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♠
All Pass			
1. Stayman			

### Board: 195

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 4♦ North

North:

♠ 74

♥ K87

♦ QT865

♣ K82

South:

♠ A3

♥ A42

♦ KJ73

♣ QJ74

W	N	E	S
			1NT
Pass	2NT	3♠	Pass
Pass	4♦	All Pass	

<b>Board: 196</b>	♠ K32	Partner is dealer.
Dealer: South	♥ AJT3	The opponents are silent.
Vul: Both	♦ 653	
HCP: 9	♣ JT3	

---

<b>Board: 197</b>	♠ Q7	You are dealer.
Dealer: North	♥ 973	The opponents are silent.
Vul: N-S	♦ AKQ42	
HCP: 15+1	♣ KJ4	

---

<b>Board: 198</b>	♠ 8754	Partner is dealer.
Dealer: South	♥ JT5	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 8	♣ AJT2	

---

<b>Board: 199</b>	♠ KJ	You are dealer.
Dealer: North	♥ AQ53	The opponents are silent.
Vul: Both	♦ AJ74	
HCP: 15	♣ 942	

---

<b>Board: 200</b>	♠ AT5	Partner is dealer.
Dealer: South	♥ J87	The opponents are silent.
Vul: None	♦ K854	
HCP: 8	♣ 852	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K32

♥ AJT3

♦ 653

♣ JT3

South:

♠ AJ96

♥ KQ6

♦ Q74

♣ K94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

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

1. Stayman

### Board: 197

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q7

♥ 973

♦ AKQ42

♣ KJ4

South:

♠ KJ6

♥ K842

♦ J85

♣ 853

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 198

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ 8754

♥ JT5

♦ Q2

♣ AJT2

South:

♠ AKT3

♥ KQ4

♦ 9843

♣ K4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 199

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KJ

♥ AQ53

♦ AJ74

♣ 942

South:

♠ 754

♥ K86

♦ 963

♣ AQT3

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 200

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ AT5

♥ J87

♦ K854

♣ 852

South:

♠ 64

♥ AQ42

♦ AQT

♣ QJT4

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

<b>Board: 196</b>	♠ AJ96	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 15	♣ K94	

---

<b>Board: 197</b>	♠ KJ6	Partner is dealer.
Dealer: North	♥ K842	The opponents are silent.
Vul: N-S	♦ J85	
HCP: 8	♣ 853	

---

<b>Board: 198</b>	♠ AKT3	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: E-W	♦ 9843	
HCP: 15	♣ K4	

---

<b>Board: 199</b>	♠ 754	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: Both	♦ 963	
HCP: 9	♣ AQT3	

---

<b>Board: 200</b>	♠ 64	You are dealer.
Dealer: South	♥ AQ42	The opponents are silent.
Vul: None	♦ AQT	
HCP: 15	♣ QJT4	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ K32

♥ AJT3

♦ 653

♣ JT3

South:

♠ AJ96

♥ KQ6

♦ Q74

♣ K94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

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

1. Stayman

### Board: 197

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q7

♥ 973

♦ AKQ42

♣ KJ4

South:

♠ KJ6

♥ K842

♦ J85

♣ 853

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 198

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ 8754

♥ JT5

♦ Q2

♣ AJT2

South:

♠ AKT3

♥ KQ4

♦ 9843

♣ K4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 199

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KJ

♥ AQ53

♦ AJ74

♣ 942

South:

♠ 754

♥ K86

♦ 963

♣ AQT3

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 200

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ AT5

♥ J87

♦ K854

♣ 852

South:

♠ 64

♥ AQ42

♦ AQT

♣ QJT4

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--



<b>Board: 201</b>	♠ 543	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ KJ82	
HCP: 15	♣ A84	

---

<b>Board: 202</b>	♠ Q65	Partner is dealer.
Dealer: South	♥ Q852	The opponents are silent.
Vul: Both	♦ Q865	
HCP: 9	♣ K5	

---

<b>Board: 203</b>	♠ 986	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: None	♦ AK83	
HCP: 15	♣ KQ64	

---

<b>Board: 204</b>	♠ T764	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ 843	
HCP: 8	♣ AJT6	

---

<b>Board: 205</b>	♠ AK7	You are dealer.
Dealer: North	♥ QJ54	The opponents are silent.
Vul: Both	♦ A86	
HCP: 15	♣ J74	

## Both hands (Answers Page)

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ 543	♠ K986		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK6	♥ J872	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ82	♦ 654	All Pass			
South HCP: 8	♣ A84	♣ KJ				
Contract: 2NT South				1. Stayman		

### Board: 202

	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ AT2				1NT
Vul: Both	♥ Q852	♥ T4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q865	♦ AKJ2	Pass	3NT	All Pass	
South HCP: 15	♣ K5	♣ QJ64				
Contract: 3NT North				1. Stayman		

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ 986	♠ T72		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K9	♥ AQ87	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK83	♦ QT7	All Pass			
South HCP: 8	♣ KQ64	♣ 873				
Contract: 2NT South				1. Stayman		

### Board: 204

	North:	South:	W	N	E	S
Dealer: South	♠ T764	♠ A985				1NT
Vul: N-S	♥ QJ	♥ K82	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 843	♦ AQT	All Pass			
South HCP: 15	♣ AJT6	♣ Q94				
Contract: 2♠ South				1. Stayman		

### Board: 205

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ T543		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QJ54	♥ A987	Pass	2♥	Pass	3♥
North HCP: 15	♦ A86	♦ Q3	All Pass			
South HCP: 8	♣ J74	♣ Q92				
Contract: 3♥ South				1. Stayman		

<b>Board: 201</b>	♠ K986	Partner is dealer.
Dealer: North	♥ J872	The opponents are silent.
Vul: E-W	♦ 654	
HCP: 8	♣ KJ	

---

<b>Board: 202</b>	♠ AT2	You are dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: Both	♦ AKJ2	
HCP: 15	♣ QJ64	

---

<b>Board: 203</b>	♠ T72	Partner is dealer.
Dealer: North	♥ AQ87	The opponents are silent.
Vul: None	♦ QT7	
HCP: 8	♣ 873	

---

<b>Board: 204</b>	♠ A985	You are dealer.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 15	♣ Q94	

---

<b>Board: 205</b>	♠ T543	Partner is dealer.
Dealer: North	♥ A987	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 8	♣ Q92	

## Both hands (Answers Page)

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ 543	♠ K986		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AK6	♥ J872	Pass	2♦	Pass	2NT
North HCP: 15	♦ KJ82	♦ 654	All Pass			
South HCP: 8	♣ A84	♣ KJ				
Contract: 2NT South				1. Stayman		

### Board: 202

	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ AT2				1NT
Vul: Both	♥ Q852	♥ T4	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q865	♦ AKJ2	Pass	3NT	All Pass	
South HCP: 15	♣ K5	♣ QJ64				
Contract: 3NT North				1. Stayman		

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ 986	♠ T72		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ K9	♥ AQ87	Pass	2♦	Pass	2NT
North HCP: 15	♦ AK83	♦ QT7	All Pass			
South HCP: 8	♣ KQ64	♣ 873				
Contract: 2NT South				1. Stayman		

### Board: 204

	North:	South:	W	N	E	S
Dealer: South	♠ T764	♠ A985				1NT
Vul: N-S	♥ QJ	♥ K82	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ 843	♦ AQT	All Pass			
South HCP: 15	♣ AJT6	♣ Q94				
Contract: 2♠ South				1. Stayman		

### Board: 205

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ T543		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ QJ54	♥ A987	Pass	2♥	Pass	3♥
North HCP: 15	♦ A86	♦ Q3	All Pass			
South HCP: 8	♣ J74	♣ Q92				
Contract: 3♥ South				1. Stayman		

<b>Board: 206</b>	♠ T97	Partner is dealer.
Dealer: South	♥ KT85	The opponents are silent.
Vul: None	♦ 764	
HCP: 8	♣ KQ5	
<hr/>		
<b>Board: 207</b>	♠ AJ64	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 15	♣ KT94	
<hr/>		
<b>Board: 208</b>	♠ Q62	You are dealer.
Dealer: North	♥ A2	West (RHO) bids 2 ♦ if possible.
Vul: E-W	♦ QT9	
HCP: 15+1	♣ AK954	
<hr/>		
<b>Board: 209</b>	♠ AQ5	You are dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: None	♦ AKQ7	
HCP: 15	♣ T843	
<hr/>		
<b>Board: 210</b>	♠ Q964	Partner is dealer.
Dealer: South	♥ QJT4	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 8	♣ 85	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T97

♥ KT85

♦ 764

♣ KQ5

South:

♠ K632

♥ AJ

♦ AQ8

♣ J643

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 207

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ64

♥ A3

♦ KT9

♣ KT94

South:

♠ 53

♥ QJ

♦ J742

♣ AJ852

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 208

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 3♣ North

North:

♠ Q62

♥ A2

♦ QT9

♣ AK954

South:

♠ KJ85

♥ K943

♦ 84

♣ J76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

2♦	Pass	Pass	X
----	------	------	---

Pass	3♣	All Pass	
------	----	----------	--

1. Stayman

### Board: 209

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AQ5

♥ T2

♦ AKQ7

♣ T843

South:

♠ K96

♥ KJ87

♦ JT32

♣ 62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 210

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ Q964

♥ QJT4

♦ K76

♣ 85

South:

♠ KJ82

♥ A73

♦ AJ

♣ QT94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 206</b>	♠ K632	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 15	♣ J643	

---

<b>Board: 207</b>	♠ 53	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ J742	
HCP: 9+1	♣ AJ852	

---

<b>Board: 208</b>	♠ KJ85	Partner is dealer.
Dealer: North	♥ K943	West (LHO) bids 2 ♦ if possible.
Vul: E-W	♦ 84	
HCP: 8	♣ J76	

---

<b>Board: 209</b>	♠ K96	Partner is dealer.
Dealer: North	♥ KJ87	The opponents are silent.
Vul: None	♦ JT32	
HCP: 8	♣ 62	

---

<b>Board: 210</b>	♠ KJ82	You are dealer.
Dealer: South	♥ A73	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 15	♣ QT94	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T97

♥ KT85

♦ 764

♣ KQ5

South:

♠ K632

♥ AJ

♦ AQ8

♣ J643

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 207

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ64

♥ A3

♦ KT9

♣ KT94

South:

♠ 53

♥ QJ

♦ J742

♣ AJ852

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 208

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 3♣ North

North:

♠ Q62

♥ A2

♦ QT9

♣ AK954

South:

♠ KJ85

♥ K943

♦ 84

♣ J76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

2♦	Pass	Pass	X
----	------	------	---

Pass	3♣	All Pass	
------	----	----------	--

1. Stayman

### Board: 209

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AQ5

♥ T2

♦ AKQ7

♣ T843

South:

♠ K96

♥ KJ87

♦ JT32

♣ 62

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 210

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ Q964

♥ QJT4

♦ K76

♣ 85

South:

♠ KJ82

♥ A73

♦ AJ

♣ QT94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman



<b>Board: 211</b>	♠ 732	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 15	♣ AJ54	

---

<b>Board: 212</b>	♠ 9832	Partner is dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: Both	♦ A97	
HCP: 9	♣ AJ62	

---

<b>Board: 213</b>	♠ KQJ2	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 15	♣ JT64	

---

<b>Board: 214</b>	♠ KT83	Partner is dealer.
Dealer: South	♥ 762	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 8	♣ JT3	

---

<b>Board: 215</b>	♠ KQT	You are dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: Both	♦ K8643	
HCP: 15+1	♣ AQ4	

## Both hands (Answers Page)

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ 732	♠ AJ86		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AKT	♥ 863	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ2	♦ 984	All Pass			
South HCP: 8	♣ AJ54	♣ K63				
Contract: 2NT South				1. Stayman		

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ 9832	♠ KT76				1NT
Vul: Both	♥ 53	♥ AK9	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ A97	♦ K53	Pass	4♠	All Pass	
South HCP: 15	♣ AJ62	♣ Q84				
Contract: 4♠ North				1. Stayman		

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ2	♠ 75		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ	♥ 9652	Pass	2♠	Pass	2NT
North HCP: 15	♦ A63	♦ KQT	All Pass			
South HCP: 9	♣ JT64	♣ A872				
Contract: 2NT South				1. Stayman		

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ Q642				1NT
Vul: E-W	♥ 762	♥ KJ	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ A87	♦ K65	Pass	3♠	All Pass	
South HCP: 15	♣ JT3	♣ AQ42				
Contract: 3♠ North				1. Stayman		

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ 9873		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J2	♥ K64	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ K8643	♦ A5	All Pass			
South HCP: 8	♣ AQ4	♣ JT93				
Contract: 2NT South				1. Stayman		

<b>Board: 211</b>	♠ AJ86	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: E-W	♦ 984	
HCP: 8	♣ K63	

---

<b>Board: 212</b>	♠ KT76	You are dealer.
Dealer: South	♥ AK9	The opponents are silent.
Vul: Both	♦ K53	
HCP: 15	♣ Q84	

---

<b>Board: 213</b>	♠ 75	Partner is dealer.
Dealer: North	♥ 9652	The opponents are silent.
Vul: N-S	♦ KQT	
HCP: 9	♣ A872	

---

<b>Board: 214</b>	♠ Q642	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 15	♣ AQ42	

---

<b>Board: 215</b>	♠ 9873	Partner is dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: Both	♦ A5	
HCP: 8	♣ JT93	

## Both hands (Answers Page)

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ 732	♠ AJ86		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AKT	♥ 863	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ2	♦ 984	All Pass			
South HCP: 8	♣ AJ54	♣ K63				
Contract: 2NT South				1. Stayman		

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ 9832	♠ KT76				1NT
Vul: Both	♥ 53	♥ AK9	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ A97	♦ K53	Pass	4♠	All Pass	
South HCP: 15	♣ AJ62	♣ Q84				
Contract: 4♠ North				1. Stayman		

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ2	♠ 75		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KJ	♥ 9652	Pass	2♠	Pass	2NT
North HCP: 15	♦ A63	♦ KQT	All Pass			
South HCP: 9	♣ JT64	♣ A872				
Contract: 2NT South				1. Stayman		

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ KT83	♠ Q642				1NT
Vul: E-W	♥ 762	♥ KJ	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 8	♦ A87	♦ K65	Pass	3♠	All Pass	
South HCP: 15	♣ JT3	♣ AQ42				
Contract: 3♠ North				1. Stayman		

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ 9873		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ J2	♥ K64	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ K8643	♦ A5	All Pass			
South HCP: 8	♣ AQ4	♣ JT93				
Contract: 2NT South				1. Stayman		

<b>Board: 216</b>	♠ A876	Partner is dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: None	♦ 753	
HCP: 8	♣ KJ85	

---

<b>Board: 217</b>	♠ A64	You are dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: E-W	♦ KQ52	
HCP: 15	♣ Q43	

---

<b>Board: 218</b>	♠ AT6	Partner is dealer.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: Both	♦ 86	
HCP: 8+1	♣ T8632	

---

<b>Board: 219</b>	♠ K4	You are dealer.
Dealer: North	♥ KJ92	The opponents are silent.
Vul: None	♦ AKJ2	
HCP: 15	♣ T74	

---

<b>Board: 220</b>	♠ T532	Partner is dealer.
Dealer: South	♥ KT94	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 8	♣ J65	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ A876

♥ T9

♦ 753

♣ KJ85

South:

♠ 954

♥ AJ7

♦ AT96

♣ AQ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 217

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A64

♥ A72

♦ KQ52

♣ Q43

South:

♠ K92

♥ Q43

♦ 763

♣ AT95

W N E S

1NT Pass 3NT

All Pass

### Board: 218

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT6

♥ KJ3

♦ 86

♣ T8632

South:

♠ K85

♥ A964

♦ A974

♣ A4

W N E S

1NT

Pass 2NT All Pass

### Board: 219

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ K4

♥ KJ92

♦ AKJ2

♣ T74

South:

♠ Q9

♥ AQ54

♦ T84

♣ 9532

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 220

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ T532

♥ KT94

♦ A8

♣ J65

South:

♠ AQJ6

♥ A7

♦ 742

♣ A943

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ All Pass

1. Stayman

<b>Board: 216</b>	♠ 954	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: None	♦ AT96	
HCP: 15	♣ AQ4	

---

<b>Board: 217</b>	♠ K92	Partner is dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: E-W	♦ 763	
HCP: 9	♣ AT95	

---

<b>Board: 218</b>	♠ K85	You are dealer.
Dealer: South	♥ A964	The opponents are silent.
Vul: Both	♦ A974	
HCP: 15	♣ A4	

---

<b>Board: 219</b>	♠ Q9	Partner is dealer.
Dealer: North	♥ AQ54	The opponents are silent.
Vul: None	♦ T84	
HCP: 8	♣ 9532	

---

<b>Board: 220</b>	♠ AQJ6	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ 742	
HCP: 15	♣ A943	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ A876

♥ T9

♦ 753

♣ KJ85

South:

♠ 954

♥ AJ7

♦ AT96

♣ AQ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 217

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A64

♥ A72

♦ KQ52

♣ Q43

South:

♠ K92

♥ Q43

♦ 763

♣ AT95

W N E S

1NT Pass 3NT

All Pass

### Board: 218

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT6

♥ KJ3

♦ 86

♣ T8632

South:

♠ K85

♥ A964

♦ A974

♣ A4

W N E S

1NT

Pass 2NT All Pass

### Board: 219

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ K4

♥ KJ92

♦ AKJ2

♣ T74

South:

♠ Q9

♥ AQ54

♦ T84

♣ 9532

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 220

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ T532

♥ KT94

♦ A8

♣ J65

South:

♠ AQJ6

♥ A7

♦ 742

♣ A943

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ All Pass

1. Stayman



<b>Board: 221</b>	♠ K83	You are dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ AKQ4	
HCP: 15	♣ 942	

---

<b>Board: 222</b>	♠ T7	Partner is dealer.
Dealer: South	♥ 743	The opponents are silent.
Vul: None	♦ KJT92	
HCP: 8+1	♣ KJ2	

---

<b>Board: 223</b>	♠ A53	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ AQ4	
HCP: 15+1	♣ KQ842	

---

<b>Board: 224</b>	♠ A54	Partner is dealer.
Dealer: South	♥ AJT4	The opponents are silent.
Vul: E-W	♦ 972	
HCP: 9	♣ T76	

---

<b>Board: 225</b>	♠ KJ9	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: None	♦ KT6	
HCP: 15	♣ A842	

## Both hands (Answers Page)

### Board: 221

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K83

♥ K43

♦ AKQ4

♣ 942

South:

♠ A74

♥ 865

♦ 9872

♣ AJ7

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 222

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ T7

♥ 743

♦ KJT92

♣ KJ2

South:

♠ AKQ6

♥ AQT8

♦ 84

♣ 743

W	N	E	S
			1NT
All Pass			

### Board: 223

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A53

♥ 74

♦ AQ4

♣ KQ842

South:

♠ KQ6

♥ A96

♦ 9632

♣ 976

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 224

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A54

♥ AJT4

♦ 972

♣ T76

South:

♠ KQJ

♥ Q75

♦ A654

♣ QJ4

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

### Board: 225

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KJ9

♥ A32

♦ KT6

♣ A842

South:

♠ AQ87

♥ 975

♦ J932

♣ J5

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

<b>Board: 221</b>	♠ A74	Partner is dealer.
Dealer: North	♥ 865	The opponents are silent.
Vul: Both	♦ 9872	
HCP: 9	♣ AJ7	

---

<b>Board: 222</b>	♠ AKQ6	You are dealer.
Dealer: South	♥ AQT8	The opponents are silent.
Vul: None	♦ 84	
HCP: 15	♣ 743	

---

<b>Board: 223</b>	♠ KQ6	Partner is dealer.
Dealer: North	♥ A96	The opponents are silent.
Vul: N-S	♦ 9632	
HCP: 9	♣ 976	

---

<b>Board: 224</b>	♠ KQJ	You are dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: E-W	♦ A654	
HCP: 15	♣ QJ4	

---

<b>Board: 225</b>	♠ AQ87	Partner is dealer.
Dealer: North	♥ 975	The opponents are silent.
Vul: None	♦ J932	
HCP: 8	♣ J5	

## Both hands (Answers Page)

### Board: 221

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ K83

♥ K43

♦ AKQ4

♣ 942

South:

♠ A74

♥ 865

♦ 9872

♣ AJ7

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 222

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ T7

♥ 743

♦ KJT92

♣ KJ2

South:

♠ AKQ6

♥ AQT8

♦ 84

♣ 743

W	N	E	S
			1NT
All Pass			

### Board: 223

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A53

♥ 74

♦ AQ4

♣ KQ842

South:

♠ KQ6

♥ A96

♦ 9632

♣ 976

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 224

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A54

♥ AJT4

♦ 972

♣ T76

South:

♠ KQJ

♥ Q75

♦ A654

♣ QJ4

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

### Board: 225

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KJ9

♥ A32

♦ KT6

♣ A842

South:

♠ AQ87

♥ 975

♦ J932

♣ J5

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

<b>Board: 226</b>	♠ Q96	Partner is dealer.
Dealer: South	♥ A975	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 9	♣ QJ65	

---

<b>Board: 227</b>	♠ T5	You are dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: E-W	♦ AKJ5	
HCP: 15	♣ KQ43	

---

<b>Board: 228</b>	♠ KT4	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ A875	
HCP: 9	♣ QT32	

---

<b>Board: 229</b>	♠ KJ96	You are dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 15	♣ AJ43	

---

<b>Board: 230</b>	♠ J76	Partner is dealer.
Dealer: South	♥ T83	The opponents are silent.
Vul: E-W	♦ AQ53	
HCP: 9	♣ Q62	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q96

♥ A975

♦ 32

♣ QJ65

South:

♠ AT8

♥ KJT

♦ T54

♣ AK84

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 227

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ T5

♥ Q32

♦ AKJ5

♣ KQ43

South:

♠ K76

♥ 964

♦ QT63

♣ A85

W N E S

1NT Pass 2NT

All Pass

### Board: 228

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ KT4

♥ 73

♦ A875

♣ QT32

South:

♠ 53

♥ AJ5

♦ KQJ6

♣ A964

W N E S

1NT

Pass 2NT All Pass

### Board: 229

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KJ96

♥ QJT

♦ K5

♣ AJ43

South:

♠ 532

♥ A852

♦ AJ82

♣ 85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 230

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J76

♥ T83

♦ AQ53

♣ Q62

South:

♠ AQT5

♥ A62

♦ KJ4

♣ J74

W N E S

1NT

Pass 2NT All Pass

<b>Board: 226</b>	♠ AT8	You are dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 15	♣ AK84	

---

<b>Board: 227</b>	♠ K76	Partner is dealer.
Dealer: North	♥ 964	The opponents are silent.
Vul: E-W	♦ QT63	
HCP: 9	♣ A85	

---

<b>Board: 228</b>	♠ 53	You are dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 15	♣ A964	

---

<b>Board: 229</b>	♠ 532	Partner is dealer.
Dealer: North	♥ A852	The opponents are silent.
Vul: N-S	♦ AJ82	
HCP: 9	♣ 85	

---

<b>Board: 230</b>	♠ AQT5	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 15	♣ J74	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q96

♥ A975

♦ 32

♣ QJ65

South:

♠ AT8

♥ KJT

♦ T54

♣ AK84

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 227

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ T5

♥ Q32

♦ AKJ5

♣ KQ43

South:

♠ K76

♥ 964

♦ QT63

♣ A85

W N E S

1NT Pass 2NT

All Pass

### Board: 228

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ KT4

♥ 73

♦ A875

♣ QT32

South:

♠ 53

♥ AJ5

♦ KQJ6

♣ A964

W N E S

1NT

Pass 2NT All Pass

### Board: 229

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KJ96

♥ QJT

♦ K5

♣ AJ43

South:

♠ 532

♥ A852

♦ AJ82

♣ 85

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 230

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J76

♥ T83

♦ AQ53

♣ Q62

South:

♠ AQT5

♥ A62

♦ KJ4

♣ J74

W N E S

1NT

Pass 2NT All Pass



<b>Board: 231</b>	♠ A87	You are dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 15	♣ AJ64	

---

<b>Board: 232</b>	♠ KT85	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ J72	
HCP: 8	♣ T765	

---

<b>Board: 233</b>	♠ AKQ3	You are dealer.
Dealer: North	♥ 432	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 15	♣ 432	

---

<b>Board: 234</b>	♠ KJ6	Partner is dealer.
Dealer: South	♥ 54	The opponents are silent.
Vul: Both	♦ QJ62	
HCP: 8	♣ JT85	

---

<b>Board: 235</b>	♠ KQ5	You are dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: None	♦ AJ	
HCP: 15	♣ JT43	

## Both hands (Answers Page)

### Board: 231

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A87

♥ AT4

♦ Q76

♣ AJ64

South:

♠ QT65

♥ Q86

♦ K532

♣ Q2

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

### Board: 232

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ KT85

♥ AT

♦ J72

♣ T765

South:

♠ Q764

♥ QJ6

♦ A3

♣ AQ84

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

### Board: 233

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 1NT North

North:

♠ AKQ3

♥ 432

♦ AQT

♣ 432

South:

♠ 87

♥ 987

♦ K865

♣ KQ76

W	N	E	S
	1NT	All Pass	

### Board: 234

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KJ6

♥ 54

♦ QJ62

♣ JT85

South:

♠ QT2

♥ A962

♦ AK83

♣ Q4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 235

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ5

♥ A652

♦ AJ

♣ JT43

South:

♠ 8643

♥ J7

♦ Q965

♣ KQ8

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

<b>Board: 231</b>	♠ QT65	Partner is dealer.
Dealer: North	♥ Q86	The opponents are silent.
Vul: Both	♦ K532	
HCP: 9	♣ Q2	

---

<b>Board: 232</b>	♠ Q764	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ A3	
HCP: 15	♣ AQ84	

---

<b>Board: 233</b>	♠ 87	Partner is dealer.
Dealer: North	♥ 987	The opponents are silent.
Vul: E-W	♦ K865	
HCP: 8	♣ KQ76	

---

<b>Board: 234</b>	♠ QT2	You are dealer.
Dealer: South	♥ A962	The opponents are silent.
Vul: Both	♦ AK83	
HCP: 15	♣ Q4	

---

<b>Board: 235</b>	♠ 8643	Partner is dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: None	♦ Q965	
HCP: 8	♣ KQ8	

## Both hands (Answers Page)

### Board: 231

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ A87

♥ AT4

♦ Q76

♣ AJ64

South:

♠ QT65

♥ Q86

♦ K532

♣ Q2

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 232

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ North

North:

♠ KT85

♥ AT

♦ J72

♣ T765

South:

♠ Q764

♥ QJ6

♦ A3

♣ AQ84

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♠ All Pass

1. Stayman

### Board: 233

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 1NT North

North:

♠ AKQ3

♥ 432

♦ AQT

♣ 432

South:

♠ 87

♥ 987

♦ K865

♣ KQ76

W N E S

1NT All Pass

### Board: 234

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KJ6

♥ 54

♦ QJ62

♣ JT85

South:

♠ QT2

♥ A962

♦ AK83

♣ Q4

W N E S

1NT

Pass 2NT All Pass

### Board: 235

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ5

♥ A652

♦ AJ

♣ JT43

South:

♠ 8643

♥ J7

♦ Q965

♣ KQ8

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

<b>Board: 236</b>	♠ Q654	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ KQ976	
HCP: 9+1	♣ 97	

---

<b>Board: 237</b>	♠ AQ	You are dealer.
Dealer: North	♥ Q532	West (RHO) Doubles 2♣ if possible.
Vul: Both	♦ AK85	
HCP: 15	♣ 643	

---

<b>Board: 238</b>	♠ Q87	Partner is dealer.
Dealer: South	♥ AK74	The opponents are silent.
Vul: None	♦ 9754	
HCP: 9	♣ T3	

---

<b>Board: 239</b>	♠ K94	You are dealer.
Dealer: North	♥ KQT3	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 15	♣ K74	

---

<b>Board: 240</b>	♠ AT43	Partner is dealer.
Dealer: South	♥ 7652	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 9	♣ AT	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ Q654

♥ Q2

♦ KQ976

♣ 97

South:

♠ J7

♥ AKT3

♦ A52

♣ K543

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 237

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ

♥ Q532

♦ AK85

♣ 643

South:

♠ KJ64

♥ J7

♦ Q732

♣ Q82

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

X 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 238

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ Q87

♥ AK74

♦ 9754

♣ T3

South:

♠ A2

♥ J95

♦ AJ3

♣ AJ842

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 239

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K94

♥ KQT3

♦ A85

♣ K74

South:

♠ 63

♥ 942

♦ KQ96

♣ A832

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 240

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ AT43

♥ 7652

♦ J96

♣ AT

South:

♠ J75

♥ KJ

♦ AKQ85

♣ J42

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

<b>Board: 236</b>	♠ J7	You are dealer.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 15	♣ K543	

---

<b>Board: 237</b>	♠ KJ64	Partner is dealer.
Dealer: North	♥ J7	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ Q732	
HCP: 9	♣ Q82	

---

<b>Board: 238</b>	♠ A2	You are dealer.
Dealer: South	♥ J95	The opponents are silent.
Vul: None	♦ AJ3	
HCP: 15+1	♣ AJ842	

---

<b>Board: 239</b>	♠ 63	Partner is dealer.
Dealer: North	♥ 942	The opponents are silent.
Vul: N-S	♦ KQ96	
HCP: 9	♣ A832	

---

<b>Board: 240</b>	♠ J75	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ AKQ85	
HCP: 15+1	♣ J42	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ Q654

♥ Q2

♦ KQ976

♣ 97

South:

♠ J7

♥ AKT3

♦ A52

♣ K543

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 237

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQ

♥ Q532

♦ AK85

♣ 643

South:

♠ KJ64

♥ J7

♦ Q732

♣ Q82

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

X 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 238

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ Q87

♥ AK74

♦ 9754

♣ T3

South:

♠ A2

♥ J95

♦ AJ3

♣ AJ842

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 239

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K94

♥ KQT3

♦ A85

♣ K74

South:

♠ 63

♥ 942

♦ KQ96

♣ A832

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 240

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ AT43

♥ 7652

♦ J96

♣ AT

South:

♠ J75

♥ KJ

♦ AKQ85

♣ J42

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman



<b>Board: 241</b>	♠ J52	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 15	♣ AT54	

---

<b>Board: 242</b>	♠ Q82	Partner is dealer.
Dealer: South	♥ 654	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 9	♣ KJ53	

---

<b>Board: 243</b>	♠ AKJ5	You are dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 15	♣ KQT4	

---

<b>Board: 244</b>	♠ K7	Partner is dealer.
Dealer: South	♥ QT52	The opponents are silent.
Vul: Both	♦ 8754	
HCP: 8	♣ K98	

---

<b>Board: 245</b>	♠ A8	You are dealer.
Dealer: North	♥ KT87	The opponents are silent.
Vul: N-S	♦ K654	
HCP: 15	♣ KQ4	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ J52

♥ AK7

♦ QJ8

♣ AT54

South:

♠ A63

♥ 964

♦ AT64

♣ J93

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 242

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ Q82

♥ 654

♦ QJ2

♣ KJ53

South:

♠ K54

♥ KT8

♦ K93

♣ AQT4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 243

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ AKJ5

♥ 75

♦ Q63

♣ KQT4

South:

♠ T643

♥ Q83

♦ K75

♣ A82

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

### Board: 244

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K7

♥ QT52

♦ 8754

♣ K98

South:

♠ J94

♥ K83

♦ AJ63

♣ AQ4

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

### Board: 245

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A8

♥ KT87

♦ K654

♣ KQ4

South:

♠ Q752

♥ Q6

♦ QJ9

♣ JT32

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

<b>Board: 241</b>	♠ A63	Partner is dealer.
Dealer: North	♥ 964	The opponents are silent.
Vul: None	♦ AT64	
HCP: 9	♣ J93	

---

<b>Board: 242</b>	♠ K54	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 15	♣ AQT4	

---

<b>Board: 243</b>	♠ T643	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: E-W	♦ K75	
HCP: 9	♣ A82	

---

<b>Board: 244</b>	♠ J94	You are dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: Both	♦ AJ63	
HCP: 15	♣ AQ4	

---

<b>Board: 245</b>	♠ Q752	Partner is dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 8	♣ JT32	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ J52

♥ AK7

♦ QJ8

♣ AT54

South:

♠ A63

♥ 964

♦ AT64

♣ J93

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 242

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ Q82

♥ 654

♦ QJ2

♣ KJ53

South:

♠ K54

♥ KT8

♦ K93

♣ AQT4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 243

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ AKJ5

♥ 75

♦ Q63

♣ KQT4

South:

♠ T643

♥ Q83

♦ K75

♣ A82

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

### Board: 244

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K7

♥ QT52

♦ 8754

♣ K98

South:

♠ J94

♥ K83

♦ AJ63

♣ AQ4

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

### Board: 245

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ A8

♥ KT87

♦ K654

♣ KQ4

South:

♠ Q752

♥ Q6

♦ QJ9

♣ JT32

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

<b>Board: 246</b>	♠ T62	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: E-W	♦ A954	
HCP: 9	♣ A87	

---

<b>Board: 247</b>	♠ KJT4	You are dealer.
Dealer: North	♥ AK87	West (RHO) bids 2 ♦ if possible.
Vul: Both	♦ K53	
HCP: 15	♣ J4	

---

<b>Board: 248</b>	♠ AT94	Partner is dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ 98752	
HCP: 8+1	♣ 97	

---

<b>Board: 249</b>	♠ AT64	You are dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ AJ93	
HCP: 15	♣ A42	

---

<b>Board: 250</b>	♠ 83	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ T9654	
HCP: 8+1	♣ AQ95	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ T62

♥ J73

♦ A954

♣ A87

South:

♠ AKQ5

♥ KT54

♦ 62

♣ KT4

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 247

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT North

North:

♠ KJT4

♥ AK87

♦ K53

♣ J4

South:

♠ 976

♥ QJ65

♦ Q7

♣ A852

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

2♦	Pass	Pass	X
----	------	------	---

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 248

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT94

♥ A2

♦ 98752

♣ 97

South:

♠ KJ8

♥ 8763

♦ AKQ

♣ Q64

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 249

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 4♠ South

North:

♠ AT64

♥ Q2

♦ AJ93

♣ A42

South:

♠ K987

♥ 754

♦ K8

♣ QT53

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass			
----------	--	--	--

1. Stayman

### Board: 250

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ 83

♥ Q2

♦ T9654

♣ AQ95

South:

♠ QJ5

♥ AK8

♦ A32

♣ J874

W	N	E	S
			1NT

All Pass			
----------	--	--	--

<b>Board: 246</b>	♠ AKQ5	You are dealer.
Dealer: South	♥ KT54	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 15	♣ KT4	

---

<b>Board: 247</b>	♠ 976	Partner is dealer.
Dealer: North	♥ QJ65	West (LHO) bids 2♦ if possible.
Vul: Both	♦ Q7	
HCP: 9	♣ A852	

---

<b>Board: 248</b>	♠ KJ8	You are dealer.
Dealer: South	♥ 8763	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 15	♣ Q64	

---

<b>Board: 249</b>	♠ K987	Partner is dealer.
Dealer: North	♥ 754	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 8	♣ QT53	

---

<b>Board: 250</b>	♠ QJ5	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ A32	
HCP: 15	♣ J874	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ T62

♥ J73

♦ A954

♣ A87

South:

♠ AKQ5

♥ KT54

♦ 62

♣ KT4

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 247

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT North

North:

♠ KJT4

♥ AK87

♦ K53

♣ J4

South:

♠ 976

♥ QJ65

♦ Q7

♣ A852

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

2♦	Pass	Pass	X
----	------	------	---

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 248

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT94

♥ A2

♦ 98752

♣ 97

South:

♠ KJ8

♥ 8763

♦ AKQ

♣ Q64

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 249

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 4♠ South

North:

♠ AT64

♥ Q2

♦ AJ93

♣ A42

South:

♠ K987

♥ 754

♦ K8

♣ QT53

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass			
----------	--	--	--

1. Stayman

### Board: 250

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 1NT South

North:

♠ 83

♥ Q2

♦ T9654

♣ AQ95

South:

♠ QJ5

♥ AK8

♦ A32

♣ J874

W	N	E	S
			1NT

All Pass			
----------	--	--	--



<b>Board: 251</b>	♠ KQJ	You are dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: None	♦ JT42	
HCP: 15	♣ J4	

---

<b>Board: 252</b>	♠ KJ2	Partner is dealer.
Dealer: South	♥ A95	The opponents are silent.
Vul: N-S	♦ T643	
HCP: 9	♣ J52	

---

<b>Board: 253</b>	♠ AT9	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ KQT87	
HCP: 15+1	♣ Q74	

---

<b>Board: 254</b>	♠ A872	Partner is dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ QT52	
HCP: 9	♣ 753	

---

<b>Board: 255</b>	♠ AQ	You are dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ Q7543	
HCP: 15+1	♣ 843	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KQJ

♥ AK32

♦ JT42

♣ J4

South:

♠ A86

♥ 874

♦ K63

♣ QT75

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 252

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KJ2

♥ A95

♦ T643

♣ J52

South:

♠ AQ75

♥ K864

♦ Q95

♣ A4

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 253

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AT9

♥ A4

♦ KQT87

♣ Q74

South:

♠ QJ82

♥ 9752

♦ J2

♣ AT3

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

### Board: 254

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A872

♥ KT

♦ QT52

♣ 753

South:

♠ KT3

♥ A765

♦ K8

♣ AJ64

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

### Board: 255

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 1NT North

North:

♠ AQ

♥ AQJ

♦ Q7543

♣ 843

South:

♠ T76

♥ 54

♦ KJ9

♣ KJT52

W	N	E	S
	1NT	All Pass	

<b>Board: 251</b>	♠ A86	Partner is dealer.
Dealer: North	♥ 874	The opponents are silent.
Vul: None	♦ K63	
HCP: 9	♣ QT75	

---

<b>Board: 252</b>	♠ AQ75	You are dealer.
Dealer: South	♥ K864	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 15	♣ A4	

---

<b>Board: 253</b>	♠ QJ82	Partner is dealer.
Dealer: North	♥ 9752	The opponents are silent.
Vul: Both	♦ J2	
HCP: 8	♣ AT3	

---

<b>Board: 254</b>	♠ KT3	You are dealer.
Dealer: South	♥ A765	The opponents are silent.
Vul: None	♦ K8	
HCP: 15	♣ AJ64	

---

<b>Board: 255</b>	♠ T76	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: N-S	♦ KJ9	
HCP: 8+1	♣ KJT52	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KQJ

♥ AK32

♦ JT42

♣ J4

South:

♠ A86

♥ 874

♦ K63

♣ QT75

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 252

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KJ2

♥ A95

♦ T643

♣ J52

South:

♠ AQ75

♥ K864

♦ Q95

♣ A4

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 253

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AT9

♥ A4

♦ KQT87

♣ Q74

South:

♠ QJ82

♥ 9752

♦ J2

♣ AT3

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

### Board: 254

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A872

♥ KT

♦ QT52

♣ 753

South:

♠ KT3

♥ A765

♦ K8

♣ AJ64

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

### Board: 255

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 1NT North

North:

♠ AQ

♥ AQJ

♦ Q7543

♣ 843

South:

♠ T76

♥ 54

♦ KJ9

♣ KJT52

W	N	E	S
	1NT	All Pass	

<b>Board: 256</b>	♠ AJ97	Partner is dealer.
Dealer: South	♥ 842	The opponents are silent.
Vul: E-W	♦ A542	
HCP: 9	♣ 96	
<hr/>		
<b>Board: 257</b>	♠ 76	Partner is dealer.
Dealer: South	♥ Q97	East (LHO) bids 2♦ if possible.
Vul: None	♦ QJ32	West (RHO) bids 2♠ if possible.
HCP: 8	♣ QJT6	
<hr/>		
<b>Board: 258</b>	♠ QT54	Partner is dealer.
Dealer: South	♥ KT7	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 9	♣ 862	
<hr/>		
<b>Board: 259</b>	♠ AQ82	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 15	♣ KQ43	
<hr/>		
<b>Board: 260</b>	♠ 976	Partner is dealer.
Dealer: South	♥ JT6	The opponents are silent.
Vul: Both	♦ AT762	
HCP: 9+1	♣ A5	

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AJ97

♥ 842

♦ A542

♣ 96

South:

♠ Q42

♥ AK5

♦ QT6

♣ AT42

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 257

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 3♦ North

North:

♠ 76

♥ Q97

♦ QJ32

♣ QJT6

South:

♠ Q5

♥ KT8

♦ AK854

♣ K42

W N E S

Pass Pass 2♦<sup>1</sup> X

2♠ 3♦ All Pass

1. Cappelletti, both majors

### Board: 258

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ QT54

♥ KT7

♦ A73

♣ 862

South:

♠ K9

♥ A52

♦ KT854

♣ KQ4

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 259

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AQ82

♥ A7

♦ 974

♣ KQ43

South:

♠ K43

♥ T2

♦ AQ853

♣ T72

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 260

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ 976

♥ JT6

♦ AT762

♣ A5

South:

♠ AKJT

♥ A9

♦ J98

♣ QT64

W N E S

Pass 3NT All Pass

<b>Board: 256</b>	♠ Q42	You are dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 15	♣ AT42	

---

<b>Board: 257</b>	♠ Q5	You are dealer.
Dealer: South	♥ KT8	East (RHO) bids 2♦ if possible.
Vul: None	♦ AK854	West (LHO) bids 2♠ if possible.
HCP: 15+1	♣ K42	

---

<b>Board: 258</b>	♠ K9	You are dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: N-S	♦ KT854	
HCP: 15+1	♣ KQ4	

---

<b>Board: 259</b>	♠ K43	Partner is dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: E-W	♦ AQ853	
HCP: 9+1	♣ T72	

---

<b>Board: 260</b>	♠ AKJT	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ J98	
HCP: 15	♣ QT64	

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AJ97

♥ 842

♦ A542

♣ 96

South:

♠ Q42

♥ AK5

♦ QT6

♣ AT42

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 257

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 3♦ North

North:

♠ 76

♥ Q97

♦ QJ32

♣ QJT6

South:

♠ Q5

♥ KT8

♦ AK854

♣ K42

W N E S

1NT

Pass Pass 2♦<sup>1</sup> X

2♠ 3♦ All Pass

1. Cappelletti, both majors

### Board: 258

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ QT54

♥ KT7

♦ A73

♣ 862

South:

♠ K9

♥ A52

♦ KT854

♣ KQ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 259

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AQ82

♥ A7

♦ 974

♣ KQ43

South:

♠ K43

♥ T2

♦ AQ853

♣ T72

W N E S

1NT Pass 3NT

All Pass

### Board: 260

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ 976

♥ JT6

♦ AT762

♣ A5

South:

♠ AKJT

♥ A9

♦ J98

♣ QT64

W N E S

1NT

Pass 3NT All Pass



<b>Board: 261</b>	♠ K83	You are dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 15+1	♣ AK984	

---

<b>Board: 262</b>	♠ 842	Partner is dealer.
Dealer: South	♥ AJ62	The opponents are silent.
Vul: E-W	♦ 8763	
HCP: 9	♣ A9	

---

<b>Board: 263</b>	♠ AK2	You are dealer.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: Both	♦ T9	
HCP: 15	♣ K943	

---

<b>Board: 264</b>	♠ AJT	Partner is dealer.
Dealer: South	♥ K542	The opponents are silent.
Vul: None	♦ 985	
HCP: 8	♣ T75	

---

<b>Board: 265</b>	♠ KT42	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 15	♣ 843	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ K83

♥ K73

♦ Q7

♣ AK984

South:

♠ T642

♥ AJ

♦ A8654

♣ T3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 262

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ 842

♥ AJ62

♦ 8763

♣ A9

South:

♠ QJT

♥ KQ74

♦ A92

♣ K84

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 263

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ AK2

♥ AJ52

♦ T9

♣ K943

South:

♠ 743

♥ 97

♦ AJ7

♣ AT862

W	N	E	S
	1NT	Pass	2NT

All Pass

### Board: 264

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ AJT

♥ K542

♦ 985

♣ T75

South:

♠ Q972

♥ Q63

♦ AQ3

♣ AJ4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 265

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KT42

♥ KQ2

♦ AK4

♣ 843

South:

♠ 53

♥ 987

♦ 873

♣ AKJT2

W	N	E	S
	1NT	Pass	2NT

All Pass

<b>Board: 261</b>	♠ T642	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ A8654	
HCP: 9+1	♣ T3	

---

<b>Board: 262</b>	♠ QJT	You are dealer.
Dealer: South	♥ KQ74	The opponents are silent.
Vul: E-W	♦ A92	
HCP: 15	♣ K84	

---

<b>Board: 263</b>	♠ 743	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 9+1	♣ AT862	

---

<b>Board: 264</b>	♠ Q972	You are dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 15	♣ AJ4	

---

<b>Board: 265</b>	♠ 53	Partner is dealer.
Dealer: North	♥ 987	The opponents are silent.
Vul: E-W	♦ 873	
HCP: 8+1	♣ AKJT2	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ K83

♥ K73

♦ Q7

♣ AK984

South:

♠ T642

♥ AJ

♦ A8654

♣ T3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 262

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 4♥ North

North:

♠ 842

♥ AJ62

♦ 8763

♣ A9

South:

♠ QJT

♥ KQ74

♦ A92

♣ K84

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	4♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 263

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ AK2

♥ AJ52

♦ T9

♣ K943

South:

♠ 743

♥ 97

♦ AJ7

♣ AT862

W	N	E	S
	1NT	Pass	2NT

All Pass

### Board: 264

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ AJT

♥ K542

♦ 985

♣ T75

South:

♠ Q972

♥ Q63

♦ AQ3

♣ AJ4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 265

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KT42

♥ KQ2

♦ AK4

♣ 843

South:

♠ 53

♥ 987

♦ 873

♣ AKJT2

W	N	E	S
	1NT	Pass	2NT

All Pass

<b>Board: 266</b>	♠ Q75	Partner is dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: Both	♦ T9842	
HCP: 8+1	♣ AQ9	
<hr/>		
<b>Board: 267</b>	♠ KJ72	You are dealer.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: None	♦ KJ	
HCP: 15	♣ 964	
<hr/>		
<b>Board: 268</b>	♠ J82	Partner is dealer.
Dealer: South	♥ T73	The opponents are silent.
Vul: N-S	♦ QJ75	
HCP: 8	♣ A83	
<hr/>		
<b>Board: 269</b>	♠ 984	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ K52	
HCP: 15+1	♣ AKJ43	
<hr/>		
<b>Board: 270</b>	♠ T974	Partner is dealer.
Dealer: South	♥ K5	East (LHO) Doubles 2♣ if possible.
Vul: None	♦ QJT74	
HCP: 8+1	♣ Q3	

## Both hands (Answers Page)

### Board: 266

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ Q75

♥ 76

♦ T9842

♣ AQ9

South:

♠ A3

♥ KJ5

♦ AK753

♣ T43

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 267

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KJ72

♥ AKT5

♦ KJ

♣ 964

South:

♠ T93

♥ 863

♦ 53

♣ AKJ82

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 268

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J82

♥ T73

♦ QJ75

♣ A83

South:

♠ Q73

♥ AJ9

♦ A862

♣ KJ4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 269

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 984

♥ A4

♦ K52

♣ AKJ43

South:

♠ K762

♥ Q97

♦ Q9

♣ Q765

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

### Board: 270

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3♠ North

North:

♠ T974

♥ K5

♦ QJT74

♣ Q3

South:

♠ K832

♥ AJT

♦ AK63

♣ 42

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	X	2♠
Pass	3♠	All Pass	
1. Stayman			

<b>Board: 266</b>	♠ A3	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: Both	♦ AK753	
HCP: 15+1	♣ T43	

---

<b>Board: 267</b>	♠ T93	Partner is dealer.
Dealer: North	♥ 863	The opponents are silent.
Vul: None	♦ 53	
HCP: 8+1	♣ AKJ82	

---

<b>Board: 268</b>	♠ Q73	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ A862	
HCP: 15	♣ KJ4	

---

<b>Board: 269</b>	♠ K762	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 9	♣ Q765	

---

<b>Board: 270</b>	♠ K832	You are dealer.
Dealer: South	♥ AJT	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ AK63	
HCP: 15	♣ 42	

## Both hands (Answers Page)

### Board: 266

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ Q75

♥ 76

♦ T9842

♣ AQ9

South:

♠ A3

♥ KJ5

♦ AK753

♣ T43

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 267

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KJ72

♥ AKT5

♦ KJ

♣ 964

South:

♠ T93

♥ 863

♦ 53

♣ AKJ82

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 268

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J82

♥ T73

♦ QJ75

♣ A83

South:

♠ Q73

♥ AJ9

♦ A862

♣ KJ4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 269

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 984

♥ A4

♦ K52

♣ AKJ43

South:

♠ K762

♥ Q97

♦ Q9

♣ Q765

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

1. Stayman

### Board: 270

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 3♠ North

North:

♠ T974

♥ K5

♦ QJT74

♣ Q3

South:

♠ K832

♥ AJT

♦ AK63

♣ 42

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

1. Stayman



<b>Board: 271</b>	♠ AT	You are dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 15+1	♣ AJ964	

---

<b>Board: 272</b>	♠ J72	Partner is dealer.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: E-W	♦ T942	
HCP: 9	♣ A5	

---

<b>Board: 273</b>	♠ K98	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: None	♦ A53	
HCP: 15	♣ J864	

---

<b>Board: 274</b>	♠ 9754	Partner is dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: N-S	♦ 954	
HCP: 9	♣ KJ6	

---

<b>Board: 275</b>	♠ T94	You are dealer.
Dealer: North	♥ A765	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 15	♣ AT54	

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ AT

♥ A52

♦ Q76

♣ AJ964

South:

♠ 54

♥ KJ87

♦ KJ

♣ T8753

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 272

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ J72

♥ KJ75

♦ T942

♣ A5

South:

♠ T54

♥ A3

♦ AK7

♣ KJ643

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 273

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K98

♥ AK2

♦ A53

♣ J864

South:

♠ Q72

♥ 74

♦ QJT8

♣ KT53

W	N	E	S
	1NT	Pass	2NT

All Pass

### Board: 274

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 9754

♥ AJ6

♦ 954

♣ KJ6

South:

♠ A6

♥ Q532

♦ AKQ

♣ T974

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

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

1. Stayman

### Board: 275

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ T94

♥ A765

♦ AK

♣ AT54

South:

♠ A53

♥ 9843

♦ J84

♣ K92

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 271</b>	♠ 54	Partner is dealer.
Dealer: North	♥ KJ87	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 8+1	♣ T8753	

---

<b>Board: 272</b>	♠ T54	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 15+1	♣ KJ643	

---

<b>Board: 273</b>	♠ Q72	Partner is dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: None	♦ QJT8	
HCP: 8	♣ KT53	

---

<b>Board: 274</b>	♠ A6	You are dealer.
Dealer: South	♥ Q532	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 15	♣ T974	

---

<b>Board: 275</b>	♠ A53	Partner is dealer.
Dealer: North	♥ 9843	The opponents are silent.
Vul: E-W	♦ J84	
HCP: 8	♣ K92	

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ AT

♥ A52

♦ Q76

♣ AJ964

South:

♠ 54

♥ KJ87

♦ KJ

♣ T8753

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 272

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ J72

♥ KJ75

♦ T942

♣ A5

South:

♠ T54

♥ A3

♦ AK7

♣ KJ643

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 273

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K98

♥ AK2

♦ A53

♣ J864

South:

♠ Q72

♥ 74

♦ QJT8

♣ KT53

W	N	E	S
	1NT	Pass	2NT

All Pass

### Board: 274

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 9754

♥ AJ6

♦ 954

♣ KJ6

South:

♠ A6

♥ Q532

♦ AKQ

♣ T974

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

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

1. Stayman

### Board: 275

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ T94

♥ A765

♦ AK

♣ AT54

South:

♠ A53

♥ 9843

♦ J84

♣ K92

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 276</b>	♠ J6	Partner is dealer.
Dealer: South	♥ Q542	The opponents are silent.
Vul: Both	♦ AT853	
HCP: 9+1	♣ Q7	

---

<b>Board: 277</b>	♠ A62	You are dealer.
Dealer: North	♥ AKJ3	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 15	♣ Q74	

---

<b>Board: 278</b>	♠ T54	Partner is dealer.
Dealer: South	♥ T954	The opponents are silent.
Vul: E-W	♦ A952	
HCP: 8	♣ AT	

---

<b>Board: 279</b>	♠ AJ	You are dealer.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: Both	♦ AQ86	
HCP: 15	♣ J942	

---

<b>Board: 280</b>	♠ KT53	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: None	♦ Q872	
HCP: 9	♣ A86	

## Both hands (Answers Page)

### Board: 276

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J6

♥ Q542

♦ AT853

♣ Q7

South:

♠ A92

♥ A96

♦ KQJ76

♣ J4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 277

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ A62

♥ AKJ3

♦ JT2

♣ Q74

South:

♠ QJ3

♥ 764

♦ K963

♣ K95

W N E S

1NT Pass 2NT

All Pass

### Board: 278

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ T54

♥ T954

♦ A952

♣ AT

South:

♠ AKJ7

♥ K3

♦ KJ7

♣ 9432

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

All Pass

1. Stayman

### Board: 279

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AJ

♥ QJ3

♦ AQ86

♣ J942

South:

♠ KQ86

♥ 764

♦ KJT

♣ 765

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 280

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♠ North

North:

♠ KT53

♥ 43

♦ Q872

♣ A86

South:

♠ AJ87

♥ KQ6

♦ J9

♣ KJT4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman

<b>Board: 276</b>	♠ A92	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: Both	♦ KQJ76	
HCP: 15+1	♣ J4	

---

<b>Board: 277</b>	♠ QJ3	Partner is dealer.
Dealer: North	♥ 764	The opponents are silent.
Vul: N-S	♦ K963	
HCP: 9	♣ K95	

---

<b>Board: 278</b>	♠ AKJ7	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: E-W	♦ KJ7	
HCP: 15	♣ 9432	

---

<b>Board: 279</b>	♠ KQ86	Partner is dealer.
Dealer: North	♥ 764	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 9	♣ 765	

---

<b>Board: 280</b>	♠ AJ87	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: None	♦ J9	
HCP: 15	♣ KJT4	

## Both hands (Answers Page)

### Board: 276

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ J6

♥ Q542

♦ AT853

♣ Q7

South:

♠ A92

♥ A96

♦ KQJ76

♣ J4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 277

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ A62

♥ AKJ3

♦ JT2

♣ Q74

South:

♠ QJ3

♥ 764

♦ K963

♣ K95

W N E S

1NT Pass 2NT

All Pass

### Board: 278

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2♠ South

North:

♠ T54

♥ T954

♦ A952

♣ AT

South:

♠ AKJ7

♥ K3

♦ KJ7

♣ 9432

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

All Pass

1. Stayman

### Board: 279

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ AJ

♥ QJ3

♦ AQ86

♣ J942

South:

♠ KQ86

♥ 764

♦ KJT

♣ 765

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 280

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♠ North

North:

♠ KT53

♥ 43

♦ Q872

♣ A86

South:

♠ AJ87

♥ KQ6

♦ J9

♣ KJT4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♠

Pass 4♠ All Pass

1. Stayman



<b>Board: 281</b>	♠ KQ97	You are dealer.
Dealer: North	♥ T8	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ AKT2	
HCP: 15	♣ K74	

---

<b>Board: 282</b>	♠ J962	Partner is dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ 92	
HCP: 8	♣ QJ65	

---

<b>Board: 283</b>	♠ KJ6	You are dealer.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: None	♦ KQ72	
HCP: 15	♣ 84	

---

<b>Board: 284</b>	♠ AQ93	Partner is dealer.
Dealer: South	♥ Q862	The opponents are silent.
Vul: N-S	♦ 863	
HCP: 8	♣ T7	

---

<b>Board: 285</b>	♠ AQT9	You are dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 15	♣ KQ74	

## Both hands (Answers Page)

### Board: 281

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2♠ North

North:

♠ KQ97

♥ T8

♦ AKT2

♣ K74

South:

♠ AT83

♥ Q4

♦ J876

♣ J52

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

1. Stayman

### Board: 282

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J962

♥ AT6

♦ 92

♣ QJ65

South:

♠ KT4

♥ QJ83

♦ KQ4

♣ A74

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

1. Stayman

### Board: 283

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ KJ6

♥ KQJT

♦ KQ72

♣ 84

South:

♠ Q4

♥ 975

♦ AJ963

♣ Q32

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 284

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ AQ93

♥ Q862

♦ 863

♣ T7

South:

♠ J87

♥ T93

♦ AQJ5

♣ AK4

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

1. Stayman

### Board: 285

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♠ South

North:

♠ AQT9

♥ 54

♦ KJ4

♣ KQ74

South:

♠ 7432

♥ KT6

♦ AQT6

♣ T2

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

1. Stayman

<b>Board: 281</b>	♠ AT83	Partner is dealer.
Dealer: North	♥ Q4	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ J876	
HCP: 8	♣ J52	

---

<b>Board: 282</b>	♠ KT4	You are dealer.
Dealer: South	♥ QJ83	The opponents are silent.
Vul: Both	♦ KQ4	
HCP: 15	♣ A74	

---

<b>Board: 283</b>	♠ Q4	Partner is dealer.
Dealer: North	♥ 975	The opponents are silent.
Vul: None	♦ AJ963	
HCP: 9+1	♣ Q32	

---

<b>Board: 284</b>	♠ J87	You are dealer.
Dealer: South	♥ T93	The opponents are silent.
Vul: N-S	♦ AQJ5	
HCP: 15	♣ AK4	

---

<b>Board: 285</b>	♠ 7432	Partner is dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: Both	♦ AQT6	
HCP: 9	♣ T2	

## Both hands (Answers Page)

### Board: 281

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2♠ North

North:

♠ KQ97

♥ T8

♦ AKT2

♣ K74

South:

♠ AT83

♥ Q4

♦ J876

♣ J52

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

1. Stayman

### Board: 282

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J962

♥ AT6

♦ 92

♣ QJ65

South:

♠ KT4

♥ QJ83

♦ KQ4

♣ A74

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

1. Stayman

### Board: 283

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ KJ6

♥ KQJT

♦ KQ72

♣ 84

South:

♠ Q4

♥ 975

♦ AJ963

♣ Q32

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 284

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ AQ93

♥ Q862

♦ 863

♣ T7

South:

♠ J87

♥ T93

♦ AQJ5

♣ AK4

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

1. Stayman

### Board: 285

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 4♠ South

North:

♠ AQT9

♥ 54

♦ KJ4

♣ KQ74

South:

♠ 7432

♥ KT6

♦ AQT6

♣ T2

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

1. Stayman

<b>Board: 286</b>	♠ JT7	Partner is dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ K753	
HCP: 8	♣ JT3	

---

<b>Board: 287</b>	♠ KQ6	You are dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ KT6	
HCP: 15	♣ KT94	

---

<b>Board: 288</b>	♠ Q6	Partner is dealer.
Dealer: South	♥ JT96	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 8	♣ A963	

---

<b>Board: 289</b>	♠ Q96	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: None	♦ K9	
HCP: 15+1	♣ AT854	

---

<b>Board: 290</b>	♠ 753	Partner is dealer.
Dealer: South	♥ K975	The opponents are silent.
Vul: N-S	♦ QT8	
HCP: 9	♣ A75	

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ JT7

♥ K95

♦ K753

♣ JT3

South:

♠ K9

♥ AJ76

♦ AT98

♣ K64

W	N	E	S
			1NT

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

### Board: 287

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KQ6

♥ KJ4

♦ KT6

♣ KT94

South:

♠ A432

♥ 963

♦ Q5

♣ QJ83

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 288

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ Q6

♥ JT96

♦ J43

♣ A963

South:

♠ 953

♥ AK8

♦ K65

♣ KQ74

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 289

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q96

♥ AQ4

♦ K9

♣ AT854

South:

♠ T8

♥ KJ63

♦ Q875

♣ Q72

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 290

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 753

♥ K975

♦ QT8

♣ A75

South:

♠ KQ82

♥ Q3

♦ K963

♣ KQ4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

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

1. Stayman

<b>Board: 286</b>	♠ K9	You are dealer.
Dealer: South	♥ AJ76	The opponents are silent.
Vul: None	♦ AT98	
HCP: 15	♣ K64	

---

<b>Board: 287</b>	♠ A432	Partner is dealer.
Dealer: North	♥ 963	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 9	♣ QJ83	

---

<b>Board: 288</b>	♠ 953	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 15	♣ KQ74	

---

<b>Board: 289</b>	♠ T8	Partner is dealer.
Dealer: North	♥ KJ63	The opponents are silent.
Vul: None	♦ Q875	
HCP: 8	♣ Q72	

---

<b>Board: 290</b>	♠ KQ82	You are dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: N-S	♦ K963	
HCP: 15	♣ KQ4	

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ JT7

♥ K95

♦ K753

♣ JT3

South:

♠ K9

♥ AJ76

♦ AT98

♣ K64

W	N	E	S
			1NT

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

### Board: 287

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KQ6

♥ KJ4

♦ KT6

♣ KT94

South:

♠ A432

♥ 963

♦ Q5

♣ QJ83

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 288

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ Q6

♥ JT96

♦ J43

♣ A963

South:

♠ 953

♥ AK8

♦ K65

♣ KQ74

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 289

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q96

♥ AQ4

♦ K9

♣ AT854

South:

♠ T8

♥ KJ63

♦ Q875

♣ Q72

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 290

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 753

♥ K975

♦ QT8

♣ A75

South:

♠ KQ82

♥ Q3

♦ K963

♣ KQ4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

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

1. Stayman



<b>Board: 291</b>	♠ AK92	You are dealer.
Dealer: North	♥ J73	The opponents are silent.
Vul: E-W	♦ A543	
HCP: 15	♣ K4	

---

<b>Board: 292</b>	♠ KJ75	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ AJ42	
HCP: 9	♣ T53	

---

<b>Board: 293</b>	♠ AKQ	You are dealer.
Dealer: North	♥ Q943	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 15	♣ T974	

---

<b>Board: 294</b>	♠ JT5	Partner is dealer.
Dealer: South	♥ K643	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 9	♣ QT7	

---

<b>Board: 295</b>	♠ K8	You are dealer.
Dealer: North	♥ AJ32	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 15	♣ K543	

## Both hands (Answers Page)

### Board: 291

	North:	South:
Dealer: North	♠ AK92	♠ Q543
Vul: E-W	♥ J73	♥ Q98
North HCP: 15	♦ A543	♦ QT7
South HCP: 8	♣ K4	♣ Q63
Contract: 3 ♠ South		

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

### Board: 292

	North:	South:
Dealer: South	♠ KJ75	♠ A8
Vul: Both	♥ 82	♥ AJT7
North HCP: 9	♦ AJ42	♦ QT3
South HCP: 15	♣ T53	♣ A842
Contract: 3NT North		

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

### Board: 293

	North:	South:
Dealer: North	♠ AKQ	♠ J93
Vul: N-S	♥ Q943	♥ K5
North HCP: 15	♦ A4	♦ K8762
South HCP: 9+1	♣ T974	♣ Q62
Contract: 2NT South		

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 294

	North:	South:
Dealer: South	♠ JT5	♠ AQ8
Vul: E-W	♥ K643	♥ AQ8
North HCP: 9	♦ K54	♦ 972
South HCP: 15	♣ QT7	♣ K642
Contract: 2NT North		

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

### Board: 295

	North:	South:
Dealer: North	♠ K8	♠ JT63
Vul: Both	♥ AJ32	♥ KQ5
North HCP: 15	♦ KJT	♦ 763
South HCP: 8	♣ K543	♣ Q98
Contract: 2NT South		

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♥	Pass	2NT
All Pass			
1. Stayman			

<b>Board: 291</b>	♠ Q543	Partner is dealer.
Dealer: North	♥ Q98	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 8	♣ Q63	

---

<b>Board: 292</b>	♠ A8	You are dealer.
Dealer: South	♥ AJT7	The opponents are silent.
Vul: Both	♦ QT3	
HCP: 15	♣ A842	

---

<b>Board: 293</b>	♠ J93	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ K8762	
HCP: 9+1	♣ Q62	

---

<b>Board: 294</b>	♠ AQ8	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: E-W	♦ 972	
HCP: 15	♣ K642	

---

<b>Board: 295</b>	♠ JT63	Partner is dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: Both	♦ 763	
HCP: 8	♣ Q98	

## Both hands (Answers Page)

### Board: 291

	North:	South:
Dealer: North	♠ AK92	♠ Q543
Vul: E-W	♥ J73	♥ Q98
North HCP: 15	♦ A543	♦ QT7
South HCP: 8	♣ K4	♣ Q63
Contract: 3 ♠ South		

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

### Board: 292

	North:	South:
Dealer: South	♠ KJ75	♠ A8
Vul: Both	♥ 82	♥ AJT7
North HCP: 9	♦ AJ42	♦ QT3
South HCP: 15	♣ T53	♣ A842
Contract: 3NT North		

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

### Board: 293

	North:	South:
Dealer: North	♠ AKQ	♠ J93
Vul: N-S	♥ Q943	♥ K5
North HCP: 15	♦ A4	♦ K8762
South HCP: 9+1	♣ T974	♣ Q62
Contract: 2NT South		

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 294

	North:	South:
Dealer: South	♠ JT5	♠ AQ8
Vul: E-W	♥ K643	♥ AQ8
North HCP: 9	♦ K54	♦ 972
South HCP: 15	♣ QT7	♣ K642
Contract: 2NT North		

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

### Board: 295

	North:	South:
Dealer: North	♠ K8	♠ JT63
Vul: Both	♥ AJ32	♥ KQ5
North HCP: 15	♦ KJT	♦ 763
South HCP: 8	♣ K543	♣ Q98
Contract: 2NT South		

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♥	Pass	2NT
All Pass			
1. Stayman			

<b>Board: 296</b>	♠ 93	Partner is dealer.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: None	♦ 64	
HCP: 8+1	♣ AT963	

---

<b>Board: 297</b>	♠ KJT	You are dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 15+1	♣ AT643	

---

<b>Board: 298</b>	♠ Q2	Partner is dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: Both	♦ 852	
HCP: 8+1	♣ A9872	

---

<b>Board: 299</b>	♠ AJ83	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: None	♦ J86	
HCP: 15	♣ J4	

---

<b>Board: 300</b>	♠ A86	Partner is dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: N-S	♦ T872	
HCP: 8	♣ KJ97	

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ 93

♥ KJ87

♦ 64

♣ AT963

South:

♠ AK5

♥ A6

♦ Q972

♣ Q742

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 297

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ KJT

♥ 32

♦ AK4

♣ AT643

South:

♠ A53

♥ K95

♦ T987

♣ J72

W N E S

1NT Pass 2NT

All Pass

### Board: 298

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ Q2

♥ Q87

♦ 852

♣ A9872

South:

♠ JT3

♥ K53

♦ AKQ

♣ QT64

W N E S

1NT

Pass 2NT All Pass

### Board: 299

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 4♥ South

North:

♠ AJ83

♥ AKJ6

♦ J86

♣ J4

South:

♠ 97

♥ Q985

♦ 75

♣ AQT72

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 300

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ A86

♥ 52

♦ T872

♣ KJ97

South:

♠ K5

♥ A64

♦ KQJ94

♣ Q54

W N E S

1NT

Pass 2NT All Pass

<b>Board: 296</b>	♠ AK5	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ Q972	
HCP: 15	♣ Q742	

---

<b>Board: 297</b>	♠ A53	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ T987	
HCP: 8	♣ J72	

---

<b>Board: 298</b>	♠ JT3	You are dealer.
Dealer: South	♥ K53	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 15	♣ QT64	

---

<b>Board: 299</b>	♠ 97	Partner is dealer.
Dealer: North	♥ Q985	The opponents are silent.
Vul: None	♦ 75	
HCP: 8+1	♣ AQT72	

---

<b>Board: 300</b>	♠ K5	You are dealer.
Dealer: South	♥ A64	The opponents are silent.
Vul: N-S	♦ KQJ94	
HCP: 15+1	♣ Q54	

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ 93

♥ KJ87

♦ 64

♣ AT963

South:

♠ AK5

♥ A6

♦ Q972

♣ Q742

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 297

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ KJT

♥ 32

♦ AK4

♣ AT643

South:

♠ A53

♥ K95

♦ T987

♣ J72

W N E S

1NT Pass 2NT

All Pass

### Board: 298

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ Q2

♥ Q87

♦ 852

♣ A9872

South:

♠ JT3

♥ K53

♦ AKQ

♣ QT64

W N E S

1NT

Pass 2NT All Pass

### Board: 299

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+1

Contract: 4♥ South

North:

♠ AJ83

♥ AKJ6

♦ J86

♣ J4

South:

♠ 97

♥ Q985

♦ 75

♣ AQT72

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 4♥

All Pass

1. Stayman

### Board: 300

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ A86

♥ 52

♦ T872

♣ KJ97

South:

♠ K5

♥ A64

♦ KQJ94

♣ Q54

W N E S

1NT

Pass 2NT All Pass



<b>Board: 301</b>	♠ AQ2	You are dealer.
Dealer: North	♥ JT52	The opponents are silent.
Vul: Both	♦ K94	
HCP: 15	♣ AJ4	

---

<b>Board: 302</b>	♠ A865	Partner is dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ J54	
HCP: 9	♣ 9872	

---

<b>Board: 303</b>	♠ AJ9	You are dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ Q754	
HCP: 15	♣ A74	

---

<b>Board: 304</b>	♠ 9864	Partner is dealer.
Dealer: South	♥ AQT6	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 9	♣ 62	

---

<b>Board: 305</b>	♠ QJT	You are dealer.
Dealer: North	♥ A962	The opponents are silent.
Vul: None	♦ AJT6	
HCP: 15	♣ K4	

## Both hands (Answers Page)

### Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 73		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ JT52	♥ KQ74	Pass	2♥	Pass	4♥
North HCP: 15	♦ K94	♦ JT	All Pass			
South HCP: 9+1	♣ AJ4	♣ K9763				
Contract: 4♥ South				1. Stayman		

### Board: 302

	North:	South:	W	N	E	S
Dealer: South	♠ A865	♠ KQ97				1NT
Vul: None	♥ A4	♥ Q62	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ J54	♦ KQ7	Pass	4♠	All Pass	
South HCP: 15	♣ 9872	♣ K54				
Contract: 4♠ North				1. Stayman		

### Board: 303

	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ 75		1NT	Pass	2NT
Vul: N-S	♥ KJ4	♥ AQ6	All Pass			
North HCP: 15	♦ Q754	♦ J983				
South HCP: 9	♣ A74	♣ Q632				
Contract: 2NT South						

### Board: 304

	North:	South:	W	N	E	S
Dealer: South	♠ 9864	♠ KQ5				1NT
Vul: E-W	♥ AQT6	♥ 92	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ K43	♦ A765	Pass	3NT	All Pass	
South HCP: 15	♣ 62	♣ AQT4				
Contract: 3NT North				1. Stayman		

### Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ A3		1NT	Pass	3NT
Vul: None	♥ A962	♥ T83	All Pass			
North HCP: 15	♦ AJT6	♦ Q42				
South HCP: 9+1	♣ K4	♣ QJ753				
Contract: 3NT South						

<b>Board: 301</b>	♠ 73	Partner is dealer.
Dealer: North	♥ KQ74	The opponents are silent.
Vul: Both	♦ JT	
HCP: 9+1	♣ K9763	

---

<b>Board: 302</b>	♠ KQ97	You are dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 15	♣ K54	

---

<b>Board: 303</b>	♠ 75	Partner is dealer.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: N-S	♦ J983	
HCP: 9	♣ Q632	

---

<b>Board: 304</b>	♠ KQ5	You are dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: E-W	♦ A765	
HCP: 15	♣ AQT4	

---

<b>Board: 305</b>	♠ A3	Partner is dealer.
Dealer: North	♥ T83	The opponents are silent.
Vul: None	♦ Q42	
HCP: 9+1	♣ QJ753	

## Both hands (Answers Page)

### Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 73		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ JT52	♥ KQ74	Pass	2♥	Pass	4♥
North HCP: 15	♦ K94	♦ JT	All Pass			
South HCP: 9+1	♣ AJ4	♣ K9763				
Contract: 4♥ South				1. Stayman		

### Board: 302

	North:	South:	W	N	E	S
Dealer: South	♠ A865	♠ KQ97				1NT
Vul: None	♥ A4	♥ Q62	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 9	♦ J54	♦ KQ7	Pass	4♠	All Pass	
South HCP: 15	♣ 9872	♣ K54				
Contract: 4♠ North				1. Stayman		

### Board: 303

	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ 75		1NT	Pass	2NT
Vul: N-S	♥ KJ4	♥ AQ6	All Pass			
North HCP: 15	♦ Q754	♦ J983				
South HCP: 9	♣ A74	♣ Q632				
Contract: 2NT South						

### Board: 304

	North:	South:	W	N	E	S
Dealer: South	♠ 9864	♠ KQ5				1NT
Vul: E-W	♥ AQT6	♥ 92	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ K43	♦ A765	Pass	3NT	All Pass	
South HCP: 15	♣ 62	♣ AQT4				
Contract: 3NT North				1. Stayman		

### Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ A3		1NT	Pass	3NT
Vul: None	♥ A962	♥ T83	All Pass			
North HCP: 15	♦ AJT6	♦ Q42				
South HCP: 9+1	♣ K4	♣ QJ753				
Contract: 3NT South						

<b>Board: 306</b>	♠ K4	Partner is dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: N-S	♦ JT964	
HCP: 9+1	♣ AJ63	

---

<b>Board: 307</b>	♠ Q432	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ QT3	
HCP: 15	♣ AK84	

---

<b>Board: 308</b>	♠ QT84	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: Both	♦ K4	
HCP: 8+1	♣ KT753	

---

<b>Board: 309</b>	♠ AKQ5	You are dealer.
Dealer: North	♥ A872	West (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ Q6	
HCP: 15	♣ 984	

---

<b>Board: 310</b>	♠ QT63	Partner is dealer.
Dealer: South	♥ KT53	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 9	♣ A6	

## Both hands (Answers Page)

### Board: 306

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ K4

♥ 76

♦ JT964

♣ AJ63

South:

♠ QJ3

♥ AJ92

♦ AK85

♣ 94

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 307

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q432

♥ A6

♦ QT3

♣ AK84

South:

♠ K97

♥ KJ

♦ J764

♣ J653

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 308

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ QT84

♥ 83

♦ K4

♣ KT753

South:

♠ 75

♥ AK75

♦ AQ62

♣ Q84

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

1. Stayman

### Board: 309

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ AKQ5

♥ A872

♦ Q6

♣ 984

South:

♠ 94

♥ QJ53

♦ T943

♣ KQ7

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

1. Stayman

### Board: 310

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ QT63

♥ KT53

♦ T65

♣ A6

South:

♠ A42

♥ AQ4

♦ K9

♣ QT854

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

1. Stayman

<b>Board: 306</b>	♠ QJ3	You are dealer.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: N-S	♦ AK85	
HCP: 15	♣ 94	

---

<b>Board: 307</b>	♠ K97	Partner is dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ J764	
HCP: 9	♣ J653	

---

<b>Board: 308</b>	♠ 75	You are dealer.
Dealer: South	♥ AK75	The opponents are silent.
Vul: Both	♦ AQ62	
HCP: 15	♣ Q84	

---

<b>Board: 309</b>	♠ 94	Partner is dealer.
Dealer: North	♥ QJ53	West (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ T943	
HCP: 8	♣ KQ7	

---

<b>Board: 310</b>	♠ A42	You are dealer.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 15+1	♣ QT854	

## Both hands (Answers Page)

### Board: 306

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ K4

♥ 76

♦ JT964

♣ AJ63

South:

♠ QJ3

♥ AJ92

♦ AK85

♣ 94

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 307

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q432

♥ A6

♦ QT3

♣ AK84

South:

♠ K97

♥ KJ

♦ J764

♣ J653

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 308

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ QT84

♥ 83

♦ K4

♣ KT753

South:

♠ 75

♥ AK75

♦ AQ62

♣ Q84

W	N	E	S
			1NT
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	2NT	All Pass	
1. Stayman			

### Board: 309

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ AKQ5

♥ A872

♦ Q6

♣ 984

South:

♠ 94

♥ QJ53

♦ T943

♣ KQ7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
X	2♥	Pass	3♥
All Pass			
1. Stayman			

### Board: 310

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ QT63

♥ KT53

♦ T65

♣ A6

South:

♠ A42

♥ AQ4

♦ K9

♣ QT854

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



<b>Board: 311</b>	♠ 542	You are dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 15+1	♣ AQJ54	

---

<b>Board: 312</b>	♠ Q974	Partner is dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: None	♦ T8765	
HCP: 8+1	♣ KT	

---

<b>Board: 313</b>	♠ A94	You are dealer.
Dealer: North	♥ AJ85	The opponents are silent.
Vul: E-W	♦ Q82	
HCP: 15	♣ A42	

---

<b>Board: 314</b>	♠ KJT	Partner is dealer.
Dealer: South	♥ Q7	East (LHO) Doubles 1NT if possible.
Vul: Both	♦ J7653	West (RHO) bids 2♠ if possible.
HCP: 8+1	♣ J95	

---

<b>Board: 315</b>	♠ AJ96	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ A94	
HCP: 15	♣ JT84	

## Both hands (Answers Page)

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ 542	♠ KJT		1NT	Pass	2NT
Vul: Both	♥ KJ5	♥ Q3	All Pass			
North HCP: 15+1	♦ KJ	♦ 765				
South HCP: 9+1	♣ AQJ54	♣ K8763				
Contract: 2NT South						

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ Q974	♠ K5				1NT
Vul: None	♥ K3	♥ AQ94	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8+1	♦ T8765	♦ AQ4	Pass	2NT	All Pass	
South HCP: 15	♣ KT	♣ 9743				
Contract: 2NT North			1. Stayman			

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ T652		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AJ85	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q82	♦ AT754	All Pass			
South HCP: 9+1	♣ A42	♣ K8				
Contract: 3NT South			1. Stayman			

### Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ KJT	♠ AQ3				1NT
Vul: Both	♥ Q7	♥ JT82	Pass	Pass	X	Pass
North HCP: 8+1	♦ J7653	♦ KQT	2♠	2NT	All Pass	
South HCP: 15	♣ J95	♣ K74				
Contract: 2NT North						

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ Q752		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ	♥ 9532	Pass	2♠	Pass	4♠
North HCP: 15	♦ A94	♦ QJ8	All Pass			
South HCP: 9	♣ JT84	♣ A6				
Contract: 4♠ South			1. Stayman			

<b>Board: 311</b>	♠ KJT	Partner is dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: Both	♦ 765	
HCP: 9+1	♣ K8763	

---

<b>Board: 312</b>	♠ K5	You are dealer.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 15	♣ 9743	

---

<b>Board: 313</b>	♠ T652	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ AT754	
HCP: 9+1	♣ K8	

---

<b>Board: 314</b>	♠ AQ3	You are dealer.
Dealer: South	♥ JT82	East (RHO) Doubles 1NT if possible.
Vul: Both	♦ KQT	West (LHO) bids 2♠ if possible.
HCP: 15	♣ K74	

---

<b>Board: 315</b>	♠ Q752	Partner is dealer.
Dealer: North	♥ 9532	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 9	♣ A6	

## Both hands (Answers Page)

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ 542	♠ KJT		1NT	Pass	2NT
Vul: Both	♥ KJ5	♥ Q3	All Pass			
North HCP: 15+1	♦ KJ	♦ 765				
South HCP: 9+1	♣ AQJ54	♣ K8763				
Contract: 2NT South						

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ Q974	♠ K5				1NT
Vul: None	♥ K3	♥ AQ94	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8+1	♦ T8765	♦ AQ4	Pass	2NT	All Pass	
South HCP: 15	♣ KT	♣ 9743				
Contract: 2NT North			1. Stayman			

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ T652		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ AJ85	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q82	♦ AT754	All Pass			
South HCP: 9+1	♣ A42	♣ K8				
Contract: 3NT South			1. Stayman			

### Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ KJT	♠ AQ3				1NT
Vul: Both	♥ Q7	♥ JT82	Pass	Pass	X	Pass
North HCP: 8+1	♦ J7653	♦ KQT	2♠	2NT	All Pass	
South HCP: 15	♣ J95	♣ K74				
Contract: 2NT North						

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ Q752		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ	♥ 9532	Pass	2♠	Pass	4♠
North HCP: 15	♦ A94	♦ QJ8	All Pass			
South HCP: 9	♣ JT84	♣ A6				
Contract: 4♠ South			1. Stayman			

**Board: 316**

♠ J2

Partner is dealer.

Dealer: South

♥ T4

The opponents are silent.

Vul: N-S

♦ 8763

HCP: 8+1

♣ AQJ92

**Board: 317**

♠ Q63

You are dealer.

Dealer: North

♥ AK3

The opponents are silent.

Vul: Both

♦ K63

HCP: 15

♣ QJ54

**Board: 318**

♠ J43

Partner is dealer.

Dealer: South

♥ J76

The opponents are silent.

Vul: None

♦ KT75

HCP: 9

♣ A86

**Board: 319**

♠ AT75

You are dealer.

Dealer: North

♥ AQJ6

The opponents are silent.

Vul: N-S

♦ A9

HCP: 15

♣ 654

**Board: 320**

♠ A6

Partner is dealer.

Dealer: South

♥ T763

East (LHO) bids 2♠ if possible.

Vul: E-W

♦ AT7

HCP: 9

♣ J865

## Both hands (Answers Page)

### Board: 316

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ J2

♥ T4

♦ 8763

♣ AQJ92

South:

♠ KT84

♥ Q2

♦ AK52

♣ K54

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 317

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q63

♥ AK3

♦ K63

♣ QJ54

South:

♠ KJ5

♥ QT2

♦ T75

♣ K763

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 318

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J43

♥ J76

♦ KT75

♣ A86

South:

♠ AK7

♥ AT92

♦ A9

♣ T754

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 319

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3♠ North

North:

♠ AT75

♥ AQJ6

♦ A9

♣ 654

South:

♠ 8642

♥ 972

♦ Q75

♣ AK8

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

1. Stayman

### Board: 320

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A6

♥ T763

♦ AT7

♣ J865

South:

♠ T5

♥ AKQJ

♦ J62

♣ A743

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

1. Stayman

<b>Board: 316</b>	♠ KT84	You are dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ AK52	
HCP: 15	♣ K54	
<hr/>		
<b>Board: 317</b>	♠ KJ5	Partner is dealer.
Dealer: North	♥ QT2	The opponents are silent.
Vul: Both	♦ T75	
HCP: 9	♣ K763	
<hr/>		
<b>Board: 318</b>	♠ AK7	You are dealer.
Dealer: South	♥ AT92	The opponents are silent.
Vul: None	♦ A9	
HCP: 15	♣ T754	
<hr/>		
<b>Board: 319</b>	♠ 8642	Partner is dealer.
Dealer: North	♥ 972	The opponents are silent.
Vul: N-S	♦ Q75	
HCP: 9	♣ AK8	
<hr/>		
<b>Board: 320</b>	♠ T5	You are dealer.
Dealer: South	♥ AKQJ	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ J62	
HCP: 15	♣ A743	

## Both hands (Answers Page)

### Board: 316

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ J2

♥ T4

♦ 8763

♣ AQJ92

South:

♠ KT84

♥ Q2

♦ AK52

♣ K54

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 317

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q63

♥ AK3

♦ K63

♣ QJ54

South:

♠ KJ5

♥ QT2

♦ T75

♣ K763

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 318

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J43

♥ J76

♦ KT75

♣ A86

South:

♠ AK7

♥ AT92

♦ A9

♣ T754

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 319

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3♠ North

North:

♠ AT75

♥ AQJ6

♦ A9

♣ 654

South:

♠ 8642

♥ 972

♦ Q75

♣ AK8

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

1. Stayman

### Board: 320

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A6

♥ T763

♦ AT7

♣ J865

South:

♠ T5

♥ AKQJ

♦ J62

♣ A743

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

1. Stayman



<b>Board: 321</b>	♠ AK8	You are dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: None	♦ Q8753	
HCP: 15+1	♣ A4	

---

<b>Board: 322</b>	♠ T62	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 9+1	♣ AJ985	

---

<b>Board: 323</b>	♠ A5	You are dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 15+1	♣ AT974	

---

<b>Board: 324</b>	♠ 83	Partner is dealer.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: Both	♦ J963	
HCP: 8	♣ T75	

---

<b>Board: 325</b>	♠ KQ86	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ Q43	
HCP: 15	♣ QT74	

## Both hands (Answers Page)

### Board: 321

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ AK8

♥ QT9

♦ Q8753

♣ A4

South:

♠ J754

♥ A7

♦ J9

♣ K8765

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

1. Stayman

### Board: 322

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ T62

♥ 73

♦ A72

♣ AJ985

South:

♠ AKQJ

♥ JT5

♦ KJ65

♣ 74

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 323

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A5

♥ KT8

♦ A62

♣ AT974

South:

♠ QT84

♥ Q732

♦ Q4

♣ K63

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

1. Stayman

### Board: 324

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ 83

♥ AKT4

♦ J963

♣ T75

South:

♠ KQ7

♥ J732

♦ KQT

♣ A94

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

1. Stayman

### Board: 325

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ86

♥ AQ

♦ Q43

♣ QT74

South:

♠ T32

♥ 8632

♦ KJ86

♣ A9

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

1. Stayman

<b>Board: 321</b>	♠ J754	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ J9	
HCP: 9+1	♣ K8765	

---

<b>Board: 322</b>	♠ AKQJ	You are dealer.
Dealer: South	♥ JT5	The opponents are silent.
Vul: N-S	♦ KJ65	
HCP: 15	♣ 74	

---

<b>Board: 323</b>	♠ QT84	Partner is dealer.
Dealer: North	♥ Q732	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 9	♣ K63	

---

<b>Board: 324</b>	♠ KQ7	You are dealer.
Dealer: South	♥ J732	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 15	♣ A94	

---

<b>Board: 325</b>	♠ T32	Partner is dealer.
Dealer: North	♥ 8632	The opponents are silent.
Vul: N-S	♦ KJ86	
HCP: 8	♣ A9	

## Both hands (Answers Page)

### Board: 321

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 3NT South

North:

♠ AK8

♥ QT9

♦ Q8753

♣ A4

South:

♠ J754

♥ A7

♦ J9

♣ K8765

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

1. Stayman

### Board: 322

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ T62

♥ 73

♦ A72

♣ AJ985

South:

♠ AKQJ

♥ JT5

♦ KJ65

♣ 74

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 323

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ A5

♥ KT8

♦ A62

♣ AT974

South:

♠ QT84

♥ Q732

♦ Q4

♣ K63

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

1. Stayman

### Board: 324

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ 83

♥ AKT4

♦ J963

♣ T75

South:

♠ KQ7

♥ J732

♦ KQT

♣ A94

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

1. Stayman

### Board: 325

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ KQ86

♥ AQ

♦ Q43

♣ QT74

South:

♠ T32

♥ 8632

♦ KJ86

♣ A9

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

1. Stayman

<b>Board: 326</b>	♠ AJT2	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: E-W	♦ 9653	
HCP: 9	♣ KJ2	

---

<b>Board: 327</b>	♠ K3	You are dealer.
Dealer: North	♥ AK8	The opponents are silent.
Vul: Both	♦ A983	
HCP: 15	♣ JT74	

---

<b>Board: 328</b>	♠ Q8	Partner is dealer.
Dealer: South	♥ K943	The opponents are silent.
Vul: None	♦ J65	
HCP: 8	♣ Q862	

---

<b>Board: 329</b>	♠ KT93	You are dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 15	♣ K43	

---

<b>Board: 330</b>	♠ AK3	Partner is dealer.
Dealer: South	♥ T64	The opponents are silent.
Vul: Both	♦ 8732	
HCP: 9	♣ Q83	

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AJT2

♥ 43

♦ 9653

♣ KJ2

South:

♠ 64

♥ KJT5

♦ AK4

♣ A954

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

### Board: 327

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K3

♥ AK8

♦ A983

♣ JT74

South:

♠ A962

♥ T753

♦ QJ7

♣ Q2

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 328

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ Q8

♥ K943

♦ J65

♣ Q862

South:

♠ KJ2

♥ 76

♦ A873

♣ AK43

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 329

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3♠ North

North:

♠ KT93

♥ AK32

♦ Q2

♣ K43

South:

♠ QJ74

♥ J7

♦ J76

♣ QJT7

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

Pass 3♠ All Pass

1. Stayman

### Board: 330

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AK3

♥ T64

♦ 8732

♣ Q83

South:

♠ Q752

♥ Q983

♦ AK

♣ A54

W N E S

Pass 2NT All Pass

Pass 2NT All Pass

<b>Board: 326</b>	♠ 64	You are dealer.
Dealer: South	♥ KJT5	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 15	♣ A954	

---

<b>Board: 327</b>	♠ A962	Partner is dealer.
Dealer: North	♥ T753	The opponents are silent.
Vul: Both	♦ QJ7	
HCP: 9	♣ Q2	

---

<b>Board: 328</b>	♠ KJ2	You are dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ A873	
HCP: 15	♣ AK43	

---

<b>Board: 329</b>	♠ QJ74	Partner is dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: E-W	♦ J76	
HCP: 8	♣ QJT7	

---

<b>Board: 330</b>	♠ Q752	You are dealer.
Dealer: South	♥ Q983	The opponents are silent.
Vul: Both	♦ AK	
HCP: 15	♣ A54	

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AJT2

♥ 43

♦ 9653

♣ KJ2

South:

♠ 64

♥ KJT5

♦ AK4

♣ A954

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

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

1. Stayman

### Board: 327

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ K3

♥ AK8

♦ A983

♣ JT74

South:

♠ A962

♥ T753

♦ QJ7

♣ Q2

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 328

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ Q8

♥ K943

♦ J65

♣ Q862

South:

♠ KJ2

♥ 76

♦ A873

♣ AK43

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 329

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3♠ North

North:

♠ KT93

♥ AK32

♦ Q2

♣ K43

South:

♠ QJ74

♥ J7

♦ J76

♣ QJT7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	2NT
------	----	------	-----

Pass	3♠	All Pass	
------	----	----------	--

1. Stayman

### Board: 330

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ AK3

♥ T64

♦ 8732

♣ Q83

South:

♠ Q752

♥ Q983

♦ AK

♣ A54

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--



<b>Board: 331</b>	♠ QJ9	You are dealer.
Dealer: North	♥ AKJ2	The opponents are silent.
Vul: None	♦ J2	
HCP: 15	♣ KT84	

---

<b>Board: 332</b>	♠ A94	Partner is dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: N-S	♦ JT95	
HCP: 8	♣ T76	

---

<b>Board: 333</b>	♠ KQT6	You are dealer.
Dealer: North	♥ KT86	The opponents are silent.
Vul: Both	♦ 64	
HCP: 15	♣ AK4	

---

<b>Board: 334</b>	♠ Q52	Partner is dealer.
Dealer: South	♥ AQ85	The opponents are silent.
Vul: None	♦ J4	
HCP: 9	♣ 9532	

---

<b>Board: 335</b>	♠ 76	You are dealer.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ KQJ5	
HCP: 15	♣ QT84	

## Both hands (Answers Page)

### Board: 331

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ QJ9

♥ AKJ2

♦ J2

♣ KT84

South:

♠ 54

♥ 74

♦ KQT94

♣ A963

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 332

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ A94

♥ K75

♦ JT95

♣ T76

South:

♠ KT8

♥ AJT

♦ Q2

♣ AJ432

W	N	E	S
Pass	3NT	All Pass	1NT

### Board: 333

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KQT6

♥ KT86

♦ 64

♣ AK4

South:

♠ J9

♥ Q74

♦ AJ953

♣ T63

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 334

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q52

♥ AQ85

♦ J4

♣ 9532

South:

♠ K873

♥ KJ7

♦ AT6

♣ A84

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

### Board: 335

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ 76

♥ AK8

♦ KQJ5

♣ QT84

South:

♠ AQJ8

♥ T653

♦ 96

♣ J52

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

<b>Board: 331</b>	♠ 54	Partner is dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: None	♦ KQT94	
HCP: 9+1	♣ A963	

---

<b>Board: 332</b>	♠ KT8	You are dealer.
Dealer: South	♥ AJT	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 15+1	♣ AJ432	

---

<b>Board: 333</b>	♠ J9	Partner is dealer.
Dealer: North	♥ Q74	The opponents are silent.
Vul: Both	♦ AJ953	
HCP: 8+1	♣ T63	

---

<b>Board: 334</b>	♠ K873	You are dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: None	♦ AT6	
HCP: 15	♣ A84	

---

<b>Board: 335</b>	♠ AQJ8	Partner is dealer.
Dealer: North	♥ T653	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 8	♣ J52	

## Both hands (Answers Page)

### Board: 331

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ QJ9

♥ AKJ2

♦ J2

♣ KT84

South:

♠ 54

♥ 74

♦ KQT94

♣ A963

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 332

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ A94

♥ K75

♦ JT95

♣ T76

South:

♠ KT8

♥ AJT

♦ Q2

♣ AJ432

W	N	E	S
Pass	3NT	All Pass	1NT

### Board: 333

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KQT6

♥ KT86

♦ 64

♣ AK4

South:

♠ J9

♥ Q74

♦ AJ953

♣ T63

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 334

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q52

♥ AQ85

♦ J4

♣ 9532

South:

♠ K873

♥ KJ7

♦ AT6

♣ A84

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

### Board: 335

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ 76

♥ AK8

♦ KQJ5

♣ QT84

South:

♠ AQJ8

♥ T653

♦ 96

♣ J52

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

**Board: 336**

♠ J32

Partner is dealer.

Dealer: South

♥ K942

The opponents are silent.

Vul: E-W

♦ A76

HCP: 9

♣ J87

**Board: 337**

♠ KJT6

Partner is dealer.

Dealer: South

♥ 753

East (LHO) Doubles 2♣ if possible.

Vul: None

♦ KJT7

HCP: 8

♣ 82

**Board: 338**

♠ 72

Partner is dealer.

Dealer: South

♥ K432

The opponents are silent.

Vul: N-S

♦ KJ

HCP: 8+1

♣ JT987

**Board: 339**

♠ Q93

You are dealer.

Dealer: North

♥ AJ

The opponents are silent.

Vul: E-W

♦ AK76

HCP: 15

♣ J942

**Board: 340**

♠ A754

Partner is dealer.

Dealer: South

♥ QT9

The opponents are silent.

Vul: Both

♦ QT42

HCP: 8

♣ 95

## Both hands (Answers Page)

### Board: 336

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ J32

♥ K942

♦ A76

♣ J87

South:

♠ K64

♥ AJ65

♦ KQ

♣ Q964

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 337

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2♣XX North

North:

♠ KJT6

♥ 753

♦ KJT7

♣ 82

South:

♠ AQ3

♥ K9

♦ Q64

♣ KJT43

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	X	XX
------	-----------------	---	----

All Pass

1. Stayman

### Board: 338

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ 72

♥ K432

♦ KJ

♣ JT987

South:

♠ T64

♥ Q6

♦ AQ74

♣ AK43

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 339

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q93

♥ AJ

♦ AK76

♣ J942

South:

♠ AT2

♥ KQ65

♦ 932

♣ T76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 340

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ A754

♥ QT9

♦ QT42

♣ 95

South:

♠ KT3

♥ AK2

♦ J873

♣ A64

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 336</b>	♠ K64	You are dealer.
Dealer: South	♥ AJ65	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 15	♣ Q964	

---

<b>Board: 337</b>	♠ AQ3	You are dealer.
Dealer: South	♥ K9	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ Q64	
HCP: 15+1	♣ KJT43	

---

<b>Board: 338</b>	♠ T64	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: N-S	♦ AQ74	
HCP: 15	♣ AK43	

---

<b>Board: 339</b>	♠ AT2	Partner is dealer.
Dealer: North	♥ KQ65	The opponents are silent.
Vul: E-W	♦ 932	
HCP: 9	♣ T76	

---

<b>Board: 340</b>	♠ KT3	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: Both	♦ J873	
HCP: 15	♣ A64	

## Both hands (Answers Page)

### Board: 336

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ J32

♥ K942

♦ A76

♣ J87

South:

♠ K64

♥ AJ65

♦ KQ

♣ Q964

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 337

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 2♣XX North

North:

♠ KJT6

♥ 753

♦ KJT7

♣ 82

South:

♠ AQ3

♥ K9

♦ Q64

♣ KJT43

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	X	XX
------	-----------------	---	----

All Pass

1. Stayman

### Board: 338

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ 72

♥ K432

♦ KJ

♣ JT987

South:

♠ T64

♥ Q6

♦ AQ74

♣ AK43

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 339

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ Q93

♥ AJ

♦ AK76

♣ J942

South:

♠ AT2

♥ KQ65

♦ 932

♣ T76

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 340

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ A754

♥ QT9

♦ QT42

♣ 95

South:

♠ KT3

♥ AK2

♦ J873

♣ A64

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman



<b>Board: 341</b>	♠ AQJ2	You are dealer.
Dealer: North	♥ A85	The opponents are silent.
Vul: N-S	♦ A932	
HCP: 15	♣ 84	

---

<b>Board: 342</b>	♠ A32	Partner is dealer.
Dealer: South	♥ J943	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 9	♣ A976	

---

<b>Board: 343</b>	♠ AJ7	You are dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: Both	♦ A643	
HCP: 15	♣ Q42	

---

<b>Board: 344</b>	♠ AKJ	Partner is dealer.
Dealer: South	♥ 953	The opponents are silent.
Vul: None	♦ J843	
HCP: 9	♣ 753	

---

<b>Board: 345</b>	♠ Q74	You are dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: E-W	♦ AK97	
HCP: 15	♣ K54	

## Both hands (Answers Page)

### Board: 341

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AQJ2

♥ A85

♦ A932

♣ 84

South:

♠ 963

♥ K7

♦ QJ864

♣ K72

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 342

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A32

♥ J943

♦ 84

♣ A976

South:

♠ KQ75

♥ Q72

♦ AQJ2

♣ J4

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

### Board: 343

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AJ7

♥ A72

♦ A643

♣ Q42

South:

♠ Q84

♥ T653

♦ K98

♣ K65

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

### Board: 344

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AKJ

♥ 953

♦ J843

♣ 753

South:

♠ T4

♥ AQ7

♦ KQT5

♣ A942

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 345

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ Q74

♥ K76

♦ AK97

♣ K54

South:

♠ KT

♥ AJ83

♦ T63

♣ T762

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

<b>Board: 341</b>	♠ 963	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ QJ864	
HCP: 9+1	♣ K72	

---

<b>Board: 342</b>	♠ KQ75	You are dealer.
Dealer: South	♥ Q72	The opponents are silent.
Vul: E-W	♦ AQJ2	
HCP: 15	♣ J4	

---

<b>Board: 343</b>	♠ Q84	Partner is dealer.
Dealer: North	♥ T653	The opponents are silent.
Vul: Both	♦ K98	
HCP: 8	♣ K65	

---

<b>Board: 344</b>	♠ T4	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: None	♦ KQT5	
HCP: 15	♣ A942	

---

<b>Board: 345</b>	♠ KT	Partner is dealer.
Dealer: North	♥ AJ83	The opponents are silent.
Vul: E-W	♦ T63	
HCP: 8	♣ T762	

## Both hands (Answers Page)

### Board: 341

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AQJ2

♥ A85

♦ A932

♣ 84

South:

♠ 963

♥ K7

♦ QJ864

♣ K72

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 342

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ A32

♥ J943

♦ 84

♣ A976

South:

♠ KQ75

♥ Q72

♦ AQJ2

♣ J4

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

### Board: 343

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AJ7

♥ A72

♦ A643

♣ Q42

South:

♠ Q84

♥ T653

♦ K98

♣ K65

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

### Board: 344

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ AKJ

♥ 953

♦ J843

♣ 753

South:

♠ T4

♥ AQ7

♦ KQT5

♣ A942

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 345

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ Q74

♥ K76

♦ AK97

♣ K54

South:

♠ KT

♥ AJ83

♦ T63

♣ T762

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

<b>Board: 346</b>	♠ T62	Partner is dealer.
Dealer: South	♥ Q842	The opponents are silent.
Vul: Both	♦ Q96	
HCP: 8	♣ A95	

---

<b>Board: 347</b>	♠ AK85	You are dealer.
Dealer: North	♥ K652	The opponents are silent.
Vul: None	♦ T4	
HCP: 15	♣ KQ4	

---

<b>Board: 348</b>	♠ KT	Partner is dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: N-S	♦ K975	
HCP: 8	♣ T863	

---

<b>Board: 349</b>	♠ KQJT	You are dealer.
Dealer: North	♥ J76	The opponents are silent.
Vul: Both	♦ QJ4	
HCP: 15	♣ KQ4	

---

<b>Board: 350</b>	♠ AT5	Partner is dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: None	♦ 542	
HCP: 8+1	♣ KJT82	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T62

♥ Q842

♦ Q96

♣ A95

South:

♠ Q3

♥ AJ6

♦ AJ85

♣ QJ74

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 347

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ AK85

♥ K652

♦ T4

♣ KQ4

South:

♠ Q97

♥ J73

♦ AQ652

♣ T3

W N E S

1NT Pass 2NT

All Pass

### Board: 348

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KT

♥ Q52

♦ K975

♣ T863

South:

♠ J96

♥ K7

♦ AQ63

♣ KQ42

W N E S

1NT

Pass 2NT All Pass

### Board: 349

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KQJT

♥ J76

♦ QJ4

♣ KQ4

South:

♠ A85

♥ 92

♦ AT762

♣ 986

W N E S

1NT Pass 2NT

All Pass

### Board: 350

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT5

♥ T5

♦ 542

♣ KJT82

South:

♠ QJ32

♥ K97

♦ AKQT

♣ 94

W N E S

1NT

Pass 2NT All Pass

<b>Board: 346</b>	♠ Q3	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: Both	♦ AJ85	
HCP: 15	♣ QJ74	

---

<b>Board: 347</b>	♠ Q97	Partner is dealer.
Dealer: North	♥ J73	The opponents are silent.
Vul: None	♦ AQ652	
HCP: 9+1	♣ T3	

---

<b>Board: 348</b>	♠ J96	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ AQ63	
HCP: 15	♣ KQ42	

---

<b>Board: 349</b>	♠ A85	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: Both	♦ AT762	
HCP: 8+1	♣ 986	

---

<b>Board: 350</b>	♠ QJ32	You are dealer.
Dealer: South	♥ K97	The opponents are silent.
Vul: None	♦ AKQT	
HCP: 15	♣ 94	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T62

♥ Q842

♦ Q96

♣ A95

South:

♠ Q3

♥ AJ6

♦ AJ85

♣ QJ74

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 347

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ AK85

♥ K652

♦ T4

♣ KQ4

South:

♠ Q97

♥ J73

♦ AQ652

♣ T3

W N E S

1NT Pass 2NT

All Pass

### Board: 348

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ KT

♥ Q52

♦ K975

♣ T863

South:

♠ J96

♥ K7

♦ AQ63

♣ KQ42

W N E S

1NT

Pass 2NT All Pass

### Board: 349

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KQJT

♥ J76

♦ QJ4

♣ KQ4

South:

♠ A85

♥ 92

♦ AT762

♣ 986

W N E S

1NT Pass 2NT

All Pass

### Board: 350

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AT5

♥ T5

♦ 542

♣ KJT82

South:

♠ QJ32

♥ K97

♦ AKQT

♣ 94

W N E S

1NT

Pass 2NT All Pass



<b>Board: 351</b>	♠ A632	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ T952	
HCP: 15	♣ A42	

---

<b>Board: 352</b>	♠ KJ65	Partner is dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ A832	
HCP: 8	♣ T92	

---

<b>Board: 353</b>	♠ K96	You are dealer.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: None	♦ 73	
HCP: 15	♣ AJ94	

---

<b>Board: 354</b>	♠ KQ4	Partner is dealer.
Dealer: South	♥ 8762	The opponents are silent.
Vul: N-S	♦ A732	
HCP: 9	♣ T8	

---

<b>Board: 355</b>	♠ J972	You are dealer.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ A974	
HCP: 15	♣ K4	

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ A632	♠ T74		1NT	Pass	3NT
Vul: N-S	♥ AK	♥ 964	All Pass			
North HCP: 15	♦ T952	♦ AQJ76				
South HCP: 9+1	♣ A42	♣ Q7				
Contract: 3NT South						

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ KJ65	♠ 983				1NT
Vul: E-W	♥ T2	♥ K9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ A832	♦ K95	Pass	2NT	All Pass	
South HCP: 15+1	♣ T92	♣ AKQ64				
Contract: 2NT North			1. Stayman			

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ JT4		1NT	Pass	2NT
Vul: None	♥ AQJ4	♥ 953	All Pass			
North HCP: 15	♦ 73	♦ AQ2				
South HCP: 9	♣ AJ94	♣ Q632				
Contract: 2NT South						

### Board: 354

	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ A75				1NT
Vul: N-S	♥ 8762	♥ Q53	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ A732	♦ K4	Pass	3NT	All Pass	
South HCP: 15+1	♣ T8	♣ AQ643				
Contract: 3NT North			1. Stayman			

### Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ J972	♠ K64		1NT	Pass	2NT
Vul: E-W	♥ AK5	♥ J83	All Pass			
North HCP: 15	♦ A974	♦ KQ85				
South HCP: 9	♣ K4	♣ 532				
Contract: 2NT South						

<b>Board: 351</b>	♠ T74	Partner is dealer.
Dealer: North	♥ 964	The opponents are silent.
Vul: N-S	♦ AQJ76	
HCP: 9+1	♣ Q7	

---

<b>Board: 352</b>	♠ 983	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 15+1	♣ AKQ64	

---

<b>Board: 353</b>	♠ JT4	Partner is dealer.
Dealer: North	♥ 953	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 9	♣ Q632	

---

<b>Board: 354</b>	♠ A75	You are dealer.
Dealer: South	♥ Q53	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 15+1	♣ AQ643	

---

<b>Board: 355</b>	♠ K64	Partner is dealer.
Dealer: North	♥ J83	The opponents are silent.
Vul: E-W	♦ KQ85	
HCP: 9	♣ 532	

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ A632	♠ T74		1NT	Pass	3NT
Vul: N-S	♥ AK	♥ 964	All Pass			
North HCP: 15	♦ T952	♦ AQJ76				
South HCP: 9+1	♣ A42	♣ Q7				
Contract: 3NT South						

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ KJ65	♠ 983				1NT
Vul: E-W	♥ T2	♥ K9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ A832	♦ K95	Pass	2NT	All Pass	
South HCP: 15+1	♣ T92	♣ AKQ64				
Contract: 2NT North			1. Stayman			

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ JT4		1NT	Pass	2NT
Vul: None	♥ AQJ4	♥ 953	All Pass			
North HCP: 15	♦ 73	♦ AQ2				
South HCP: 9	♣ AJ94	♣ Q632				
Contract: 2NT South						

### Board: 354

	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ A75				1NT
Vul: N-S	♥ 8762	♥ Q53	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ A732	♦ K4	Pass	3NT	All Pass	
South HCP: 15+1	♣ T8	♣ AQ643				
Contract: 3NT North			1. Stayman			

### Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ J972	♠ K64		1NT	Pass	2NT
Vul: E-W	♥ AK5	♥ J83	All Pass			
North HCP: 15	♦ A974	♦ KQ85				
South HCP: 9	♣ K4	♣ 532				
Contract: 2NT South						

<b>Board: 356</b>	♠ J64	Partner is dealer.
Dealer: South	♥ 9764	The opponents are silent.
Vul: Both	♦ KT	
HCP: 9	♣ KQ63	

---

<b>Board: 357</b>	♠ T943	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 15	♣ Q64	

---

<b>Board: 358</b>	♠ 643	Partner is dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ AT854	
HCP: 9+1	♣ QJ2	

---

<b>Board: 359</b>	♠ J95	You are dealer.
Dealer: North	♥ AKT6	The opponents are silent.
Vul: Both	♦ KJ75	
HCP: 15	♣ K4	

---

<b>Board: 360</b>	♠ K8	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ KQ753	
HCP: 9+1	♣ J872	

## Both hands (Answers Page)

### Board: 356

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ J64

♥ 9764

♦ KT

♣ KQ63

South:

♠ K53

♥ AK83

♦ A5

♣ JT94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 357

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4♠ South

North:

♠ T943

♥ AQ8

♦ AK6

♣ Q64

South:

♠ A872

♥ 73

♦ QT73

♣ K92

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	4♠
------	----	------	----

All Pass

1. Stayman

### Board: 358

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ 643

♥ Q7

♦ AT854

♣ QJ2

South:

♠ AK

♥ A83

♦ KJ97

♣ 9764

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 359

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J95

♥ AKT6

♦ KJ75

♣ K4

South:

♠ 8742

♥ J9

♦ T32

♣ AQJ7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 360

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ K8

♥ 74

♦ KQ753

♣ J872

South:

♠ 74

♥ AK8

♦ AJ84

♣ KT94

W	N	E	S
			1NT

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

<b>Board: 356</b>	♠ K53	You are dealer.
Dealer: South	♥ AK83	The opponents are silent.
Vul: Both	♦ A5	
HCP: 15	♣ JT94	

---

<b>Board: 357</b>	♠ A872	Partner is dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ QT73	
HCP: 9	♣ K92	

---

<b>Board: 358</b>	♠ AK	You are dealer.
Dealer: South	♥ A83	The opponents are silent.
Vul: E-W	♦ KJ97	
HCP: 15	♣ 9764	

---

<b>Board: 359</b>	♠ 8742	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ T32	
HCP: 8	♣ AQJ7	

---

<b>Board: 360</b>	♠ 74	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: None	♦ AJ84	
HCP: 15	♣ KT94	

## Both hands (Answers Page)

### Board: 356

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ J64

♥ 9764

♦ KT

♣ KQ63

South:

♠ K53

♥ AK83

♦ A5

♣ JT94

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 357

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4♠ South

North:

♠ T943

♥ AQ8

♦ AK6

♣ Q64

South:

♠ A872

♥ 73

♦ QT73

♣ K92

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

### Board: 358

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ 643

♥ Q7

♦ AT854

♣ QJ2

South:

♠ AK

♥ A83

♦ KJ97

♣ 9764

W N E S

1NT

Pass 2NT All Pass

### Board: 359

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ J95

♥ AKT6

♦ KJ75

♣ K4

South:

♠ 8742

♥ J9

♦ T32

♣ AQJ7

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Stayman

### Board: 360

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ K8

♥ 74

♦ KQ753

♣ J872

South:

♠ 74

♥ AK8

♦ AJ84

♣ KT94

W N E S

1NT

Pass 3NT All Pass



<b>Board: 361</b>	♠ AQ9	You are dealer.
Dealer: North	♥ 875	West (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ A98	
HCP: 15	♣ AJ94	

---

<b>Board: 362</b>	♠ 75	Partner is dealer.
Dealer: South	♥ 976	The opponents are silent.
Vul: Both	♦ QT3	
HCP: 9+1	♣ AKT52	

---

<b>Board: 363</b>	♠ AKT	You are dealer.
Dealer: North	♥ A965	The opponents are silent.
Vul: None	♦ 95	
HCP: 15	♣ A742	

---

<b>Board: 364</b>	♠ J872	Partner is dealer.
Dealer: South	♥ KT86	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 8	♣ 52	

---

<b>Board: 365</b>	♠ A9	You are dealer.
Dealer: North	♥ AQT9	The opponents are silent.
Vul: Both	♦ KT83	
HCP: 15	♣ Q42	

## Both hands (Answers Page)

### Board: 361

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ KJ54		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ 875	♥ KT9	X	2♦	Pass	2NT
North HCP: 15	♦ A98	♦ Q7	All Pass			
South HCP: 9	♣ AJ94	♣ 7653	1. Stayman			
Contract: 2NT South						

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ32				1NT
Vul: Both	♥ 976	♥ AJ	Pass	3NT	All Pass	
North HCP: 9+1	♦ QT3	♦ K842				
South HCP: 15	♣ AKT52	♣ J64				
Contract: 3NT North						

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 74		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A965	♥ JT82	Pass	2♥	Pass	4♥
North HCP: 15	♦ 95	♦ KQ72	All Pass			
South HCP: 9	♣ A742	♣ K65	1. Stayman			
Contract: 4♥ South						

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ J872	♠ 63				1NT
Vul: N-S	♥ KT86	♥ AQ2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ AT4	♦ 986	Pass	2NT	All Pass	
South HCP: 15+1	♣ 52	♣ AKQ84	1. Stayman			
Contract: 2NT North						

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q8		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQT9	♥ K764	Pass	2♥	Pass	4♥
North HCP: 15	♦ KT83	♦ J642	All Pass			
South HCP: 9	♣ Q42	♣ K86	1. Stayman			
Contract: 4♥ South						

<b>Board: 361</b>	♠ KJ54	Partner is dealer.
Dealer: North	♥ KT9	West (LHO) Doubles 2♣ if possible.
Vul: E-W	♦ Q7	
HCP: 9	♣ 7653	

---

<b>Board: 362</b>	♠ AQ32	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ K842	
HCP: 15	♣ J64	

---

<b>Board: 363</b>	♠ 74	Partner is dealer.
Dealer: North	♥ JT82	The opponents are silent.
Vul: None	♦ KQ72	
HCP: 9	♣ K65	

---

<b>Board: 364</b>	♠ 63	You are dealer.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: N-S	♦ 986	
HCP: 15+1	♣ AKQ84	

---

<b>Board: 365</b>	♠ Q8	Partner is dealer.
Dealer: North	♥ K764	The opponents are silent.
Vul: Both	♦ J642	
HCP: 9	♣ K86	

## Both hands (Answers Page)

### Board: 361

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ KJ54		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ 875	♥ KT9	X	2♦	Pass	2NT
North HCP: 15	♦ A98	♦ Q7	All Pass			
South HCP: 9	♣ AJ94	♣ 7653	1. Stayman			
Contract: 2NT South						

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AQ32				1NT
Vul: Both	♥ 976	♥ AJ	Pass	3NT	All Pass	
North HCP: 9+1	♦ QT3	♦ K842				
South HCP: 15	♣ AKT52	♣ J64				
Contract: 3NT North						

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 74		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A965	♥ JT82	Pass	2♥	Pass	4♥
North HCP: 15	♦ 95	♦ KQ72	All Pass			
South HCP: 9	♣ A742	♣ K65	1. Stayman			
Contract: 4♥ South						

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ J872	♠ 63				1NT
Vul: N-S	♥ KT86	♥ AQ2	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ AT4	♦ 986	Pass	2NT	All Pass	
South HCP: 15+1	♣ 52	♣ AKQ84	1. Stayman			
Contract: 2NT North						

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ Q8		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AQT9	♥ K764	Pass	2♥	Pass	4♥
North HCP: 15	♦ KT83	♦ J642	All Pass			
South HCP: 9	♣ Q42	♣ K86	1. Stayman			
Contract: 4♥ South						

<b>Board: 366</b>	♠ 542	Partner is dealer.
Dealer: South	♥ AJ62	The opponents are silent.
Vul: None	♦ QT5	
HCP: 9	♣ Q95	

---

<b>Board: 367</b>	♠ AJ8	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 15+1	♣ Q9654	

---

<b>Board: 368</b>	♠ KQ52	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: E-W	♦ KT987	
HCP: 8+1	♣ 63	

---

<b>Board: 369</b>	♠ J72	You are dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: None	♦ KQJ7	
HCP: 15	♣ AKJ4	

---

<b>Board: 370</b>	♠ A732	Partner is dealer.
Dealer: South	♥ 9863	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 8	♣ KJ9	

## Both hands (Answers Page)

### Board: 366

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 542

♥ AJ62

♦ QT5

♣ Q95

South:

♠ AQT3

♥ Q83

♦ A7

♣ K642

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

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

1. Stayman

### Board: 367

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ AJ8

♥ Q8

♦ AQ9

♣ Q9654

South:

♠ T742

♥ KJT5

♦ 63

♣ AJ3

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 368

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ KQ52

♥ T4

♦ KT987

♣ 63

South:

♠ A64

♥ KQ6

♦ Q65

♣ KJT4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 369

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J72

♥ 42

♦ KQJ7

♣ AKJ4

South:

♠ Q643

♥ QJ8

♦ A64

♣ 875

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

### Board: 370

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ A732

♥ 9863

♦ T6

♣ KJ9

South:

♠ KQ8

♥ AKJT

♦ Q9

♣ 7432

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 366</b>	♠ AQT3	You are dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ A7	
HCP: 15	♣ K642	

---

<b>Board: 367</b>	♠ T742	Partner is dealer.
Dealer: North	♥ KJT5	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 9	♣ AJ3	

---

<b>Board: 368</b>	♠ A64	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ Q65	
HCP: 15	♣ KJT4	

---

<b>Board: 369</b>	♠ Q643	Partner is dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: None	♦ A64	
HCP: 9	♣ 875	

---

<b>Board: 370</b>	♠ KQ8	You are dealer.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 15	♣ 7432	

## Both hands (Answers Page)

### Board: 366

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 542

♥ AJ62

♦ QT5

♣ Q95

South:

♠ AQT3

♥ Q83

♦ A7

♣ K642

W N E S

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Stayman

### Board: 367

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ AJ8

♥ Q8

♦ AQ9

♣ Q9654

South:

♠ T742

♥ KJT5

♦ 63

♣ AJ3

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 368

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ KQ52

♥ T4

♦ KT987

♣ 63

South:

♠ A64

♥ KQ6

♦ Q65

♣ KJT4

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 369

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J72

♥ 42

♦ KQJ7

♣ AKJ4

South:

♠ Q643

♥ QJ8

♦ A64

♣ 875

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 370

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ A732

♥ 9863

♦ T6

♣ KJ9

South:

♠ KQ8

♥ AKJT

♦ Q9

♣ 7432

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman



<b>Board: 371</b>	♠ JT75	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ 76	
HCP: 15	♣ AQ74	
<hr/>		
<b>Board: 372</b>	♠ J2	Partner is dealer.
Dealer: South	♥ T984	The opponents are silent.
Vul: Both	♦ KT73	
HCP: 8	♣ A73	
<hr/>		
<b>Board: 373</b>	♠ A83	You are dealer.
Dealer: North	♥ 752	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 15+1	♣ KQ843	
<hr/>		
<b>Board: 374</b>	♠ 982	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: E-W	♦ K843	
HCP: 8	♣ KJ65	
<hr/>		
<b>Board: 375</b>	♠ AT98	You are dealer.
Dealer: North	♥ KQ62	West (RHO) Doubles 2♣ if possible.
Vul: Both	♦ AT	
HCP: 15	♣ Q94	

## Both hands (Answers Page)

### Board: 371

	North:	South:	W	N	E	S
Dealer: North	♠ JT75	♠ 32		1NT	Pass	3NT
Vul: E-W	♥ AKJ	♥ 942	All Pass			
North HCP: 15	♦ 76	♦ AKQ3				
South HCP: 9	♣ AQ74	♣ T965				
Contract: 3NT South						

### Board: 372

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ A98				1NT
Vul: Both	♥ T984	♥ AKQ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ KT73	♦ Q952	Pass	2NT	All Pass	
South HCP: 15	♣ A73	♣ 984				
Contract: 2NT North				1. Stayman		

### Board: 373

	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ JT4		1NT	All Pass	
Vul: N-S	♥ 752	♥ 83				
North HCP: 15+1	♦ AQ	♦ K76				
South HCP: 8+1	♣ KQ843	♣ AT952				
Contract: 1NT North						

### Board: 374

	North:	South:	W	N	E	S
Dealer: South	♠ 982	♠ AT6				1NT
Vul: E-W	♥ J6	♥ K852	Pass	2NT	All Pass	
North HCP: 8	♦ K843	♦ A65				
South HCP: 15	♣ KJ65	♣ A74				
Contract: 2NT North						

### Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ AT98	♠ 72		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ62	♥ AJT5	X	2♥	Pass	3♥
North HCP: 15	♦ AT	♦ QJ76	All Pass			
South HCP: 8	♣ Q94	♣ T86				
Contract: 3♥ South				1. Stayman		

<b>Board: 371</b>	♠ 32	Partner is dealer.
Dealer: North	♥ 942	The opponents are silent.
Vul: E-W	♦ AKQ3	
HCP: 9	♣ T965	

---

<b>Board: 372</b>	♠ A98	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ Q952	
HCP: 15	♣ 984	

---

<b>Board: 373</b>	♠ JT4	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 8+1	♣ AT952	

---

<b>Board: 374</b>	♠ AT6	You are dealer.
Dealer: South	♥ K852	The opponents are silent.
Vul: E-W	♦ A65	
HCP: 15	♣ A74	

---

<b>Board: 375</b>	♠ 72	Partner is dealer.
Dealer: North	♥ AJT5	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ QJ76	
HCP: 8	♣ T86	

## Both hands (Answers Page)

### Board: 371

	North:	South:	W	N	E	S
Dealer: North	♠ JT75	♠ 32		1NT	Pass	3NT
Vul: E-W	♥ AKJ	♥ 942	All Pass			
North HCP: 15	♦ 76	♦ AKQ3				
South HCP: 9	♣ AQ74	♣ T965				
Contract: 3NT South						

### Board: 372

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ A98				1NT
Vul: Both	♥ T984	♥ AKQ	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ KT73	♦ Q952	Pass	2NT	All Pass	
South HCP: 15	♣ A73	♣ 984				
Contract: 2NT North				1. Stayman		

### Board: 373

	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ JT4		1NT	All Pass	
Vul: N-S	♥ 752	♥ 83				
North HCP: 15+1	♦ AQ	♦ K76				
South HCP: 8+1	♣ KQ843	♣ AT952				
Contract: 1NT North						

### Board: 374

	North:	South:	W	N	E	S
Dealer: South	♠ 982	♠ AT6				1NT
Vul: E-W	♥ J6	♥ K852	Pass	2NT	All Pass	
North HCP: 8	♦ K843	♦ A65				
South HCP: 15	♣ KJ65	♣ A74				
Contract: 2NT North						

### Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ AT98	♠ 72		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQ62	♥ AJT5	X	2♥	Pass	3♥
North HCP: 15	♦ AT	♦ QJ76	All Pass			
South HCP: 8	♣ Q94	♣ T86				
Contract: 3♥ South				1. Stayman		

<b>Board: 376</b>	♠ 954	Partner is dealer.
Dealer: South	♥ AQ63	The opponents are silent.
Vul: None	♦ K82	
HCP: 9	♣ 972	

---

<b>Board: 377</b>	♠ KT2	You are dealer.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: E-W	♦ AQJ73	
HCP: 15+1	♣ 94	

---

<b>Board: 378</b>	♠ QT73	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ K8543	
HCP: 9+1	♣ J3	

---

<b>Board: 379</b>	♠ KJ72	You are dealer.
Dealer: North	♥ AK5	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 15	♣ 843	

---

<b>Board: 380</b>	♠ T64	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: N-S	♦ AK965	
HCP: 8+1	♣ 965	

## Both hands (Answers Page)

### Board: 376

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 954

♥ AQ63

♦ K82

♣ 972

South:

♠ AT3

♥ K72

♦ A974

♣ KJ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 377

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ KT2

♥ KQ8

♦ AQJ73

♣ 94

South:

♠ 853

♥ T6

♦ 962

♣ AKJT6

W N E S

1NT Pass 2NT

All Pass

### Board: 378

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ QT73

♥ K4

♦ K8543

♣ J3

South:

♠ K4

♥ AJ6

♦ AJT9

♣ Q942

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 379

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ KJ72

♥ AK5

♦ KJ5

♣ 843

South:

♠ T65

♥ T842

♦ Q3

♣ AQT2

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 380

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T64

♥ J8

♦ AK965

♣ 965

South:

♠ AKQ5

♥ 7654

♦ Q83

♣ A4

W N E S

1NT

Pass 2NT All Pass

<b>Board: 376</b>	♠ AT3	You are dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ A974	
HCP: 15	♣ KJ4	

---

<b>Board: 377</b>	♠ 853	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ 962	
HCP: 8+1	♣ AKJT6	

---

<b>Board: 378</b>	♠ K4	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: Both	♦ AJT9	
HCP: 15	♣ Q942	

---

<b>Board: 379</b>	♠ T65	Partner is dealer.
Dealer: North	♥ T842	The opponents are silent.
Vul: None	♦ Q3	
HCP: 8	♣ AQT2	

---

<b>Board: 380</b>	♠ AKQ5	You are dealer.
Dealer: South	♥ 7654	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 15	♣ A4	

## Both hands (Answers Page)

### Board: 376

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 954

♥ AQ63

♦ K82

♣ 972

South:

♠ AT3

♥ K72

♦ A974

♣ KJ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 377

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ KT2

♥ KQ8

♦ AQJ73

♣ 94

South:

♠ 853

♥ T6

♦ 962

♣ AKJT6

W N E S

1NT Pass 2NT

All Pass

### Board: 378

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ QT73

♥ K4

♦ K8543

♣ J3

South:

♠ K4

♥ AJ6

♦ AJT9

♣ Q942

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Stayman

### Board: 379

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ KJ72

♥ AK5

♦ KJ5

♣ 843

South:

♠ T65

♥ T842

♦ Q3

♣ AQT2

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

### Board: 380

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T64

♥ J8

♦ AK965

♣ 965

South:

♠ AKQ5

♥ 7654

♦ Q83

♣ A4

W N E S

1NT

Pass 2NT All Pass



<b>Board: 381</b>	♠ Q9	You are dealer.
Dealer: North	♥ AT98	The opponents are silent.
Vul: Both	♦ AQ85	
HCP: 15	♣ K42	

---

<b>Board: 382</b>	♠ 872	Partner is dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ J953	
HCP: 8	♣ AQJ7	

---

<b>Board: 383</b>	♠ 76	You are dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: N-S	♦ AT5	
HCP: 15+1	♣ AKJ84	

---

<b>Board: 384</b>	♠ KJ74	Partner is dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: E-W	♦ A985	
HCP: 8	♣ 872	

---

<b>Board: 385</b>	♠ KQ8	You are dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: None	♦ AT	
HCP: 15	♣ 9642	

## Both hands (Answers Page)

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AJT		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AT98	♥ QJ52	Pass	2♥	All Pass	
North HCP: 15	♦ AQ85	♦ 764				
South HCP: 8	♣ K42	♣ 986				
Contract: 2♥ North				1. Stayman		

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ KT4				1NT
Vul: None	♥ 87	♥ AKQ5	Pass	2NT	All Pass	
North HCP: 8	♦ J953	♦ K87				
South HCP: 15	♣ AQJ7	♣ 432				
Contract: 2NT North						

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ QJ2		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K94	♥ QJ32	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AT5	♦ Q943	All Pass			
South HCP: 8	♣ AKJ84	♣ T7				
Contract: 2NT South				1. Stayman		

### Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ KJ74	♠ A3				1NT
Vul: E-W	♥ T6	♥ AQ83	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ A985	♦ KQ76	Pass	2NT	All Pass	
South HCP: 15	♣ 872	♣ 654				
Contract: 2NT North				1. Stayman		

### Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ T4		1NT	Pass	2NT
Vul: None	♥ AQ86	♥ J52	All Pass			
North HCP: 15	♦ AT	♦ KQJ6				
South HCP: 9	♣ 9642	♣ Q753				
Contract: 2NT South						

<b>Board: 381</b>	♠ AJT	Partner is dealer.
Dealer: North	♥ QJ52	The opponents are silent.
Vul: Both	♦ 764	
HCP: 8	♣ 986	

---

<b>Board: 382</b>	♠ KT4	You are dealer.
Dealer: South	♥ AKQ5	The opponents are silent.
Vul: None	♦ K87	
HCP: 15	♣ 432	

---

<b>Board: 383</b>	♠ QJ2	Partner is dealer.
Dealer: North	♥ QJ32	The opponents are silent.
Vul: N-S	♦ Q943	
HCP: 8	♣ T7	

---

<b>Board: 384</b>	♠ A3	You are dealer.
Dealer: South	♥ AQ83	The opponents are silent.
Vul: E-W	♦ KQ76	
HCP: 15	♣ 654	

---

<b>Board: 385</b>	♠ T4	Partner is dealer.
Dealer: North	♥ J52	The opponents are silent.
Vul: None	♦ KQJ6	
HCP: 9	♣ Q753	

## Both hands (Answers Page)

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AJT		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AT98	♥ QJ52	Pass	2♥	All Pass	
North HCP: 15	♦ AQ85	♦ 764				
South HCP: 8	♣ K42	♣ 986				
Contract: 2♥ North				1. Stayman		

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ KT4				1NT
Vul: None	♥ 87	♥ AKQ5	Pass	2NT	All Pass	
North HCP: 8	♦ J953	♦ K87				
South HCP: 15	♣ AQJ7	♣ 432				
Contract: 2NT North						

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ QJ2		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ K94	♥ QJ32	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ AT5	♦ Q943	All Pass			
South HCP: 8	♣ AKJ84	♣ T7				
Contract: 2NT South				1. Stayman		

### Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ KJ74	♠ A3				1NT
Vul: E-W	♥ T6	♥ AQ83	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ A985	♦ KQ76	Pass	2NT	All Pass	
South HCP: 15	♣ 872	♣ 654				
Contract: 2NT North				1. Stayman		

### Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ T4		1NT	Pass	2NT
Vul: None	♥ AQ86	♥ J52	All Pass			
North HCP: 15	♦ AT	♦ KQJ6				
South HCP: 9	♣ 9642	♣ Q753				
Contract: 2NT South						

<b>Board: 386</b>	♠ J73	Partner is dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ T542	
HCP: 8	♣ K98	

---

<b>Board: 387</b>	♠ AQ	You are dealer.
Dealer: North	♥ A98	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 15+1	♣ Q8743	

---

<b>Board: 388</b>	♠ T753	Partner is dealer.
Dealer: South	♥ A73	The opponents are silent.
Vul: Both	♦ KQT6	
HCP: 9	♣ T3	

---

<b>Board: 389</b>	♠ KQJ6	You are dealer.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 15	♣ 842	

---

<b>Board: 390</b>	♠ AT42	Partner is dealer.
Dealer: South	♥ JT75	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 8	♣ K2	

## Both hands (Answers Page)

### Board: 386

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J73

♥ A96

♦ T542

♣ K98

South:

♠ Q92

♥ Q53

♦ AK9

♣ AT64

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 387

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AQ

♥ A98

♦ KT3

♣ Q8743

South:

♠ K963

♥ 73

♦ J87

♣ KJ95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 388

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T753

♥ A73

♦ KQT6

♣ T3

South:

♠ 62

♥ KQ94

♦ A985

♣ AQ4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

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

1. Stayman

### Board: 389

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3♠ South

North:

♠ KQJ6

♥ AK8

♦ QT4

♣ 842

South:

♠ 8542

♥ T94

♦ K75

♣ AJ9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	3♠
------	----	------	----

All Pass

1. Stayman

### Board: 390

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ AT42

♥ JT75

♦ T93

♣ K2

South:

♠ K3

♥ A84

♦ KJ864

♣ AT4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

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

1. Stayman

<b>Board: 386</b>	♠ Q92	You are dealer.
Dealer: South	♥ Q53	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 15	♣ AT64	

---

<b>Board: 387</b>	♠ K963	Partner is dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: E-W	♦ J87	
HCP: 8	♣ KJ95	

---

<b>Board: 388</b>	♠ 62	You are dealer.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: Both	♦ A985	
HCP: 15	♣ AQ4	

---

<b>Board: 389</b>	♠ 8542	Partner is dealer.
Dealer: North	♥ T94	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 8	♣ AJ9	

---

<b>Board: 390</b>	♠ K3	You are dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: E-W	♦ KJ864	
HCP: 15+1	♣ AT4	

## Both hands (Answers Page)

### Board: 386

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J73

♥ A96

♦ T542

♣ K98

South:

♠ Q92

♥ Q53

♦ AK9

♣ AT64

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 387

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AQ

♥ A98

♦ KT3

♣ Q8743

South:

♠ K963

♥ 73

♦ J87

♣ KJ95

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 388

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ T753

♥ A73

♦ KQT6

♣ T3

South:

♠ 62

♥ KQ94

♦ A985

♣ AQ4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

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

1. Stayman

### Board: 389

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 3♠ South

North:

♠ KQJ6

♥ AK8

♦ QT4

♣ 842

South:

♠ 8542

♥ T94

♦ K75

♣ AJ9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	3♠
------	----	------	----

All Pass

1. Stayman

### Board: 390

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 3NT North

North:

♠ AT42

♥ JT75

♦ T93

♣ K2

South:

♠ K3

♥ A84

♦ KJ864

♣ AT4

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

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

1. Stayman



<b>Board: 391</b>	♠ A643	You are dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 15	♣ AJT4	

---

<b>Board: 392</b>	♠ Q952	Partner is dealer.
Dealer: South	♥ QT85	The opponents are silent.
Vul: None	♦ 53	
HCP: 8	♣ A86	

---

<b>Board: 393</b>	♠ AJ54	You are dealer.
Dealer: North	♥ 843	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 15	♣ AK94	

---

<b>Board: 394</b>	♠ KJ6	You are dealer.
Dealer: North	♥ A52	West (RHO) bids 2 ♦ if possible.
Vul: Both	♦ A86	
HCP: 15	♣ QJT4	

---

<b>Board: 395</b>	♠ A432	You are dealer.
Dealer: North	♥ AJ92	The opponents are silent.
Vul: None	♦ Q85	
HCP: 15	♣ A4	

## Both hands (Answers Page)

### Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ K85		1NT	Pass	3NT
Vul: Both	♥ J9	♥ A53	All Pass			
North HCP: 15	♦ KQ8	♦ 943				
South HCP: 9	♣ AJT4	♣ Q976				
Contract: 3NT South						

### Board: 392

	North:	South:	W	N	E	S
Dealer: South	♠ Q952	♠ KJ				1NT
Vul: None	♥ QT85	♥ AK32	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 53	♦ Q942	Pass	3♥	All Pass	
South HCP: 15	♣ A86	♣ Q74				
Contract: 3♥ North			1. Stayman			

### Board: 393

	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ K2		1NT	Pass	2NT
Vul: E-W	♥ 843	♥ KJ9	All Pass			
North HCP: 15	♦ K9	♦ T754				
South HCP: 8	♣ AK94	♣ J873				
Contract: 2NT South						

### Board: 394

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT87		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A52	♥ 876	2♦	Pass	Pass	X
North HCP: 15	♦ A86	♦ 92	Pass	3♣	All Pass	
South HCP: 8	♣ QJT4	♣ A862				
Contract: 3♣ North			1. Stayman			

### Board: 395

	North:	South:	W	N	E	S
Dealer: North	♠ A432	♠ Q965		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ92	♥ K5	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q85	♦ JT4	Pass	3♠	All Pass	
South HCP: 8	♣ A4	♣ Q976				
Contract: 3♠ North			1. Stayman			

<b>Board: 391</b>	♠ K85	Partner is dealer.
Dealer: North	♥ A53	The opponents are silent.
Vul: Both	♦ 943	
HCP: 9	♣ Q976	

---

<b>Board: 392</b>	♠ KJ	You are dealer.
Dealer: South	♥ AK32	The opponents are silent.
Vul: None	♦ Q942	
HCP: 15	♣ Q74	

---

<b>Board: 393</b>	♠ K2	Partner is dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: E-W	♦ T754	
HCP: 8	♣ J873	

---

<b>Board: 394</b>	♠ AT87	Partner is dealer.
Dealer: North	♥ 876	West (LHO) bids 2♦ if possible.
Vul: Both	♦ 92	
HCP: 8	♣ A862	

---

<b>Board: 395</b>	♠ Q965	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ JT4	
HCP: 8	♣ Q976	

## Both hands (Answers Page)

### Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ K85		1NT	Pass	3NT
Vul: Both	♥ J9	♥ A53	All Pass			
North HCP: 15	♦ KQ8	♦ 943				
South HCP: 9	♣ AJT4	♣ Q976				
Contract: 3NT South						

### Board: 392

	North:	South:	W	N	E	S
Dealer: South	♠ Q952	♠ KJ				1NT
Vul: None	♥ QT85	♥ AK32	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 8	♦ 53	♦ Q942	Pass	3♥	All Pass	
South HCP: 15	♣ A86	♣ Q74				
Contract: 3♥ North						

1. Stayman

### Board: 393

	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ K2		1NT	Pass	2NT
Vul: E-W	♥ 843	♥ KJ9	All Pass			
North HCP: 15	♦ K9	♦ T754				
South HCP: 8	♣ AK94	♣ J873				
Contract: 2NT South						

### Board: 394

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT87		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ A52	♥ 876	2♦	Pass	Pass	X
North HCP: 15	♦ A86	♦ 92	Pass	3♣	All Pass	
South HCP: 8	♣ QJT4	♣ A862				
Contract: 3♣ North						

1. Stayman

### Board: 395

	North:	South:	W	N	E	S
Dealer: North	♠ A432	♠ Q965		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ92	♥ K5	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q85	♦ JT4	Pass	3♠	All Pass	
South HCP: 8	♣ A4	♣ Q976				
Contract: 3♠ North						

1. Stayman

<b>Board: 396</b>	♠ AT95	Partner is dealer.
Dealer: South	♥ 753	East (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ AT43	
HCP: 9	♣ J5	

---

<b>Board: 397</b>	♠ KQ9	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ Q987	
HCP: 15	♣ K842	

---

<b>Board: 398</b>	♠ AQ3	Partner is dealer.
Dealer: South	♥ T862	The opponents are silent.
Vul: None	♦ Q86	
HCP: 8	♣ 863	

---

<b>Board: 399</b>	♠ AJ7	You are dealer.
Dealer: North	♥ K762	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 15	♣ AK54	

---

<b>Board: 400</b>	♠ J87	Partner is dealer.
Dealer: South	♥ T962	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 9	♣ A53	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3 ♠ North

North:

♠ AT95

♥ 753

♦ AT43

♣ J5

South:

♠ K642

♥ AJ8

♦ K65

♣ A64

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	X	2 ♠
------	------------------	---	-----

Pass	3 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 397

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KQ9

♥ KQ

♦ Q987

♣ K842

South:

♠ T54

♥ 743

♦ AKT65

♣ Q9

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 398

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2 ♥ South

North:

♠ AQ3

♥ T862

♦ Q86

♣ 863

South:

♠ KT2

♥ AK54

♦ 74

♣ AJ42

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

All Pass

1. Stayman

### Board: 399

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ AJ7

♥ K762

♦ 73

♣ AK54

South:

♠ KT85

♥ 53

♦ AJ985

♣ 62

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♥	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 400

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J87

♥ T962

♦ A64

♣ A53

South:

♠ K652

♥ AQ

♦ KJ3

♣ QT42

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

<b>Board: 396</b>	♠ K642	You are dealer.
Dealer: South	♥ AJ8	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ K65	
HCP: 15	♣ A64	

---

<b>Board: 397</b>	♠ T54	Partner is dealer.
Dealer: North	♥ 743	The opponents are silent.
Vul: Both	♦ AKT65	
HCP: 9+1	♣ Q9	

---

<b>Board: 398</b>	♠ KT2	You are dealer.
Dealer: South	♥ AK54	The opponents are silent.
Vul: None	♦ 74	
HCP: 15	♣ AJ42	

---

<b>Board: 399</b>	♠ KT85	Partner is dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ AJ985	
HCP: 8+1	♣ 62	

---

<b>Board: 400</b>	♠ K652	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 15	♣ QT42	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3 ♠ North

North:

♠ AT95

♥ 753

♦ AT43

♣ J5

South:

♠ K642

♥ AJ8

♦ K65

♣ A64

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	X	2 ♠
------	------------------	---	-----

Pass	3 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 397

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KQ9

♥ KQ

♦ Q987

♣ K842

South:

♠ T54

♥ 743

♦ AKT65

♣ Q9

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 398

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2 ♥ South

North:

♠ AQ3

♥ T862

♦ Q86

♣ 863

South:

♠ KT2

♥ AK54

♦ 74

♣ AJ42

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

All Pass

1. Stayman

### Board: 399

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ AJ7

♥ K762

♦ 73

♣ AK54

South:

♠ KT85

♥ 53

♦ AJ985

♣ 62

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♥	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 400

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ J87

♥ T962

♦ A64

♣ A53

South:

♠ K652

♥ AQ

♦ KJ3

♣ QT42

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
------	------------------	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman



<b>Board: 401</b>	♠ T53	You are dealer.
Dealer: North	♥ AKJT	The opponents are silent.
Vul: None	♦ Q52	
HCP: 15	♣ AJ4	

---

<b>Board: 402</b>	♠ A743	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ JT54	
HCP: 9	♣ JT6	

---

<b>Board: 403</b>	♠ A86	You are dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ KQ75	
HCP: 15	♣ K854	

---

<b>Board: 404</b>	♠ T8762	RHO is dealer. You bid second.
Dealer: West	♥ J6	West (RHO) opens 1NT if possible.
Vul: Both	♦ J983	
HCP: 3+1	♣ J5	

---

<b>Board: 405</b>	♠ KQJ5	You are dealer.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 15	♣ 9843	

## Both hands (Answers Page)

### Board: 401

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ T53

♥ AKJT

♦ Q52

♣ AJ4

South:

♠ 9742

♥ Q972

♦ K98

♣ K3

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 402

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 4♠ South

North:

♠ A743

♥ K4

♦ JT54

♣ JT6

South:

♠ KT95

♥ AQ75

♦ 92

♣ AQ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT Pass 4♠

All Pass

1. Stayman

### Board: 403

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A86

♥ K6

♦ KQ75

♣ K854

South:

♠ K974

♥ Q7

♦ J9864

♣ Q7

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 404

Dealer: West

Vul: Both

North HCP: 3+1

South HCP: 14+1

Contract: 2♥ South

North:

♠ T8762

♥ J6

♦ J983

♣ J5

South:

♠ K3

♥ AK942

♦ 65

♣ AT93

W N E S

1NT Pass Pass 2♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 405

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KQJ5

♥ KQJ

♦ K2

♣ 9843

South:

♠ A2

♥ T62

♦ JT853

♣ A62

W N E S

1NT Pass 3NT

All Pass

<b>Board: 401</b>	♠ 9742	Partner is dealer.
Dealer: North	♥ Q972	The opponents are silent.
Vul: None	♦ K98	
HCP: 8	♣ K3	

---

<b>Board: 402</b>	♠ KT95	You are dealer.
Dealer: South	♥ AQ75	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 15	♣ AQ4	

---

<b>Board: 403</b>	♠ K974	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ J9864	
HCP: 8+1	♣ Q7	

---

<b>Board: 404</b>	♠ K3	LHO is dealer.
Dealer: West	♥ AK942	West (LHO) opens 1NT if possible.
Vul: Both	♦ 65	
HCP: 14+1	♣ AT93	

---

<b>Board: 405</b>	♠ A2	Partner is dealer.
Dealer: North	♥ T62	The opponents are silent.
Vul: N-S	♦ JT853	
HCP: 9+1	♣ A62	

## Both hands (Answers Page)

### Board: 401

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ T53

♥ AKJT

♦ Q52

♣ AJ4

South:

♠ 9742

♥ Q972

♦ K98

♣ K3

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 402

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 4♠ South

North:

♠ A743

♥ K4

♦ JT54

♣ JT6

South:

♠ KT95

♥ AQ75

♦ 92

♣ AQ4

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT Pass 4♠

All Pass

1. Stayman

### Board: 403

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ A86

♥ K6

♦ KQ75

♣ K854

South:

♠ K974

♥ Q7

♦ J9864

♣ Q7

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 404

Dealer: West

Vul: Both

North HCP: 3+1

South HCP: 14+1

Contract: 2♥ South

North:

♠ T8762

♥ J6

♦ J983

♣ J5

South:

♠ K3

♥ AK942

♦ 65

♣ AT93

W N E S

1NT Pass Pass 2♥<sup>1</sup>

All Pass

1. Cappelletti, 5M-4m

### Board: 405

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ KQJ5

♥ KQJ

♦ K2

♣ 9843

South:

♠ A2

♥ T62

♦ JT853

♣ A62

W N E S

1NT Pass 3NT

All Pass

<b>Board: 406</b>	♠ KQT6	You are dealer.
Dealer: North	♥ AJ63	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ A4	
HCP: 15	♣ J42	

---

<b>Board: 407</b>	♠ KQ5	You are dealer.
Dealer: North	♥ A63	The opponents are silent.
Vul: Both	♦ KQ43	
HCP: 15	♣ J42	

---

<b>Board: 408</b>	♠ 9842	Partner is dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: None	♦ KJ82	
HCP: 8	♣ Q3	

---

<b>Board: 409</b>	♠ AQT9	You are dealer.
Dealer: North	♥ AJT4	The opponents are silent.
Vul: E-W	♦ KJ6	
HCP: 15	♣ T4	

---

<b>Board: 410</b>	♠ JT3	Partner is dealer.
Dealer: South	♥ Q843	The opponents are silent.
Vul: Both	♦ JT5	
HCP: 8	♣ A32	

## Both hands (Answers Page)

### Board: 406

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 3 ♦ South

North:

♠ KQT6

♥ AJ63

♦ A4

♣ J42

South:

♠ 95

♥ 97

♦ KQ962

♣ KT75

W N E S

1NT Pass Pass

2 ♠<sup>1</sup> Pass Pass 3 ♦

All Pass

1. Cappelletti, 5M-4m

### Board: 407

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KQ5

♥ A63

♦ KQ43

♣ J42

South:

♠ J43

♥ KQ84

♦ 765

♣ KT3

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 408

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 9842

♥ Q52

♦ KJ82

♣ Q3

South:

♠ 75

♥ KJT8

♦ A63

♣ AKT4

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Stayman

### Board: 409

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AQT9

♥ AJT4

♦ KJ6

♣ T4

South:

♠ J2

♥ 763

♦ QT987

♣ AJ5

W N E S

1NT All Pass

### Board: 410

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ JT3

♥ Q843

♦ JT5

♣ A32

South:

♠ A62

♥ K6

♦ K62

♣ KQT94

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman

<b>Board: 406</b>	♠ 95	Partner is dealer.
Dealer: North	♥ 97	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ KQ962	
HCP: 8+1	♣ KT75	

---

<b>Board: 407</b>	♠ J43	Partner is dealer.
Dealer: North	♥ KQ84	The opponents are silent.
Vul: Both	♦ 765	
HCP: 9	♣ KT3	

---

<b>Board: 408</b>	♠ 75	You are dealer.
Dealer: South	♥ KJT8	The opponents are silent.
Vul: None	♦ A63	
HCP: 15	♣ AKT4	

---

<b>Board: 409</b>	♠ J2	Partner is dealer.
Dealer: North	♥ 763	The opponents are silent.
Vul: E-W	♦ QT987	
HCP: 8+1	♣ AJ5	

---

<b>Board: 410</b>	♠ A62	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ K62	
HCP: 15+1	♣ KQT94	

## Both hands (Answers Page)

### Board: 406

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 3 ♦ South

North:

♠ KQT6

♥ AJ63

♦ A4

♣ J42

South:

♠ 95

♥ 97

♦ KQ962

♣ KT75

W N E S

1NT Pass Pass

2 ♠<sup>1</sup> Pass Pass 3 ♦

All Pass

1. Cappelletti, 5M-4m

### Board: 407

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9

Contract: 2NT South

North:

♠ KQ5

♥ A63

♦ KQ43

♣ J42

South:

♠ J43

♥ KQ84

♦ 765

♣ KT3

W N E S

1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 408

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ 9842

♥ Q52

♦ KJ82

♣ Q3

South:

♠ 75

♥ KJT8

♦ A63

♣ AKT4

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Stayman

### Board: 409

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AQT9

♥ AJT4

♦ KJ6

♣ T4

South:

♠ J2

♥ 763

♦ QT987

♣ AJ5

W N E S

1NT All Pass

### Board: 410

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ JT3

♥ Q843

♦ JT5

♣ A32

South:

♠ A62

♥ K6

♦ K62

♣ KQT94

W N E S

1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Stayman



<b>Board: 411</b>	♠ AT9	You are dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ QT2	
HCP: 15	♣ KT74	

---

<b>Board: 412</b>	♠ 8652	Partner is dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: N-S	♦ K842	
HCP: 9	♣ AQ2	

---

<b>Board: 413</b>	♠ KT	You are dealer.
Dealer: North	♥ Q972	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 15	♣ K864	

---

<b>Board: 414</b>	♠ J86	Partner is dealer.
Dealer: South	♥ Q64	The opponents are silent.
Vul: None	♦ Q763	
HCP: 9	♣ KJ7	

---

<b>Board: 415</b>	♠ AK93	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ A953	
HCP: 15	♣ 754	

## Both hands (Answers Page)

### Board: 411

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ J654		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQ2	♥ JT64	Pass	2♦	Pass	2NT
North HCP: 15	♦ QT2	♦ AJ3	All Pass			
South HCP: 8	♣ KT74	♣ J8				
Contract: 2NT South				1. Stayman		

### Board: 412

	North:	South:	W	N	E	S
Dealer: South	♠ 8652	♠ AQ9				1NT
Vul: N-S	♥ T2	♥ AQ86	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ K842	♦ T653	Pass	3NT	All Pass	
South HCP: 15	♣ AQ2	♣ K4				
Contract: 3NT North				1. Stayman		

### Board: 413

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ64		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q972	♥ KT	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKT	♦ Q976	All Pass			
South HCP: 8	♣ K864	♣ T52				
Contract: 2NT South				1. Stayman		

### Board: 414

	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ A3				1NT
Vul: None	♥ Q64	♥ J97	Pass	3NT	All Pass	
North HCP: 9	♦ Q763	♦ KJT94				
South HCP: 15+1	♣ KJ7	♣ AQ4				
Contract: 3NT North						

### Board: 415

	North:	South:	W	N	E	S
Dealer: North	♠ AK93	♠ 842		1NT	Pass	2NT
Vul: N-S	♥ A4	♥ K72	All Pass			
North HCP: 15	♦ A953	♦ J87				
South HCP: 8	♣ 754	♣ KJ82				
Contract: 2NT South						

<b>Board: 411</b>	♠ J654	Partner is dealer.
Dealer: North	♥ JT64	The opponents are silent.
Vul: None	♦ AJ3	
HCP: 8	♣ J8	

---

<b>Board: 412</b>	♠ AQ9	You are dealer.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: N-S	♦ T653	
HCP: 15	♣ K4	

---

<b>Board: 413</b>	♠ QJ64	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ Q976	
HCP: 8	♣ T52	

---

<b>Board: 414</b>	♠ A3	You are dealer.
Dealer: South	♥ J97	The opponents are silent.
Vul: None	♦ KJT94	
HCP: 15+1	♣ AQ4	

---

<b>Board: 415</b>	♠ 842	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: N-S	♦ J87	
HCP: 8	♣ KJ82	

## Both hands (Answers Page)

### Board: 411

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ J654		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQ2	♥ JT64	Pass	2♦	Pass	2NT
North HCP: 15	♦ QT2	♦ AJ3	All Pass			
South HCP: 8	♣ KT74	♣ J8				
Contract: 2NT South				1. Stayman		

### Board: 412

	North:	South:	W	N	E	S
Dealer: South	♠ 8652	♠ AQ9				1NT
Vul: N-S	♥ T2	♥ AQ86	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ K842	♦ T653	Pass	3NT	All Pass	
South HCP: 15	♣ AQ2	♣ K4				
Contract: 3NT North				1. Stayman		

### Board: 413

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ64		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ Q972	♥ KT	Pass	2♥	Pass	2NT
North HCP: 15	♦ AKT	♦ Q976	All Pass			
South HCP: 8	♣ K864	♣ T52				
Contract: 2NT South				1. Stayman		

### Board: 414

	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ A3				1NT
Vul: None	♥ Q64	♥ J97	Pass	3NT	All Pass	
North HCP: 9	♦ Q763	♦ KJT94				
South HCP: 15+1	♣ KJ7	♣ AQ4				
Contract: 3NT North						

### Board: 415

	North:	South:	W	N	E	S
Dealer: North	♠ AK93	♠ 842		1NT	Pass	2NT
Vul: N-S	♥ A4	♥ K72	All Pass			
North HCP: 15	♦ A953	♦ J87				
South HCP: 8	♣ 754	♣ KJ82				
Contract: 2NT South						

<b>Board: 416</b>	♠ J864	Partner is dealer.
Dealer: South	♥ K954	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 8	♣ T93	

---

<b>Board: 417</b>	♠ KQT	You are dealer.
Dealer: North	♥ J862	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 15	♣ K64	

---

<b>Board: 418</b>	♠ 952	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ K542	
HCP: 9	♣ K865	

---

<b>Board: 419</b>	♠ 862	You are dealer.
Dealer: North	♥ A54	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 15	♣ A642	

---

<b>Board: 420</b>	♠ Q652	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: Both	♦ T86	
HCP: 9	♣ AQ5	

## Both hands (Answers Page)

### Board: 416

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J864

♥ K954

♦ A3

♣ T93

South:

♠ Q75

♥ Q76

♦ KJ9

♣ AK74

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 417

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KQT

♥ J862

♦ AQ3

♣ K64

South:

♠ 975

♥ AQ

♦ K962

♣ 8732

W N E S

1NT Pass 3NT

All Pass

### Board: 418

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 952

♥ K9

♦ K542

♣ K865

South:

♠ AK8

♥ 76

♦ A763

♣ AT43

W N E S

1NT

Pass 3NT All Pass

### Board: 419

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ 862

♥ A54

♦ AK4

♣ A642

South:

♠ AQ7

♥ 972

♦ Q97

♣ J753

W N E S

1NT Pass 3NT

All Pass

### Board: 420

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q652

♥ J73

♦ T86

♣ AQ5

South:

♠ A94

♥ AT65

♦ AK7

♣ 974

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman

<b>Board: 416</b>	♠ Q75	You are dealer.
Dealer: South	♥ Q76	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 15	♣ AK74	

---

<b>Board: 417</b>	♠ 975	Partner is dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ K962	
HCP: 9	♣ 8732	

---

<b>Board: 418</b>	♠ AK8	You are dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: N-S	♦ A763	
HCP: 15	♣ AT43	

---

<b>Board: 419</b>	♠ AQ7	Partner is dealer.
Dealer: North	♥ 972	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 9	♣ J753	

---

<b>Board: 420</b>	♠ A94	You are dealer.
Dealer: South	♥ AT65	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 15	♣ 974	

## Both hands (Answers Page)

### Board: 416

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ J864

♥ K954

♦ A3

♣ T93

South:

♠ Q75

♥ Q76

♦ KJ9

♣ AK74

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 417

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KQT

♥ J862

♦ AQ3

♣ K64

South:

♠ 975

♥ AQ

♦ K962

♣ 8732

W N E S

1NT Pass 3NT

All Pass

### Board: 418

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 952

♥ K9

♦ K542

♣ K865

South:

♠ AK8

♥ 76

♦ A763

♣ AT43

W N E S

1NT

Pass 3NT All Pass

### Board: 419

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ 862

♥ A54

♦ AK4

♣ A642

South:

♠ AQ7

♥ 972

♦ Q97

♣ J753

W N E S

1NT Pass 3NT

All Pass

### Board: 420

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q652

♥ J73

♦ T86

♣ AQ5

South:

♠ A94

♥ AT65

♦ AK7

♣ 974

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Stayman



<b>Board: 421</b>	♠ AK95	You are dealer.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: N-S	♦ 986	
HCP: 15	♣ A54	

---

<b>Board: 422</b>	♠ 42	Partner is dealer.
Dealer: South	♥ 853	The opponents are silent.
Vul: E-W	♦ AQ83	
HCP: 9	♣ QJ32	

---

<b>Board: 423</b>	♠ 87	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ QJ4	
HCP: 15+1	♣ AJ843	

---

<b>Board: 424</b>	♠ 85	Partner is dealer.
Dealer: South	♥ K65	The opponents are silent.
Vul: None	♦ QT763	
HCP: 9+1	♣ AT2	

---

<b>Board: 425</b>	♠ AQ	You are dealer.
Dealer: North	♥ J64	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 15+1	♣ A9864	

## Both hands (Answers Page)

### Board: 421

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3 ♠ South

North:

♠ AK95

♥ KJ8

♦ 986

♣ A54

South:

♠ JT42

♥ T63

♦ AK2

♣ J73

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 422

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 42

♥ 853

♦ AQ83

♣ QJ32

South:

♠ AKQ8

♥ T62

♦ KT76

♣ K4

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 423

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 87

♥ AK4

♦ QJ4

♣ AJ843

South:

♠ QJ52

♥ 53

♦ K86

♣ KT52

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 424

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ 85

♥ K65

♦ QT763

♣ AT2

South:

♠ Q94

♥ Q2

♦ AK2

♣ KJ864

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 425

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AQ

♥ J64

♦ KJ4

♣ A9864

South:

♠ J972

♥ 52

♦ Q97

♣ KQT7

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

<b>Board: 421</b>	♠ JT42	Partner is dealer.
Dealer: North	♥ T63	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 9	♣ J73	

---

<b>Board: 422</b>	♠ AKQ8	You are dealer.
Dealer: South	♥ T62	The opponents are silent.
Vul: E-W	♦ KT76	
HCP: 15	♣ K4	

---

<b>Board: 423</b>	♠ QJ52	Partner is dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ K86	
HCP: 9	♣ KT52	

---

<b>Board: 424</b>	♠ Q94	You are dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ AK2	
HCP: 15+1	♣ KJ864	

---

<b>Board: 425</b>	♠ J972	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 8	♣ KQT7	

## Both hands (Answers Page)

### Board: 421

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3 ♠ South

North:

♠ AK95

♥ KJ8

♦ 986

♣ A54

South:

♠ JT42

♥ T63

♦ AK2

♣ J73

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 422

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 42

♥ 853

♦ AQ83

♣ QJ32

South:

♠ AKQ8

♥ T62

♦ KT76

♣ K4

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 423

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ 87

♥ AK4

♦ QJ4

♣ AJ843

South:

♠ QJ52

♥ 53

♦ K86

♣ KT52

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	3NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 424

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 2NT North

North:

♠ 85

♥ K65

♦ QT763

♣ AT2

South:

♠ Q94

♥ Q2

♦ AK2

♣ KJ864

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 425

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AQ

♥ J64

♦ KJ4

♣ A9864

South:

♠ J972

♥ 52

♦ Q97

♣ KQT7

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♦	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

<b>Board: 426</b>	♠ 752	Partner is dealer.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: Both	♦ J42	
HCP: 9	♣ JT6	
<hr/>		
<b>Board: 427</b>	♠ K932	You are dealer.
Dealer: North	♥ A96	The opponents are silent.
Vul: None	♦ A62	
HCP: 15	♣ A84	
<hr/>		
<b>Board: 428</b>	♠ K972	Partner is dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ T72	
HCP: 8	♣ JT97	
<hr/>		
<b>Board: 429</b>	♠ QT5	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ J52	
HCP: 15	♣ A743	
<hr/>		
<b>Board: 430</b>	♠ J754	Partner is dealer.
Dealer: South	♥ KQT	East (LHO) Doubles 2♣ if possible.
Vul: None	♦ J52	
HCP: 8	♣ JT5	

## Both hands (Answers Page)

### Board: 426

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ 752

♥ AQJ3

♦ J42

♣ JT6

South:

♠ 64

♥ K64

♦ AK6

♣ KQ854

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 427

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ K932

♥ A96

♦ A62

♣ A84

South:

♠ AT76

♥ QJ42

♦ 853

♣ Q7

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♠	Pass	3♠
------	----	------	----

All Pass

1. Stayman

### Board: 428

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K972

♥ A4

♦ T72

♣ JT97

South:

♠ A5

♥ QJ98

♦ QJ3

♣ KQ64

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 429

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QT5

♥ AKJ

♦ J52

♣ A743

South:

♠ 843

♥ Q542

♦ K86

♣ KT8

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 430

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ South

North:

♠ J754

♥ KQT

♦ J52

♣ JT5

South:

♠ AKQ2

♥ A975

♦ Q64

♣ 94

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	X	2♥
------	-----------------	---	----

Pass	2NT	Pass	3♠
------	-----	------	----

All Pass

1. Stayman

<b>Board: 426</b>	♠ 64	You are dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 15+1	♣ KQ854	

---

<b>Board: 427</b>	♠ AT76	Partner is dealer.
Dealer: North	♥ QJ42	The opponents are silent.
Vul: None	♦ 853	
HCP: 9	♣ Q7	

---

<b>Board: 428</b>	♠ A5	You are dealer.
Dealer: South	♥ QJ98	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 15	♣ KQ64	

---

<b>Board: 429</b>	♠ 843	Partner is dealer.
Dealer: North	♥ Q542	The opponents are silent.
Vul: Both	♦ K86	
HCP: 8	♣ KT8	

---

<b>Board: 430</b>	♠ AKQ2	You are dealer.
Dealer: South	♥ A975	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ Q64	
HCP: 15	♣ 94	

## Both hands (Answers Page)

### Board: 426

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ 752

♥ AQJ3

♦ J42

♣ JT6

South:

♠ 64

♥ K64

♦ AK6

♣ KQ854

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 427

Dealer: North

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ K932

♥ A96

♦ A62

♣ A84

South:

♠ AT76

♥ QJ42

♦ 853

♣ Q7

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3♠

All Pass

1. Stayman

### Board: 428

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K972

♥ A4

♦ T72

♣ JT97

South:

♠ A5

♥ QJ98

♦ QJ3

♣ KQ64

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Stayman

### Board: 429

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QT5

♥ AKJ

♦ J52

♣ A743

South:

♠ 843

♥ Q542

♦ K86

♣ KT8

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 430

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♠ South

North:

♠ J754

♥ KQT

♦ J52

♣ JT5

South:

♠ AKQ2

♥ A975

♦ Q64

♣ 94

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♥

Pass 2NT Pass 3♠

All Pass

1. Stayman



<b>Board: 431</b>	♠ AK3	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ T865	
HCP: 15	♣ AQ64	

---

<b>Board: 432</b>	♠ J964	Partner is dealer.
Dealer: South	♥ J43	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 9	♣ KT6	

---

<b>Board: 433</b>	♠ 754	You are dealer.
Dealer: North	♥ AQT2	The opponents are silent.
Vul: None	♦ AJT7	
HCP: 15	♣ A4	

---

<b>Board: 434</b>	♠ Q532	Partner is dealer.
Dealer: South	♥ T53	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 9	♣ KQ5	

---

<b>Board: 435</b>	♠ AQ9	You are dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ AKQ4	
HCP: 15	♣ 8654	

## Both hands (Answers Page)

### Board: 431

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ AK3

♥ Q8

♦ T865

♣ AQ64

South:

♠ Q54

♥ 96

♦ AQ93

♣ T832

W	N	E	S
	1NT	Pass	2NT
All Pass			

### Board: 432

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 4♠ South

North:

♠ J964

♥ J43

♦ A53

♣ KT6

South:

♠ AQT8

♥ AKT2

♦ T6

♣ Q74

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

### Board: 433

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ 754

♥ AQT2

♦ AJT7

♣ A4

South:

♠ AQT2

♥ 43

♦ 96

♣ K9762

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 434

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15+1

Contract: 3NT North

North:

♠ Q532

♥ T53

♦ Q82

♣ KQ5

South:

♠ AT7

♥ A9

♦ AK976

♣ 742

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

### Board: 435

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3NT South

North:

♠ AQ9

♥ 62

♦ AKQ4

♣ 8654

South:

♠ T74

♥ AJ7

♦ 9752

♣ QJ9

W	N	E	S
	1NT	Pass	3NT
All Pass			

<b>Board: 431</b>	♠ Q54	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: N-S	♦ AQ93	
HCP: 8	♣ T832	

---

<b>Board: 432</b>	♠ AQT8	You are dealer.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 15	♣ Q74	

---

<b>Board: 433</b>	♠ AQT2	Partner is dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ 96	
HCP: 9+1	♣ K9762	

---

<b>Board: 434</b>	♠ AT7	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ AK976	
HCP: 15+1	♣ 742	

---

<b>Board: 435</b>	♠ T74	Partner is dealer.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: E-W	♦ 9752	
HCP: 8	♣ QJ9	

## Both hands (Answers Page)

### Board: 431

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ Q54		1NT	Pass	2NT
Vul: N-S	♥ Q8	♥ 96	All Pass			
North HCP: 15	♦ T865	♦ AQ93				
South HCP: 8	♣ AQ64	♣ T832				
Contract: 2NT South						

### Board: 432

	North:	South:	W	N	E	S
Dealer: South	♠ J964	♠ AQT8				1NT
Vul: E-W	♥ J43	♥ AKT2	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ A53	♦ T6	Pass	3NT	Pass	4♠
South HCP: 15	♣ KT6	♣ Q74	All Pass			
Contract: 4♠ South						

1. Stayman

### Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ 754	♠ AQT2		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ AQT2	♥ 43	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJT7	♦ 96	All Pass			
South HCP: 9+1	♣ A4	♣ K9762				
Contract: 2NT South						

1. Stayman

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ Q532	♠ AT7				1NT
Vul: N-S	♥ T53	♥ A9	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q82	♦ AK976	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQ5	♣ 742				
Contract: 3NT North						

1. Stayman

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ T74		1NT	Pass	3NT
Vul: E-W	♥ 62	♥ AJ7	All Pass			
North HCP: 15	♦ AKQ4	♦ 9752				
South HCP: 8	♣ 8654	♣ QJ9				
Contract: 3NT South						

<b>Board: 436</b>	♠ J42	Partner is dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ T2	
HCP: 9+1	♣ Q8652	

---

<b>Board: 437</b>	♠ J5	You are dealer.
Dealer: North	♥ 964	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 15+1	♣ AQJ54	

---

<b>Board: 438</b>	♠ T84	Partner is dealer.
Dealer: South	♥ AT42	The opponents are silent.
Vul: E-W	♦ J873	
HCP: 8	♣ K3	

---

<b>Board: 439</b>	♠ 73	Partner is dealer.
Dealer: South	♥ JT5	East (LHO) bids 2♦ if possible.
Vul: Both	♦ KQT95	West (RHO) bids 2♠ if possible.
HCP: 8+1	♣ Q62	

---

<b>Board: 440</b>	♠ 986	Partner is dealer.
Dealer: South	♥ T652	The opponents are silent.
Vul: None	♦ AKJ7	
HCP: 8	♣ T6	

## Both hands (Answers Page)

### Board: 436

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ J42

♥ AQ6

♦ T2

♣ Q8652

South:

♠ K83

♥ JT82

♦ AKJ

♣ K94

W	N	E	S
			1NT

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

### Board: 437

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ J5

♥ 964

♦ AK4

♣ AQJ54

South:

♠ KQ62

♥ J7

♦ QT872

♣ 83

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 438

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T84

♥ AT42

♦ J873

♣ K3

South:

♠ AKJ9

♥ 97

♦ KQ9

♣ Q954

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 439

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 3♦ North

North:

♠ 73

♥ JT5

♦ KQT95

♣ Q62

South:

♠ QJ8

♥ 74

♦ AJ42

♣ AK84

W	N	E	S
			1NT

Pass	Pass	2♦ <sup>1</sup>	Pass
------	------	-----------------	------

2♠	3♦	All Pass	
----	----	----------	--

1. Cappelletti, both majors

### Board: 440

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ 986

♥ T652

♦ AKJ7

♣ T6

South:

♠ 732

♥ KQJ4

♦ Q4

♣ AK54

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman

<b>Board: 436</b>	♠ K83	You are dealer.
Dealer: South	♥ JT82	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 15	♣ K94	

---

<b>Board: 437</b>	♠ KQ62	Partner is dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ QT872	
HCP: 8+1	♣ 83	

---

<b>Board: 438</b>	♠ AKJ9	You are dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: E-W	♦ KQ9	
HCP: 15	♣ Q954	

---

<b>Board: 439</b>	♠ QJ8	You are dealer.
Dealer: South	♥ 74	East (RHO) bids 2♦ if possible.
Vul: Both	♦ AJ42	West (LHO) bids 2♠ if possible.
HCP: 15	♣ AK84	

---

<b>Board: 440</b>	♠ 732	You are dealer.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: None	♦ Q4	
HCP: 15	♣ AK54	

## Both hands (Answers Page)

### Board: 436

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ J42

♥ AQ6

♦ T2

♣ Q8652

South:

♠ K83

♥ JT82

♦ AKJ

♣ K94

W	N	E	S
			1NT

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

### Board: 437

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+1

Contract: 2NT South

North:

♠ J5

♥ 964

♦ AK4

♣ AQJ54

South:

♠ KQ62

♥ J7

♦ QT872

♣ 83

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 438

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T84

♥ AT42

♦ J873

♣ K3

South:

♠ AKJ9

♥ 97

♦ KQ9

♣ Q954

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 439

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15

Contract: 3♦ North

North:

♠ 73

♥ JT5

♦ KQT95

♣ Q62

South:

♠ QJ8

♥ 74

♦ AJ42

♣ AK84

W	N	E	S
			1NT

Pass	Pass	2♦ <sup>1</sup>	Pass
------	------	-----------------	------

2♠	3♦	All Pass	
----	----	----------	--

1. Cappelletti, both majors

### Board: 440

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ 986

♥ T652

♦ AKJ7

♣ T6

South:

♠ 732

♥ KQJ4

♦ Q4

♣ AK54

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. Stayman



<b>Board: 441</b>	♠ AJT8	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ K75	
HCP: 15	♣ T754	

---

<b>Board: 442</b>	♠ 8652	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ QJT7	
HCP: 8	♣ QT6	

---

<b>Board: 443</b>	♠ Q7	You are dealer.
Dealer: North	♥ QJ32	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 15	♣ KQ64	

---

<b>Board: 444</b>	♠ JT3	Partner is dealer.
Dealer: South	♥ 974	The opponents are silent.
Vul: N-S	♦ 763	
HCP: 8	♣ AQJ9	

---

<b>Board: 445</b>	♠ A764	You are dealer.
Dealer: North	♥ 943	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 15	♣ AJ4	

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ AJT8

♥ AK

♦ K75

♣ T754

South:

♠ Q532

♥ Q863

♦ J86

♣ A6

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 442

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3 ♠ North

North:

♠ 8652

♥ K4

♦ QJT7

♣ QT6

South:

♠ AK73

♥ T72

♦ A92

♣ A84

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
------	------------------	------	-----

Pass	3 ♠	All Pass	
------	-----	----------	--

1. Stayman

### Board: 443

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ Q7

♥ QJ32

♦ AJ4

♣ KQ64

South:

♠ JT94

♥ A6

♦ Q72

♣ J953

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♥	Pass	2NT
------	-----	------	-----

All Pass

1. Stayman

### Board: 444

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ JT3

♥ 974

♦ 763

♣ AQJ9

South:

♠ Q862

♥ AK8

♦ K9

♣ KT74

W	N	E	S
			1NT

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

### Board: 445

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3 ♠ South

North:

♠ A764

♥ 943

♦ AQ9

♣ AJ4

South:

♠ QJ32

♥ JT7

♦ KJ84

♣ 53

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

<b>Board: 441</b>	♠ Q532	Partner is dealer.
Dealer: North	♥ Q863	The opponents are silent.
Vul: E-W	♦ J86	
HCP: 9	♣ A6	

---

<b>Board: 442</b>	♠ AK73	You are dealer.
Dealer: South	♥ T72	The opponents are silent.
Vul: Both	♦ A92	
HCP: 15	♣ A84	

---

<b>Board: 443</b>	♠ JT94	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: None	♦ Q72	
HCP: 8	♣ J953	

---

<b>Board: 444</b>	♠ Q862	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 15	♣ KT74	

---

<b>Board: 445</b>	♠ QJ32	Partner is dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: Both	♦ KJ84	
HCP: 8	♣ 53	

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 4 ♠ South

North:

♠ AJT8

♥ AK

♦ K75

♣ T754

South:

♠ Q532

♥ Q863

♦ J86

♣ A6

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

### Board: 442

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3 ♠ North

North:

♠ 8652

♥ K4

♦ QJT7

♣ QT6

South:

♠ AK73

♥ T72

♦ A92

♣ A84

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

### Board: 443

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ Q7

♥ QJ32

♦ AJ4

♣ KQ64

South:

♠ JT94

♥ A6

♦ Q72

♣ J953

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 444

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3NT North

North:

♠ JT3

♥ 974

♦ 763

♣ AQJ9

South:

♠ Q862

♥ AK8

♦ K9

♣ KT74

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 445

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3 ♠ South

North:

♠ A764

♥ 943

♦ AQ9

♣ AJ4

South:

♠ QJ32

♥ JT7

♦ KJ84

♣ 53

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

<b>Board: 446</b>	♠ AJ6	Partner is dealer.
Dealer: South	♥ T42	The opponents are silent.
Vul: None	♦ KT982	
HCP: 8+1	♣ 76	

---

<b>Board: 447</b>	♠ Q83	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ KQ832	
HCP: 15+1	♣ A43	

---

<b>Board: 448</b>	♠ A63	Partner is dealer.
Dealer: South	♥ AT42	The opponents are silent.
Vul: E-W	♦ T87	
HCP: 8	♣ 982	

---

<b>Board: 449</b>	♠ A83	You are dealer.
Dealer: North	♥ AJ62	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 15	♣ J84	

---

<b>Board: 450</b>	♠ J52	Partner is dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: N-S	♦ AQ54	
HCP: 9	♣ 965	

## Both hands (Answers Page)

### Board: 446

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AJ6

♥ T42

♦ KT982

♣ 76

South:

♠ KT84

♥ A87

♦ AQ

♣ Q543

W N E S

1NT

Pass 2NT All Pass

### Board: 447

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q83

♥ A7

♦ KQ832

♣ A43

South:

♠ J742

♥ J64

♦ T4

♣ KQJ9

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 448

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ A63

♥ AT42

♦ T87

♣ 982

South:

♠ K94

♥ QJ

♦ J63

♣ AKJ64

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 449

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ A83

♥ AJ62

♦ AJ7

♣ J84

South:

♠ 974

♥ KT95

♦ Q43

♣ K97

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ All Pass

1. Stayman

### Board: 450

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ J52

♥ QT6

♦ AQ54

♣ 965

South:

♠ AT84

♥ AK

♦ KJT3

♣ 742

W N E S

1NT

Pass 3NT All Pass

<b>Board: 446</b>	♠ KT84	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: None	♦ AQ	
HCP: 15	♣ Q543	

---

<b>Board: 447</b>	♠ J742	Partner is dealer.
Dealer: North	♥ J64	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 8	♣ KQJ9	

---

<b>Board: 448</b>	♠ K94	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ J63	
HCP: 15+1	♣ AKJ64	

---

<b>Board: 449</b>	♠ 974	Partner is dealer.
Dealer: North	♥ KT95	The opponents are silent.
Vul: None	♦ Q43	
HCP: 8	♣ K97	

---

<b>Board: 450</b>	♠ AT84	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ KJT3	
HCP: 15	♣ 742	

## Both hands (Answers Page)

### Board: 446

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ AJ6

♥ T42

♦ KT982

♣ 76

South:

♠ KT84

♥ A87

♦ AQ

♣ Q543

W	N	E	S
			1NT

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 447

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ Q83

♥ A7

♦ KQ832

♣ A43

South:

♠ J742

♥ J64

♦ T4

♣ KQJ9

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	2NT
------	----	------	-----

All Pass

1. Stayman

### Board: 448

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15+1

Contract: 2NT North

North:

♠ A63

♥ AT42

♦ T87

♣ 982

South:

♠ K94

♥ QJ

♦ J63

♣ AKJ64

W	N	E	S
			1NT

Pass	2♣ <sup>1</sup>	Pass	2♦
------	-----------------	------	----

Pass	2NT	All Pass	
------	-----	----------	--

1. Stayman

### Board: 449

Dealer: North

Vul: None

North HCP: 15

South HCP: 8

Contract: 2♥ North

North:

♠ A83

♥ AJ62

♦ AJ7

♣ J84

South:

♠ 974

♥ KT95

♦ Q43

♣ K97

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>

Pass	2♥	All Pass	
------	----	----------	--

1. Stayman

### Board: 450

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ J52

♥ QT6

♦ AQ54

♣ 965

South:

♠ AT84

♥ AK

♦ KJT3

♣ 742

W	N	E	S
			1NT

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



<b>Board: 451</b>	♠ K98	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ A832	
HCP: 15	♣ A874	

---

<b>Board: 452</b>	♠ A95	Partner is dealer.
Dealer: South	♥ T543	The opponents are silent.
Vul: Both	♦ JT7	
HCP: 8	♣ KT6	

---

<b>Board: 453</b>	♠ K987	You are dealer.
Dealer: North	♥ 743	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 15	♣ AJ4	

---

<b>Board: 454</b>	♠ AQ	Partner is dealer.
Dealer: South	♥ 732	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 8+1	♣ JT972	

---

<b>Board: 455</b>	♠ AK63	You are dealer.
Dealer: North	♥ KJT9	The opponents are silent.
Vul: Both	♦ A8	
HCP: 15	♣ 643	

## Both hands (Answers Page)

### Board: 451

	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ 62		1NT	Pass	2NT
Vul: E-W	♥ A2	♥ KJ6	All Pass			
North HCP: 15	♦ A832	♦ J974				
South HCP: 9	♣ A874	♣ KJ65				
Contract: 2NT South						

### Board: 452

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ K2				1NT
Vul: Both	♥ T543	♥ A72	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ JT7	♦ K85	Pass	3NT	All Pass	
South HCP: 15+1	♣ KT6	♣ AJ843				
Contract: 3NT North			1. Stayman			

### Board: 453

	North:	South:	W	N	E	S
Dealer: North	♠ K987	♠ AT3		1NT	Pass	3NT
Vul: N-S	♥ 743	♥ KJT	All Pass			
North HCP: 15	♦ AK4	♦ T762				
South HCP: 8	♣ AJ4	♣ 962				
Contract: 3NT South						

### Board: 454

	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ 64				1NT
Vul: E-W	♥ 732	♥ AKQ8	Pass	3NT	All Pass	
North HCP: 8+1	♦ J92	♦ 854				
South HCP: 15	♣ JT972	♣ AQ54				
Contract: 3NT North						

### Board: 455

	North:	South:	W	N	E	S
Dealer: North	♠ AK63	♠ J4		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJT9	♥ 6432	Pass	2♥	Pass	4♥
North HCP: 15	♦ A8	♦ 963	All Pass			
South HCP: 9	♣ 643	♣ AKJ8				
Contract: 4♥ South			1. Stayman			

<b>Board: 451</b>	♠ 62	Partner is dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: E-W	♦ J974	
HCP: 9	♣ KJ65	

---

<b>Board: 452</b>	♠ K2	You are dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: Both	♦ K85	
HCP: 15+1	♣ AJ843	

---

<b>Board: 453</b>	♠ AT3	Partner is dealer.
Dealer: North	♥ KJT	The opponents are silent.
Vul: N-S	♦ T762	
HCP: 8	♣ 962	

---

<b>Board: 454</b>	♠ 64	You are dealer.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: E-W	♦ 854	
HCP: 15	♣ AQ54	

---

<b>Board: 455</b>	♠ J4	Partner is dealer.
Dealer: North	♥ 6432	The opponents are silent.
Vul: Both	♦ 963	
HCP: 9	♣ AKJ8	

## Both hands (Answers Page)

### Board: 451

	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ 62		1NT	Pass	2NT
Vul: E-W	♥ A2	♥ KJ6	All Pass			
North HCP: 15	♦ A832	♦ J974				
South HCP: 9	♣ A874	♣ KJ65				
Contract: 2NT South						

### Board: 452

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ K2				1NT
Vul: Both	♥ T543	♥ A72	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 8	♦ JT7	♦ K85	Pass	3NT	All Pass	
South HCP: 15+1	♣ KT6	♣ AJ843				
Contract: 3NT North			1. Stayman			

### Board: 453

	North:	South:	W	N	E	S
Dealer: North	♠ K987	♠ AT3		1NT	Pass	3NT
Vul: N-S	♥ 743	♥ KJT	All Pass			
North HCP: 15	♦ AK4	♦ T762				
South HCP: 8	♣ AJ4	♣ 962				
Contract: 3NT South						

### Board: 454

	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ 64				1NT
Vul: E-W	♥ 732	♥ AKQ8	Pass	3NT	All Pass	
North HCP: 8+1	♦ J92	♦ 854				
South HCP: 15	♣ JT972	♣ AQ54				
Contract: 3NT North						

### Board: 455

	North:	South:	W	N	E	S
Dealer: North	♠ AK63	♠ J4		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KJT9	♥ 6432	Pass	2♥	Pass	4♥
North HCP: 15	♦ A8	♦ 963	All Pass			
South HCP: 9	♣ 643	♣ AKJ8				
Contract: 4♥ South			1. Stayman			

<b>Board: 456</b>	♠ 73	Partner is dealer.
Dealer: South	♥ QT62	The opponents are silent.
Vul: None	♦ Q653	
HCP: 9	♣ AJ8	

---

<b>Board: 457</b>	♠ AT7	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 15+1	♣ K9742	

---

<b>Board: 458</b>	♠ JT3	Partner is dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ A76	
HCP: 9	♣ 8753	

---

<b>Board: 459</b>	♠ K54	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 15+1	♣ Q6542	

---

<b>Board: 460</b>	♠ JT92	Partner is dealer.
Dealer: South	♥ K74	The opponents are silent.
Vul: N-S	♦ KQ2	
HCP: 9	♣ 753	

## Both hands (Answers Page)

### Board: 456

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 73

♥ QT62

♦ Q653

♣ AJ8

South:

♠ A82

♥ AJ7

♦ KJ4

♣ Q964

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT All Pass

1. Stayman

### Board: 457

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AT7

♥ KJ

♦ KJ8

♣ K9742

South:

♠ J2

♥ Q952

♦ Q732

♣ QJ8

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 458

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ JT3

♥ A86

♦ A76

♣ 8753

South:

♠ KQ8

♥ QJ95

♦ J9

♣ AQT4

W N E S

Pass 3NT All Pass

Pass 3NT All Pass

All Pass

1. Stayman

### Board: 459

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 3NT South

North:

♠ K54

♥ A6

♦ AQ2

♣ Q6542

South:

♠ AQ9

♥ K742

♦ T763

♣ T7

W N E S

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

### Board: 460

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ JT92

♥ K74

♦ KQ2

♣ 753

South:

♠ A74

♥ AT62

♦ 963

♣ AK4

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

All Pass

1. Stayman

<b>Board: 456</b>	♠ A82	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: None	♦ KJ4	
HCP: 15	♣ Q964	

---

<b>Board: 457</b>	♠ J2	Partner is dealer.
Dealer: North	♥ Q952	The opponents are silent.
Vul: E-W	♦ Q732	
HCP: 8	♣ QJ8	

---

<b>Board: 458</b>	♠ KQ8	You are dealer.
Dealer: South	♥ QJ95	The opponents are silent.
Vul: Both	♦ J9	
HCP: 15	♣ AQT4	

---

<b>Board: 459</b>	♠ AQ9	Partner is dealer.
Dealer: North	♥ K742	The opponents are silent.
Vul: None	♦ T763	
HCP: 9	♣ T7	

---

<b>Board: 460</b>	♠ A74	You are dealer.
Dealer: South	♥ AT62	The opponents are silent.
Vul: N-S	♦ 963	
HCP: 15	♣ AK4	

## Both hands (Answers Page)

<b>Board: 456</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 73	♠ A82				1NT
Vul: None	♥ QT62	♥ AJ7	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 9	♦ Q653	♦ KJ4	Pass	2NT	All Pass	
South HCP: 15	♣ AJ8	♣ Q964				
Contract: 2NT North			1. Stayman			

Board: 457	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ J2		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ KJ	♥ Q952	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KJ8	♦ Q732	All Pass			
South HCP: 8	♣ K9742	♣ QJ8				
Contract: 2NT South			1. Stayman			

Board: 458	North:	South:	W	N	E	S
Dealer: South	♠ JT3	♠ KQ8				1NT
Vul: Both	♥ A86	♥ QJ95	Pass	3NT	All Pass	
North HCP: 9	♦ A76	♦ J9				
South HCP: 15	♣ 8753	♣ AQT4				
Contract: 3NT North						

<b>Board: 459</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K54	♠ AQ9		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ A6	♥ K742	Pass	2♦	Pass	3NT
North HCP: 15+1	♦ AQ2	♦ T763	All Pass			
South HCP: 9	♣ Q6542	♣ T7				
Contract: 3NT South			1. Stayman			

<b>Board: 460</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT92	♠ A74				1NT
Vul: N-S	♥ K74	♥ AT62	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 9	♦ KQ2	♦ 963	Pass	3NT	All Pass	
South HCP: 15	♣ 753	♣ AK4				
Contract: 3NT North			1. Stayman			



<b>Board: 461</b>	♠ AKT9	You are dealer.
Dealer: North	♥ Q76	The opponents are silent.
Vul: Both	♦ 73	
HCP: 15	♣ AQ54	

---

<b>Board: 462</b>	♠ 6532	Partner is dealer.
Dealer: South	♥ AJ7	East (LHO) Doubles 2♣ if possible.
Vul: None	♦ KJ96	
HCP: 9	♣ 85	

---

<b>Board: 463</b>	♠ J974	You are dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 15	♣ KQ54	

---

<b>Board: 464</b>	♠ 864	Partner is dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: E-W	♦ K75	
HCP: 9+1	♣ KQJ32	

---

<b>Board: 465</b>	♠ AK92	You are dealer.
Dealer: North	♥ K982	The opponents are silent.
Vul: None	♦ QT6	
HCP: 15	♣ K4	

## Both hands (Answers Page)

### Board: 461

	North:	South:	W	N	E	S
Dealer: North	♠ AKT9	♠ 76		1NT	Pass	3♦
Vul: Both	♥ Q76	♥ 43	Pass	3NT	All Pass	
North HCP: 15	♦ 73	♦ AKJT4				
South HCP: 9+1	♣ AQ54	♣ J872				
Contract: 3NT North						

### Board: 462

	North:	South:	W	N	E	S
Dealer: South	♠ 6532	♠ AQ9				1NT
Vul: None	♥ AJ7	♥ 843	Pass	2♣ <sup>1</sup>	X	2♦
North HCP: 9	♦ KJ96	♦ AQ75	Pass	3♦	All Pass	
South HCP: 15	♣ 85	♣ K42				
Contract: 3♦ North						

1. Stayman

### Board: 463

	North:	South:	W	N	E	S
Dealer: North	♠ J974	♠ AK63		1NT	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ AQ2	♥ 65	Pass	2♠	Pass	4♠
North HCP: 15	♦ KT	♦ Q952	All Pass			
South HCP: 9	♣ KQ54	♣ 986				
Contract: 4♠ South						

1. Stayman

### Board: 464

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ QJ7				1NT
Vul: E-W	♥ T5	♥ AQ8	Pass	2NT	All Pass	
North HCP: 9+1	♦ K75	♦ QT98				
South HCP: 15	♣ KQJ32	♣ A64				
Contract: 2NT North						

### Board: 465

	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ 64		1NT	Pass	2NT
Vul: None	♥ K982	♥ 653	All Pass			
North HCP: 15	♦ QT6	♦ AJ983				
South HCP: 9+1	♣ K4	♣ AT2				
Contract: 2NT South						

<b>Board: 461</b>	♠ 76	Partner is dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ AKJT4	
HCP: 9+1	♣ J872	

---

<b>Board: 462</b>	♠ AQ9	You are dealer.
Dealer: South	♥ 843	East (RHO) Doubles 2♣ if possible.
Vul: None	♦ AQ75	
HCP: 15	♣ K42	

---

<b>Board: 463</b>	♠ AK63	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: N-S	♦ Q952	
HCP: 9	♣ 986	

---

<b>Board: 464</b>	♠ QJ7	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: E-W	♦ QT98	
HCP: 15	♣ A64	

---

<b>Board: 465</b>	♠ 64	Partner is dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: None	♦ AJ983	
HCP: 9+1	♣ AT2	

## Both hands (Answers Page)

### Board: 461

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ AKT9

♥ Q76

♦ 73

♣ AQ54

South:

♠ 76

♥ 43

♦ AKJT4

♣ J872

W N E S

1NT Pass 3♦

Pass 3NT All Pass

### Board: 462

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ North

North:

♠ 6532

♥ AJ7

♦ KJ96

♣ 85

South:

♠ AQ9

♥ 843

♦ AQ75

♣ K42

W N E S

1NT

Pass 2♣<sup>1</sup> X 2♦

Pass 3♦ All Pass

1. Stayman

### Board: 463

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 4♠ South

North:

♠ J974

♥ AQ2

♦ KT

♣ KQ54

South:

♠ AK63

♥ 65

♦ Q952

♣ 986

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 4♠

All Pass

1. Stayman

### Board: 464

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ 864

♥ T5

♦ K75

♣ KQJ32

South:

♠ QJ7

♥ AQ8

♦ QT98

♣ A64

W N E S

1NT

Pass 2NT All Pass

### Board: 465

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ AK92

♥ K982

♦ QT6

♣ K4

South:

♠ 64

♥ 653

♦ AJ983

♣ AT2

W N E S

1NT Pass 2NT

All Pass

<b>Board: 466</b>	♠ KT3	Partner is dealer.
Dealer: South	♥ K983	The opponents are silent.
Vul: N-S	♦ Q974	
HCP: 8	♣ 75	

---

<b>Board: 467</b>	♠ JT72	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 15	♣ AT43	

---

<b>Board: 468</b>	♠ 73	Partner is dealer.
Dealer: South	♥ T832	The opponents are silent.
Vul: Both	♦ Q872	
HCP: 9	♣ AK6	

---

<b>Board: 469</b>	♠ T5	You are dealer.
Dealer: North	♥ KQ72	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 15	♣ AK42	

---

<b>Board: 470</b>	♠ T652	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 8+1	♣ KJ952	

## Both hands (Answers Page)

### Board: 466

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2 ♠ South

North:

♠ KT3

♥ K983

♦ Q974

♣ 75

South:

♠ A954

♥ A6

♦ KT3

♣ KJ43

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
------	------------------	------	-----

All Pass

1. Stayman

### Board: 467

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3 ♠ South

North:

♠ JT72

♥ K5

♦ AQJ

♣ AT43

South:

♠ Q984

♥ J943

♦ K5

♣ Q75

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 468

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3 ♥ North

North:

♠ 73

♥ T832

♦ Q872

♣ AK6

South:

♠ AT4

♥ AQ75

♦ KJ54

♣ J4

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

Pass	3 ♥	All Pass	
------	-----	----------	--

1. Stayman

### Board: 469

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ T5

♥ KQ72

♦ K84

♣ AK42

South:

♠ K93

♥ A84

♦ Q75

♣ 9653

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 470

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ T652

♥ AT

♦ T3

♣ KJ952

South:

♠ KJ

♥ Q94

♦ AK94

♣ Q874

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

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

1. Stayman

<b>Board: 466</b>	♠ A954	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ KT3	
HCP: 15	♣ KJ43	

---

<b>Board: 467</b>	♠ Q984	Partner is dealer.
Dealer: North	♥ J943	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 8	♣ Q75	

---

<b>Board: 468</b>	♠ AT4	You are dealer.
Dealer: South	♥ AQ75	The opponents are silent.
Vul: Both	♦ KJ54	
HCP: 15	♣ J4	

---

<b>Board: 469</b>	♠ K93	Partner is dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: N-S	♦ Q75	
HCP: 9	♣ 9653	

---

<b>Board: 470</b>	♠ KJ	You are dealer.
Dealer: South	♥ Q94	The opponents are silent.
Vul: E-W	♦ AK94	
HCP: 15	♣ Q874	

## Both hands (Answers Page)

### Board: 466

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 2 ♠ South

North:

♠ KT3

♥ K983

♦ Q974

♣ 75

South:

♠ A954

♥ A6

♦ KT3

♣ KJ43

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
------	------------------	------	-----

All Pass

1. Stayman

### Board: 467

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 3 ♠ South

North:

♠ JT72

♥ K5

♦ AQJ

♣ AT43

South:

♠ Q984

♥ J943

♦ K5

♣ Q75

W	N	E	S
	1NT	Pass	2 ♣ <sup>1</sup>

Pass	2 ♠	Pass	3 ♠
------	-----	------	-----

All Pass

1. Stayman

### Board: 468

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3 ♥ North

North:

♠ 73

♥ T832

♦ Q872

♣ AK6

South:

♠ AT4

♥ AQ75

♦ KJ54

♣ J4

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

Pass	3 ♥	All Pass	
------	-----	----------	--

1. Stayman

### Board: 469

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ T5

♥ KQ72

♦ K84

♣ AK42

South:

♠ K93

♥ A84

♦ Q75

♣ 9653

W	N	E	S
	1NT	Pass	3NT

All Pass

### Board: 470

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15

Contract: 3NT North

North:

♠ T652

♥ AT

♦ T3

♣ KJ952

South:

♠ KJ

♥ Q94

♦ AK94

♣ Q874

W	N	E	S
			1NT

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

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

1. Stayman



<b>Board: 471</b>	♠ A84	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ KT64	
HCP: 15	♣ K74	

---

<b>Board: 472</b>	♠ K63	Partner is dealer.
Dealer: South	♥ KT4	The opponents are silent.
Vul: None	♦ 8643	
HCP: 9	♣ KT7	

---

<b>Board: 473</b>	♠ KQ85	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ AK52	
HCP: 15	♣ 543	

---

<b>Board: 474</b>	♠ K86	Partner is dealer.
Dealer: South	♥ Q84	The opponents are silent.
Vul: Both	♦ T764	
HCP: 8	♣ K92	

---

<b>Board: 475</b>	♠ 9753	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ AKJ7	
HCP: 15	♣ Q84	

## Both hands (Answers Page)

### Board: 471

	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ K6		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQT	♥ 8763	Pass	2♦	Pass	2NT
North HCP: 15	♦ KT64	♦ 98	All Pass			
South HCP: 8+1	♣ K74	♣ AJ965				
Contract: 2NT South				1. Stayman		

### Board: 472

	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ A84				1NT
Vul: None	♥ KT4	♥ QJ3	Pass	3NT	All Pass	
North HCP: 9	♦ 8643	♦ AKJ				
South HCP: 15	♣ KT7	♣ 8542				
Contract: 3NT North						

### Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ KQ85	♠ 974		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QJ	♥ K972	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK52	♦ Q874	All Pass			
South HCP: 9	♣ 543	♣ A2				
Contract: 3NT South				1. Stayman		

### Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ 93				1NT
Vul: Both	♥ Q84	♥ AK9	Pass	2NT	All Pass	
North HCP: 8	♦ T764	♦ K98				
South HCP: 15+1	♣ K92	♣ AJ743				
Contract: 2NT North						

### Board: 475

	North:	South:	W	N	E	S
Dealer: North	♠ 9753	♠ AKJ		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ	♥ 8765	Pass	2♠	Pass	3NT
North HCP: 15	♦ AKJ7	♦ 32	All Pass			
South HCP: 9	♣ Q84	♣ J976				
Contract: 3NT South				1. Stayman		

<b>Board: 471</b>	♠ K6	Partner is dealer.
Dealer: North	♥ 8763	The opponents are silent.
Vul: Both	♦ 98	
HCP: 8+1	♣ AJ965	

---

<b>Board: 472</b>	♠ A84	You are dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 15	♣ 8542	

---

<b>Board: 473</b>	♠ 974	Partner is dealer.
Dealer: North	♥ K972	The opponents are silent.
Vul: E-W	♦ Q874	
HCP: 9	♣ A2	

---

<b>Board: 474</b>	♠ 93	You are dealer.
Dealer: South	♥ AK9	The opponents are silent.
Vul: Both	♦ K98	
HCP: 15+1	♣ AJ743	

---

<b>Board: 475</b>	♠ AKJ	Partner is dealer.
Dealer: North	♥ 8765	The opponents are silent.
Vul: None	♦ 32	
HCP: 9	♣ J976	

## Both hands (Answers Page)

### Board: 471

	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ K6		1NT	Pass	2♣ <sup>1</sup>
Vul: Both	♥ KQT	♥ 8763	Pass	2♦	Pass	2NT
North HCP: 15	♦ KT64	♦ 98	All Pass			
South HCP: 8+1	♣ K74	♣ AJ965				
Contract: 2NT South				1. Stayman		

### Board: 472

	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ A84				1NT
Vul: None	♥ KT4	♥ QJ3	Pass	3NT	All Pass	
North HCP: 9	♦ 8643	♦ AKJ				
South HCP: 15	♣ KT7	♣ 8542				
Contract: 3NT North						

### Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ KQ85	♠ 974		1NT	Pass	2♣ <sup>1</sup>
Vul: E-W	♥ QJ	♥ K972	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK52	♦ Q874	All Pass			
South HCP: 9	♣ 543	♣ A2				
Contract: 3NT South				1. Stayman		

### Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ 93				1NT
Vul: Both	♥ Q84	♥ AK9	Pass	2NT	All Pass	
North HCP: 8	♦ T764	♦ K98				
South HCP: 15+1	♣ K92	♣ AJ743				
Contract: 2NT North						

### Board: 475

	North:	South:	W	N	E	S
Dealer: North	♠ 9753	♠ AKJ		1NT	Pass	2♣ <sup>1</sup>
Vul: None	♥ KQ	♥ 8765	Pass	2♠	Pass	3NT
North HCP: 15	♦ AKJ7	♦ 32	All Pass			
South HCP: 9	♣ Q84	♣ J976				
Contract: 3NT South				1. Stayman		

<b>Board: 476</b>	♠ 32	Partner is dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ Q973	
HCP: 9	♣ QJT5	

---

<b>Board: 477</b>	♠ AKJ7	You are dealer.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: Both	♦ QJ2	
HCP: 15	♣ 874	

---

<b>Board: 478</b>	♠ T943	Partner is dealer.
Dealer: South	♥ Q94	The opponents are silent.
Vul: None	♦ K6	
HCP: 8	♣ K963	

---

<b>Board: 479</b>	♠ AK	You are dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: N-S	♦ AQ973	
HCP: 15+1	♣ J74	

---

<b>Board: 480</b>	♠ K83	Partner is dealer.
Dealer: South	♥ J53	The opponents are silent.
Vul: E-W	♦ KJ76	
HCP: 8	♣ T82	

## Both hands (Answers Page)

### Board: 476

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 32

♥ A75

♦ Q973

♣ QJT5

South:

♠ AKT9

♥ J43

♦ AK

♣ 9643

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 477

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AKJ7

♥ KJ8

♦ QJ2

♣ 874

South:

♠ 84

♥ A7

♦ K963

♣ QT653

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 478

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T943

♥ Q94

♦ K6

♣ K963

South:

♠ Q75

♥ KT76

♦ AQ73

♣ A4

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

1. Stayman

### Board: 479

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AK

♥ J95

♦ AQ973

♣ J74

South:

♠ Q3

♥ T864

♦ 854

♣ AQ93

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

1. Stayman

### Board: 480

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K83

♥ J53

♦ KJ76

♣ T82

South:

♠ A65

♥ AT8

♦ AT2

♣ K654

W	N	E	S
			1NT
Pass	2NT	All Pass	

<b>Board: 476</b>	♠ AKT9	You are dealer.
Dealer: South	♥ J43	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 15	♣ 9643	

---

<b>Board: 477</b>	♠ 84	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ K963	
HCP: 9+1	♣ QT653	

---

<b>Board: 478</b>	♠ Q75	You are dealer.
Dealer: South	♥ KT76	The opponents are silent.
Vul: None	♦ AQ73	
HCP: 15	♣ A4	

---

<b>Board: 479</b>	♠ Q3	Partner is dealer.
Dealer: North	♥ T864	The opponents are silent.
Vul: N-S	♦ 854	
HCP: 8	♣ AQ93	

---

<b>Board: 480</b>	♠ A65	You are dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 15	♣ K654	

## Both hands (Answers Page)

### Board: 476

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 2NT North

North:

♠ 32

♥ A75

♦ Q973

♣ QJT5

South:

♠ AKT9

♥ J43

♦ AK

♣ 9643

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 477

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ AKJ7

♥ KJ8

♦ QJ2

♣ 874

South:

♠ 84

♥ A7

♦ K963

♣ QT653

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 478

Dealer: South

Vul: None

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ T943

♥ Q94

♦ K6

♣ K963

South:

♠ Q75

♥ KT76

♦ AQ73

♣ A4

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

1. Stayman

### Board: 479

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ AK

♥ J95

♦ AQ973

♣ J74

South:

♠ Q3

♥ T864

♦ 854

♣ AQ93

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

1. Stayman

### Board: 480

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 15

Contract: 2NT North

North:

♠ K83

♥ J53

♦ KJ76

♣ T82

South:

♠ A65

♥ AT8

♦ AT2

♣ K654

W	N	E	S
			1NT
Pass	2NT	All Pass	



<b>Board: 481</b>	♠ T3	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ AKJ52	
HCP: 15+1	♣ A42	

---

<b>Board: 482</b>	♠ A87	Partner is dealer.
Dealer: South	♥ 9765	The opponents are silent.
Vul: N-S	♦ JT94	
HCP: 8	♣ K2	

---

<b>Board: 483</b>	♠ AKJ	You are dealer.
Dealer: North	♥ QT63	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 15	♣ AJ43	

---

<b>Board: 484</b>	♠ 863	Partner is dealer.
Dealer: South	♥ QJ43	East (LHO) bids 2 ♦ if possible.
Vul: Both	♦ K4	
HCP: 9	♣ K832	

---

<b>Board: 485</b>	♠ KQ3	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ K53	
HCP: 15	♣ J854	

## Both hands (Answers Page)

### Board: 481

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ T3

♥ KT3

♦ AKJ52

♣ A42

South:

♠ 754

♥ AQJ6

♦ T93

♣ JT5

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 482

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ A87

♥ 9765

♦ JT94

♣ K2

South:

♠ Q3

♥ Q842

♦ AQ7

♣ AJ74

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 483

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AKJ

♥ QT63

♦ 63

♣ AJ43

South:

♠ 73

♥ J9

♦ AKT54

♣ T976

W N E S

1NT All Pass

### Board: 484

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT South

North:

♠ 863

♥ QJ43

♦ K4

♣ K832

South:

♠ AQJT

♥ A765

♦ Q52

♣ Q4

W N E S

1NT

Pass 2♣<sup>1</sup> 2♦ Pass

Pass X Pass 2NT

All Pass

1. Stayman

### Board: 485

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KQ3

♥ AQ8

♦ K53

♣ J854

South:

♠ T75

♥ 954

♦ AJT84

♣ K7

W N E S

1NT Pass 2NT

All Pass

<b>Board: 481</b>	♠ 754	Partner is dealer.
Dealer: North	♥ AQJ6	The opponents are silent.
Vul: None	♦ T93	
HCP: 8	♣ JT5	

---

<b>Board: 482</b>	♠ Q3	You are dealer.
Dealer: South	♥ Q842	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 15	♣ AJ74	

---

<b>Board: 483</b>	♠ 73	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: E-W	♦ AKT54	
HCP: 8+1	♣ T976	

---

<b>Board: 484</b>	♠ AQJT	You are dealer.
Dealer: South	♥ A765	East (RHO) bids 2 ♦ if possible.
Vul: Both	♦ Q52	
HCP: 15	♣ Q4	

---

<b>Board: 485</b>	♠ T75	Partner is dealer.
Dealer: North	♥ 954	The opponents are silent.
Vul: N-S	♦ AJT84	
HCP: 8+1	♣ K7	

## Both hands (Answers Page)

### Board: 481

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 2NT South

North:

♠ T3

♥ KT3

♦ AKJ52

♣ A42

South:

♠ 754

♥ AQJ6

♦ T93

♣ JT5

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 2NT

All Pass

1. Stayman

### Board: 482

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ A87

♥ 9765

♦ JT94

♣ K2

South:

♠ Q3

♥ Q842

♦ AQ7

♣ AJ74

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 483

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+1

Contract: 1NT North

North:

♠ AKJ

♥ QT63

♦ 63

♣ AJ43

South:

♠ 73

♥ J9

♦ AKT54

♣ T976

W N E S

1NT All Pass

### Board: 484

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2NT South

North:

♠ 863

♥ QJ43

♦ K4

♣ K832

South:

♠ AQJT

♥ A765

♦ Q52

♣ Q4

W N E S

1NT

Pass 2♣<sup>1</sup> 2♦ Pass

Pass X Pass 2NT

All Pass

1. Stayman

### Board: 485

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+1

Contract: 2NT South

North:

♠ KQ3

♥ AQ8

♦ K53

♣ J854

South:

♠ T75

♥ 954

♦ AJT84

♣ K7

W N E S

1NT Pass 2NT

All Pass

**Board: 486**

♠ K5

Partner is dealer.

Dealer: South

♥ 65

The opponents are silent.

Vul: E-W

♦ Q864

HCP: 9+1

♣ A9832

**Board: 487**

♠ QT9

You are dealer.

Dealer: North

♥ AK43

West (RHO) Doubles 2♣ if possible.

Vul: Both

♦ KT74

HCP: 15

♣ K4

**Board: 488**

♠ T94

Partner is dealer.

Dealer: South

♥ AQ

The opponents are silent.

Vul: None

♦ Q53

HCP: 8+1

♣ T8653

**Board: 489**

♠ AQJ4

You are dealer.

Dealer: North

♥ KT2

The opponents are silent.

Vul: E-W

♦ JT6

HCP: 15

♣ A74

**Board: 490**

♠ KT8

Partner is dealer.

Dealer: South

♥ 74

The opponents are silent.

Vul: Both

♦ 7642

HCP: 9

♣ AQ85

## Both hands (Answers Page)

### Board: 486

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ K5

♥ 65

♦ Q864

♣ A9832

South:

♠ QJ6

♥ AT74

♦ A75

♣ KJ4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 487

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QT9

♥ AK43

♦ KT74

♣ K4

South:

♠ K765

♥ QT

♦ J965

♣ Q92

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
X	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 488

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T94

♥ AQ

♦ Q53

♣ T8653

South:

♠ Q65

♥ 854

♦ AKJT

♣ KQ4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 489

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQJ4

♥ KT2

♦ JT6

♣ A74

South:

♠ KT2

♥ J5

♦ 9754

♣ KQ63

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 490

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ KT8

♥ 74

♦ 7642

♣ AQ85

South:

♠ AQ5

♥ 83

♦ AKQ53

♣ 764

W	N	E	S
			1NT
Pass	2NT	All Pass	

<b>Board: 486</b>	♠ QJ6	You are dealer.
Dealer: South	♥ AT74	The opponents are silent.
Vul: E-W	♦ A75	
HCP: 15	♣ KJ4	

---

<b>Board: 487</b>	♠ K765	Partner is dealer.
Dealer: North	♥ QT	West (LHO) Doubles 2♣ if possible.
Vul: Both	♦ J965	
HCP: 8	♣ Q92	

---

<b>Board: 488</b>	♠ Q65	You are dealer.
Dealer: South	♥ 854	The opponents are silent.
Vul: None	♦ AKJT	
HCP: 15	♣ KQ4	

---

<b>Board: 489</b>	♠ KT2	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: E-W	♦ 9754	
HCP: 9	♣ KQ63	

---

<b>Board: 490</b>	♠ AQ5	You are dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: Both	♦ AKQ53	
HCP: 15+1	♣ 764	

## Both hands (Answers Page)

### Board: 486

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ K5

♥ 65

♦ Q864

♣ A9832

South:

♠ QJ6

♥ AT74

♦ A75

♣ KJ4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 487

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ QT9

♥ AK43

♦ KT74

♣ K4

South:

♠ K765

♥ QT

♦ J965

♣ Q92

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
X	2♥	Pass	2NT
All Pass			
1. Stayman			

### Board: 488

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15

Contract: 2NT North

North:

♠ T94

♥ AQ

♦ Q53

♣ T8653

South:

♠ Q65

♥ 854

♦ AKJT

♣ KQ4

W	N	E	S
			1NT
Pass	2NT	All Pass	

### Board: 489

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ AQJ4

♥ KT2

♦ JT6

♣ A74

South:

♠ KT2

♥ J5

♦ 9754

♣ KQ63

W	N	E	S
	1NT	Pass	3NT
All Pass			

### Board: 490

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2NT North

North:

♠ KT8

♥ 74

♦ 7642

♣ AQ85

South:

♠ AQ5

♥ 83

♦ AKQ53

♣ 764

W	N	E	S
			1NT
Pass	2NT	All Pass	



<b>Board: 491</b>	♠ A973	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: None	♦ A975	
HCP: 15	♣ K43	

---

<b>Board: 492</b>	♠ T974	Partner is dealer.
Dealer: South	♥ KT65	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 8	♣ KT	

---

<b>Board: 493</b>	♠ KJ	You are dealer.
Dealer: North	♥ A862	The opponents are silent.
Vul: Both	♦ K43	
HCP: 15	♣ AT54	

---

<b>Board: 494</b>	♠ Q87	Partner is dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: None	♦ 632	
HCP: 9	♣ AJT2	

---

<b>Board: 495</b>	♠ J83	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 15	♣ QJ43	

## Both hands (Answers Page)

### Board: 491

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ A973

♥ A6

♦ A975

♣ K43

South:

♠ T5

♥ K432

♦ QT832

♣ A5

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 492

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ T974

♥ KT65

♦ Q64

♣ KT

South:

♠ AQ6

♥ AQ92

♦ KT

♣ 5432

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 493

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ KJ

♥ A862

♦ K43

♣ AT54

South:

♠ Q752

♥ J954

♦ 986

♣ KQ

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 494

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q87

♥ Q32

♦ 632

♣ AJT2

South:

♠ AK64

♥ AKJ8

♦ 97

♣ 974

W N E S

1NT

Pass 3NT All Pass

### Board: 495

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J83

♥ AQ4

♦ AJT

♣ QJ43

South:

♠ Q94

♥ 9762

♦ 943

♣ AK5

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 491</b>	♠ T5	Partner is dealer.
Dealer: North	♥ K432	The opponents are silent.
Vul: None	♦ QT832	
HCP: 9+1	♣ A5	

---

<b>Board: 492</b>	♠ AQ6	You are dealer.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 15	♣ 5432	

---

<b>Board: 493</b>	♠ Q752	Partner is dealer.
Dealer: North	♥ J954	The opponents are silent.
Vul: Both	♦ 986	
HCP: 8	♣ KQ	

---

<b>Board: 494</b>	♠ AK64	You are dealer.
Dealer: South	♥ AKJ8	The opponents are silent.
Vul: None	♦ 97	
HCP: 15	♣ 974	

---

<b>Board: 495</b>	♠ Q94	Partner is dealer.
Dealer: North	♥ 9762	The opponents are silent.
Vul: N-S	♦ 943	
HCP: 9	♣ AK5	

## Both hands (Answers Page)

### Board: 491

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 3NT South

North:

♠ A973

♥ A6

♦ A975

♣ K43

South:

♠ T5

♥ K432

♦ QT832

♣ A5

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Stayman

### Board: 492

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ T974

♥ KT65

♦ Q64

♣ KT

South:

♠ AQ6

♥ AQ92

♦ KT

♣ 5432

W N E S

1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 493

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♥ South

North:

♠ KJ

♥ A862

♦ K43

♣ AT54

South:

♠ Q752

♥ J954

♦ 986

♣ KQ

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Stayman

### Board: 494

Dealer: South

Vul: None

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ Q87

♥ Q32

♦ 632

♣ AJT2

South:

♠ AK64

♥ AKJ8

♦ 97

♣ 974

W N E S

1NT

Pass 3NT All Pass

### Board: 495

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ J83

♥ AQ4

♦ AJT

♣ QJ43

South:

♠ Q94

♥ 9762

♦ 943

♣ AK5

W N E S

1NT Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Stayman

<b>Board: 496</b>	♠ KJ6	Partner is dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: E-W	♦ 765	
HCP: 9	♣ T862	

---

<b>Board: 497</b>	♠ QJ9	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ KQJ93	
HCP: 15+1	♣ QT4	

---

<b>Board: 498</b>	♠ 972	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: N-S	♦ AQ76	
HCP: 9	♣ 965	

---

<b>Board: 499</b>	♠ K963	You are dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 15	♣ AK43	

---

<b>Board: 500</b>	♠ K65	Partner is dealer.
Dealer: South	♥ QT92	The opponents are silent.
Vul: Both	♦ J7	
HCP: 8	♣ Q972	

## Both hands (Answers Page)

### Board: 496

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KJ6

♥ KQ5

♦ 765

♣ T862

South:

♠ AQT3

♥ 743

♦ AQJ3

♣ Q4

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 497

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ QJ9

♥ AT

♦ KQJ93

♣ QT4

South:

♠ 852

♥ KJ72

♦ A642

♣ J8

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

### Board: 498

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 972

♥ K92

♦ AQ76

♣ 965

South:

♠ AKJ6

♥ Q75

♦ J43

♣ A42

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 499

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K963

♥ K62

♦ Q2

♣ AK43

South:

♠ J54

♥ JT53

♦ A76

♣ Q98

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	2NT
All Pass			
1. Stayman			

### Board: 500

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ K65

♥ QT92

♦ J7

♣ Q972

South:

♠ J93

♥ AJ75

♦ KQT

♣ A43

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

<b>Board: 496</b>	♠ AQT3	You are dealer.
Dealer: South	♥ 743	The opponents are silent.
Vul: E-W	♦ AQJ3	
HCP: 15	♣ Q4	

---

<b>Board: 497</b>	♠ 852	Partner is dealer.
Dealer: North	♥ KJ72	The opponents are silent.
Vul: None	♦ A642	
HCP: 9	♣ J8	

---

<b>Board: 498</b>	♠ AKJ6	You are dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ J43	
HCP: 15	♣ A42	

---

<b>Board: 499</b>	♠ J54	Partner is dealer.
Dealer: North	♥ JT53	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 8	♣ Q98	

---

<b>Board: 500</b>	♠ J93	You are dealer.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 15	♣ A43	

## Both hands (Answers Page)

### Board: 496

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ KJ6

♥ KQ5

♦ 765

♣ T862

South:

♠ AQT3

♥ 743

♦ AQJ3

♣ Q4

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 497

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9

Contract: 2NT South

North:

♠ QJ9

♥ AT

♦ KQJ93

♣ QT4

South:

♠ 852

♥ KJ72

♦ A642

♣ J8

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

### Board: 498

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 15

Contract: 3NT North

North:

♠ 972

♥ K92

♦ AQ76

♣ 965

South:

♠ AKJ6

♥ Q75

♦ J43

♣ A42

W	N	E	S
			1NT
Pass	3NT	All Pass	

### Board: 499

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K963

♥ K62

♦ Q2

♣ AK43

South:

♠ J54

♥ JT53

♦ A76

♣ Q98

W	N	E	S
	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	2NT
All Pass			
1. Stayman			

### Board: 500

Dealer: South

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♥ North

North:

♠ K65

♥ QT92

♦ J7

♣ Q972

South:

♠ J93

♥ AJ75

♦ KQT

♣ A43

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